



Affinity Solutions

Personal Accident & Travel Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	Table Tennis Association of Wales Limited
Contact Address	Sport Wales National Centre Sophia Gardens Cardiff Glamorgan CF11 9SW
Business Description	Welsh National Governing Body of Table Tennis including Participation in Events and Competitions

Premium Details

Gross Annual Premium excluding IPT	£3,051.30
Insurance Premium Tax	£366.16
Gross Annual Premium including IPT	£3,417.46

Policy Details

Policy Number	100832937GPA
Broker	Howden Group Insurance Brokers
Period of Insurance	30 th March 2026 – 29 th March 2027
Renewal Date	30 th March 2026

Personal Accident

Category	Insured Persons
A	Any amateur member, elite athlete, official or committee member of The Policyholder.

Category	Operative Time
A	<p>Whilst the Insured Person is</p> <ul style="list-style-type: none"> (a) Playing or officiating for the insured club at home or away fixtures. (b) Participating in any sporting activity at the insured club premises. (c) Taking part in training organised by the insured club. (d) Travelling directly to or directly back from the insured clubs home or away fixtures as part of an organised party under the direction of the insured club. (e) Taking part in any social activity organised by the insured club. (f) Engaged upon duties on or around the premises of the insured club. (g) Spectating at the insured club home and away fixtures.

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£50,000
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£50,000
Loss of one or more Limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement* (PTD)	£50,000
Permanent Partial Disablement (PPD)	Not Insured
Temporary Total Disablement	£50.00
Temporary Partial Disablement	£25.00
Excess Period	14 days
Benefit Period	52 weeks

*The basis of cover for permanent total disablement is any and every occupation

Personal Accident Extensions for Categories A

Accidental bodily injury resulting in:	Sum Insured
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Maximum benefit per claim - £250
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental Expenses	Up to £2500
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £10,000
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £15,000

Travel

Category	Insured Persons
A	Any amateur member, elite athlete, official or committee member of The Policyholder.

Category	Operative Time
A	<p>Whilst an Insured Person is on an authorised journey in connection with The Business which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home, or if later their place of business, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business.</p> <p>If the Insured Journey is solely within the United Kingdom and/or Country of Residence, cover will only be operative if the journey involves an air flight and/or train and/or an overnight stay away from home.</p> <p>Any period of holiday which is purely ancillary to the Insured Journey shall be deemed included within the period of the Insured Journey provided that it is otherwise within the period set out above.</p>

Benefit	Sum Insured
Medical and Emergency Travel Expenses including Repatriation (cover does not apply in the UK or country of residence)	Unlimited
Personal Belongings	£2,500

Personal Belongings Delay	£50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £200
Money	£5,000
Maximum Cash Limit	£2,000
Cancellation, Curtailment or Change of Itinerary	£10,000
Missed Departure	Up to £1,000
Travel Delay	£50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750
Hijack & Kidnap	£300 per day up to a maximum of £25,000
Personal Liability	£5,000,000
Legal Expenses	£50,000

Maximum Benefit any one Insured Person

Death and Capital Sums:	£50,000
Temporary Total Disablement:	£50.00
Temporary Partial Disablement:	£25.00

Maximum Accumulation Limits

Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

Policy Conditions

Wording applicable	The terms and conditions of the applicable sections of our standard Affinity Solutions policy wording will apply, a copy of which is available upon request.
Law Applicable	<p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(1) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or</p> <p>(2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p>
Amendments, extensions, endorsements (if any)	<p>Physiotherapy Treatment</p> <p>In the event that an Insured Person sustains Accidental Bodily Injury during the Operative Time in which physiotherapy treatment is recommended by a Qualified Medical Practitioner and provided by a Chartered Physiotherapist We will cover the cost of this treatment.</p> <p>The amount We will pay is stated in the Schedule.</p> <p>An Excess of £50 applies to Each and Every Loss Exclusions to Physiotherapy Treatment</p> <p>1. Physiotherapy will end once the physiotherapist believes any further treatment will not benefit the Insured Person or if the limit stated in the Schedule has been reached, whichever happens first.</p> <p>2. The Insurer will not pay for physiotherapy treatment given more than 6 months after the date of the Accident giving rise to the claim.</p> <p>It is a condition of this Extension that the Insured Person must provide (at no expense to the Insurer) evidence from a Qualified Medical Practitioner or other Healthcare Professional that physiotherapy is necessary</p> <p>Broken Bones</p> <p>If an Accident occurs during the Operative Time and an Insured Person sustains Accidental Bodily Injury and directly as a result, the Insured Person fractures one or more of the bones listed below:</p> <p>i) Arm (Humerus, Radius & Ulna) or Wrist (Carpals);</p> <p>ii) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella);</p> <p>iii) Skull (including facial bones), Collarbone (Clavicle), Shoulder Blade (Scapula);</p> <p>We will pay the Insured Person for the amounts shown in the Schedule</p>