



Affinity Solutions Personal Accident Policy Summary

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

Significant Features and Benefits		Significant or Unusual	To find
		Exclusions or Limitations	further
			details
Personal Accident			
Cover applies to All registered British Tennis "team" members		This section does not cover:	Cover
who are resident in the UK. Cover does n	ot extend to Coaches,		
Accredited or Accredited+			
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Accidental bodily injury which causes:		 any gradually operating cause 	
Permanent Total Disablement	£10,000	sickness or disease	Exclusions
(any and every)			
Loss of Sight in one or both eyes	£10,000	 any naturally occurring condition or 	Page 12
		degenerative process	
Loss of Hearing one ear	£2,500	war in the Country of Residence	
Loss of Hearing in both ears	£10,000	 any kind of flying other than as a passenger 	
Loss of one or more Limbs	£10,000	 being a full time member of the armed forces 	
Loss of Speech	£10,000	suicide or self harm	
		criminal acts	
Accumulation Limits		being insane	
Any one accident	£5,000,000	 countries the FCO advise against all travel to 	
Any one aircraft	£5,000,000	Permanent Total Disablement if an Insured	
		Person is retired from gainful employment and	
		receiving a pension of any kind	
		 Policy age limit – up to and including 75 years 	
Whilst: Whilst a British Tennis Team Men	nber is undertaking		
tennis related activity (excluding coaching	g) within any official		
and/or recognised tennis environments.			
-			
Extensions			

Coma Benefit £50 per day up to a maximum of 365 days

Disappearance Only after 180 days missing

Up to a maximum payment of £10,000 **Funeral Expenses**

Hospitalisation Up to a maximum of £50 per day up to a maximum of 365 days

Medical Expenses Up to 15% of death/Capital Benefit covered or 30% of the weekly benefit covered

Rehabilitation Expenses Up to a maximum payment of £15,000

Broken Bones Up to £200 Up to £500 **Dental Expenses Physiotherapy Treatment** Up to £250 Convalescence Up to £100

Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable.

Right of Cancellation

We may also cancel this policy at any time by sending not less than 30 days notice in writing to the Policyholder's last known address.

How to Claim

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday.

Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS

Or e-mail details of your complaint to ukgiceo@aviva.co.uk

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.