



Affinity Solutions

Personal Accident Policy Summary

British Parachute Association Ltd - 100732276GPA

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 for risks situated within UK and other countries excluding the EEA by Aviva Insurance Limited. Risks situated within EEA by Aviva Insurance Ireland Designated Activity Company.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	To find further details
Personal Accident Cover applies to Any member who has paid an annual membership fee to be a member of the Policyholder or who has purchased a temporary or provisional student membership Accidental bodily injury which causes: Death £15,000 Permanent Total Disablement £15,000 From any and every occupation Loss of Sight in one or both eyes £15,000 Loss of Hearing one ear £3,750 Loss of Hearing in both ears £15,000 Loss of one or more Limbs £15,000 Loss of Speech £15,000 Accumulation Limits Any one accident £1,000,000 Any one aircraft £1,000,000 Whilst: From the time of leaving the aircraft with the intention of completing a parachute jump until such time as the landing is complete as confirmed by BPA in accordance with BPA Operational Manual supplemented by local club/airfield standard operating procedures.	This section does not cover: <ul style="list-style-type: none"> any gradually operating cause sickness or disease any naturally occurring condition or degenerative process war in the Country of Residence any kind of flying other than as a passenger being a full time member of the armed forces on active duty suicide or self harm criminal acts being insane countries the FCO advise against all travel to Permanent Total Disablement if an Insured Person is retired from gainful employment and receiving a pension of any kind Temporary Total Disablement and/or Temporary Partial Disablement Any accident whilst engaged as a pilot Any accident in an aircraft prior to the commencement of a parachute jump Policy age limit – up to and including 79 years or 80 at the commencement of the Period of Insurance	Cover Page 13 Exclusions Page 16

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.
