


**keyfacts**®

## Aviva Affinity Solutions - 100802601GPA Equity Standard Member 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 Exclusions or Limitations																								
<p><b>Personal Accident</b> Cover applies to any standard member of the Policyholder and are covered for Occupational Accidents including commuting, rehearsing, practicing, auditioning, or training in connection with the members profession</p> <table border="0"> <tr> <td>Death</td> <td>£20,000</td> </tr> <tr> <td>Permanent Total Disablement from any and every occupation</td> <td>£20,000</td> </tr> <tr> <td>Loss of Sight in one or both eyes</td> <td>£20,000</td> </tr> <tr> <td>Loss of Hearing one ear</td> <td>£5,000</td> </tr> <tr> <td>Loss of Hearing in both ears</td> <td>£20,000</td> </tr> <tr> <td>Loss of one or more Limbs</td> <td>£20,000</td> </tr> <tr> <td>Loss of Speech</td> <td>£20,000</td> </tr> <tr> <td>Temporary Total Disablement</td> <td>£300</td> </tr> <tr> <td>Deferment Period</td> <td>14 days</td> </tr> <tr> <td>Benefit Period</td> <td>52 weeks</td> </tr> </table> <p><b>Accumulation Limits</b></p> <table border="0"> <tr> <td>Any one accident</td> <td>£5,000,000</td> </tr> <tr> <td>Any one aircraft</td> <td>£5,000,000</td> </tr> </table>	Death	£20,000	Permanent Total Disablement from any and every occupation	£20,000	Loss of Sight in one or both eyes	£20,000	Loss of Hearing one ear	£5,000	Loss of Hearing in both ears	£20,000	Loss of one or more Limbs	£20,000	Loss of Speech	£20,000	Temporary Total Disablement	£300	Deferment Period	14 days	Benefit Period	52 weeks	Any one accident	£5,000,000	Any one aircraft	£5,000,000	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>• sickness or disease</li> <li>• any naturally occurring condition or degenerative process</li> <li>• Permanent Total Disablement if an Insured Person is retired from gainful employment and receiving a pension of any kind</li> <li>• war in the Country of Residence</li> <li>• any kind of flying other than as a passenger</li> <li>• being a full time member of the armed forces on active duty</li> <li>• suicide or self harm</li> <li>• criminal acts</li> <li>• Temporary Partial Disablement</li> </ul> <p>Policy age limit – up to and including 85 years</p>
Death	£20,000																								
Permanent Total Disablement from any and every occupation	£20,000																								
Loss of Sight in one or both eyes	£20,000																								
Loss of Hearing one ear	£5,000																								
Loss of Hearing in both ears	£20,000																								
Loss of one or more Limbs	£20,000																								
Loss of Speech	£20,000																								
Temporary Total Disablement	£300																								
Deferment Period	14 days																								
Benefit Period	52 weeks																								
Any one accident	£5,000,000																								
Any one aircraft	£5,000,000																								

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	
<b>Extensions</b>		Excess
Damage to Personal Property – Valuables - £250	• Damage or loss to money	£100
Damage to Personal Property – Single Article - £100	• Damage or loss to contact lenses or spectacles	£10
Following an Accidental Bodily Injury:	• Damage or loss to mobile phones & gadgets	
Coma - £50 per day	• Max £500 per claim See policy wording for remaining exclusions	
Dental and Optical Expenses - £500	• Coma benefit max 365 days	
Facial Disfigurement - Up to £20,000		
Funeral Expenses - Up to £10,000		
Hospitalisation - £50 per day	• Hospitalisation benefit max 365 days	
Medical Expenses following accidental bodily injury - Up to £6,950		
Medical Expenses for MRI/RIB/X-Ray following accidental bodily injury - Up to £1,000		
Rehabilitation Expenses - Up to £20,000		

#### 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](mailto: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.

---