



Affinity Solutions

Personal Accident Policy Schedule

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

Insured Details

The Insured	Talent Systems Europe Limited T/A Spotlight
Contact Address	7 Leicester Place, London, WC2H 7RJ
Business Description	Casting Platform
Policy No	100784026GPA
Policy Period	04.09.2023 – 03.09.2024

Category	Insured Persons
A	Any paying member of Spotlight Extra Cover Pack aged 18 or over who derive their Earnings solely from the performing arts industry and are resident in the United Kingdom, Channel Island's and IOM
B	Any paying member of Spotlight Extra Cover Pack aged 18 or over who have Earnings from alternative occupations and are resident in the United Kingdom, Channel Island's and IOM
C	Any paying member of Spotlight Extra Cover Pack aged 17 or under and are resident in the United Kingdom, Channel Island's and IOM

Category	Operative Time
A	24 hours a day
B	24 hours a day
C	24 hours a day

Personal Accident				
	Accidental bodily injury resulting in:	Category A	Category B	Category C
1	Death	£20,000	£20,000	£2,000
2	Loss of two or more limbs	£20,000	£20,000	£20,000
3	Loss of Sight in one or both eyes	£20,000	£20,000	£20,000
4	Loss of Hearing in one ear	£6,000	£6,000	£6,000
5	Loss of Hearing in both ears	£20,000	£20,000	£20,000
6	Loss of Speech	£20,000	£20,000	£20,000
7	Permanent Total Disablement* (PTD)	£20,000	Not Insured	Not Insured
8	Permanent Partial Disablement	£20,000	£20,000	£20,000
9	Temporary Total Disablement	£125 per week	£125 per week	£25 per week
	Excess Period	14 days	14 days	14 days
	Benefit Period	52 weeks	52 weeks	52 weeks

*The basis of cover for permanent total disablement is from the Insured Person's Spotlight Premiere Plan Occupation

Personal Accident Extensions			
Accidental bodily injury resulting in:	Category A	Category B	Category C
Medical Expenses	Up to 25% of Benefits 1 to 9 (max £25,000)	Up to 25% of Benefits 1 to 9 (max £25,000)	Up to 25% of Benefits 1 to 9 (max £25,000)
Coma Benefit	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks
Disability Assistance	Up to £25,000	Up to £25,000	Up to £25,000
Funeral Expenses	Up to £10,000	Up to £10,000	Up to £10,000
Hospitalisation	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks

Maximum Benefit any one Insured Person	
Death and Capital Sums :	£20,000
Temporary Total Disablement :	£125 per week

Maximum Accumulation Limits	
Any One Aircraft:	£2,000,000
Any One Accident:	£2,000,000

Amendments, extensions, endorsements applicable to this Policy

Stunt performing activities - General Exclusion

We will not provide cover for any claim in any way directly or indirectly caused by any hazardous activity performed as a stunt including but not restricted to martial arts, boxing, fighting, wrestling, trampolining, gymnastics, acrobatics, aerial activities including flying, parachuting, paragliding, driving or riding any mechanical vehicle, horse riding, rock climbing, swimming, sub aqua activities and any activity involving the use of fire.

Sanction Limitation and Exclusion Clause

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states.

Hazardous activity performed as a stunt including but not restricted to martial arts, boxing, fighting, wrestling, trampolining, gymnastics, acrobatics, aerial activities including flying, parachuting, paragliding, driving or riding any mechanical vehicle, horse riding, rock climbing, swimming, sub aqua activities and any activity involving the use of fire.

Permanent Disablement

In the event of an Insured Person suffering permanent disablement as a direct result of Accidental Bodily Injury We will pay a percentage of the benefit provided for Permanent Partial Disablement depending on the degree of permanent disablement. Benefits for specific disabilities are: Physical severance or permanent and total loss of use of:-

- A thumb 30%
- A forefinger 20%
- Any finger other than a forefinger 10%
- A big toe 15%
- Any toe other than a big toe 6%
- A shoulder or elbow 25%
- A wrist, hip, knee or ankle 22%
- The lower jaw by surgical operation 30%
- Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Capital Benefits sum insured. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during this assessment.

When more than one form of Permanent Partial Disablement results from Accidental Bodily Injury the percentages will be added together but We will not pay more than 100% of the Permanent Total Disablement in total. If a claim is made for Capital Benefits then a claim for Permanent Partial Disablement cannot also be made.

Premium adjustment

The premium you have paid is a deposit premium based on the projected number of members during the period of insurance.

Within 30 days of the end of the period of insurance, you must tell us **total monthly average number of Premiere members** during the period of insurance. We will then adjust the premium at the rate of £6.00 per member including insurance premium tax at the appropriate rate, subject to a minimum additional premium of premium of £100.00 + IPT.

If the difference between the adjusted premium and the deposit premium results in an additional premium being due to us, you must pay this within 30 days.

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.