

YOUTH OPTIONS.

All premiums include
£7 per team administration fee

Standard

£22
per team

Benefit	Sum Insured
Temporary total disablement - Employed persons only	£200 per month Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	See below home assistance benefit
Death from natural causes	£10,000
Death from accident - Accidental death	£10,000
Funeral expenses - in the event of an Accidental Death claim	Up to £5,000
Permanent partial disablement	up to £50,000
Permanent total disablement	£100,000
Quadriplegia	£100,000
Paraplegia	£50,000
Disability assistance expenses	Up to £10,000
Rehabilitation retraining expenses	Up to £2,500
Academic examination re-take	Up to £2,500
Concussion	£10,000
Loss of;	
Sight in one or both eyes	£100,000
Limbs, one or more	£100,000
Speech	£100,000
Internal Organ	£25,000
Hearing in one ear	£25,000
Hearing in both ears	£100,000
Emergency dental expenses	Up to £100
Snapped / ruptured achillies tendon or anterior cruciate ligament	£250
Additional travel expenses	Up to £25 per week Benefit Period: 4 weeks
Emergency medical expenses	Up to £500
Fracture of a bone in the;	
Arms	£200
Legs	£200
Collarbone	£200
Cheekbone	£200
Jaw	£200
Hands	£200
Fingers	£75
Feet	£200
Toes	£75
Ribs	£50
Hip	£200
Broken or damaged sports glasses - prescription glasses only	Up to £50
Dislocation of;	
Hip	£250
Kneecap	£250
Shoulder	£250
Elbow	£250
Facial & bodily scarring	£250
Hospital benefit	£30 per night Benefit Period: 30 nights
Damage to clothing by a medical practitioner	Up to £50
Coma benefit	£30 per day Benefit Period: 365 days
Legal advice	Covered

Continued overleaf...

YOUTH OPTIONS CONTINUED.

	Standard
Physiotherapy - 50% of costs	Up to £40 per session Benefit Period: 6 session
Student tutorial benefit - for up to 4 weeks	Not Covered Excess Period: 7 days
Medical certification expenses	Not Covered
Specialist consultant fees	Not Covered
Pre-paid season or travel tickets	Not Covered
Childcare expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days
Chauffeur expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days
Home assistance benefits	Up to £200 per month Benefit period: 52 weeks Excess period: 14 days

Please note:

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- £ means Pound Sterling (GBP).
- Insurance Premium Tax only applicable to Personal Accident Cover at a rate of 12%