ADULT TEAMS		Enhanced	Enhanced 50	Enhanced 75	Enhanced 100	Enhanced 150
BENEFIT Description	Included in	£32 per team to	£54 per team to	£85 per team to	£101.50 per team	£159.50 per team
	membership	upgrade from Basic	upgrade from Basic	upgrade from Basic	to upgrade from	to upgrade from
	package	membership	membership	membership	Basic membership	Basic membership
Temporary Total	Not Covered	£30 per week	£50 per week	£75 per week	£100 per week	£150 per week
Disablement (TTD)		Excess Period 14				
- Employed		days; Benefit				
		Period 104 weeks				
Temporary Total	Not Covered	£15 per week	£20 per week	£20 per week	£20 per week	£20 per week
Disablement (TTD)		Excess Period 14				
- Unemployed / Students		days; Benefit				
		Period 26 weeks				
Death by natural causes	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000
Accidental death	£30,000	£30,000	£30,000	£30,000	£30,000	£30,000
Funeral expenses – in the	Up to £5,000					
event of a death from						
accident claim						
Permanent Total Disability	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Quadriplegia	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000
Paraplegia	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Disability Assistance	Up to £10,000					
Expenses						
Rehabilitation Training	Up to £2,500					
Expenses						
Academic Examination Re-	Up to £2,500					
sit						
Permanent Loss of sight,	£35,000	£35,000	£35,000	£35,000	£35,000	£35,000
limbs, speech, internal						
organ						
Concussion	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000
Permanent Loss of hearing	Both Ears: £30,000					
	One Ear: £7,500					
Additional Travel Expenses -	Up to £25 per week					
Benefit Period: 4 weeks						
Emergency Medical	Up to £500					
Expenses						

Emergency Dental Expenses	Up to £100					
Broken Bone - Arms, Legs,	£250	£250	£250	£250	£250	£250
Collarbone, Cheekbone or Jaw	£50	£50	£50	£50	£50	£50
Broken Bone - Hands, Fingers, Feet or Toes	150	130	130	150	150	150
Broken Bone - Ribs	£50	£50	£50	£50	£50	£50
Broken Bone - Hip	£250	£250	£250	£250	£250	£250
Broken/Damaged Sports	Up to £50					
Glasses - prescription glasses						
Dislocation - Hip, Knee, Shoulder or Elbow	£250	£250	£250	£250	£250	£250
Snapped, ruptured Archilles	£250	£250	£250	£250	£250	£250
Tendon or Anterior Cruciate						
Ligament						
Facial & Bodily Scarring	£600	£600	£600	£600	£600	£600
Hospital Benefit - Benefit	£25 per night					
Period 30 nights						
Damage to clothing by a medical practitioner	Up to £50					
Coma Benefit - Benefit	£25 per day					
Period: 365 days						
Legal Advice	Covered	Covered	Covered	Covered	Covered	Covered
Physiotherapy - 50% of costs	Up to £40 per					
for up to 6 sessions	session	session	session	session	session	session
Student Tutorial Benefit - up	Up to £35 per					
to 4 weeks	week, excess					
	period 7 days					
Medical Certification	Up to £50					
Expenses						