

# PERSONAL ACCIDENT

## OPEN AGE (19YRS+) - BASIC



This product provides BASIC cover for all Open Age Teams and meets the minimum FA requirements for Step 7 and non NLS teams.

All premiums Include £5 administration fee and 12% Insurance Premium Tax

**£56.50 per team**

No.	Benefit	Sum Insured
1	<b>Temporary Total Disablement (TTD)</b> - Employed	£35 per week <b>Increased</b> Benefit Period: 104 weeks <b>Increased</b> Excess Period: 14 days
2	<b>Temporary Total Disablement (TTD)</b> - Unemployed / Students	£17.50 per week <b>Increased</b> Benefit Period: 26 weeks Excess Period: 14 days
3	<b>Life Insurance</b> - death by natural causes	£10,000
4	<b>Accidental Death</b>	£30,000
5	<b>Funeral Expenses</b> - in the event of an Accidental Death claim	up to £2,000
6	<b>Permanent Partial Disability</b>	up to £30,000
7	<b>Quadriplegia</b>	£30,000
8	<b>Paraplegia</b>	£15,000
9	<b>Disability Assistance Expenses</b>	up to £5,000
10	<b>Permanent loss of sight, limbs or speech</b>	£30,000
11	<b>Permanent loss of organ</b>	£10,000 <b>Increased</b>
12	<b>Permanent loss of hearing</b>	Both Ears: £25,000 One Ear: £10,000
13	<b>Snapped / Ruptured Achillies Tendon, Anterior Cruciate Ligament</b>	£250
14	<b>Emergency Medical Expenses</b>	up to £500
15	<b>Broken Bone</b> - Arms, Legs, Collarbone, Cheekbone or Jaw	£250 <b>Increased</b>
16	<b>Broken Bone</b> - Hands, Fingers, Feet or Toes	£50
17	<b>Broken Bone</b> - Ribs	£50
18	<b>Broken Bone</b> - Hip	£250 <b>Increased</b>
19	<b>Broken / Damaged Sports Glasses</b> - prescription glasses only	up to £50
20	<b>Dislocation</b> - Hip, Knee, Shoulder or Elbow	£250 <b>Increased</b>
21	<b>Facial &amp; Bodily Scarring</b>	up to £600 <b>Increased</b>
22	<b>Hospital Benefit</b>	£25 per night Benefit Period: 30 nights
23	<b>Damage to clothing by a medical practitioner</b>	up to £50
24	<b>Coma Benefit</b>	£25 per day Benefit Period: 365 days
25	<b>Physiotherapy</b> - 50% of costs for up to 6 sessions	up to £40 per session