

<b>ADULT TEAMS</b>	
<b>BENEFIT Description</b>	
<b>Temporary Total Disablement (TTD)</b> - Employed	Not Covered
<b>Temporary Total Disablement (TTD)</b> - Unemployed / Students	Not Covered
<b>Death by natural causes</b>	£10,000
<b>Accidental death</b>	£30,000
<b>Funeral expenses – in the event of a death from accident claim</b>	Up to £5,000
<b>Permanent Total Disability</b>	£50,000
<b>Quadriplegia</b>	£100,000
<b>Paraplegia</b>	£50,000
<b>Disability Assistance Expenses</b>	Up to £10,000
<b>Rehabilitation Training Expenses</b>	Up to £2,500
<b>Academic Examination Re-sit</b>	Up to £2,500
<b>Permanent Loss of sight, limbs, speech, internal organ</b>	£35,000
<b>Concussion</b>	£10,000
<b>Permanent Loss of hearing</b>	Both Ears: £30,000 One Ear: £7,500
<b>Additional Travel Expenses - Benefit Period: 4 weeks</b>	Up to £25 per week
<b>Emergency Medical Expenses</b>	Up to £500
<b>Emergency Dental Expenses</b>	Up to £100
<b>Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw</b>	£250
<b>Broken Bone - Hands, Fingers, Feet or Toes</b>	£50
<b>Broken Bone - Ribs</b>	£50
<b>Broken Bone - Hip</b>	£250
<b>Broken/Damaged Sports Glasses - prescription glasses</b>	Up to £50
<b>Dislocation - Hip, Knee, Shoulder or Elbow</b>	£250
<b>Snapped, ruptured Achilles Tendon or Anterior Cruciate Ligament</b>	£250
<b>Facial &amp; Bodily Scarring</b>	£600
<b>Hospital Benefit - Benefit Period 30 nights</b>	£25 per night
<b>Damage to clothing by a medical practitioner</b>	Up to £50
<b>Coma Benefit - Benefit Period: 365 days</b>	£25 per day
<b>Legal Advice</b>	Covered
<b>Physiotherapy - 50% of costs for up to 6 sessions</b>	Up to £40 per session
<b>Student Tutorial Benefit - up to 4 weeks</b>	Up to £35 per week, excess period 7 days
<b>Medical Certification Expenses</b>	Up to £50

**Subject to policy terms, conditions and exclusions**

**A copy of the policy wording is available upon request**

**£ means Pound Sterling (GBP)**

**Premiums are inclusive of Insurance Premium Tax (where applicable) & all administration fees**