PERSONAL ACCIDENT

OPEN AGE (19YRS+) OPTION 3



All premiums Include £5 administration fee and 12% Insurance Premium Tax £140 per team

		== 10 per team
No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£75 per week Increased Benefit Period: 104 weeks Increased Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£20 per week Benefit Period: 26 weeks Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£30,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £2,000
6	Permanent Partial Disability	up to £30,000
7	Quadriplegia	£30,000
8	Paraplegia	£15,000
9	Disability Assistance Expenses	up to £5,000
10	Permanent loss of sight, limbs or speech	£30,000
11	Permanent loss of organ	£10,000 Increased
12	Permanent loss of hearing	Both Ears: £25,000 One Ear: £10,000
13	Snapped / Ruptured Achillies Tendon, Anterior Cruciate Ligament	£250
14	Emergency Medical Expenses	up to £500
15	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£250 Increased
16	Broken Bone - Hands, Fingers, Feet or Toes	£50
17	Broken Bone - Ribs	£50
18	Broken Bone - Hip	£250 Increased
19	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
20	Dislocation - Hip, Knee, Shoulder or Elbow	£250 Increased
21	Facial & Bodily Scarring	up to £600 Increased
22	Hospital Benefit	£25 per night Benefit Period: 30 nights
23	Damage to clothing by a medical practitioner	up to £50
24	Coma Benefit	£25 per day Benefit Period: 365 days
25	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session

