

PERSONAL ACCIDENT.

Policy dates: from 01/08/2020 to: 31/12/2020

Adult

£6 per person

Including overall policy administration fee

Youth

£2.50 per person

Including overall policy administration fee

No.	Benefit	Sum Insured	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£100 per week Benefit Period: 52 weeks Excess Period: 14 days	Not Covered Benefit Period: 52 weeks Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£20 per week Benefit Period: 26 weeks Excess Period: 14 days	Not Covered Benefit Period: 26 weeks Excess Period: 14 days
3	Life Insurance - death by natural causes (up to age 55)	£10,000	£2,500
4	Accidental Death	£10,000	£2,500
5	Permanent Disability	up to £10,000	up to £10,000
6	Tetraplegia / Quadriplegia	Not Covered	Not Covered
7	Triplegia / Paraplegia	Not Covered	Not Covered
8	Disability Assistance Expenses	Not Covered	Not Covered
9	Permanent Loss of sight, limbs, speech, organ	£10,000	£10,000
10	Permanent Loss of hearing	Both Ears: £10,000 One Ear: £4,000	Both Ears: £10,000 One Ear: £4,000
11	Additional Travel Expenses - Benefit Period: 4 weeks	Not Covered	Not Covered
12	Emergency Dental Expenses	£250	£250
13	Broken Bone - Arms, Legs	£150	£150
14	Broken Bone - Hands, Fingers, Feet or Toes	£50	£50
15	Broken Bone - Collarbone	£75	£75
16	Broken Bone - Hip, Rib	Not Covered	Not Covered
17	Broken / Damaged Sports Glasses - prescription glasses	Not Covered	Not Covered
18	Dislocation - Hip, Knee, Shoulder or Elbow	Not Covered	Not Covered
19	Facial & Bodily Scarring	Not Covered	Not Covered
20	Hospital Benefit - Benefit Period: 10 nights	£20 per night	£20 per night
21	Damage to clothing by a medical practitioner	Not Covered	Not Covered
22	Coma Benefit - Benefit Period: 365 days	Not Covered	Not Covered
23	Legal Advice or Counselling	Not Covered	Not Covered
24	Physiotherapy - 50% of costs for up to 6 sessions	Not Covered	Not Covered
25	Student Tutorial Benefit - for up to 26 weeks (Ex: 7 days)	Not Covered	Not Covered
26	Workplace Retraining Expenses	Not Covered	Not Covered
27	Academic Examination Re-take	Not Covered	Not Covered
28	Medical Certification Expenses	Not Covered	Not Covered