

ADULT OPTIONS.

Benefit	Basic Cover	Enhanced Cover	Occasional Cover
	£21 per person	£29 per person	£6 per person
	Sum Insured	Sum Insured	Sum Insured
Temporary total disablement - Employed persons only	£100 per week Excess Period: 14 days Benefit Period: 52 weeks	£100 per week Excess Period: 14 days Benefit Period: 52 weeks	£100 per week Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	£20 per week Excess Period: 14 days Benefit Period: 52 weeks	£20 per week Excess Period: 14 days Benefit Period: 52 weeks	£20 per week Excess Period: 14 days Benefit Period: 52 weeks
Life insurance - death by natural causes	£10,000	£10,000	£10,000
Accidental death	£10,000	£30,000	£10,000
Funeral expenses - in the event of an Accidental Death claim	Not Covered	up to £5,000	Not Covered
Permanent disability - Including Permanent Total Disability	up to £10,000	up to £30,000	up to £10,000
Quadriplegia	Not Covered	£30,000	Not Covered
Paraplegia	Not Covered	£15,000	Not Covered
Disability assistance expenses	Not Covered	up to £10,000	Not Covered
Permanent total loss of use of:			
Sight	£10,000	£20,000	£10,000
Limbs	£10,000	£20,000	£10,000
Speech	Not Covered	£10,000	Not Covered
Organ	Not Covered	£3,000	Not Covered
Permanent loss of hearing in:			
One ear	Not Covered	£4,000	Not Covered
Both ears	Not Covered	£10,000	Not Covered
Emergency dental expenses	up to £250	up to £250	up to £250
Snapped / ruptured achillies tendon or anterior cruciate ligament	Not Covered	£250	Not Covered
Additional travel expenses	Not Covered	£25 per week Benefit Period: 4 weeks	Not Covered
Emergency medical expenses	Not Covered	up to £500	Not Covered
Broken bones			
Arms	£150	£150	£150
Legs	£150	£150	£150
Collarbone	£75	£150	£75
Cheekbone	Not Covered	£150	Not Covered
Jaw	Not Covered	£150	Not Covered
Hands	£50	£50	£50
Fingers	£50	£50	£50
Feet	£50	£50	£50
Toes	£50	£50	£50
Ribs	Not Covered	£50	Not Covered
Hip	Not Covered	£150	Not Covered
Broken / damaged sports glasses - prescription glasses only	Not Covered	up to £50	Not Covered
Dislocation			
Hip	Not Covered	£250	Not Covered
Knee	Not Covered	£250	Not Covered
Shoulder	Not Covered	£250	Not Covered
Elbow	Not Covered	£250	Not Covered
Facial & bodily scarring	Not Covered	£300	Not Covered
Hospital benefit	£20 per night Benefit Period: 10 nights	£20 per night Benefit Period: 30 nights	£20 per night Benefit Period: 10 nights
Damage to clothing by a medical practitioner	Not Covered	up to £50	Not Covered
Coma benefit	Not Covered	£25 per day Benefit Period: 365 days	Not Covered
Legal advice or counselling	Not Covered	Not Covered	Not Covered
Physiotherapy - 50% of costs for up to 6 sessions	Not Covered	up to £40 per session	Not Covered
Student tutorial benefit - for up to 26 weeks	Not Covered	up to £35 per week Excess Period: 7 days	Not Covered
Workplace retraining expenses	Not Covered	up to £2,500	Not Covered
Academic examination re-take	Not Covered	up to £2,500	Not Covered
Medical certification expenses	Not Covered	up to £50	Not Covered
Concussion	Not Covered	£10,000	Not Covered