

# YOUTH COVER.

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