

Benefit Type	Benefit Amount					
	Simple	Standard	Standard+	Premium	Premium+	Ultra
<b>Accidental Death</b>	£40,000	£60,000	£80,000	£120,000	£160,000	£200,000
<b>Funeral Benefit (following Accidental Death)</b> Funeral expenses up to a maximum of:	£1,500	£2,000	£4,000	£6,000	£8,000	£10,000
<b>Permanent Incapacity</b>						
<b>Quadriplegia</b>	£70,000	£95,000	£120,000	£170,000	£220,000	£270,000
<b>Paraplegia</b>	£50,000	£75,000	£100,000	£150,000	£200,000	£250,000
<b>Permanent total incapacity</b>	£40,000	£60,000	£80,000	£120,000	£160,000	£200,000
<b>Loss of sight in one eye</b>	£10,000	£15,000	£20,000	£30,000	£40,000	£50,000
<b>Loss of sight in both eyes</b>	£40,000	£60,000	£80,000	£120,000	£160,000	£200,000
<b>Loss of one or more hands or feet</b>	£40,000	£60,000	£80,000	£120,000	£160,000	£200,000
<b>Loss of hearing in one ear</b>	£10,000	£15,000	£20,000	£30,000	£40,000	£50,000
<b>Loss of hearing in both ears</b>	£40,000	£60,000	£80,000	£120,000	£160,000	£200,000
<b>Loss of speech</b>	£10,000	£15,000	£20,000	£30,000	£40,000	£50,000
<b>Third-degree burns covering at least 9% of the body's surface area</b>	£10,000	£15,000	£20,000	£30,000	£40,000	£50,000
<b>Loss of thumb or big toe</b>	£10,000	£15,000	£20,000	£30,000	£40,000	£50,000
<b>Loss of forefinger</b>	£5,000	£7,500	£10,000	£15,000	£20,000	£25,000
<b>Loss of any other finger or toe</b>	£2,500	£3,000	£5,000	£7,500	£10,000	£12,500
<b>Loss of use of major organ</b>	£10,000	£15,000	£20,000	£30,000	£40,000	£50,000
<b>Loss of use of the lower jaw</b>	£5,000	£7,500	£10,000	£15,000	£20,000	£25,000
<b>Loss of use of hip, wrist, knee or ankle, shoulder or elbow</b>	£20,000	£30,000	£40,000	£60,000	£80,000	£100,000
<b>Additional Benefits</b>						
<b>Hospitalisation (per 24 hour period spent as an in-patient and paid for up to a maximum of 30 days in total)</b>	£50	£75	£100	£125	£200	£250
<b>Minor Fracture</b>	£150	£200	£300	£450	£600	£750
<b>Major Fracture</b>	£500	£750	£1,000	£1,500	£2,000	£2,500
<b>Temporary Total Incapacity (subject to the waiting period)</b>	75% of your gross weekly wage for each complete week, for up to 26 weeks					
<b>Pricing</b>	<b>Simple</b>	<b>Standard</b>	<b>Standard +</b>	<b>Premium</b>	<b>Premium +</b>	<b>Ultra</b>
<b>Monthly Premium</b>	<b>£8</b>	<b>£10.74</b>	<b>£16</b>	<b>£24</b>	<b>£32</b>	<b>£40</b>

Please note: If an accident results in both permanent incapacity and accidental death then where the accidental death benefit exceeds the permanent incapacity benefit we will pay the accidental death benefit but will deduct the amount of any permanent incapacity benefit you have already received.