

# Personal Accident Insurance

## Monthly premiums payable by direct debit (includes Insurance Premium Tax)

Cover	Bronze	Silver	Gold
Individual	£3.96	£9.90	£19.80
Family	£7.92	£19.80	£39.60

Individual cover provides insurance for you. If you are a single parent your children will also be covered. Family cover provides insurance for you and your spouse/civil partner/permanent partner and children. All children are covered up to their 18th birthday, or their 23rd birthday if they remain in full-time education. All insured persons must permanently reside with the policyholder.

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## Benefits

Description	Bronze	Silver	Gold	Policy terminates on payment
Quadriplegia – Permanent total paralysis of all four limbs	£100,000	£250,000	£500,000	Yes
Paraplegia – Permanent and total paralysis of the two lower limbs, bladder, and rectum	£50,000	£125,000	£250,000	Yes
Permanent total disablement – which lasts for 52 consecutive weeks and will in all probability prevent the insured from engaging in gainful employment, of any and every kind, for the remainder of their life	£40,000	£100,000	£200,000	Yes
Accidental death	£40,000	£100,000	£200,000	Yes
Loss of hearing				
a) Loss of hearing in both ears	£20,000	£50,000	£100,000	No
b) Loss of hearing in one ear	£10,000	£25,000	£50,000	No
Loss of sight				
a) Loss of sight of both eyes	£40,000	£100,000	£200,000	Yes
b) Loss of sight of one eye	£20,000	£50,000	£100,000	No
c) Total loss of the lens of one eye	£10,000	£25,000	£50,000	No
Loss of use of limbs				
a) Loss of use of shoulder	£16,000	£40,000	£80,000	No
b) Loss of use of hip	£8,000	£20,000	£40,000	No
c) Loss of use of knee	£8,000	£20,000	£40,000	No
d) Loss of use of wrist	£8,000	£20,000	£40,000	No
e) Loss of use of elbow	£8,000	£20,000	£40,000	No
Permanent loss by severance or total and permanent loss of use of both hands and feet	£40,000	£100,000	£200,000	Yes
Permanent loss by severance or total and permanent loss of one hand or foot	£20,000	£50,000	£100,000	No
Permanent loss by severance or total and permanent loss of use of four fingers and thumb of either hand	£16,000	£40,000	£80,000	No
Permanent loss by severance or total and permanent loss of use of four fingers of either hand	£8,000	£20,000	£40,000	No

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## Benefits continued

Permanent loss by severance or total and permanent loss of use of one thumb of either hand:				
a) Both joints	£8,000	£20,000	£40,000	No
b) One joint	£4,000	£10,000	£20,000	No
Permanent loss by severance or total and permanent loss of use of fingers on either hand:				
a) Three joints	£2,000	£5,000	£10,000	No
b) Two joints	£1,400	£3,500	£7,000	No
c) One joint	£800	£2,000	£4,000	No
Permanent loss by severance or total and permanent loss of use of toes on either foot:				
a) All – one foot	£6,000	£15,000	£30,000	No
b) Big – both joints	£2,000	£5,000	£10,000	No
c) Big – one joint	£800	£2,000	£4,000	No
d) Other than big, each toe	£800	£2,000	£4,000	No
Fracture or fractures of one or more bones of the arm (humerus, radius, and ulna)	£200	£500	£1,000	No
Fracture or fractures of one or more bones of the leg (femur, patella, tibia, and fibula)	£400	£1,000	£2,000	No
Fracture or fractures of one or more bones of the wrist	£200	£500	£1,000	No
Fracture or fractures of one or more bones of the ankle	£400	£1,000	£2,000	No
Full thickness burns which cover:				
a) 27% or more of the body surface	£4,000	£10,000	£20,000	No
b) 18% or more but less than 27% of the body surface	£3,200	£8,000	£16,000	No
c) 9% or more but less than 18% of the body surface	£2,400	£6,000	£12,000	No
d) 4.5% or more but less than 9% of the body surface	£1,600	£4,000	£8,000	No
Benefit while confined to hospital as an in-patient overnight as a result of an accident payable for a maximum of 104 weeks at a rate of	£150 per full week	£375 per full week	£750 per full week	No