

PERSONAL ACCIDENT SECTION – ADULT COVERS

	Enhanced	side
Gross Premium Inclusive of IPT and administration fee	Enhanced includes all the benefits listed plus whichever option you select below.	
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Temporary total disablement 14-day excess period, 104 weeks max. benefit period	Choice of £30 / £50 / £75 / £100 /	Enhanced 30
	£125 / £150 per week	£30 per week
50% of the sum insured payable to those without gainful employment, up to £20 per week, 26 weeks benefit period	2123 / 2130 per week	paid for accidental injuries that
Death from natural causes	£10,000	sign your players off of work.
Death from accident	£30,000	660
Funeral expenses up to	£5,000	£60 per team
Permanent partial disablement up to	£30,000	
Permanent total disablement	£50,000	Enhanced 50
Quadriplegia	£100,000	£50 per week
Paraplegia	£50,000	paid for accidental injuries that
Disability assistance expenses up to	£10,000	sign your players off of work.
Rehabilitation retraining expenses up to	£2,500	
Academic examination re-take up to	£2,500	£105 per team
Concussion	£10,000	
Loss of sight in one or both eyes	£35,000	·
Loss of limbs, one or more	£35,000	Enhanced 75
Loss of speech	£35,000	£75 per week paid for accidental injuries that
Loss of internal organ	£35,000	
Loss of hearing in one ear	£7,500	sign your players off of work.
Loss of hearing in both ears	£30,000	£154 per team
Emergency dental expenses up to	£125	
Snapped/ruptured Achillies Tendon, ACL, PCL or MCL	£250	
Additional travel expenses up to 4 weeks benefit period	£25 per week	Enhanced 100
Emergency medical expenses up to	£500	£100 per week paid for accidental injuries that
Fracture of a bone in the arms, legs, collar, cheek, jaw, hip, skull, spine	£250	sign your players off of work.
Fracture of a bone in the hand, foot or ribs	£50	£187 per team
Fracture of a bone in the fingers or toes	£50	2101 per team
Broken or damaged sports glasses (prescription glasses only) up to	£50	Enhanced 125
Dislocation of hip, kneecap, shoulder or elbow	£250	£125 per week
Facial & bodily scarring	£600	paid for accidental injuries that
Hospital benefit		sign your players off of work.
30 nights benefit period	£25 per night	(222
Damage to clothing by a medical practitioner up to	£50	£223 per team
Coma benefit 365 days benefit period	£25 per day	
Legal advice	Covered	Enhanced 150
Physiotherapy (50% of costs) up to		£150 per week
6 sessions benefit period	£40 per session	paid for accidental injuries that
Student tutorial benefit up to 7-day excess period, 4 weeks benefit period	£35 per week	sign your players off of work.
Medical certification expenses up to	£50	£254 per team
Specialist consultant fees up to	£200	
Pre-paid season or travel tickets up to	£200	
Childcare expenses up to 14-day excess period, 4 weeks benefit period	£400 per month	
Chauffeur expenses up to 14-day excess period, 4 weeks benefit period	£400 per month	