

PERSONAL ACCIDENT SECTION – YOUTH COVERS

	Silver	Gold
Gross Premium Inclusive of IPT and administration fee	£17 per team	£22 per team
Temporary total disablement for coaches & officials 14-day excess period, 52 weeks benefit period	£200 per month	£200 per month
50% of the sum insured payable to those without gainful employment, up to £20 per week, 26 weeks benefit period		
Home assistance benefits up to 14-day excess period, 52 weeks benefit period	£200 per month	£200 per month
Death from natural causes	£10,000	£10,000
Death from accident	£20,000	£30,000
Funeral expenses up to	x	£5,000
Permanent partial disablement up to	£25,000	£50,000
Permanent total disablement	£100,000	£100,000
Quadriplegia	£100,000	£100,000
Paraplegia	£50,000	£50,000
Disability assistance expenses up to	£10,000	£25,000
Rehabilitation retraining expenses up to	£2,500	£5,000
Academic examination re-take up to	£500	£2,500
Concussion	£10,000	£10,000
Loss of sight in one or both eyes	£100,000	£100,000
Loss of limbs, one or more	£100,000	£100,000
Loss of speech	£100,000	£100,000
Loss of internal organ	£25,000	£25,000
Loss of hearing in one ear	£25,000	£25,000
Loss of hearing in both ears	£100,000	£100,000
Emergency dental expenses up to	£150	£200
Snapped/ruptured Achilles Tendon, ACL, PCL or MCL	£250	£250
Additional travel expenses up to 4 weeks benefit period	x	£25 per week
Emergency medical expenses up to	£250	£500
Fracture of a bone in the arms, legs, collar, cheek, jaw, hip, skull, spine	£200	£250
Fracture of a bone in the hand, foot or ribs	£75	£100
Fracture of a bone in the fingers or toes	£75	£100
Broken or damaged sports glasses (prescription glasses only) up to	£50	£75
Dislocation of hip, kneecap, shoulder or elbow	£250	£250
Facial & bodily scarring	£600	£600
Hospital benefit 30 nights benefit period	£30 per night	£30 per night
Damage to clothing by a medical practitioner up to	£50	£100
Coma benefit 365 days benefit period	£30 per day	£30 per day
Legal advice	Covered	Covered
Physiotherapy (50% of costs) up to 6 sessions benefit period	£40 per session	£40 per session
Student tutorial benefit up to 7-day excess period, 4 weeks benefit period	x	£35 per week
Medical certification expenses up to	£50	£50
Specialist consultant fees up to	x	£200
Pre-paid season or travel tickets up to	x	£200
Childcare expenses up to 14-day excess period, 4 weeks benefit period	x	£400 per month
Chauffeur expenses up to 14-day excess period, 4 weeks benefit period	x	£400 per month