

Table of Benefits
Benefits

Our Family Accident Insurance provides You and any other persons covered by this insurance with a cash benefit payment following certain Accidental injuries and illnesses that are listed in the tables below:

Certificate-holder and Partner (Adult) Benefits	1 Unit	2 Units	3 Units	4 Units	5 Units
1. Accidental permanent injury causing:					
1.1 Paralysis of Limbs	GBP 50,000	GBP 100,000	GBP 150,000	GBP 200,000	GBP 250,000
1.2 Blindness in both eyes	GBP 40,000	GBP 80,000	GBP 120,000	GBP 160,000	GBP 200,000
1.3 Loss of Hands or Feet	GBP 40,000	GBP 80,000	GBP 120,000	GBP 160,000	GBP 200,000
1.4 Deafness in both ears	GBP 20,000	GBP 40,000	GBP 60,000	GBP 80,000	GBP 100,000
1.5 Loss of Use of elbow, hip, shoulder, knee, ankle, wrist	GBP 20,000	GBP 40,000	GBP 60,000	GBP 80,000	GBP 100,000
1.6 Loss of one Hand or Foot	GBP 20,000	GBP 40,000	GBP 60,000	GBP 80,000	GBP 100,000
1.7 Loss of Thumb	GBP 10,000	GBP 20,000	GBP 30,000	GBP 40,000	GBP 50,000
1.8 Deafness in one ear	GBP 10,000	GBP 20,000	GBP 30,000	GBP 40,000	GBP 50,000
1.9 Loss of Major Organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	GBP 10,000	GBP 20,000	GBP 30,000	GBP 40,000	GBP 50,000
1.10 Blindness in one eye	GBP 10,000	GBP 20,000	GBP 30,000	GBP 40,000	GBP 50,000
1.11 Loss of Tongue	GBP 10,000	GBP 20,000	GBP 30,000	GBP 40,000	GBP 50,000
1.12 Loss of Speech	GBP 10,000	GBP 20,000	GBP 30,000	GBP 40,000	GBP 50,000
1.13 Third-degree Burns covering 20% of the body's surface area	GBP 10,000	GBP 20,000	GBP 30,000	GBP 40,000	GBP 50,000
1.14 Loss of Forefinger	GBP 5,000	GBP 10,000	GBP 15,000	GBP 20,000	GBP 25,000
1.15 Loss of other Finger or a Toe	GBP 2,500	GBP 5,000	GBP 7,500	GBP 10,000	GBP 12,500
2. Total Permanent disablement (Bodily Injury only)	GBP 50,000	GBP 100,000	GBP 150,000	GBP 200,000	GBP 250,000
3. Broken Bones					
3.1 Major broken bone (leg, ankle, arm, back, neck, hip, pelvis, cranium, mandible, shoulder or wrist)	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
3.2 Minor broken bone (any other) excluding the nose or teeth	GBP 200	GBP 400	GBP 600	GBP 800	GBP 1,000
4. Accidental death	GBP 50,000	GBP 100,000	GBP 150,000	GBP 200,000	GBP 250,000
5. Hospitalisation (per 24 hour period) as a result of:					
5.1 Accident, the daily benefit for up to 90 days	GBP 50	GBP 100	GBP 150	GBP 200	GBP 250
5.2 Sickness, after an Insured Person has been covered for 12 consecutive months we will pay the daily benefit for up to 90 days (We will not wait 12 months for cover to start if the Insured person:	GBP 50	GBP 100	GBP 150	GBP 200	GBP 250
1. has been insured for hospital in-patient insurance for 12 continuous months or more immediately before the Certificate start date and has not made a claim against their insurance or have any reason to believe that a claim will be made, and					
2. is currently free of injury, disease or discomfort; and					
3. has not been ill, under medical supervision or taken medication (other than for minor illnesses such as colds, flu etc, elevated cholesterol and hypertension provided the condition has been stable with no change in medication) during the 12 months immediately before the Certificate start date; and					
4. has no reason to think that they may need to undergo medical supervision or a surgical operation in the 12 months immediately after the Certificate start date.)					
Hospitalisation Extensions					
1. Intensive Care Benefit					
We will pay double the Hospitalisation benefit stated on the Certificate schedule for up to 30 days if an Insured person is admitted to a Hospital Intensive Care Unit for at least 48 consecutive hours.					
2. Convalescence Benefit following Hospitalisation					
If Insured person is hospitalised for at least 5 consecutive overnight stays We will pay 50% of the Hospitalisation sum insured stated on the Certificate schedule for up to 10 consecutive days or until return to full time work or full time domestic duties, whichever occurs first.					

Child Protection Benefits	1 Unit	2 Units	3 Units	4 Units	5 Units
1. Accidental permanent injury causing:					
1.1 Paralysis of Limbs	GBP 5,000	GBP 10,000	GBP 15,000	GBP 20,000	GBP 25,000
1.2 Blindness in both eyes	GBP 4,000	GBP 8,000	GBP 12,000	GBP 16,000	GBP 20,000
1.3 Loss of Hands or Feet	GBP 4,000	GBP 8,000	GBP 12,000	GBP 16,000	GBP 20,000
1.4 Deafness in both ears	GBP 2,000	GBP 4,000	GBP 6,000	GBP 8,000	GBP 10,000
1.5 Loss of Use of elbow, hip, shoulder, knee, ankle, wrist	GBP 2,000	GBP 4,000	GBP 6,000	GBP 8,000	GBP 10,000
1.6 Loss of one Hand or Foot	GBP 2,000	GBP 4,000	GBP 6,000	GBP 8,000	GBP 10,000
1.7 Loss of Thumb	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
1.8 Deafness in one ear	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
1.9 Loss of Major Organ (kidney, spleen, lung, pancreas, urinary bladder or stomach)	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
1.10 Blindness in one eye	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
1.11 Loss of Tongue	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
1.12 Loss of Speech	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
1.13 Third-degree Burns covering 20% of the body's surface area	GBP 1,000	GBP 2,000	GBP 3,000	GBP 4,000	GBP 5,000
1.14 Loss of Forefinger	GBP 500	GBP 1,000	GBP 1,500	GBP 2,000	GBP 2,500
1.15 Loss of other Finger or a Toe	GBP 250	GBP 500	GBP 750	GBP 1,000	GBP 1,250
2. Total Permanent disablement (Bodily Injury only)	GBP 5,000	GBP 10,000	GBP 15,000	GBP 20,000	GBP 25,000
3. Broken Bones					
3.1 Major broken bone (leg, ankle, arm, back, neck, hip, pelvis, cranium, mandible, shoulder or wrist)	GBP 200	GBP 400	GBP 600	GBP 800	GBP 1,000
3.2 Minor broken bone (any other) excluding the nose or teeth	GBP 40	GBP 80	GBP 120	GBP 160	GBP 200
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6. Cancer benefit	GBP 5,000	GBP 10,000	GBP 15,000	GBP 20,000	GBP 25,000
Note: Adults are not covered for the Cancer benefit					