



Section Two Personal Accident Specification (Part A of the Policy)

Policy Number: 64092763
 Category: A
 Operative Time: 24 Hour

1.	Death	£	7,500
2.	Total organic paralysis by accident	£	500,000
3.	Total loss of intellectual capacity	£	500,000
4.	Total loss of sight in both eyes	£	500,000
5.	Total loss of both arms or both hands	£	500,000
6.	Total loss of both legs or both feet	£	500,000
7.	Total loss of one arm and one leg	£	500,000
8.	Total loss of one hand and one foot	£	500,000
9.	Total loss of speech	£	500,000
10.	Total loss of one arm or one hand	£	120,000
11.	Total loss of one leg or one foot	£	120,000
12.	Total loss of sight in one eye	£	120,000
13.	Total loss of hearing in both ears	£	120,000
14.	Total loss of use of lung	£	120,000
15.	Total loss of hearing in one ear	£	25,000
16.	Total loss of one thumb	£	65,000
17.	Total loss of one finger (each)	£	25,000
18.	Total loss of big toe	£	35,000
19.	Total loss of any toe (other than big toe)	£	7,500
20.	Total loss of use of shoulder or elbow	£	75,000
21.	Total loss of use of wrist	£	65,000
22.	Total loss of use of hip or knee or ankle	£	100,000
23.	Total loss of kidney	£	35,000
24.	Total loss of use of spleen	£	17,500
25.	Total loss or damage to sound and natural teeth, including the cost of emergency treatment received within 30 days of sustaining Bodily Injury. Maximum amount £500 per tooth up to a maximum of	£	2,000
26.	Permanent facial disfigurement to the extent of not less than two (2) square centimetres of scar tissue, or a scar of not less than two (2) centimetres in length in each case in the area from the hairline to and including the lower jaw and ears.	£	5,000
27.	Medical Expenses	£	2,500
28.	Counselling up to	£	25,000

If the Insured Person sustains a permanent disability other than mentioned in the Schedule of Benefits, the coverage amount is calculated based on the degree of permanent disability assessed in relation to the Schedule of Benefits.

If compensation is payable for loss of, or loss of use of a whole member of the body, the Company shall not pay for parts of that member.

Extra Benefit

If the Insured Person receives a payment under three (3) or more of benefits 10 to 26 and the sum of such payments equals £250,000 or more than an additional amount shall be paid of the difference between £600,000 and the amounts paid.



Section Three Endorsements

Endorsement 1

It is hereby noted and agreed that based on the underwriting information provided by the Group Policyholder prior to the Effective Date, no known or anticipated journeys have been declared by the Group Policyholder to any of the following specified countries;

Afghanistan
Iraq

Consequently, the cover provided by this Policy does not include any **Insured Journeys** to these specified countries without prior notification to and acceptance by the Company.

The Company reserves the right to add countries to or remove countries from the specified list contained in this endorsement. Any alteration to this specified list will be advised by the Company in writing and will result in the Group Policyholder having to declare an **Insured Journey** to a country not previously contained on the specified list

Endorsement 2

It is hereby noted and agreed that based on the underwriting information provided by the Group Policyholder prior to the Effective Date, no known or anticipated journeys have been declared by the Group Policyholder to any of the territories specified within Endorsement 1, consequently the **War Aggregate Limit** is deleted.

The Company reserves the right to reintroduce a **War Aggregate Limit** where the Group Policyholder declares anticipated travel to any of the territories specified within Endorsement 1. The reintroduction of a limit will be advised by the Company in writing.