

Schedule of Benefits

Benefit Description		Benefit Amount Scale of Benefits		
Section 1 – Personal Injury Insurance		Elite	Elite +1 Unit	Elite +2 Units
1	Accidental Death	£30,000	£30,000	£30,000
2	Permanent Disability - Scale of Benefits			
	A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)	£100,000	£125,000	£150,000
	B. Total organic paralysis	£100,000	£125,000	£150,000
	C. Total loss of intellectual capacity	£100,000	£125,000	£150,000
	D. Loss of Sight in both eyes	£100,000	£125,000	£150,000
	E. Loss of one or more Limb(s)	£100,000	£125,000	£150,000
	F. Loss of Sight in one eye	£100,000	£125,000	£150,000
	G. Total loss of hearing in both ears	£37,500	£ 50,000	£ 62,500
	H. Total loss of speech	£37,500	£ 50,000	£ 62,500
	I. Total Loss of or loss of use of:			
	i. a hip, knee, ankle or wrist	£20,000	£30,000	£ 40,000
	ii. a thumb	£12,500	£18,750	£ 25,000
	iii. a shoulder or elbow	£10,000	£15,000	£ 20,000
	iv. any finger or a big toe	£ 5,000	£ 7,500	£ 10,000
	J. Damage to internal organs resulting in loss of use of:			
	i. lung	£25,000	£37,500	£50,000
	ii. kidney	£ 7,500	£11,250	£15,000
	iii. spleen	£ 5,000	£ 7,500	£10,000
	F. Total loss of hearing in one ear	£ 5,000	£ 7,500	£10,000
	G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area	£ 1,000	£ 1,500	£ 2,000
	H. Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by Chubb of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that:			
	a. The total benefit payable shall not exceed 100% of the amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident.			
	b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.			
3	Temporary Total Disablement Deferment Period 7 days Benefit Period 52 weeks	£60 per week	£70 per week	£80 per week
4	Loss of Earnings Deferment Period 7 days Benefit Period 26 weeks	£85 per week	£85 per week	£85 per week
5	Hospital Confinement Benefit Period 120 days	£40 per day	£40 per day	£40 per day
6	Additional Travel Expenses	Up to £500	Up to £500	Up to £500
7	Dental Expenses	Up to £2,000	Up to £2,000	Up to £2,000
Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom		See Policy Wording for full details		
Section 3 – Course Deferment Expenses		Up to £3,000	Up to £3,000	Up to £3,000
Section 4 – Coma Deferment Period 14 days Benefit Period 52 weeks		£140 per week	£140 per week	£140 per week

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662. CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

Benefit Description (continued)	Benefit Amount Scale of Benefits		
Section 5 - Broken Bones (Maximum Benefit amount payable for any one claim)	£1,000	£1,000	£1,000
<i>Grade I</i>	£100	£100	£100
<i>Grade II</i>	£250	£250	£250
<i>Grade III</i>	£500	£500	£500
Section 6 – Primary Dislocation	£250	£250	£250
Section 7 - Knee Ligament Injury (Maximum Benefit amount payable for any one claim)	£200	£200	£200
<i>Grade II</i>	£100	£100	£100
<i>Grade III</i>	£200	£200	£200
Section 8 - Physiotherapy following Broken Bones or Primary Dislocation or Knee Ligament Injury (Maximum 10 sessions)	Up to £40 per session	Up to £60 per session	Up to £80 per session
Section 9 – Medical Certificate Expense	Up to £40 per certificate	Up to £40 per certificate	Up to £40 per certificate
Section 10 – Non-Refundable Sports Fees	Up to £150	Up to £150	Up to £150
Section 11 – Optical Expenses	Up to £150	Up to £150	Up to £150

Endorsement 1:

Extension to Section 2 - Supplementary Travel and Accommodation Expenses in the United Kingdom

It is hereby understood and agreed that if during a Period of Insurance and Effective Time an Accident occurs in the United Kingdom, which causes Bodily Injury to You resulting in Your Hospital Stay of 5 consecutive nights or more, We will pay up to £3,000 in total for reasonable travel and accommodation costs of up to two of Your relatives who travel from abroad to visit You whilst necessarily hospitalised.

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