

## Schedule of Benefits

| Benefit Description                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Benefit Amount<br>Scale of Benefits                                                                                                                                                                           |                                                                                                                                                                                                                 |                                                                                                                                                                                                                     |
|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Section 1 – Personal Injury Insurance                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Elite                                                                                                                                                                                                         | Elite<br>+1 Unit                                                                                                                                                                                                | Elite<br>+2 Units                                                                                                                                                                                                   |
| 1                                                                                        | <b>Accidental Death</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | £30,000                                                                                                                                                                                                       | £30,000                                                                                                                                                                                                         | £30,000                                                                                                                                                                                                             |
| 2                                                                                        | <b>Permanent Disability - Scale of Benefits</b><br>A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)<br>B. Total organic paralysis<br>C. Total loss of intellectual capacity<br>D. Loss of Sight in both eyes<br>E. Loss of one or more Limb(s)<br>F. Loss of Sight in one eye<br>G. Total loss of hearing in both ears<br>H. Total loss of speech<br>I. Total Loss of or loss of use of:<br>i. a hip, knee, ankle or wrist<br>ii. a thumb<br>iii. a shoulder or elbow<br>iv. any finger or a big toe<br>J. Damage to internal organs resulting in loss of use of:<br>i. lung<br>ii. kidney<br>iii. spleen<br><br>F. Total loss of hearing in one ear<br><br>G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area<br>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<br>Provided that:<br>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.<br>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. | £100,000<br>£100,000<br>£100,000<br>£100,000<br>£100,000<br>£100,000<br>£37,500<br>£37,500<br><br>£20,000<br>£12,500<br>£10,000<br>£ 5,000<br><br>£25,000<br>£ 7,500<br>£ 5,000<br><br>£ 5,000<br><br>£ 1,000 | £125,000<br>£125,000<br>£125,000<br>£125,000<br>£125,000<br>£125,000<br>£ 50,000<br>£ 50,000<br><br>£30,000<br>£18,750<br>£15,000<br>£ 7,500<br><br>£37,500<br>£11,250<br>£ 7,500<br><br>£ 7,500<br><br>£ 1,500 | £150,000<br>£150,000<br>£150,000<br>£150,000<br>£150,000<br>£150,000<br>£ 62,500<br>£ 62,500<br><br>£ 40,000<br>£ 25,000<br>£ 20,000<br>£ 10,000<br><br>£50,000<br>£15,000<br>£10,000<br><br>£10,000<br><br>£ 2,000 |
| 3                                                                                        | <b>Temporary Total Disablement</b><br>Deferment Period 7 days Benefit Period 52 weeks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | £60 per week                                                                                                                                                                                                  | £70 per week                                                                                                                                                                                                    | £80 per week                                                                                                                                                                                                        |
| 4                                                                                        | <b>Loss of Earnings</b><br>Deferment Period 7 days Benefit Period 26 weeks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | £85 per week                                                                                                                                                                                                  | £85 per week                                                                                                                                                                                                    | £85 per week                                                                                                                                                                                                        |
| 5                                                                                        | <b>Hospital Confinement</b><br>Benefit Period 120 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | £40 per day                                                                                                                                                                                                   | £40 per day                                                                                                                                                                                                     | £40 per day                                                                                                                                                                                                         |
| 6                                                                                        | <b>Additional Travel Expenses</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Up to £500                                                                                                                                                                                                    | Up to £500                                                                                                                                                                                                      | Up to £500                                                                                                                                                                                                          |
| 7                                                                                        | <b>Dental Expenses</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Up to £2,000                                                                                                                                                                                                  | Up to £2,000                                                                                                                                                                                                    | Up to £2,000                                                                                                                                                                                                        |
| <b>Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | See Policy Wording for full details                                                                                                                                                                           |                                                                                                                                                                                                                 |                                                                                                                                                                                                                     |
| <b>Section 3 – Course Deferment Expenses</b>                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Up to £3,000                                                                                                                                                                                                  | Up to £3,000                                                                                                                                                                                                    | Up to £3,000                                                                                                                                                                                                        |
| <b>Section 4 – Coma</b><br>Deferment Period 14 days Benefit Period 52 weeks              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | £140 per week                                                                                                                                                                                                 | £140 per week                                                                                                                                                                                                   | £140 per week                                                                                                                                                                                                       |

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| Benefit Description (continued)                                                                                                 | Benefit Amount Scale of Benefits |                           |                           |
|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------|---------------------------|
| <b>Section 5 - Broken Bones</b><br>(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                      |
| <b>Section 6 – Primary Dislocation</b>                                                                                          | £250                             | £250                      | £250                      |
| <b>Section 7 - Knee Ligament Injury</b><br>(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                      |
| <b>Section 8 - Physiotherapy following Broken Bones or Primary Dislocation or Knee Ligament Injury</b><br>(Maximum 10 sessions) | Up to £40 per session            | Up to £60 per session     | Up to £80 per session     |
| <b>Section 9 – Medical Certificate Expense</b>                                                                                  | Up to £40 per certificate        | Up to £40 per certificate | Up to £40 per certificate |
| <b>Section 10 – Non-Refundable Sports Fees</b>                                                                                  | Up to £150                       | Up to £150                | Up to £150                |
| <b>Section 11 – Optical Expenses</b>                                                                                            | Up to £150                       | Up to £150                | Up to £150                |

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