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

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
Grade I *Grade II* *Grade III*	*£100* *£250* *£500*	*£100* *£250* *£500*	*£100* *£250* *£500*
Section 6 – Primary Dislocation	£250	£250	£250
Section 7 - Knee Ligament Injury (Maximum Benefit amount payable for any one claim)	£200	£200	£200
Grade II *Grade III*	*£100* *£200*	*£100* *£200*	*£100* *£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