

Personal Accident Insurance Beneift

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7.1 - We will cover You and Your registered Partner for death, disablement or for certain injuries suffered as a result of accident. Personal benefits are shown in table below. Please refer to the Benefit & General Conditions for full details.

Personal Accident Table of Benefits

1	Death as a result of an accident	£10,000
2	Permanent total disablement from gainful occupation of any and every kind	£10,000
3	Permanent and incurable paralysis of all limbs	£10,000
4	Loss of entire sight of both eyes	£10,000
5	Permanent total loss of both hands or both feet	£10,000
6	Loss of entire sight of one eye	£5,000
7	Permanent total loss of use of one hand or one foot	£5,000
8	Permanent total loss hearing in: a) both ears b) one ear	£5,000 £1,500
9	Permanent total loss of the lens of one eye	£2,500
10	Permanent total loss of the use of four fingers and thumb of either hand	£4,000
11	Permanent total loss of the use of four fingers of one hand	£2,000
12	Permanent total loss of use of one thumb either hand a) both joints b) one joint	£2,000 £1,000
13	Permanent total loss of use of fingers of either hand a) three joints b) two joints c) one joint	£500 £350 £200
14	Permanent total loss of use of toes: a) all - one foot b) big - both joints c) big - one joint d) other than big - each complete toe	£1,500 £500 £200 £200
15	Established non-union of fractured leg or knee-cap	£1,000
16	Shortening of leg by at least 5 centimetres	£750
17	Break of major arm bones (humerus upper arms and/or radius/or ulna lower arm)	£150
18	Break of major leg bones (femur bone and/or fibula lower leg)	£150

7.2 - When more than one injury arises from one accident the benefits are added together but shall not exceed the Total Sum Insured detailed in the schedule of Personal Accident Benefits. No sum payable under the Policy shall carry interest.