

Item	Table of Benefits	Bronze	Silver	Gold	Policy terminates when Benefit payment is made under item
1.	Quadriplegia Permanent total paralysis of all four limbs	£100,000	£250,000	£500,000	Yes
2.	Paraplegia Permanent and total paralysis of the two lower limbs, bladder and rectum	£50,000	£125,000	£250,000	Yes
3.	Permanent total disablement - which lasts for 52 consecutive weeks and will in all probability prevent the Insured from engaging in gainful employment of any and every kind for the remainder of their life.	£40,000	£100,000	£200,000	Yes
4.	Accidental Death	£40,000	£100,000	£200,000	Yes
5.	a) Loss of hearing in both ears	£20,000	£50,000	£100,000	No
	b) Loss of hearing in one ear	£10,000	£25,000	£50,000	No
6.	a) Loss of sight of both eyes	£40,000	£100,000	£200,000	Yes
	b) Loss of sight of one eye	£20,000	£50,000	£100,000	No
	c) Total loss of the lens of one eye	£10,000	£25,000	£50,000	No
7.	a) Loss of use of shoulder	£16,000	£40,000	£80,000	No
	b) Loss of use of hip	£8,000	£20,000	£40,000	No
	c) Loss of use of knee	£8,000	£20,000	£40,000	No
	d) Loss of use of wrist	£8,000	£20,000	£40,000	No
	e) Loss of use of elbow	£8,000	£20,000	£40,000	No
8.	Loss of limb - both hands and feet	£40,000	£100,000	£200,000	Yes
9.	Loss of limb - one hand or foot	£20,000	£50,000	£100,000	No
10.	Permanent loss by severance or Loss of use of four fingers and thumb of either hand	£16,000	£40,000	£80,000	No
11.	Permanent loss by severance or Loss of use of four fingers of either hand	£8,000	£20,000	£40,000	No
12.	Permanent loss by severance or Loss of use of one thumb of either hand:				No
	a) Both joints	£8,000	£20,000	£40,000	No
	b) One Joint	£4,000	£10,000	£20,000	No
13.	Permanent loss by severance or Loss of use of fingers on either hand:				No
	a) Three joints	£2,000	£5,000	£10,000	No
	b) Two joints	£1,400	£3,500	£7,000	No
14.	c) One joint	£800	£2,000	£4,000	No
	Permanent loss by severance or Loss of use of toes on either foot:				No
	a) All – one foot	£6,000	£15,000	£30,000	No
	b) Big – both joints	£2,000	£5,000	£10,000	No
15.	c) Big - One joint	£800	£2,000	£4,000	No
	d) Other than big, each toe	£800	£2,000	£4,000	No
	Fracture or fractures of one or more bones of the arm (humerus, radius and ulna)	£200	£500	£1,000	No
16.	Fracture or fractures of one or more bones of the leg (femur, patella, tibia and fibula)	£400	£1,000	£2,000	No
17.	Fracture or fractures of one or more bones of the wrist	£200	£500	£1,000	No
18.	Fracture or fractures of one or more bones of the ankle	£400	£1,000	£2,000	No
19.	Full thickness burns which cover				No
	a) 27% or more of the body surface	£4,000	£10,000	£20,000	No
	b) 18% or more but less than 27% of the body surface	£3,200	£8,000	£16,000	No
	c) 9% or more but less than 18% of the body surface	£2,400	£6,000	£12,000	No
20.	d) 4.5% or more but less than 9% of the body surface	£1,600	£4,000	£8,000	No
	Benefit while confined to Hospital as an in-patient overnight as a result of an Accident payable for a maximum of 104 weeks at a rate of:	£150 per week	£375 per week	£750 per week	No