

# Benefits At A Glance - Sports Accident Insurance

Some important facts about our Sports Accident policies are summarised over the next few pages. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy document called 'the Guide to your Sports Accident Scheme'. Please also refer to your Certificate of Cover. The benefit limits shown apply to each individual or player in a team. Sports Accident Plus and Elite are available to adults only.

	<i>Sports Accident Key</i>	<i>Sports Accident</i>	<i>Sports Accident Plus</i>	<i>Sports Accident Elite</i>
<b>1 Personal Liability</b>				
Personal Liability Participant to participant injury is covered for Category 1 sports only.		£1,000,000 - Limited to £300,000 for physical injuries and £150,000 for property damage per claimant (excluded if aged under 16)	£2,000,000 - Limited to £600,000 for physical injuries and £350,000 for property damage per claimant	£2,000,000 - Limited to £600,000 for physical injuries and £350,000 for property damage per claimant
<b>2 Accidental injury</b>				
(a) Accidental Death	£2,500	£5,000 (£2,500 if aged under 16)	£7,500	£10,000
(b) Loss of one or more Limbs (including Permanent Loss of Use)	£2,500	£5,000	£7,500	£10,000
(c) Total & Irrevocable Loss of Sight in one or both Eyes	£2,500	£5,000	£7,500	£10,000
(d) Total & Irrevocable Loss of Hearing in one or both Ears	£2,500	£5,000	£7,500	£10,000
(e) Permanent Total Disablement Permanent: we define as lasting 12 consecutive months and at the end of that time being without hope of improvement and is payable provided you are unable to continue in any business or occupation.	£2,500	£5,000	£7,500	£10,000
(f) Temporary Total Disablement (Monthly Benefit/Loss of earnings) If an accidental bodily injury for which we have paid benefits under section 2, 3 or 4 prevents you from working for a continuous period of more than 30 days we will pay you a monthly benefit excluding the first 30 days of the claim.	X	£200 per month up to a maximum of £1,200 per year (excluded if aged under 16)	£500 per month up to a maximum of £3,000 per year	£1,000 per month up to a maximum of £6,000 per year
<b>3 A fracture of</b>				
(a) hip or pelvis (excluding coccyx)	£200	£400	£600	£800
(b) leg (excluding kneecap)	£200	£400	£600	£800
(c) collar-bone, arm	£200	£400	£600	£800
(d) skull (including cheekbone and jaw)	£200	£400	£600	£800
(e) shoulder-blade	£200	£400	£600	£800
(f) bone(s) in foot or hand (excluding toes and fingers)	£100	£200	£400	£600
(g) toe(s) or finger(s)	X	£50	£100	£200
<b>A dislocation of</b>				
(a) spine or hip	X	£400	£600	£800
(b) knee, ankle, wrist, elbow, collarbone (excluding toes and fingers)	X	£150	£300	£500
(c) any other dislocation requiring general anaesthetic or traction	X	£150	£300	£500
<b>4 Other injury</b>				
(a) Torn ligaments	X	£100	£200	£400
<b>5 Other Benefits whilst participating in sporting activities</b>				
(a) Physiotherapy Fees Only payable following an accident that results in an in-patient stay	X	£200	£300	£400
(b) Dental Fees For accidental bodily injury requiring dental treatment	X	The cost of treatment up to £150 per incident up to a maximum of £600 per year	The cost of treatment up to £250 per incident up to a maximum of £1,000 per year	The cost of treatment up to £400 per incident up to a maximum of £1,600 per year
(c) Season Tickets Reimbursement for the cost of season tickets. Subscriptions of not less than 5 days duration are covered.	X	£100	£150	£200
(d) Hospital Cash Benefit For accidental bodily injury covered under this policy and requiring treatment in hospital, a cash benefit is payable for each night you spend in hospital, excluding the first 24 hours, payable for a maximum of 10 consecutive nights.	X	£10 per night - 10 nights maximum	£15 per night - 10 nights maximum	£25 per night - 10 nights maximum
(e) Consultant Fees	X	£100	£150	£250
(f) Rescue/Search Fees	X	X	X	£2,000
<b>Annual Overall Maximum Benefit (excluding Personal Liability benefit)</b>	<b>£2,500</b>	<b>£5,000</b>	<b>£7,500</b>	<b>£10,000</b>