

Category C

Insured persons
Educational Staff

Operative Time
Whilst undertaking their duties on behalf of the Insured including travelling to and from Events

Section 2 - Personal Accident

Benefit per insured person per event.	
1. Accidental Death	GBP 50,000
2. Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)	GBP 50,000
3. Permanent Total Disablement	GBP 50,000
4. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	GBP 50,000
Total Loss of Hearing in one ear	25% of benefit 4
5. Permanent Partial Disablement	GBP 50,000
6. Temporary Total Disablement	GBP 500 per week
	Benefit Period: 104 weeks Deferment Period: 1 weeks
7. Temporary Partial Disablement	GBP 100 per week
	Benefit Period: 104 weeks Deferment Period: 1 weeks

Catastrophic Injury Rehabilitation

Your choice of:	
Fund Available	GBP 250,000; or
Lump Sums:	
Hemiplegia	GBP 125,000
Paraplegia	GBP 125,000
Quadriplegia	GBP 250,000
Triplegia	GBP 200,000
All else	GBP 125,000

Bone Fracture Benefits

Bone fractures limit:	Up to GBP 5,000
Spine, hip, pelvis, coccyx	GBP 1,000
Upper and lower leg including ankle (femur, tibia, fibula, heel) not including feet or toes	GBP 500
Upper and lower arm including wrist (humerus, radius, ulna) not including hands and fingers or thumbs	GBP 500
Skull, collar bone, shoulder	GBP 500

Full Thickness Burns Benefits

Full thickness burns to:	
27% or more of the body surface	GBP 10,000
Between 18-26% of the body surface	GBP 5,000
Between 9-17% of the body surface	GBP 1,500
For more information please refer to the Broken Bone and Burns section of the wording	

Hybrid Working Benefits

Homeworking – Ergonomic Injury/ Physiotherapy Support	Up to 5 sessions or GBP 350, whichever is the lesser
Homeworking - Mental Health Support	Up to 5 sessions or GBP 350, whichever is the lesser
For more information please refer to the Hybrid Working section of the wording	

Corporate Personal Accident - Additional Benefits

Additional Benefits: Insured Person

Immediate Benefits		
Benefits	Currency	Sum Insured
Coma benefit	GBP	525 per week up to 104 weeks
Cosmetic surgery	GBP	Up to 7,500
Dental injury expenses	GBP	Up to 2,500
Disappearance	GBP	Included
Exposure	GBP	Included
Facial scarring	GBP	Up to 10,000
Hijack or kidnap	GBP	Included
Hospitalisation benefit	GBP	525 per week up to 52 weeks
Medical expenses - Personal accident	GBP	Up to 25,000
Permanent partial disablement	GBP	Refer to percentages in wording

Long Term Benefits		
Benefits	Currency	Sum Insured
Damage to personal property during accident	GBP	Up to 2,000
Disability assistance	GBP	Up to 25,000
Funeral expenses	GBP	Up to 10,000
Medical certificate expenses	GBP	Up to 200
Moving costs	GBP	Up to 25,000
Out-patient expenses	GBP	100 per week up to a maximum of 1,000
Physiotherapy	GBP	Up to 5,000
Post-traumatic stress disorder - Terrorism	GBP	350 per week for 13 weeks
Professional counselling benefit	GBP	Up to 3,000
Prosthetic limbs fund	GBP	Up to 40,000
Retraining expenses - Insured person or partner	GBP	Up to 25,000
Travel to work expenses	GBP	100 per day to a maximum of 5,000

Additional Benefits: Insured

Benefits	Currency	Sum Insured
Corporate events cover- Employees and guest personal accident	GBP	Up to 25,000
Corporate reputation protection	GBP	Up to 50,000
Hero accidental death	GBP	Up to 25,000
Personnel replacement expenses	GBP	Up to 10,000
Recruitment expenses	GBP	Up to 15,000
Suicide recruitment costs	GBP	Up to 15,000
Visitors personal accident	GBP	Up to 50,000

Additional Benefits: Insured Persons Family

Benefits	Currency	Sum Insured
Childcare expenses and domestic staff expenses	GBP	Up to 500 per week for up to 26 weeks
Compassionate travel personal accident	GBP	Up to 25,000
Dependent adult benefit	GBP	Up to 30,000
Dependants benefit	GBP	Up to 50,000
Directors family personal accident	GBP	Up to 25,000
Domestic travel expenses	GBP	Up to 5,000
Employees family travel personal accident	GBP	Up to 25,000
Executor expenses	GBP	Up to 2,000
Family counselling benefit following accidental death	GBP	Up to 2,500
Independent financial and tax advice	GBP	Up to 2,000
Partner disability benefit	GBP	Hemiplegia or paraplegia 100,000 Triplegia or quadriplegia 150,000
Simultaneous death of insured person and partner	GBP	Up to 250,000
Travel to hospital expenses	GBP	Up to 100 per day up to maximum of 3,000