



Policy Limitations	
Accumulation Limit	Maximum Limit per Insured Person
Any one event	£10,000,000
Per event for all Insured Persons travelling in a multi-engine aircraft	£1,000,000
Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft	£1,000,000

## Section A: Personal Accident

	Benefit Description	Insured Persons
		Category A – Limits Per Person
1.	Death	Not Covered
2.	Permanent Total Disablement	£100,000
3.	Permanent Disabling Injury: Maximum Benefit	£50,000
4.	Loss of sight in one eye	£50,000
5.	Loss of sight in both eyes	£50,000
6.	Loss of one limb	£50,000
7.	Loss of two or more limbs	£50,000
8.	Loss of hearing in one ear	£12,500
9.	Loss of hearing in both ears	£50,000
10.	Temporary total disablement	Not Covered
	Deferment Period	N/A
	Benefit Period	N/A

## Section A: Extensions

11.	a. Un-planned Hospital Confinement (per overnight stay)	£50 per night up to a maximum of £350
	b. Planned Hospital Confinement (per overnight stay)	Not Covered
	Deferment Period - Planned	N/A
12.	Unsociable Hours Benefit	£1 per USH
13.	Emergency Dental Treatment	Up to £500
14.	Criminal Court Compensation Award	Up to £500
15.	On Duty Assault Firearm/Stabbing/Dog Attack	£1,500/£750/£750
16.	Burns causing Disfigurement or Scarring	Up to £5,000
17.	On Duty Acquired HIV or Hepatitis B	Not Covered
18.	Convalescent Benefit	£70

## Section B: Sickpay

Benefit Description	Insured Persons
	Category A – Limits Per Person
Sickpay	Not Covered
Qualifying Period	N/A
Benefit Period	N/A

## Endorsement 1: Permanent Disabling Injuries – Scale of Benefits

Benefit 3. **Permanent Disabling Injuries** is extended to include the following benefit:

		Category A	
Maximum Benefit		£50,000	
		Percentage of Maximum Benefit payable	
		Left	Right
a.	Total loss of use of:		
	i) The back or spine below the neck with no damage to the spinal cord	40%	
	ii) The neck or cervical spine with no damage to the spinal cord	30%	
	iii) Shoulder or elbow	25%	30%
	iv) Wrist	20%	25%
	iv) Hip, knee or ankle	25%	
b.	Total loss of or total loss of use of:		
	i) Foot below the level of the ankle (talo-tibial joint)	50%	
	ii) a thumb	20%	25%
	iii) a forefinger	15%	20%
	iv) any other finger	10%	15%
	v) a big toe	10%	
	vi) any other toe	3%	
c.	Fractured leg or foot with established non-union	25%	
d.	Fractured knee cap with established non-union	20%	
e.	Shortening of leg by at least 3 centimetres	15%	
f.	Removal of lower jaw by surgical operation	30%	
g.	Complete and irrecoverable loss of:		
	i) Sense of smell	10%	
	ii) Speech	100%	

For a **Permanent Disability** not listed above, the benefit payable will be based on **Our** medical assessment of the degree of disability in relation to the above scale and without reference to **the Insured Person's** occupation

Provided that:

- The total benefit payable shall not exceed 100% of the Maximum Benefit for each **Insured Person** in respect of any one **Accident**.
- If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.