

Optional Personal Accident Add-on Plan

WORLDWIDE COVER

Table of Benefits and Limits	Level of Benefits
<p>If during the plan year, an insured person sustains bodily injury, due to an accident, we will pay up to an overall maximum per unit of:</p>	<p>£50,000 \$85,000 €75,000 per unit (maximum 5 units: £250,000 \$425,000 €375,000)</p>
<p>A – Accidental Death Benefit Following accidental death of an insured person, benefit to be paid to the estate of the insured person, or insured person's representative</p>	<p>£50,000 \$85,000 €75,000 per unit</p>
<p>B – Permanent Total Disablement Permanent total disablement due to one or more of the following:</p> <ul style="list-style-type: none"> • Total incurable insanity • Total loss of sight of both eyes • Total deafness of both ears • Total removal of the lower jaw • Total loss of one arm and one leg • Total loss of one arm and one foot • Total loss of one hand and one leg • Total loss of one hand and one foot • Total loss of both arms or both hands • Total loss of both legs or both feet 	<p>£50,000 \$85,000 €75,000 per unit</p>
<p>C – Permanent Partial Disablement Permanent partial disablement payable as a percentage of the benefit limit shown, as specified in the scale below. The total compensation payable in respect of several partial disablements due to the same accident is arrived at by adding together the various sums, but shall not exceed the total sum insured per insured person</p> <p>Head</p> <p>Loss of osseous substance of the skull in all its thickness with a surface of less than 3 sq cm</p> <p>Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 sq cm</p> <p>Loss of osseous substance of the skull in all its thickness with a surface of at least 6 sq cm</p> <p>Total loss of sight of one eye</p> <p>Total deafness of one ear</p> <p>Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone</p> <p>Upper Limbs</p> <p>Loss of one arm or one hand</p> <p>Extensive loss of osseous substance of the arm (definite and incurable lesion)</p> <p>Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)</p> <p>Total paralysis of the upper limb (incurable lesion of the nerves)</p> <p>Total paralysis of the axillary nerve</p> <p>Total paralysis of the median nerve</p> <p>Total paralysis of the radial nerve at the torsion cradle</p> <p>Total paralysis of the cubital nerve</p> <p>Total paralysis of the forearm radial nerve</p> <p>Total paralysis of the hand radial nerve</p> <p>Loss of the ungual phalanx of one thumb</p> <p>Total loss of one thumb</p> <p>Loss of the ungual phalanx of one forefinger</p> <p>Loss of two phalanges of one forefinger</p> <p>Total loss of one forefinger</p> <p>Total loss of one median finger</p>	<p>£25,000 \$42,500 €37,500 per unit</p> <p>10%</p> <p>20%</p> <p>40%</p> <p>40%</p> <p>30%</p> <p>40%</p> <p>100%</p> <p>50%</p> <p>40%</p> <p>65%</p> <p>20%</p> <p>45%</p> <p>40%</p> <p>30%</p> <p>30%</p> <p>20%</p> <p>10%</p> <p>20%</p> <p>5%</p> <p>10%</p> <p>15%</p> <p>10%</p>

Continued overleaf

Loss of the ungual phalanx of both thumbs	25%
Total loss of both thumbs	50%
Loss of the ungual phalanx of both forefingers	12.5%
Loss of two phalanges of both forefingers	25%
Total loss of both forefingers	37.5%
Total loss of a finger excluding thumb, forefinger and median	7%
Total loss of thumb and forefinger of one hand	35%
Total loss of thumb and finger of one hand, excluding forefinger	25%
Total loss of two fingers of one hand, excluding thumb and forefinger	12%
Total loss of three fingers of one hand, excluding thumb and forefinger	20%
Total loss of four fingers of one hand, excluding thumb	40%
Total loss of four fingers of one hand, including thumb	45%
Lower Limbs	
Total loss of one leg	100%
Total loss of foot (tibio-tarsal disarticulation)	100%
Partial loss of foot (sub-ankle-bone disarticulation)	40%
Partial loss of foot (medio-tarsal disarticulation)	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Loss of osseous substance from thigh or both bones of the leg (definite and incurable lesion)	60%
Loss of osseous substance of the knee-pan with extensive separation of the fragments and extensive difficulty of movements in stretching the leg	40%
Loss of osseous substance of the knee-pan while the movements are preserved	20%
Shortening of the lower limb by 1 to 3 cm	10%
Shortening of the lower limb by 3 to 5 cm	20%
Shortening of the lower limb by at least 5 cm	30%
Total paralysis of lower limb (definite and incurable lesion)	100%
Total paralysis of the external popliteal sciatic nerve	30%
Total paralysis of the internal popliteal sciatic nerve	20%
Total paralysis of both the external and internal popliteal sciatic nerves	40%
Total loss of one big toe	10%
Total loss of one toe, excluding big toe	3%
Total loss of both big toes	25%
Total loss of two toes of one foot, excluding big toe	5%
Total loss of four toes of one foot, excluding big toe	10%
Total loss of four toes of one foot, including big toe	20%
Total loss of all the toes of one foot	25%

VALIDITY OF COVER

- Cover under the Optional Personal Accident Add-on Plan is only valid if the underlying UltraCare or International Schools **plan** is in force
- Cover under the Optional Personal Accident Add-on Plan is only available to **insured persons** aged 18 - 74 years attained at entry
- The Optional Personal Accident Add-on Plan does not include **accidents** arising from manual or hazardous occupations, dangerous, winter or professional sports, pursuits, or activities. If **your** occupation is not purely office-based or **you** take part in any of the above, please contact **us** with further information and **we** may then be able to advise if **we** are able to cover the increased risk

ACCUMULATION LIMIT

- Known accumulation cover limit for multiple **insured persons** covered under this Optional Personal Accident Add-on Plan for any one location/any one conveyance of £2,500,000 /\$4,250,000 /€3,750,000

Personal Accident Premiums				
Number of Units	Level of Benefits	Yearly Premiums (payable in advance)		
1 unit	£50,000 / \$85,000 / €75,000	£95	\$160	€142
2 units	£100,000 / \$170,000 / €150,000	£190	\$320	€284
3 units	£150,000 / \$255,000 / €225,000	£285	\$480	€426
4 units	£200,000 / \$340,000 / €300,000	£380	\$640	€568
5 units	£250,000 / \$425,000 / €375,000	£475	\$800	€710