

PERSONAL ACCIDENT INSURANCE INFORMATION FOR MEMBERS 2015 – 2016.

COVER	BENEFITS	PREMIUM including IPT	NO. OF MEMBERS
Basic Cover – this is provided automatically to all members	Accidental Death: £10,000 (Under 16 – £2,000); Permanent Total Disability: £10,000- preventing the engaging in or attending to any professional, business or occupation Loss of Eyes & Limbs: £10,000 reducing to 50% for loss of one eye or limb Hospital Cash Benefit: £25 per day up to 25 days with 1 day excess	N/A	
Optional Extensions	Top Up A Medical Benefit: £25 per day for 25 days Maximum payable per incident: £500 Additional Medical Benefits: Expenses: 50% of cost Physiotherapy Expenses: 75% of cost Policy Excess: £50 Includes Hospital Accommodation, Chiropractic Treatment, Emergency Dental Treatment	£ 42.00 £ 47.50 £ 52.50 £ 105.00 £ 157.50	50 75 100 200 300
	Top Up B Hospital Benefit: £25 per day for 25 days Maximum payable per incident: £500 Medical Benefits: Expenses: 50% of cost Physiotherapy Expenses: 75% of cost Policy Excess: £50 Includes Hospital Accommodation, Chiropractic Treatment, Emergency Dental Treatment Injury Assistance Benefit: 75% of Non-Medical Expenses or £30 per day (whichever is the lesser) Maximum amount per claim £1,500 14 day excess each and every claim Loss of Income: From USUAL occupation following accident only 14 days excess each and every claim Benefit payable for up to 52 weeks £50 per week or 75% of net income loss (whichever is the lesser) (OPTIONS TO INCREASE WEEKLY BENEFIT) £100 per week or 75% of net income loss (whichever is the lesser) £153.00 50 £225.00 75 £297.00 100 £595.00 200 £845.00 300 Weekly Benefit £150 per week of 75% of net income loss (whichever is the lesser) £457.00 50 £671.00 75 £891.00 100 £1,782.00 200 £2,533.00 300 Weekly Benefit £200 per week of 75% of net income loss (whichever is the lesser) £609.00 50 £902.00 75 £1,188.00 100 £2,375.00 200 £3,375.00 300	£ 90.00 £ 110.00 £ 150.00 £ 300.00 £ 400.00 £153.00 £225.00 £297.00 £595.00 £845.00 £457.00 £671.00 £891.00 £1,782.00 £2,533.00 £609.00 £902.00 £1,188.00 £2,375.00 £3,375.00	50 75 100 200 300 50 75 100 200 300 50 75 100 200 300 50 75 100 200 300