

4. **BENEFITS**

We will pay the benefit described in the Table of Benefits to you, if you suffer an **accidental bodily injury** after the **start date** and before the **end date**.

£15 / wk

TABLE OF BENEFITS	Bronze	Silver	Gold
(i) (a) A fracture of:			
(i) hip or pelvis (excluding coccyx);	£1,000	£1,500	£2,000
(ii) leg (including heel and ankle but excluding kneecap), collar-bone, arm (including wrist and elbow) or skull (including jaw, nose and cheekbone);	£500	£750	£1,000
(iii) shoulder-blade, hand (excluding fingers) or foot (excluding toes and heel).	£400	£600	£800
(b) A dislocation of:			
(i) spine or hip;	£500	£750	£1,000
(ii) knee, ankle, collar-bone, elbow, wrist (excluding fingers);	£250	£375	£500
(iii) any other joint requiring general anaesthetic or traction.	£150	£225	£300
(c) Torn ligaments	£200	£300	£500
(ii) Loss of sight	£5,000 per eye		
(iii) Physiotherapy Benefit For accidental bodily injury , which subject to referral by your doctor , requires physiotherapy we will pay 75% of costs up to a maximum of:	£250 per policy year	£500 per policy year	£1,000 per policy year
(iv) Dental Cover For accidental bodily injury requiring dental treatment we will pay 100% of costs up to a maximum of:	£2,500 per incident £10,000 per policy year		
(v) Hospital Cash Benefit For accidental bodily injury requiring treatment in hospital , a cash benefit is payable for each night you spend in hospital , payable for a maximum of 10 consecutive nights per claim and 21 nights per policy year :	£10 per night	£15 per night	£25 per night
(vi) Income Replacement If an accidental bodily injury , for which we have paid benefits under Section 4 (i) to (v) above, means you are unfit to work for 7 consecutive days or more, we will pay from the 8 th day onwards, 1/30 th of the monthly benefit for each continuous day you remain unfit for work. This will be paid monthly in arrears up to a maximum of 3 monthly benefit payments.	Up to £250 per month	Up to £500 per month	Up to £750 per month
	Up to £750 per policy year	Up to £1,500 per policy year	Up to £2,250 per policy year
<p>Note: Payment of the benefit will depend upon you providing us with the necessary information regarding your accidental bodily injury and the surrounding circumstances.</p> <p>For physiotherapy and dental benefits we will require a detailed receipt with the completed claim form confirming the treatment undertaken. The physiotherapist or dentist confirming your treatment must be qualified, practising and registered with the appropriate professional governing body.</p> <p>For Income Replacement benefits, regardless of whether you are working or not, you must be certified by a doctor as being medically unfit to work.</p>			