

Schedule of Benefits

Disabilities arising from an accident*	Cover**
1. Total organic paralysis	£125,000
2. Total loss of intellectual capacity	£125,000
3. Total loss of both arms	£125,000
4. Total loss of both arms or both hands	£125,000
5. Total loss of both legs or both feet	£125,000
6. Total loss of one arm and one leg	£125,000
7. Total loss of one hand and one foot	£125,000
8. Total loss of one arm or one hand	£62,500
9. Total loss of one leg or one foot	£62,500
10. Total loss of one eye	£62,500
11. Total loss of hearing in both ears	£62,500
12. Total loss of speech	£62,500
13. Total loss of use of wrist	£62,500
14. Total loss of use of lung	£62,500
15. Total loss of use of hip or knee or ankle	£50,000
16. Total loss of thumb	£31,250
17. Total loss of use of a shoulder or elbow	£25,000
18. Total loss of use of kidney	£18,750
19. Total loss of hearing in one ear	£12,500
20. Total loss of one finger	£12,500
21. Total loss of big toe	£12,500
22. Total loss of use of spleen	£10,000
23. Total loss of use of any toe other than big toe	£3,750
24. Death	£4,375
25. Facial Disfigurement – up to (if as a result of an accident an Insured Person sustains permanent scarring to the face, providing the scarring affects an area of one square centimetre or more or is at least two centimetres in length.)	£2,500

* Any permanent disability not listed would be independently assessed, and the amount payable would then be based on the degree of disability as compared with the levels shown in the above table. Any disability which existed prior to an insured Person suffering Bodily injury will be taken into account when calculating the benefit to be paid. This may reduce the benefit paid.

** Not more than 100% of the sum insured will be payable for injuries resulting from one accident.

Please visit our website to view the full policy wording: www.thetrustgroup.co.uk

