

Optional Personal Accident Add-on Plan

WORLDWIDE COVER



Table of Benefits and Limits

Level of Benefits

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:

£50,000 \$85,000 €75,000 per unit
(maximum 5 units:
£250,000 \$425,000 €375,000)

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

£50,000
\$85,000
€75,000
per unit

B – Permanent Total Disablement

Permanent total disablement due to one or more of the following:

- 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

£50,000
\$85,000
€75,000
per unit

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**

£25,000
\$42,500
€37,500
per unit

Head

Loss of osseous substance of the skull in all its thickness with a surface of less than 3 sq cm

10%

Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 sq cm

20%

Loss of osseous substance of the skull in all its thickness with a surface of at least 6 sq cm

40%

Total loss of sight of one eye

40%

Total deafness of one ear

30%

Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone

40%

Upper Limbs

Loss of one arm or one hand

100%

Extensive loss of osseous substance of the arm (definite and incurable lesion)

50%

Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)

40%

Total paralysis of the upper limb (incurable lesion of the nerves)

65%

Total paralysis of the axillary nerve

20%

Total paralysis of the median nerve

45%

Total paralysis of the radial nerve at the torsion cradle

40%

Total paralysis of the cubital nerve

30%

Total paralysis of the forearm radial nerve

30%

Total paralysis of the hand radial nerve

20%

Loss of the ungual phalanx of one thumb

10%

Total loss of one thumb

20%

Loss of the ungual phalanx of one forefinger

5%

Loss of two phalanges of one forefinger

10%

Total loss of one forefinger

15%

Total loss of one median finger

10%

Continued overleaf

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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