

## PA COVER LIMITS

Scale of Benefits		Sum Insured
	Benefit per Insured Person per Event	
1	Accidental Death	£7,500
2	Total Organic Paralysis	£600,000
3	Total loss of intellectual capacity	£600,000
4	<b>Total loss of sight</b> in both eyes	£500,000
5	Loss of or total loss of use of both arms or both hands	£500,000
6	Loss of or total loss of use of both legs or both feet	£500,000
7	Loss of or total loss of use of one arm and one leg	£500,000
8	Loss of or total loss of use of one hand and one foot	£500,000
9	<b>Total loss of speech</b>	£500,000
10	Loss of or total loss of use of one arm or one hand	£120,000
11	Loss of or total loss of use of one leg or one foot	£120,000
12	<b>Total loss of sight</b> in one eye	£120,000
13	<b>Total loss of hearing</b> in both ears	£120,000
14	Total loss of use of a lung	£120,000
15	<b>Total loss of hearing</b> in one ear	£25,300
16	Loss of or total loss of use of a thumb	£63,250
17	Loss of or total loss of use of a finger	£25,300
18	Loss of or total loss of use of a big toe	£37,950
19	Loss of or total loss of use of any other toe	£7,590
20	Loss of or total loss of use of a shoulder or elbow	£75,900
21	Loss of or total loss of use of a wrist	£63,250
22	Loss of or total loss of use of a hip, knee or ankle	£100,000
23	Total loss of use of a kidney	£37,950
24	Total loss of use of spleen	£19,250
25	Total loss of or damage to sound and natural teeth including the cost of emergency treatment received within 30 days of sustaining <b>Bodily Injury</b> (excluding milk teeth)	£500 per tooth subject to a maximum of £2,000
26	<b>Facial Disfigurement</b>	£5,000
27	For a <b>Permanent Disability</b> not stated in the above scale, the benefit will be calculated based on the degree of <b>Permanent Disability</b> assessed in relation to Items 2 to 26 of the above scale without taking into account the Insured Person's ability to work.	
28	If the Insured Person receives a payment under three (3) or more of benefits 9 to 25 and the sum of such payments equals £250,000 or more than an additional amount shall be paid of the difference between £500,000 and the amounts paid.	
Maximum Benefit any one Insured Person		£600,000