

ADULT TEAMS		Enhanced	Enhanced 50	Enhanced 75	Enhanced 100	Enhanced 150
BENEFIT Description	Included in membership package	£32 per team to upgrade from Basic membership	£54 per team to upgrade from Basic membership	£85 per team to upgrade from Basic membership	£101.50 per team to upgrade from Basic membership	£159.50 per team to upgrade from Basic membership
Temporary Total Disablement (TTD) - Employed	Not Covered	£30 per week Excess Period 14 days; Benefit Period 104 weeks	£50 per week Excess Period 14 days; Benefit Period 104 weeks	£75 per week Excess Period 14 days; Benefit Period 104 weeks	£100 per week Excess Period 14 days; Benefit Period 104 weeks	£150 per week Excess Period 14 days; Benefit Period 104 weeks
Temporary Total Disablement (TTD) - Unemployed / Students	Not Covered	£15 per week Excess Period 14 days; Benefit Period 26 weeks	£20 per week Excess Period 14 days; Benefit Period 26 weeks	£20 per week Excess Period 14 days; Benefit Period 26 weeks	£20 per week Excess Period 14 days; Benefit Period 26 weeks	£20 per week Excess Period 14 days; Benefit Period 26 weeks
Death by natural causes	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000
Accidental death	£30,000	£30,000	£30,000	£30,000	£30,000	£30,000
Funeral expenses – in the event of a death from accident claim	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
Permanent Total Disability	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Quadriplegia	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000
Paraplegia	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Disability Assistance Expenses	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000
Rehabilitation Training Expenses	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Academic Examination Re-sit	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Permanent Loss of sight, limbs, speech, internal organ	£35,000	£35,000	£35,000	£35,000	£35,000	£35,000
Concussion	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000
Permanent Loss of hearing	Both Ears: £30,000 One Ear: £7,500	Both Ears: £30,000 One Ear: £7,500	Both Ears: £30,000 One Ear: £7,500	Both Ears: £30,000 One Ear: £7,500	Both Ears: £30,000 One Ear: £7,500	Both Ears: £30,000 One Ear: £7,500
Additional Travel Expenses - Benefit Period: 4 weeks	Up to £25 per week	Up to £25 per week	Up to £25 per week	Up to £25 per week	Up to £25 per week	Up to £25 per week
Emergency Medical Expenses	Up to £500	Up to £500	Up to £500	Up to £500	Up to £500	Up to £500

Emergency Dental Expenses	Up to £100	Up to £100	Up to £100	Up to £100	Up to £100	Up to £100
Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£250	£250	£250	£250	£250	£250
Broken Bone - Hands, Fingers, Feet or Toes	£50	£50	£50	£50	£50	£50
Broken Bone - Ribs	£50	£50	£50	£50	£50	£50
Broken Bone - Hip	£250	£250	£250	£250	£250	£250
Broken/Damaged Sports Glasses - prescription glasses	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50
Dislocation - Hip, Knee, Shoulder or Elbow	£250	£250	£250	£250	£250	£250
Snapped, ruptured Achilles Tendon or Anterior Cruciate Ligament	£250	£250	£250	£250	£250	£250
Facial & Bodily Scarring	£600	£600	£600	£600	£600	£600
Hospital Benefit - Benefit Period 30 nights	£25 per night	£25 per night	£25 per night	£25 per night	£25 per night	£25 per night
Damage to clothing by a medical practitioner	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50
Coma Benefit - Benefit Period: 365 days	£25 per day	£25 per day	£25 per day	£25 per day	£25 per day	£25 per day
Legal Advice	Covered	Covered	Covered	Covered	Covered	Covered
Physiotherapy - 50% of costs for up to 6 sessions	Up to £40 per session	Up to £40 per session	Up to £40 per session	Up to £40 per session	Up to £40 per session	Up to £40 per session
Student Tutorial Benefit - up to 4 weeks	Up to £35 per week, excess period 7 days	Up to £35 per week, excess period 7 days	Up to £35 per week, excess period 7 days	Up to £35 per week, excess period 7 days	Up to £35 per week, excess period 7 days	Up to £35 per week, excess period 7 days
Medical Certification Expenses	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50