



Item no.		Sum insured
Section A – Catastrophic injury		
1	Paralysis from the neck down	€200,000
2	Brain damage	€200,000
Section B – Permanent disabilities		
1	Permanent total disability	€150,000
2	Loss of sight in both eyes	€150,000
3	Loss of both hands or both feet	€150,000
4	Loss of sight in one eye	€100,000
5	Loss of one hand or one foot	€100,000
6	Loss of hearing:	
	(a) both ears	€100,000
	(b) one ear	€40,000
7	Loss of speech	€40,000
Section C – Death		
1	Death by accident	€25,000
Section D – Permanent facial scarring		
1	Facial scarring from:	
	(a) 3 cms to 9 cms	€1,000
	(b) 10 cms and longer	€2,000

Section E – Burns		
1	Full-thickness burns which cover:	
	(a) 27% or more of the body's surface	€20,000
	(b) 18% or more, but less than 27% of the body's surface	€16,000
	(c) 9% or more, but less than 18% of the body's surface	€12,000
	(d) 4.5% or more, but less than 9% of the body's surface	€ 6,000
Section F – Hospitalisation		
1	€20 for each full 24 hour period spent in a hospital , up to a maximum of	€1,800
Section G – Medical expenses		
	Medical and dental expenses not recoverable from any other source up to a maximum of	€40,000
Claims excess; the first €€0 for each insured person(s) and for each incident under sections A to G above.		