

Aviva Personal Accident Family Personal Accident Plan



Table of Benefits

If multiple injuries are sustained during the same accident, the benefit for each loss will apply. Claim benefits will be paid as shown below.

Section A – Accidental Death

	Bronze cover	Silver cover	Gold cover	
Adult – Accidental Death	£12,500	£25,000	£50,000	
Child – Accidental Death	£5,000	£7,500	£10,000	

Section B – Permanent bodily injury

	Adult benefit			Child benefit
	Bronze cover	Silver cover	Gold cover	
Amputation or loss of use of a limb	Up to	Up to	Up to	
• One limb	£25,000	£50,000	£100,000	Equal to adult benefit
• Two limbs	£50,000	£100,000	£200,000	
• Three limbs	£75,000	£150,000	£300,000	
• Four limbs	£100,000	£200,000	£400,000	
Amputation or loss of use of an entire thumb, finger or toe	Up to	Up to	Up to	
• Thumb	£3,750	£7,500	£15,000	20% of adult benefit
• Forefinger	£3,750	£7,500	£15,000	
• Finger	£1,250	£2,500	£5,000	
• Big toe	£3,750	£7,500	£15,000	
• Other toe	£250	£500	£1,000	
Other permanent injury				
Maximum age limit – State Pension age	£25,000	£50,000	£100,000	No cover for children

Section C – Sensory disability

	Up to	Up to	Up to	
Loss of sight				
• In one eye	£25,000	£50,000	£75,000	Equal to adult benefit
• In both eyes	£50,000	£100,000	£150,000	
Loss of hearing	Up to	Up to	Up to	
• In one ear	£5,000	£10,000	£20,000	Equal to adult benefit
• In both ears	£25,000	£50,000	£100,000	
Loss of speech	£25,000	£50,000	£100,000	Equal to adult benefit

Section D – Burns

Full thickness (3rd degree) covering 9% or more of the body surface	£5,000	£10,000	£20,000	Equal to adult benefit
Full thickness (3rd degree) covering less than 9% of the body surface	£500	£1,000	£2,000	

Section E – Breaks and Dislocations

Broken bones (fractures)

• Skull, spine, sternum, pelvis, hip, leg or ankle	£375	£750	£1,500	No cover for children
• Collar bone, shoulder, arm, elbow or wrist	£150	£375	£750	
• Thumb, fingers or toes	£100	£100	£100	
• All other bones including hand, foot and rib cage	£100	£100	£100	

Dislocations – Limited to one per joint

• Hip	£275	£550	£1100	No cover for children
• Knee	£175	£350	£700	
• Wrist or elbow	£125	£250	£500	
• Ankle, shoulder blade or collar bone	£100	£150	£200	
• Thumb, finger toe or jaw	£100	£100	£100	

Physiotherapy

Following a claim under section E	£60 per session Max 4 sessions	£60 per session Max 8 sessions	£60 per session Max 12 sessions	No cover for children
-----------------------------------	-----------------------------------	-----------------------------------	------------------------------------	-----------------------

Section F – Hospitalisation

For a hospital stay over 48 hours, we will pay for each 24 hours hospitalised following an accident up to a max of 100 days per person during the life of this policy	£50 per day	£50 per day	£50 per day	Equal to adult benefit
---	-------------	-------------	-------------	------------------------



Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.