

## HCF LIFE – KIDS’ ACCIDENT COVER: BENEFIT COMPARISON TABLE

IMPAIRMENTS		BENEFITS Pre 2 February 2022	BENEFITS From 2 February 2022
<b>Broken or Fractured Bones</b>	Skull		
	• compound or depressed fracture	\$2,000	\$2,500
	• hairline fracture	\$1,000	\$2,500
	Spine		
	• fractured vertebrae	\$2,000	\$2,500
	• chipped vertebrae	\$400	\$2,500
	Neck	\$2,000	\$2,500
	Hip, pelvis or jaw	\$1,500	\$2,500
	Leg, ankle or knee		\$1,250
	• compound (open)	\$1,000	
	• simple (closed)	\$500	
	Shoulder or cheekbone	\$600	\$750
	Arm, elbow or wrist		\$750
	• compound (open)	\$500	
	• simple (closed)	\$250	
Ribs	\$500	\$750	
Nose or Collarbone	\$400	\$750	
Foot other than toe	\$200	\$750	
Hand (other than finger or thumb)	\$200	\$750	
<b>Severe Burns</b> (does not include superficial or 1st degree burns)	• Partial thickness (otherwise referred to as 2nd degree)	\$400	\$1,500
	• Full thickness (otherwise referred to as 3rd degree)	\$650	
<b>Wounds</b>	Stitches (requiring more than 3 stitches)	\$10 per stitch	\$150 for every band of 10 stitches
<b>Internal Injuries</b>	Rupture of internal chest or abdominal organ	\$500	\$5,000
<b>Permanent Disabilities</b> (must occur within 6 months of the Accident)	Total and permanent loss of use of all limbs	\$100,000	\$100,000
	Total and permanent loss of use of both legs and the lower part of the body	\$50,000	\$50,000
	Permanent loss of all sight of both eyes	\$50,000	\$50,000
	Permanent loss of all sight of 1 eye	\$3,000	\$15,000
	Permanent and total loss of use of both hands or both feet	\$30,000	\$30,000
	Permanent and total loss of use of 1 hand or 1 foot	\$3,000	\$15,000
	Permanent loss of all hearing in both ears	\$50,000	\$50,000
	Permanent loss of all hearing in 1 ear	\$3,000	\$15,000
Permanent and total loss of use of 1 thumb of either hand	\$500	\$5,000	