

Cover offered	Cliverton Protect		
Section A Personal Accident	Bronze	Silver	Gold
Accidental Death	£10,000	£15,000	£25,000
Permanent Total Loss of Sight of One Eye	£10,000	£15,000	£25,000
Permanent Total Loss of Sight of Both Eyes	£10,000	£15,000	£25,000
Loss of One or More Limb(s)	£10,000	£15,000	£25,000
Permanent Total Loss of Speech	£10,000	£15,000	£25,000
Permanent Total Loss of Hearing	(a) In One Ear:		
(a) In One	£2,500	£3,750	£6,250
(b) In Both Ears	(b) In Both Ears:		
	£10,000	£15,000	£25,000
Loss of Internal Organs	No cover available		
Permanent Total Disablement	£10,000	£15,000	£25,000
Permanent Partial Disablement	£10,000	£15,000	£25,000
Temporary Total Disablement	£150 p/w	Up to: £250 p/w	£500 p/w
Temporary Partial Disablement	£75 p/w	Up to: £125 p/w	£250 p/w
Benefit Period	52 weeks	52 weeks	52 weeks
Disappearance Extension	£10,000	£15,000	£25,000
Medical Expenses	Up to 20% of any claim amount paid under Items 1-9 of the policy schedule, up to a maximum of £5,000		
Funeral Expenses	Up to £5,000		
Dependent child Benefit	10% of the sum Insured per Dependent Child up to a maximum payment of £250		
Personal Effects	Up to £250		
Excess Period	7 days (subject to being signed off by a doctor)		
Restriction	24h		
Geographical Limits	Anywhere in the world unless otherwise stated in the Policy Schedule.		
Age limit	16- 60 (over 60 will be referred and reviewed)		

Cover offered	Cliverton Protect		
Section B Illness	Bronze	Silver	Gold
Permanent Total Loss of Sight of Both Eyes	£10,000	£15,000	£25,000
Permanent Total Disablement by Paralysis	£10,000	£15,000	£25,000
Temporary Total Disablement	£150 p/w	Up to: £250 p/w	£500 p/w
Excess Period	7 days (subject to being signed off by a doctor)		
Benefit Period	52 weeks		
Medical Expenses	Up to 20% of any claim amount paid under Section B Items 1-3 of the Policy Schedule, up to a maximum of £5,000		
Geographical Limits	Anywhere in the world unless otherwise stated in the Policy Schedule.		
Age Limit	16- 60 (over 60 will be referred and reviewed)		

You may not be covered for all the above items and there may be additional benefits you are covered for. For a comprehensive list of all of the benefits you have selected, and the sums insured provided by this Insurance, please see the Policy schedule and Policy wording.

Cliverton, 15-17 Norwich Road, Fakenham, NR21 8AU

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Cliverton is a trading name of Lycett, Browne-Swinburne & Douglass Ltd (Ref No, 706042 England)

which is authorised and regulated by the Financial Conduct Authority (FCA No. 310623)

<p style="text-align: center;">What is not insured? Please note the below is applicable to all Options of cover</p>	<p style="text-align: center;">Ortus Cliverton Protect</p>
Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race; Mountaineering or rock climbing; Sports tours.	X
Any claim arising from participation in any sport as a professional player.	X
Any claim arising from participation in any team sporting activity or any other hazardous activity for which there is a greater risk of injury.	X
Any claim arising from: Intentional self-injury, Suicide or attempted suicide; Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.	X
Any claim resulting directly from the influence of alcohol, drugs or solvents.	X
Any psychiatric, mental or nervous disorder including anxiety and/or depression.	X
Any claim arising from a sickness, disease, disability or condition for which medical advice/treatment has been received during the 12-month period prior to this Policy. Or the insured person suffering from any disability due to a gradually operating cause.	X
Any claims arising from any sexually transmitted disease, acquired immune deficiency syndrome (AIDS), Arthrogryposis–renal dysfunction–cholestasis syndrome (ARC) or Human immunodeficiency virus (HIV).	X
Any claim arising from War (whether declared or not).	X
Any act of Terrorism which involves the use of a nuclear weapon, device, chemical or biological agent.	X
Any claim arising from exposure to radiation.	X
Whilst the Insured Person is engaged or taking part in aeronautics or aviation, other than as a passenger.	X
<p>Section A Personal Accident</p>	
Any claim arising from Illness or natural cause.	X
Medical Expenses, Funeral Expenses, Dependent Child Benefit and Personal Effects incurred for longer than the Benefit Period or 52 weeks	X
<p>Section B Illness</p>	
Where You are ages 66 years or over at the Policy effective date.	X
Medical Expenses incurred for longer than the Benefit Period under Item 3 or 52 weeks, whichever is the less.	X
Pregnancy or childbirth	X
<p>For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.</p>	