

## HCF LIFE - KIDS' ACCIDENT COVER (KA3): BENEFIT COMPARISON TABLE

IMPAIRMENTS		BENEFITS		
		FOR IMPAIRMENTS PRIOR TO 2 FEBRUARY 2022	FOR IMPAIRMENTS FROM 2 FEBRUARY 2022 TO 23 MARCH 2026	FOR IMPAIRMENTS ON OR AFTER 24 MARCH 2026
<b>Broken or Fractured Bones</b>	Skull			
	▪ compound or depressed fracture	\$2,000	\$2,500	\$2,750
	▪ hairline fracture	\$1,000	\$2,500	\$2,750
	Spine			
	▪ fractured vertebrae	\$2,000	\$2,500	\$2,750
	▪ chipped vertebrae	\$400	\$2,500	\$2,750
	Neck	\$2,000	\$2,500	\$2,750
	Hip, pelvis or jaw	\$1,500	\$2,500	\$2,750
	Leg, ankle or knee			
	▪ compound (open)	\$1,000	\$1,250	\$1,500
	▪ simple (closed)	\$500		
	Shoulder or cheekbone	\$600	\$750	\$1,000
	Arm, elbow or wrist			
	▪ compound (open)	\$500	\$750	\$1,000
	▪ simple (closed)	\$250		
	Ribs	\$500	\$750	\$1,000
Nose or Collarbone	\$400	\$750	\$1,000	
Foot (other than toe)	\$200	\$750	\$1,000	
Hand (other than finger or thumb)	\$200	\$750	\$1,000	
Heel	No benefit	No benefit	\$1,000	
Fingers and toes (each)	No benefit	No benefit	\$500 <b>Maximum of \$2,000 per accident</b>	
Sternum	No benefit	No benefit	\$1,000	
<b>Severe Burns</b> (does not include superficial or 1st degree burns)	▪ Partial thickness (otherwise referred to as 2nd degree)	\$400	\$1,500	No change
	▪ 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	No change
<b>Internal Injuries</b>	Rupture of internal chest or abdominal organ	\$500	\$5,000	No change

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<b>Permanent Disabilities</b> (must occur within 6 months of the Accident)	Total and permanent loss of use of all limbs	\$100,000	No change	No change
	Total and permanent loss of use of both legs and the lower part of the body	\$50,000	No change	No change
	Permanent loss of all sight of both eyes	\$50,000	No change	No change
	Permanent loss of all sight of 1 eye	\$3,000	\$15,000	No change
	Permanent and total loss of use of both hands or both feet	\$30,000	No change	No change
	Permanent and total loss of use of 1 hand or 1 foot	\$3,000	\$15,000	No change
	Permanent loss of all hearing in both ears	\$50,000	No change	No change
	Permanent loss of all hearing in 1 ear	\$3,000	\$15,000	No change
	Permanent and total loss of use of 1 thumb of either hand	\$500	\$5,000	No change