

## HCF LIFE - KIDS' ACCIDENT COVER (KA4): BENEFIT COMPARISON TABLE

IMPAIRMENTS		BENEFITS	
		FOR IMPAIRMENTS PRIOR TO 23 MARCH 2026	FOR IMPAIRMENTS ON OR AFTER 24 MARCH 2026
<b>Broken or Fractured Bones</b>	Skull	\$3,000	No change
	Spine <ul style="list-style-type: none"> <li>fractured vertebrae</li> <li>chipped vertebrae</li> </ul>	\$3,000	No change
	Neck	\$3,000	No change
	Hip, pelvis or jaw	\$3,000	No change
	Leg, ankle or knee	\$2,000	No change
	Shoulder or cheekbone	\$1,000	\$1,200
	Arm, elbow or wrist	\$1,000	\$1,200
	Ribs	\$1,000	No change
	Nose or Collarbone	\$1,000	\$1,200
	Foot (other than toe)	\$1,000	No change
	Hand (other than finger or thumb)	\$1,000	\$1,200
	Heel	No benefit	\$1,000
	Fingers and toes (each)	No benefit	\$500 <b>Maximum of \$2,000 per accident</b>
	Sternum	No benefit	\$1,000
<b>Severe Burns</b> (does not include superficial or 1st degree burns)	<ul style="list-style-type: none"> <li>Partial thickness (otherwise referred to as 2nd degree)</li> <li>Full thickness (otherwise referred to as 3rd degree)</li> </ul>	\$1,750	No change
<b>Wounds</b> <b>Note: This benefit only applies to policies sold prior to 20 May 2025.</b>	Requiring more than 5 stitches	\$150	No change
	Requiring more than 15 stitches	\$200	No change
<b>Wounds of Specified Severity</b> <b>Note: This benefit only applies to policies sold from 20 May 2025.</b>	Wounds that extend deep into underlying tissue, involving muscles, tendons or bones.	\$200	No change
<b>Internal Injuries</b>	Rupture of internal chest or abdominal organ	\$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
	Total and permanent loss of use of both legs and the lower part of the body	\$100,000	No change
	Permanent loss of all sight of both eyes	\$50,000	No change
	Permanent loss of all sight of 1 eye	\$25,000	No change
	Permanent and total loss of use of both hands or both feet	\$50,000	No change
	Permanent and total loss of use of 1 hand or 1 foot	\$25,000	No change
	Permanent loss of all hearing in both ears	\$50,000	No change
	Permanent loss of all hearing in 1 ear	\$15,000	No change
	Permanent and total loss of use of 1 thumb of either hand	\$5,000	No change
<b>Hospital stay</b> <b>Note: This benefit only applies to policies sold prior to 20 May 2025.</b>	Overnight stay in hospital as a result of an impairment listed in the table	\$100 per night (capped at a maximum of 7 nights).	No change