



Advantage Injury Protect

ADVANTAGE INJURY PROTECT PERSONAL
ACCIDENT COVER FROM ICENI
INTERNATIONAL - 2023 OVERVIEW

FOR POLICIES INCEPTING 1 JANUARY
2023 TO 31 DECEMBER 2023
INCLUSIVE

Product Overview

Product: Advantage Injury Protect (Personal Accident Cover)

Standard Policy Term: 12 calendar months

Availability:

- Advantage Injury Protect can be provided on either an employer-funded basis, an employee-funded basis, or a combined basis with both the employer and the employee paying proportional contributions.
- May be accessed either through a broker or intermediary or directly without broker involvement.
- May be administered through the Advantage Vault online application portal.
- Advantage Injury Protect qualifies for a multi-product discount when purchased alongside an additional Advantage product.
- Cover is available for employees and their partners, plus children for whom they are legally or financially responsible.
- Up to four levels of cover.

		Bronze	Silver	Gold	Platinum
1	Accidental Death	£10,000	£25,000	£50,000	£75,000
2	Permanent Total Disablement	£10,000	£25,000	£50,000	£75,000
3	Permanent Partial Disability In accordance with the Scale of Compensation specified within. Amounts up to:	£10,000	£25,000	£50,000	£75,000
4	Temporary Total Disablement	Nil	Nil	Nil	Nil
5	Temporary Partial Disablement	Nil	Nil	Nil	Nil

Advantage Injury Protect Benefits

All policies are provided on a group policy basis

Lower Limbs - Right or Left

Loss of leg at or above the knee	100%
Loss of leg below the knee	70%
Loss of foot at or above the ankle joint.....	60%
Loss of half of foot.....	40%
Complete immobility of hip.....	50%
Complete immobility of knee	30%
Total or partial loss of kneecap with considerably restricted movement	30%
Total or partial loss of kneecap with full movement preserved	15%
Shortening of lower limb: by 5 cm. or more	30%
by 3 to 5 cm.	20%
by less than 3 cm.	10%
Loss of big toe.....	15%
Complete immobility of big toe.....	10%
Loss of any other toe	3%

Underwriters total liability shall not exceed in all the following limit: £10,000,000

Plan Features | Advantage Injury Protect

All benefits are fully international in coverage.

Claims driven by a secure online app

Premium payable monthly or annually by Direct Debit or BACS

Iceni will provide a client bespoke member benefits site from which paperless claims may be submitted online and members may access their documents, FAQs etc. This will be white-labeled to the employer to the extent that the employer would wish.

Plan Features | Advantage Injury Protect

Contact Us

If you have any questions regarding this, or any other Advantage product or service, please reach out to us and we will be pleased to assist.

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Advantage Health & Lifestyle Benefits

Elevate Beyond the Ordinary

www.advantagehealth.uk.com