

## Specified injury benefit schedule *(Includes accidents that occur on or off the job)*

XSI's carriers will pay the benefits listed below for the appropriate injury if:

The injury occurs as a result of any covered accident; and

The injury is diagnosed and treated by a physician within 90 days of the covered accident;

72 hours for lacerations and burns; 60 days for ruptured disc, torn cartilage, and hernia.

INJURY TYPE		LEVEL 1	LEVEL 2
<b>Fracture</b> (diagnosed by a physician via x-ray or medical imaging)	Hip or thigh	\$2,400	\$3,200
	Vertebrae	\$2,200	\$2,900
	Pelvis	\$2,000	\$2,550
	Skull ( <i>depressed</i> )	\$1,800	\$2,400
	Leg	\$1,500	\$2,000
	Foot, ankle, kneecap	\$1,200	\$1,600
	Forearm or hand	\$1,200	\$1,600
	Lower jaw	\$1,000	\$1,300
	Shoulder blade, collar bone, sternum	\$1,000	\$1,300
	Skull ( <i>simple</i> )	\$900	\$1,200
	Upper arm or upper jaw	\$900	\$1,200
	Facial bones	\$750	\$1,000
	Vertebrae processes	\$500	\$750
	Coccyx, rib, finger, toe, nose	\$200	\$250
<b>Dislocation</b> (first complete or partial dislocation)	Hip	\$2,200	\$3,000
	Knee	\$1,600	\$2,100
	Shoulder	\$1,200	\$1,600
	Foot or ankle	\$1,000	\$1,300
	Hand	\$900	\$1,200
	Lower jaw	\$750	\$1,000
	Wrist	\$600	\$800
	Elbow	\$500	\$650
Finger or toe	\$200	\$250	
<b>Laceration</b> requiring sutures	Over 5 inches	\$300	\$400
	2 to 5 inches	\$150	\$200
	Up to 2 inches	\$75	\$100
<b>Injuries</b> requiring surgery	Eye injury	\$150	\$200
	Tendon or ligament		
	Simple	\$600	\$800
	Multiple	\$900	\$1,200
	Ruptured disc		
	During first year insured	\$150	\$200
	After first year insured	\$600	\$800
	Torn cartilage		
	During first year insured	\$150	\$200
	After first year insured	\$600	\$800
Hernia			
During first year insured	\$150	\$200	
After first year insured	\$300	\$400	
<b>Paralysis</b>	Paraplegia	\$5,000	\$10,000
	Quadriplegia	\$6,250	\$12,500
<b>Burn</b>	Second or third degree	\$900	\$1,200