

## TABLE OF BENEFITS

<b>INSURED EVENTS</b> Injury resulting directly in:	<b>THE COMPENSATION</b> Being a Percentage of the Sum Insured or the Sum Insured
1. Death	1. 100%
2. Permanent Total Disablement	2. 100%
3. Permanent and Incurable Paralysis of all Limbs	3. 100%
4. Permanent Total Loss of Sight to Both Eyes	4. 100%
5. Permanent Total Loss of Sight of One Eye	5. 100%
6. Permanent Total Loss of Use of Two Limbs	6. 100%
7. Permanent Total Loss of Use of One Limb	7. 100%
8. Permanent and Incurable Insanity	8. 100%
9. Permanent Total Loss of Use of Hearing:	
a. Both Ears	9. a. 80%
b. One Ear	9. b. 20%
10. Permanent Total Loss of Four Fingers and Thumb of either hand	10. 80%
11. Permanent Total Loss of the Lens of the Eye	11. 60%
12. Permanent Total Loss of Use of Four Fingers of Either Hand	12. 50%
13. Third Degree Burns and/or Resultant Disfigurement which covers more than 40% of the Entire External Body	13. 50%
14. Permanent Total Loss of Use of One Thumb of Either Hand:	
a. Both Joints	14. a. 30%
b. One Joint	14. b. 15%
15. Permanent Total Loss of Use of Fingers of Either Hand:	
a. Three Joints	15. a. 10%
b. Two Joints	15. b. 7.5%
c. One Joint	15. c. 5%
16. Permanent Total Loss of use of Toes of Either Foot:	
a. All - One Foot	16. a. 15%
b. Great - Both Joints	16. b. 5%
c. Great - One Joint	16. c. 3%
d. Other than Great - Each Toe	16. d. 1%
17. Fractured Leg or Patella with Established Non-Union	17. 10%

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| <p><b>18.</b> Shortening of Leg by at Least 5cm</p> <p><b>19.</b> Permanent Total Disablement Not Otherwise Provided for Under Insured Events 9 - 18 Inclusive</p> <p><b>20.</b> Broken Bone Benefits Caused Directly and Solely by Injury :</p> <ul style="list-style-type: none"> <li>a. Neck or Spine (full break)</li> <li>b. Hip, Pelvis</li> <li>c. Skull, Shoulder Blade</li> <li>d. Collar Bone, Upper Leg</li> <li>e. Upper Arm, Kneecap, Forearm, Elbow</li> <li>f. Lower Leg, Jaw, Wrist, Cheek, Ankle, Hand, Foot</li> <li>g. Ribs</li> <li>h. Finger, Thumb, Toe</li> </ul> <p><b>21.</b> Temporary Total Disablement Caused Directly and Solely by Injury</p> <p><b>22.</b> Temporary Partial Disablement Caused Directly and Solely by Injury</p> <p><b>23.</b> Temporary Total Disablement Caused Directly and Solely by Sickness</p> <p><b>24.</b> Temporary Partial Disablement Caused Directly and Solely by Sickness</p> | <p><b>18.</b> 7.5%</p> <p><b>19.</b> Such Percentage of the Sum Insured as We Shall in our Absolute Discretion Determine and Being in our Opinion not Inconsistent with the Compensations Provided Under Insured Events 9 - 18 Inclusive. The Maximum Amount Payable is \$50,000</p> <p><b>22.</b> a. \$2,000<br/>b. \$500<br/>c. \$200<br/>d. \$200<br/>e. \$150<br/>f. \$100<br/>g. \$50<br/>h. \$50</p> <p><b>20.</b> During Such Disablement, the Weekly Compensation as Specified or 85% of Your Gross Salary as Defined Whichever is the Lesser</p> <p><b>21.</b> 40% of the Amount Payable for Insured Event 21</p> <p><b>23.</b> During Such Disablement, the Weekly Compensation as specified or 85% of Your Gross Salary as Defined Whichever is the Lesser</p> <p><b>24.</b> 40% of the Amount Payable for Insured Event 23</p> |
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