

Benefits summary for Personal Accident

		Percentage of Maximum Limit
2.1.1	Death	100%
2.1.2	Permanent Total Disability	100%
2.1.3	Permanent total Loss of Sight (both eyes / one eye)	100%
2.1.4	Loss of Limb or permanent total Loss of Use of limb(s) (both limbs / one limb)	100%
2.1.5	Loss of Speech and Hearing	100%
2.1.6	Permanent and incurable insanity	100%
2.1.7	Permanent total Loss of Hearing of	
	(a) both ears	75%
	(b) one ear	25%
2.1.8	Loss of Speech	50%
2.1.9	Permanent total loss of the lens of one eye	50%
2.1.10	Loss of or the permanent total Loss of Use of four fingers and thumb of	
	(a) right hand	70%
	(b) left hand	50%
2.1.11	Loss of or the permanent total Loss of Use of four fingers of	
	(a) right hand	40%
	(b) left hand	30%
2.1.12	Loss of or the permanent total Loss of Use of one thumb	
	(a) both right joints / one right joint	30% / 15%
	(b) both left joints / one left joint	20% / 10%
2.1.13	Loss of or the permanent total Loss of Use of fingers	
	(a) three right joints / two right joints / one right joint	10% / 7.5% / 5%
	(b) three left joints / two left joints / one left joint	7.5% / 5% / 2%
2.1.14	Loss of or the permanent total Loss of Use of toes	
	(a) all-one foot	15%
	(b) great-both joints	5%
	(c) great-one joint	3%
2.1.15	Fractured leg or patella with established non-union	10%
2.1.16	Shortening of leg by at least five (5) cm	7.5%
2.1.17	Third Degree Burns	
	<u>Area</u>	<u>Damage as a percentage of total body surface area</u>
	(a) head	equals to or greater than 8%
		equals to or greater than 5% but less than 8%
		equals to or greater than 2% but less than 5%
	(b) body	equals to or greater than 20%
		equals to or greater than 15% but less than 20%
		equals to or greater than 10% but less than 15%

If the Insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the above schedule will be transposed.