

## Table of benefits 2015 Personal accident add-on plan



### Worldwide cover

The Personal accident add-on **plan** does not provide cover for sickness or disease.

A Overall plan limit	
Under the terms and conditions of the <b>plan</b> , if <b>you</b> suffer <b>bodily injury</b> during the <b>plan year</b> , due to any one or more <b>accidents</b> , <b>we</b> will pay up to an overall maximum for each unit of:	\$85,000 paid for each unit (maximum of 5 units: \$425,000)
B Accidental death benefit	
If <b>you</b> die because of an <b>accident</b> and <b>your</b> death is within 12 months of the <b>accident</b> , this <b>benefit</b> will be paid to <b>your</b> personal representative.	\$85,000 paid for each unit
C Permanent total disablement	
If <b>you</b> suffer a permanent total disablement because of an <b>accident</b> within 12 months of the <b>accident</b> which results in one or more of the following:	\$85,000 paid for each unit
Total incurable insanity	
Total loss of sight of both eyes	
Total deafness of both ears	
Total removal of the lower jaw	
Total loss of one arm and one leg	
Total loss of one arm and one foot	
Total loss of one hand and one leg	
Total loss of one hand and one foot	
Total loss of both arms or both hands	
Total loss of both legs or both feet	
D Permanent partial disablement	
If <b>you</b> suffer a permanent partial disablement because of an <b>accident</b> within 12 months of the <b>accident</b> which results in one or more of the following, <b>we</b> will pay the percentage of the <b>benefit</b> limit shown, as specified in the scale below.	\$42,500 paid for each unit
The total amount payable for one or more permanent partial disablements because of the same <b>accident</b> is worked out by adding together the amount payable for each permanent partial disablement, but will not exceed the amount paid to <b>you</b> for each unit.	
<b>Head</b>	
Loss of osseous substance of the skull in all its thickness with a surface of less than 3 sq cm	10%
Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 sq cm	20%
Loss of osseous substance of the skull in all its thickness with a surface of more than 6 sq cm	40%
Total loss of sight of one eye	40%
Total deafness of one ear	30%
Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone	40%
<b>Upper limbs</b>	
Loss of one arm or one hand	100%
Extensive loss of osseous substance of the arm (definite and incurable lesion)	50%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%
Total paralysis of the upper limb (incurable lesion of the nerves)	65%
Total paralysis of the axillary nerve	20%
Total paralysis of the median nerve	45%
Total paralysis of the radial nerve at the torsion cradle	40%
Total paralysis of the cubital nerve	30%
Total paralysis of the forearm radial nerve	30%
Total paralysis of the hand radial nerve	20%
Loss of the unguis phalanx of one thumb	10%
Total loss of one thumb	20%
Loss of the unguis phalanx of one forefinger	5%
Loss of two phalanges of one forefinger	10%
Total loss of one forefinger	15%
Total loss of one median finger	10%



## Personal accident add-on plan Table of benefits 2015

D Permanent partial disablement (continued)	
Loss of the ungual phalanx of both thumbs	25%
Total loss of both thumbs	50%
Loss of the ungual phalanx of both forefingers	13%
Loss of two phalanges of both forefingers	25%
Total loss of both forefingers	38%
Total loss of a finger excluding thumb, forefinger and median	7%
Total loss of thumb and forefinger of one hand	35%
Total loss of thumb and finger of one hand, excluding forefinger	25%
Total loss of two fingers of one hand, excluding thumb and forefinger	12%
Total loss of three fingers of one hand, excluding thumb and forefinger	20%
Total loss of four fingers of one hand, excluding thumb	40%
Total loss of four fingers of one hand, including thumb	45%
<b>Lower limbs</b>	
Total loss of one leg	100%
Total loss of foot (tibio-tarsal disarticulation)	100%
Partial loss of foot (sub-ankle-bone disarticulation)	40%
Partial loss of foot (medio-tarsal disarticulation)	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Loss of osseous substance from thigh or both bones of the leg (definite and incurable lesion)	60%
Loss of osseous substance of the knee-pan with extensive separation of the fragments and extensive difficulty of movements in stretching the leg	40%
Loss of osseous substance of the knee-pan while the movements are preserved	20%
Shortening of the lower limb by 1 to 3 cm	10%
Shortening of the lower limb by 3 to 5 cm	20%
Shortening of the lower limb by more than 5 cm	30%
Total paralysis of lower limb (definite and incurable lesion)	100%
Total paralysis of the external popliteal sciatic nerve	30%
Total paralysis of the internal popliteal sciatic nerve	20%
Total paralysis of both the external and internal popliteal sciatic nerves	40%
Total loss of one big toe	10%
Total loss of one toe, excluding big toe	3%
Total loss of both big toes	25%
Total loss of two toes of one foot, excluding big toe	5%
Total loss of four toes of one foot, excluding big toe	10%
Total loss of four toes of one foot, including big toe	20%
Total loss of all the toes of one foot	25%

### Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- **You** must be aged 18-74 when joining this **plan**.
- **We** provide cover for managerial, clerical and administrative occupations only. If **you** take part in any **hazardous pursuit** or occupation, which puts **you** at greater risk of a **bodily injury** caused by an **accident**, the **planholder** or **your plan administrator** must tell **us**. **We** will tell the **planholder** or **plan administrator** if **we** agree to cover **you** and let them know any extra premium that will apply.

### Accumulation limit

- The maximum amount **we** will pay multiple **members** on the same **plan** for personal **accident claims** arising from any one event in any one location or **vehicle** is \$4,250,000.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. **We** have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.



## 2015 Personal accident add-on plan premiums

Number of units	Overall benefit limits	Yearly premiums
1 unit	Paid up to \$85,000	\$176
2 units	Paid up to \$170,000	\$352
3 units	Paid up to \$255,000	\$528
4 units	Paid up to \$340,000	\$704
5 units	Paid up to \$425,000	\$880

The premiums shown do not include Insurance Premium Tax (IPT) or other local taxes. If you live in a country where any taxes apply these will be added to your premiums. For premiums including any applicable taxes please contact us for a full quotation.



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