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Personal Accident 85-425

Benefits Schedule

2017
USD

For plans starting on or after 1 July 2017



At a glance



Overall plan limit
Up to 425,000 USD



Benefits

Accidental death
Up to 425,000 USD

Permanent total disablement
Up to 425,000 USD

Good to know

Eligibility

You must be aged between 18 and 79 to be covered under this **plan**. **You're** covered worldwide when **you** take out an Personal Accident **plan** with an Pioneer **plan** or Summit **plan**. Where your occupation puts **you** at risk of a bodily injury caused by an **accident**, **you** must let **us** know so **we** can decide whether **we** can cover **you** and if any extra **Takaful contributions** apply.

This **plan** does not cover sickness or disease.

What's covered

Accumulation limit

The maximum amount we'll pay for claims made by all participants on the same Personal Accident plan in relation to the same event in the same location or vehicle is 4,250,000 USD per plan year. If the total value of claims made by multiple participants on the same Personal Accident plan (in relation to the same event in the same location or vehicle) is more than the accumulation limit, the amount we pay for each will be reduced proportionately based on the amount each participant is due, up to the accumulation limit.

	Personal Accident 85	Personal Accident 170	Personal Accident 255	Personal Accident 340	Personal Accident 425
1 Overall plan limit If you suffer bodily injury due to any one or more accidents during the plan year, we'll pay up to the overall maximum shown for each participant in each plan year.	85,000 USD	170,000 USD	255,000 USD	340,000 USD	425,000 USD
2 Accidental death benefit A cash payment made if you die because of an accident and your death is within 12 months of the accident.	85,000 USD	170,000 USD	255,000 USD	340,000 USD	425,000 USD

3 Permanent total disablement

A cash payment if **you** suffer any one or more of the following permanent total disablements, because of an **accident**, within 12 months of the **accident**:

- 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

Personal
Accident
85

85,000 USD

Personal
Accident
170

170,000 USD

Personal
Accident
255

255,000 USD

Personal
Accident
340

340,000 USD

Personal
Accident
425

425,000 USD

i You must be diagnosed by a fully qualified specialist

4 Permanent partial disablement

A cash payment if **you** suffer any one or more permanent partial disablements, because of an **accident**, within 12 months of the **accident**. We'll pay a percentage of the **benefit** limit shown, as shown in the Permanent partial disablement scale below, and add together each disablement amount, up to the **benefit** limit.

✓
Paid up to
42,500 USD

✓
Paid up to
85,000 USD

✓
Paid up to
127,500 USD

✓
Paid up to
170,000 USD

✓
Paid up to
212,500 USD

i If you suffer, as a result of an **accident**, one or more permanent total or permanent partial disablement within 12 months of an **accident**, we will only pay you up to the **benefit** limits shown in this **Benefits Schedule** for the **accident plan year**, subject to your overall **plan limit**

5 Permanent partial disablement scale

	Personal Accident 85	Personal Accident 170	Personal Accident 255	Personal Accident 340	Personal Accident 425
Head					
Loss of osseous substance of the skull in all its thickness with a surface of less than 3 cm ²	10%	10%	10%	10%	10%
Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 cm ²	20%	20%	20%	20%	20%
Loss of osseous substance of the skull in all its thickness with a surface of more than 6 cm ²	40%	40%	40%	40%	40%
Total loss of sight of one eye, where the degree of sight after correction must be 3/60 or less on the Snellen Scale	40%	40%	40%	40%	40%
Total deafness of one ear	30%	30%	30%	30%	30%
Partial removal of the lower jaw	40%	40%	40%	40%	40%
Partial removal of the upper jaw	40%	40%	40%	40%	40%
Upper limbs					
Loss of one arm or one hand	100%	100%	100%	100%	100%
Extensive loss of osseous substance of the arm (definite and incurable lesion)	50%	50%	50%	50%	50%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%	40%	40%	40%	40%
Total paralysis of the upper limb	65%	65%	65%	65%	65%
Total paralysis of the axillary nerve	20%	20%	20%	20%	20%
Total paralysis of the median nerve	45%	45%	45%	45%	45%
Total paralysis of the radial nerve at the torsion cradle	40%	40%	40%	40%	40%
Total paralysis of the cubital nerve	30%	30%	30%	30%	30%
Total paralysis of the forearm radial nerve	30%	30%	30%	30%	30%
Total paralysis of the hand radial nerve	20%	20%	20%	20%	20%
Loss of the unguis phalanx of one thumb	10%	10%	10%	10%	10%
Total loss of one thumb	20%	20%	20%	20%	20%
Loss of the unguis phalanx of one forefinger	5%	5%	5%	5%	5%

5 Permanent partial disablement scale Continued

	Personal Accident 85	Personal Accident 170	Personal Accident 255	Personal Accident 340	Personal Accident 425
Loss of two phalanges of one forefinger	10%	10%	10%	10%	10%
Total loss of one forefinger	15%	15%	15%	15%	15%
Total loss of one median finger	10%	10%	10%	10%	10%
Loss of the ungual phalanx of both thumbs	25%	25%	25%	25%	25%
Total loss of both thumbs	50%	50%	50%	50%	50%
Loss of the ungual phalanx of both forefingers	13%	13%	13%	13%	13%
Loss of two phalanges of both forefingers	25%	25%	25%	25%	25%
Total loss of both forefingers	38%	38%	38%	38%	38%
Total loss of a finger excluding thumb, forefinger and median finger	7%	7%	7%	7%	7%
Total loss of thumb and forefinger of one hand	35%	35%	35%	35%	35%
Total loss of thumb and finger of one hand, excluding forefinger	25%	25%	25%	25%	25%
Total loss of two fingers of one hand, excluding thumb and forefinger	12%	12%	12%	12%	12%
Total loss of three fingers of one hand, excluding thumb and forefinger	20%	20%	20%	20%	20%
Total loss of four fingers of one hand, excluding thumb	40%	40%	40%	40%	40%
Total loss of four fingers of one hand, including thumb	45%	45%	45%	45%	45%
Lower limbs					
Total loss of one leg	100%	100%	100%	100%	100%
Total loss of foot (tibio-tarsal disarticulation)	100%	100%	100%	100%	100%
Partial loss of foot (sub-ankle-bone disarticulation)	40%	40%	40%	40%	40%
Partial loss of foot (medio-tarsal disarticulation)	35%	35%	35%	35%	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%	30%	30%	30%	30%
Loss of osseous substance (definite and incurable lesion) from the thigh bone, both bones of the lower leg, or all bones of the leg	60%	60%	60%	60%	60%

5 Permanent partial disablement scale Continued

	Personal Accident 85	Personal Accident 170	Personal Accident 255	Personal Accident 340	Personal Accident 425
Loss of osseous substance of the knee-pan with extensive separation of the fragments and extensive difficulty of movements in stretching the leg	40%	40%	40%	40%	40%
Loss of osseous substance of the knee-pan while the movements are preserved	20%	20%	20%	20%	20%
Shortening of the lower limb by 1 to 3 cm	10%	10%	10%	10%	10%
Shortening of the lower limb by 3 to 5 cm	20%	20%	20%	20%	20%
Shortening of the lower limb by more than 5 cm	30%	30%	30%	30%	30%
Total paralysis of lower limb (definite and incurable lesion)	100%	100%	100%	100%	100%
Total paralysis of the external poplitic sciatic nerve	30%	30%	30%	30%	30%
Total paralysis of the internal poplitic sciatic nerve	20%	20%	20%	20%	20%
Total paralysis of both the external and internal poplitic sciatic nerves	40%	40%	40%	40%	40%
Total loss of one big toe	10%	10%	10%	10%	10%
Total loss of one toe, excluding big toe	3%	3%	3%	3%	3%
Total loss of both big toes	25%	25%	25%	25%	25%
Total loss of two toes of one foot, excluding big toe	5%	5%	5%	5%	5%
Total loss of four toes of one foot, excluding big toe	10%	10%	10%	10%	10%
Total loss of four toes of one foot, including big toe	20%	20%	20%	20%	20%
Total loss of all the toes of one foot	25%	25%	25%	25%	25%

i You must be diagnosed by a fully qualified specialist

Exclusions and other terms

We won't pay claims:

- for any **accident** that happens outside of your **plan year**,
- that are a result of engaging in manual or dangerous occupations, or
- for aviation other than as a fare-paying passenger in a fully-certified passenger-carrying aircraft, flown in the course of licensed operation by licensed crew for carrying passengers.

If **you** have an existing **medical condition** and suffer a bodily injury because of an **accident**, we'll ask an independent **specialist** to assess if:

- your existing **medical condition** has contributed to your disability after the **accident**
- your disability after the **accident** has made your existing condition worse.

We'll then decide the difference and pay any **claim** based on this, as a percentage of the appropriate **benefit**.

If **you** die before we pay any disablement benefit **you** are entitled to, and such death qualifies for the accidental death **benefit**, we'll pay your **personal representative** the accidental death **benefit** as set out in this **Benefits Schedule** only. If we've already paid any disablement **benefit** to **you** under the **plan** for an **accident** that happened in the same **plan year**, the amount of the accidental death **benefit** we pay to your **personal representative** will be reduced by the value of the already paid **claims**.

You or your **personal representative** must tell us as soon as possible about any **accident** that causes or may cause a **claim**.

The Personal Accident **plan** is also subject to the general exclusions set out in your Handbook (The details) and the other terms and conditions of your **plan**.

All cover provided under this Benefits Schedule is subject to the terms of your plan documents.

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