

	Foundation	Bronze	Silver	Gold	Executive
Death (as a result of an accident)	5,000	10,000	15,000	20,000	25,000
Disablement (permanent & total)	5,000	10,000	15,000	20,000	25,000
Paralysis (permanent & incurable paralysis of all limbs)	5,000	10,000	15,000	20,000	25,000
Insanity (permanent & incurable)	5,000	10,000	15,000	20,000	25,000
Loss of sight					
(entire sight in both eyes)	5,000	10,000	15,000	20,000	25,000
(entire sight of one eye)	2,500	5,000	7,500	10,000	12,500
(permanent total loss of the lens of one eye)	1,250	2,500	3,750	5,000	6,250
Loss of hearing					
(permanent total loss in both ears)	2,500	5,000	7,500	10,000	12,500
(permanent total loss in one ear)	750	1,500	2,250	3,000	3,750
Loss of limbs - permanent and total loss of:					
(a) both hands and feet	5,000	10,000	15,000	20,000	25,000
(b) one hand or one foot	2,500	5,000	7,500	10,000	12,500
(c) Four fingers and thumb on either hand	2,000	4,000	6,000	8,000	10,000
(d) four fingers on either hand	1,000	2,000	3,000	4,000	5,000
(e) thumb on either hand					
- both joints	1,000	2,000	3,000	4,000	5,000
- one joint	500	1,000	1,500	2,000	2,500
(f) fingers on either hand					
- three joints	250	500	750	1,000	1,250
- two joints	175	350	525	700	875
- one joint	100	200	300	400	500
Loss of Toes					
- all on one foot	750	1,500	2,250	3,000	3,750
- big, both joints	250	500	750	1,000	1,250
- big, one joint	100	200	300	400	500
- other than big toe	100	200	300	400	500
Established non union of fractured leg or knee cap	500	1,000	1,500	2,000	2,500
Shortening of leg (by at least 5cm)	375	750	1,125	1,500	1,875
Fracture of major bones	75	150	225	300	375
Total Sum Insured	5,000	10,000	15,000	20,000	25,000