

SCHEDULE OF INDEMNITIES

The coverage of Partial Permanent Disablement (due to accidental causes) is specified in the Schedule of Indemnities as below:

Description of Partial Permanent Disablement due to Accidental Causes	Indemnity expressed as a percentage (%) of the Basic Policy Insured Amount
Loss of arm at shoulder	100
Loss of arm between shoulder and elbow	100
Loss of arm at elbow	100
Loss of arm between elbow and wrist	100
Loss of hand at wrist	100
Loss of leg at hip	100
Loss of leg between knee and hip	100
Loss of leg below knee	100
Loss of eye - whole	100
Complete and irrecoverable loss of sight in one eye, except perception of light	50
Loss of lens of eye	50
Loss of speech	50
Loss of hearing - both ears	75
- one ear	25
Loss of four fingers and thumb of one hand	50
Loss of four fingers	40
Loss of thumb - both phalanges	25
- one phalanx	10
Loss of index finger - three phalanges	10
- two phalanges	8
- one phalanx	4
Loss of middle finger - three phalanges	6
- two phalanges	4
- one phalanx	2
Loss of ring finger - three phalanges	5
- two phalanges	4
- one phalanx	2
Loss of little finger - three phalanges	4
- two phalanges	3
- one phalanx	2
Loss of metacarpals - first or second (additional)	3
- third, fourth or fifth (additional)	2
Loss of toes - all	15
- great (both phalanges)	5
- great (one phalanx)	2
- other than great if more than one toe lost, each	1

JADUAL TANGGUNG RUGI

Perlindungan Hilang Upaya Sebahagian Kekal (akibat kemalangan) adalah seperti yang dinyatakan dalam Jadual Tanggung Rugi berikut:

Keterangan mengenai Hilang Upaya Sebahagian Kekal akibat Kemalangan	Tanggung Rugi dinyatakan sebagai peratusan (%) daripada Amaun Diinsuranskan Polisi Asas
Kehilangan tangan sehingga di bahagian bahu	100
Kehilangan tangan di antara bahu dan siku	100
Kehilangan tangan pada siku	100
Kehilangan tangan di antara siku dan pergelangan tangan	100
Kehilangan tangan pada pergelangan tangan	100
Kehilangan kaki sehingga pinggul	100
Kehilangan kaki di antara lutut dan pinggul	100
Kehilangan kaki di bawah lutut	100
Kehilangan penglihatan - menyeluruh	100
Kehilangan keseluruhan penglihatan dan tidak dapat dipulihkan pada sebelah mata, kecuali persepsi cahaya	50
Kehilangan lensa mata	50
Kehilangan pertuturan	50
Kehilangan pendengaran - kedua-dua belah telinga	75
- sebelah telinga	25
Kehilangan empat jari dan ibu jari sebelah tangan	50
Kehilangan empat jari	40
Kehilangan ibu jari - dua ruas	25
- satu ruas	10
Kehilangan jari telunjuk - tiga ruas	10
- dua ruas	8
- satu ruas	4
Kehilangan jari hantu - tiga ruas	6
- dua ruas	4
- satu ruas	2
Kehilangan jari manis - tiga ruas	5
- dua ruas	4
- satu ruas	2
Kehilangan jari kelingking - tiga ruas	4
- dua ruas	3
- satu ruas	2
Kehilangan metakarpi - pertama atau dua (tambahan)	3
- ketigam keempat, kelima (tambahan)	2
Kehilangan jari kaki - semua	15
- besar(kedua-dua ruas)	5
- besar(satu ruas)	2
-selain daripada besar sekiranya lebih daripada satu jari kaki, setiap satunya	1