

**Appendix 3  
Schedule Of Indemnities**

	<b>% of Rider Sum Covered</b>
<b>a. Loss of Life</b>	100%
<b>b. Total &amp; Permanent Disability (TPD)</b>	100%
<b>c. Loss of arm</b>	
• at shoulder	100%
• between shoulder and elbow	100%
• at elbow	100%
• between elbow and wrist	100%
<b>d. Loss of hand at wrist</b>	100%
<b>e. Loss of leg</b>	
• at hip	100%
• between knee and hip	100%
• below knee	100%
<b>f. Loss of eye</b>	
• whole eye	100%
• sight	100%
• sight, except of perception of light	50%
• lens	50%
<b>g. Total loss of speech</b>	50%
<b>h. Loss of hearing</b>	
• both ears	75%
• one ear	25%
<b>i. Loss of four fingers and thumb of one hand</b>	50%
<b>j. loss of four fingers of one hand</b>	40%
<b>k. Loss of thumb</b>	
• both phalanges	25%
• One phalanx	10%
<b>l. Loss of index finger</b>	
• three phalanges	10%
• two phalanges	8%
• one phalanx	4%
<b>m. Loss of middle finger</b>	
• three phalanges	6%
• two phalanges	4%
• one phalanx	2%
<b>n. Loss of ring finger</b>	
• three phalanges	5%
• two phalanges	4%
• one phalanx	2%
<b>o. Loss of little finger</b>	
• three phalanges	4%
• two phalanges	3%
• one phalanx	2%
<b>p. Loss of metacarpals</b>	
• first or second (additional)	3%
• third, fourth or fifth (additional)	2%
<b>q. Loss of toes</b>	
• All	15%
• great, both phalanges	5%
• great, one phalanx	2%
• other than great, if more than one toe lost each/	1%