

Appendix III

Schedule of Indemnities

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