

PERSONAL ACCIDENT INSURANCE POLICY - INDIVIDUALS

The **Policyholder** named in the Schedule having applied to **Seib Insurance and Reinsurance Company LLC** (hereinafter referred to as 'the **Insurers**') and having paid the agreed Premium, the **Insurers** agree that

if during the Period of Insurance the **Insured Person** sustains **Bodily Injury** which directly and independently of all other causes results in death or permanent disablement of the **Insured Person** within 180 days of the date of occurrence of the **Accident**, the **Insurers** shall subject to the **Terms of this Policy**, pay to the **Insured Person** or the **Beneficiary** the applicable **Compensation** as per the Scale of Compensation stated in and attached to the Schedule.

DEFINITIONS

As used in this Policy, unless otherwise noted, the singular of any definition includes the plural, and the plural of any definition includes the singular.

For the purposes of this Policy:

Accident or Accidental shall mean a sudden, unforeseen and unexpected, visible, physical and identifiable event happening by chance from the viewpoint of the **Insured Person**, the occurrence of which has not been contributed to or influenced by the **Insured Person** and which results in **Bodily Injury** to the **Insured Person**. **Accident** shall always exclude **Assault**.

Accumulation Limit shall mean the amount stated as such in the Schedule and shall be the maximum amount of **Compensation** for all **Bodily Injury** payable by the **Insurers** to all insured persons under all insurance policies issued by the **Insurers** in respect of the same **Accidental event** including to **Insured Persons** under this Policy.

When the total of actual **Compensation** payable to all insured persons affected by the same **Accidental event** exceeds the stated **Accumulation Limit**, the **Compensation** payable to the **Insured Person** shall be the proportion the stated **Accumulation Limit** bears to the total of actual **Compensation** payable to all insured persons affected.

Assault means any willful and unlawful criminal use of physical violence and physical force inflicted upon the **Insured Person** by any other natural person.

Beneficiary shall mean the person designated by the **Insured Person** as entitled to receive **Compensation** for and on behalf of the **Insured Person** in case of death or **Permanent Total Disablement** of the **Insured Person**. If no person is named in the Schedule as **Beneficiary**, the **Compensation** will be payable into the estate of or to the legal heirs of the **Insured Person**.

Bodily Injury shall mean physical bodily injury directly and immediately caused by violent external visible **Accidental** means occurring suddenly in time and resulting solely and independently of any other cause or any physical defect or infirmity existing before the Period of Insurance.

Common Carrier shall mean any land, sea or air conveyance operated under a licence issued by a governmental authority having jurisdiction, for transportation of the general public as fare paying passengers and which has fixed, prescheduled, established routes only. Provided that:

- a) conveyance shall exclude
 - i. helicopters, gyroplanes,
 - ii. ultralight and microlight aircraft,
 - iii. amphibious vehicles,
 - iv. hovercrafts, hydrofoils,and similar conveyance and services.
- b) land conveyance shall be limited to a railway passenger train and a public passenger bus.
- c) air conveyance shall exclude such servicing offshore installations and vessels and such servicing mountaineering bases and other high altitude locations.
- d) sea conveyance shall exclude such servicing offshore installations and vessels.

Capital Compensation shall mean the amount stated as such in the Schedule in respect of the **Insured Person** which shall be the maximum amount of **Compensation** payable in respect of death or **Permanent Total Disablement** of the **Insured Person**. The **Capital Compensation** in respect of the **Insured Person** shall stand immediately reduced by all amounts that have been paid or become payable as **Compensation** for permanent disablement and such reduced amount is referred to as the 'applicable **Capital Compensation**'. The applicable **Capital Compensation** cannot be reinstated or increased.

Compensation shall mean the amount payable in respect of death or specified permanent disablement of the **Insured Person** as specified in the Scale of Compensation herein. The total **Compensation** payable in respect of the **Insured Person** during the Period of Insurance shall not exceed the amount stated as the **Capital Compensation** in respect of the **Insured Person**.

Home Country shall mean the country of nationality or last legal permanent residence.

Immediate Family Member shall mean any spouse (including a person from whom the **Insured Person** is divorced), children, children-in-law, siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian, ward, step or adopted children and step-parents of the **Insured Person**.

Insured Person means any natural person older than three (3) years and not over sixty five (65) years of age and named in the Schedule as an **Insured Person**.

Paralysis means a loss or impairment of voluntary movement in a body part, caused by injury of the nerves, brain, or spinal cord or loss of muscle function for one or more muscles.

Permanent Partial Disablement (If so specified in the policy schedule & As per Scale of Compensation Table below) means complete or partial loss of the body, or partial loss of use of the body as a whole direct result of a **Bodily Injury** which:

- a) prevents **Insured Person** from using the specific body part like she/he used it before the injury.
- b) prevents the **Insured Person** for life, from engaging in or giving attention to gainful occupation of any and every kind, and
- c) as per the Scale of Compensation entitles the **Insured Person** to **Compensation** equaling % or amount stated.

Permanent Total Disablement (If so specified in the policy schedule & As per Scale of Compensation Table below) means permanent disablement as the sole and direct result of a **Bodily Injury** which:

- a) persists uninterrupted and without alleviation for a period of twelve (12) consecutive months, and
- b) is confirmed as total, continuous and permanent by a **Physician** after the twelve (12) consecutive months, and
- c) entirely prevents the **Insured Person** for life, from engaging in or giving attention to gainful occupation of any and every kind, and
- d) as per the Scale of Compensation entitles the **Insured Person** to **Compensation** equaling 100% of the amount stated as the **Capital Compensation**.

Physician means a person currently legally licensed by and registered with the Medical or Health Authority to practice medicine in the country other than:

- a) the **Policyholder** or an **Insured Person**;
- b) any employer or business partner or **Immediate Family Member** of the **Insured Person**.

Policyholder means the entity or natural person named as such in the Schedule and who is responsible for payment of Premium to the **Insurers** by the agreed payment date.

Terms of this Policy shall mean terms, definitions, conditions, provisions, limitations, exclusions and warranties set out in this Policy, the Schedule hereto and any memorandum or endorsement thereon.

GENERAL CLAIMS PROVISIONS

- 1) Written notice of any **Accident** or **Accidental** event which may give rise to a claim under this Policy must be given to the **Insurers** as soon as practicable but no later than thirty (30) days after such occurrence.
- 2) All information (certificates, other documents and evidence) in such form and of such nature as required by the **Insurers** shall be furnished within thirty (30) days of the notice of claim by or on behalf of the **Insured Person** and the **Insurers** shall not be liable for the expenses related to such information. Any claim should necessarily include the following:
 - i) this Policy Number and details of the **Insured Person** including proof of age;
 - ii) detailed circumstances of the **Accident**, the details of any witnesses;
 - iii) any Police reports concerning the **Accident**;
 - iv) details of parties responsible for the **Accident**;
 - v) all medical reports and hospital certificates;
 - vi) all invoices, bills, prescriptions relating to any claim for **Emergency Medical Expenses** (if applicable);
 - vii) in the case of death, the official death certificate by the appropriate authority;

viii) in case of permanent disablement, the official certificate by the medical authority describing and assessing the extent of permanent disablement.

The **Insured Person** shall further at the expense of the **Insurers**, if required, submit to additional medical examination (or in case of death, autopsy where it is not forbidden by law) in respect of any claim made under this Policy.

- 3) In respect of any permanent disablement claim, no **Compensation** shall be payable before any permanent disablement is recognised as definitive and permanent by a **Physician** or medical authority or medical facility acceptable by the **Insurers**.
- 4) Medical advice of a **Physician** shall be sought and followed promptly on the occurrence of any **Bodily Injury** and the **Insurers** shall not be liable for any part of any claim which in the opinion of a **Physician** appointed by the **Insurers** arises from the unreasonable or wilful neglect or failure of the **Insured Person** to seek and remain under the care of a **Physician**.
- 5) No claim may be brought under this Policy, nor may any legal action be brought against the **Insurers** for any **Compensation** more than three (3) years after the date of **Accident** or the date the claim is denied in whole or in part.
- 6) Where **Compensation** payable by the **Insurers** is delayed by any reason, the **Insurers** shall not be liable to pay interest or additional amounts towards delay in the payment of **Compensation**.
- 7) The **Insured Person** may in writing to the **Insurers** assign the rights under this Policy to any natural person or entity who will be designated as the **Beneficiary** in this Policy. The **Insurers** shall not assume any responsibility for the legal validity of any assignment. The **Insurers** shall not be bound or be affected by any notice of any trust, charge, lien, or other dealing with or in relation to this Policy. The **Insured Person**, and no one else, unless there is an irrevocable assignment by the **Insured Person**, has the right to name or change the **Beneficiary**. The notification of or change of **Beneficiary** must be issued in writing by the **Insured Person** and filed by the **Policyholder** with the **Insurers** who shall acknowledge it vide an endorsement to the effect on this Policy.
- 8) **Compensation** shall be payable only to the **Insured Person** or the named **Beneficiary** or in the absence of a **Beneficiary** to the legal heirs or the estate of the **Insured Person**. Such payment shall effectively discharge the **Insurers** of their liability under this Policy.

GENERAL EXCLUSIONS

The **Insurers** shall not be liable to pay any **Compensation** for **Bodily Injury**:

- 1) caused or provoked intentionally by the **Insured Person**.
- 2) sustained whilst or as a result of the **Insured Person** participating in any criminal act.
- 3) due to willful or deliberate exposure by the **Insured Person** to danger (except in an attempt to save human life).
- 4) sustained whilst or as a result of the **Insured Person** riding or driving a motorcycle or motor scooter for work.
- 5) in respect of any **Insured Person** in:
 - a) any land, sea or air conveyance as a member of the crew of such conveyance.
 - b) helicopters, gyroplanes, ultralight and microlight aircraft, amphibious vehicles, hovercrafts, hydrofoils or similar conveyance including mounting thereon or dismounting therefrom.
- 6) in respect of any **Insured Person** who is:
 - a) working as a stevedore.
 - b) a professional diver.
 - c) on or visiting offshore installations or vessels including travel thereto or therefrom in any conveyance.
 - d) involved in work underwater or underground (including in excavations for dams/ reservoirs) or on exterior of buildings/ structures exceeding 50 feet height or in the presence of or involved in the use/ processing/ manufacture of fireworks/firearms/explosives.
 - e) a professional sports person.
 - f) a member of civil defense or internal security or paramilitary or police or defense (army, navy or air force) organization or force notwithstanding that the **Bodily Injury** occurred whilst the **Insured Person** was on leave or not in uniform.
- 7) sustained at mountaineering bases and other high altitude locations including travel thereto or therefrom in any conveyance.
- 8) sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle.
- 9) sustained whilst or as a result of engaging in, practising for or taking part in training in any kind of hazardous or dangerous sports activities such as hang-gliding, para-sailing, parachuting, rock climbing, mountaineering, skiing, bungee jumping, BASE jumping, scuba diving, body-contact sports such as boxing, wrestling and other martial arts, hunting or horse riding.
- 10) sustained or suffered whilst the **Insured Person** is or as a result of the **Insured Person** being under the influence of alcohol or drugs or narcotics unless professionally administered by a **Physician** or unless professionally prescribed by and taken in accordance with the directions of a **Physician**.
- 11) from intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice.
- 12) relating to treatments for nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity.

- 13) relating to cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.).
- 14) relating to investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.
- 15) resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
- 16) caused by any pathologic fracture.
- 17) due to a gradually operating cause.
- 18) Passive War
- 19) caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or AIDS Related Complex (ARC) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused.
- 20) caused by or arising from or due to venereal or venereal related disease.
- 21) directly or indirectly caused by, attributable to or arising out of, resulting from or in consequence of, contributed to or aggravated by:
 - a) War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, strike, riot, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
 - b) confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.
 - c) any "act of terrorism" regardless of any other cause or event contributing concurrently or in any other sequence to the **Bodily Injury**.
 For the purpose of this Exclusion, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
 This Exclusion also excludes bodily injury, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
 In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
 - d) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Exclusion, combustion shall include any self-sustaining process of nuclear fission.
 - e) nuclear weapons material which for the purposes of this Exclusion shall include the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - f) Electro Magnetic Fields defined as non-ionic radiation including but not limited to Electro Magnetic Fields and/or Electro Magnetic Interference.
 - g) Genetically Modified Organisms (GMO) which for the purposes of this Exclusion shall mean and include:
 - organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change and shall also mean and include
 - every biological or molecular unit with self-replication potential or biological or molecular unit with self-replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.
 In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.
 - h) Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or New Variant Creutzfeld-Jakob Disease (vCJD).
 - i) Asbestos in whatever form or quantity and which for the purposes of this Exclusion shall include:
 - inhalation or ingestion of asbestos.
 - exposure to or fear of the consequences of exposure to asbestos.
 - the presence of asbestos.
 - investigating, managing, removing, controlling or remediation of asbestos.
21. sustained in any of the countries or territories that are directly under the supervision and/or control and/or administration of the United Nations and/or any foreign military force.
22. sustained in any of the countries or territories that are under international Sanctions.

23. Resulting from Sickness or Disease

GENERAL CONDITIONS

- 1) The **Policyholder** and **Insured Person** understand that any proposal or application together with all other statements and particulars and any attachments thereto, are material to the decision of the **Insurers** to grant this Policy. The **Policyholder** and **Insured Person** further understand that the **Insurers** have issued this Policy in reliance upon the truth of such statements and particulars.
This Policy shall be voidable in the event of misrepresentation, misdescription or nondisclosure of any material particular by or on behalf of the **Insured Person** or by the **Policyholder**.
- 2) The following Conditions precedent to the liability of the **Insurers** to pay any **Compensation** to the **Insured Person**.
 - a) The **Insured Person** shall voluntarily make all disclosures relating to any disability, physical defect or infirmity existing before the Period of Insurance.
 - b) The **Insured Person** shall take all reasonable precautions to prevent **Accidents** and shall comply with all statutory requirements.
 - c) The **Insured Person** shall strictly observe and comply with the **Terms of this Policy**.
 - d) The **Insured Person** shall immediately submit to and undergo any Medical Examination requested by the **Insurers** in respect of this Policy or any claim under this Policy.
 - e) The **Insured Person** has not previously under this Policy or under any other from any insurer, received the maximum **Compensation** payable for permanent disablement.
- 3) This Policy may be cancelled by the **Policyholder** or by the **Insurers** by thirty (30) days' written notice and the **Policyholder** shall be entitled to the return of the proportionate part of the Premium paid corresponding to the unexpired portion of the Period of Insurance for every **Insured Person** in respect of whom there have been no claims paid or admitted by the **Insurers**.
- 4) Insurance in respect of the **Insured Person** shall immediately terminate when:
 - a) this Policy in respect of the **Insured Person** is terminated;
 - b) the Premium due in respect of the **Insured Person** is not paid by the **Policyholder** by the agreed payment date;
 - c) the **Capital Compensation** becomes payable.
- 5) All communications in respect of this Policy shall be in writing to the address shown in the Schedule. Any notice served by shall be effective on the date of such notice.
- 6) Titles of the various paragraphs of this Policy and in any endorsements or memoranda attached to this Policy are inserted solely for convenience of reference and do not limit or affect in any way the provisions to which they relate.
- 7) If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator or arbitrators to be appointed by the parties in accordance with the statutory provisions for the time being in force and the making of an award shall be a condition precedent to any right of legal action or suit in a court of law against the **Insurers**.
- 8) This Policy shall be governed by the laws of the State of Qatar and the courts of the State of Qatar alone shall have jurisdiction in any dispute arising hereunder.

INCLUDED EXTENSIONS

Assault extension – As per Coverage Limit specified in the schedule

If during the Period of Insurance the **Insured Person** sustains **Bodily Injury** immediately and directly from an **Assault** which directly and independently of all other causes results in death or permanent disablement of the **Insured Person** within 90 days of the date of occurrence of the **Assault**, the **Insurers** shall subject to the **Terms of this Policy**, pay to the **Insured Person** or the **Beneficiary** the applicable **Compensation** as per the Scale of Compensation stated herein. This extension cover applies only within the State of Qatar. For the purposes of this extension, **Accident** shall include **Assault** other than by an **Immediate Family Member** of the **Insured Person**.

Disappearance extension – As per Coverage Limit specified in the schedule

In the event of the disappearance of the **Insured Person** following the publicly reported **Accidental** destruction or **Accidental** disappearance of **Insured Person** is established to have been remains untraceable after twelve (12) months of the reported date of Accident, the **Insurers** shall pay the applicable **Capital Compensation** for the **Insured Person** provided that if after the payment of the **Capital Compensation**, the **Insured Person** is traced alive, all payments shall forthwith be returned in full to the **Insurers**. In the case of the **Insured Person** being subsequently traced, the **Insurers** agree to accept notice of claim for any permanent disablement suffered by the **Insured Person**.

Emergency Medical Expenses extension – As per Coverage Limit specified in the schedule

This Policy shall be extended to indemnify the **Insured Person** for **Emergency Medical Expenses** incurred not exceeding the amount stated in the Schedule as the Limit in respect of this extension.

This extension shall not apply for **Accident** at the work place of the **Insured Person**.

Emergency Medical Expenses means 'usual and reasonable' costs (including ground ambulance costs) necessarily incurred for 'Medical Treatment' within the first 24 hours of **Bodily Injury** including in the course of evacuation of the **Insured Person** to the nearest appropriate licensed medical facility within the country. 'Usual and reasonable' costs means fees and prices generally charged in the locality where performed for medically necessary services and supplies required for treatment of cases of comparable severity and nature but shall not include charges that would not have been made if no insurance existed. 'Medical Treatment' means a **Physician's** medical advice, treatment, consultation and prescribed or remedial attention.

Repatriation & Escort Costs extension – As per Coverage Limit specified in the schedule

In the event of death or **Permanent Total Disablement** of the **Insured Person** for which the applicable **Capital Compensation** is paid or become payable, the **Insurers** agree to also pay for the costs of **Repatriation** to the **Home Country** of the **Insured Person** including the travel costs of one person as escort. The amount payable shall not exceed the Limit stated in the Schedule in respect of this extension. **Repatriation** in the event of death of the **Insured Person** means and includes the costs of preparation of the mortal remains and the costs of transportation of the **Insured Person**.

SCALE OF DISABILITY COMPENSATION

*The scale will apply only if the Benefit is specified in the Schedule and are subject to the **Terms of this Policy** and to payment by the **Policyholder** of the agreed additional Premium in respect of every **Insured Person** declared under this Policy.*

Accidental Death	Amount of Benefit in % of sum insured
Accidental Death	100%

Total & Permanent Disability	Amount of Benefit in % of sum insured
Total and irrevocable loss of sight, both eyes	100%
Loss of both arms or both hands	100%
Complete and permanent deafness of both ears, of traumatic origin	100%
Removal of the lower jaw	100%
Permanent loss of speech of traumatic origin	100%
Loss of one arm and one leg	100%
Loss of one arm and one foot	100%
Loss of one hand and one foot	100%
Loss of one hand and one leg	100%
Loss of both legs	100%
Loss of both feet	100%

Partial & Permanent Disability (If Specified in the Schedule of Benefit)	Amount of Benefit in % of sum insured
Head	
Loss of osseous substance of the skull in all its thickness	
- surface of at least 6 sq. cm.	40%
- surface of 3 to 6 sq. cm.	20%
- surface of less than 3 sq. cm.	10%
Partial removal of the lower jaw, rising section in its entirety, or half of the maxillary bones	40%
Loss of one eye	50%
Complete and permanent deafness of one ear	30%

Upper Limbs	Right	Left
Loss of one arm or one hand	60%	50%
Considerable loss of osseous substance of the arm (definite and insurable lesion)	50%	40%
Total paralysis of the upper limb (incurable lesion of the nerves)	65%	55%
Total paralysis of the circumflex nerve	20%	15%
Shoulder ankylosis	40%	30%
Elbow ankylosis		
- in favourable position (15 degree round the right angle)	25%	20%
- in unfavourable position	40%	35%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%	30%
Total paralysis of the median nerve	45%	35%
Total paralysis of the radial nerve at the torsion cradle	40%	35%
Total paralysis of the forearm radial nerve	30%	25%
Total paralysis of the hand radial nerve	20%	15%
Total paralysis of the cubital nerve	30%	25%

Anchylolysis of the wrist in favourable position (straight and in pronation)	20%	15%
Anchylolysis of the wrist in unfavourable position (flexion or strained extension or supine position)	30%	25%
Total loss of thumb	20%	15%
Partial loss of thumb (ungual phalanx)	10%	5%
Total anchylolysis of thumb	20%	15%
Total amputation of forefinger	15%	10%
Amputation of two phalanges of forefinger	10%	8%
Amputation of the unguial phalanx of forefinger	5%	3%
Simultaneous amputation of thumb and forefinger	35%	25%
Amputation of thumb and finger other than forefinger	25%	20%
Amputation of two fingers other than thumb and forefinger	12%	8%
Amputation of three fingers other than thumb and forefinger	20%	15%
Amputation of four fingers including thumb	45%	40%
Amputation of four fingers excluding thumb	40%	35%
Amputation of the median finger	10%	8%
Amputation of a finger other than thumb, forefinger and median	7%	3%

Lower Limbs	
Amputation of thigh (upper half)	60%
Amputation of thigh (lower half) and leg	50%
Total loss of foot (Tibio-tarsal disarticulation)	45%
Partial loss of foot (Sub-ankle-bone disarticulation)	40%
Partial loss of foot (medio-tarsal disarticulation)	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Total paralysis of lower limb (incurable nerve lesion)	60%
Complete paralysis of the external poplitic sciatic nerve	30%
Complete paralysis of the internal poplitic sciatic nerve	20%
Complete paralysis of two nerves (poplitic sciatic external and internal)	40%
Anchylolysis of the hip	40%

Anchylosis of the knee	20%
Loss of osseous substance from the thigh or both bones of the leg (incurable condition)	60%
Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg	40%
Loss of osseous substance of the knee-pan while the movements are preserved	20%
Shortening of the lower limb by at least 5 cm.	30%
Shortening of the lower limb by 3 to 5 cm.	20%
Shortening by 1 to 3 cm.	10%
Total amputation of all the toes	25%
Amputation of four toes including big toe	20%
Amputation of four toes	10%
Anchylosis of the big toe	10%
Amputation of two toes	5%
Amputation of one toe, other than the big toe	3%

Anchylosis of the fingers (other than thumb and forefinger) and of the toes (other than the big toe) shall only entitle the Insured member to 50% of the compensation which would be due for the loss of the said members.

The total compensation payable in respect of several disablement due to the same accident is arrived at by adding together the various sums but shall not exceed the total sum insured.

If the insured member is left-handed the percentage set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

Subject to the terms of the Policy, it is hereby agreed that the percentage of disability mentioned in the medical certificate issued by the Government Medical Commission will be accepted as basis for settlement in respect of any permanent injury or disability resulting from accidents not otherwise specified in the Schedule.