

Additional Information Sheet – PA Cover

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage upon losses arising from death or injuries sustained by the Life Assured as a result of an Accident** during the coverage period of the Rider.

1. What are the covered Benefits?

(i) Description of Disablement:

	Indemnity expressed as a percentage of the Insured Amount (%)
<u>Item 1 (Occurring within 90 days of Bodily Injury)</u>	
Loss of Life	100
<u>Item 2 (Total and Permanent Disability) (Occurring within 90 days of Bodily Injury)</u>	
Loss of both hands	100
Loss of both feet	100
Complete and irrecoverable loss of sight in both eyes	100
Loss of one (1) hand and one (1) foot	100
Injuries resulting in permanently being bedridden	100
Any other injuries causing Total and Permanent Disability	100
Complete and incurable paralysis	100
<u>Item 3 (Other Permanent Disablement)</u>	
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 (1) eye, except perception of light	50
Loss of lens of eye	50
Loss of speech	50
Loss of hearing	- both ears 75
	- one (1) ear 25
Loss of four (4) fingers and thumb of one (1) hand	50
Loss of four (4) fingers	40
Loss of thumb	- both phalanges 25
	- one (1) phalanx 10
Loss of index finger	- three (3) phalanges 10
	- two (2) phalanges 8
	- one (1) phalanx 4
Loss of middle finger	- three (3) phalanges 6
	- two (2) phalanges 4
	- one (1) phalanx 2
Loss of ring finger	- three (3) phalanges 5
	- two (2) phalanges 4
	- one (1) phalanx 2
Loss of little finger	- three (3) phalanges 4
	- two (2) phalanges 3

Loss of metacarpals	- one (1) phalanx	2
	- first or second (additional)	3
	- third, fourth or fifth (additional)	2
Loss of all toes	- all	15
	- great (both phalanges)	5
	- great (one (1) phalanx)	2
	- other than great if more than one (1) toe lost, each	1

(ii) Double Indemnity

The indemnities payable under Items 1, 2 and 3 will be doubled if the injuries are sustained while the Life Assured was:

- (a) travelling as a passenger in or on any mechanically propelled, non-aerial, public transportation on established passenger routes and on regular passenger services; or
- (b) travelling as a passenger in a passenger lift. Elevators in mines are excluded; or
- (c) present at the commencement of the burning of any theatre, hotel or other public buildings.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.