

## Additional Information Sheet – Partial and Permanent Disability

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

### Your Coverage/Benefits

This plan provides **insurance coverage upon Partial and Permanent Disability (PPD)** during the coverage period of the Rider.

#### 1. What are the covered Benefits?

##### i. Table of Benefits

Description of Partial and Permanent Disability	Indemnity expressed as a percentage of the Sum Assured (%)
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

- ii. Partial and Permanent Disability shall include total and irrecoverable loss of use.
- iii. The permanent total loss of use of part of a body shall be treated as loss of the part of the body.
- iv. If any similar partial and permanent Disability is not specified in the Table of Benefits, We will adopt the percentage of indemnity in the Table of Benefits that is closely similar to the unspecified partial and permanent Disability.
- v. Our liability to any 1 Insured Member under this Supplementary Contract shall not exceed 100% of the Sum Assured in any 1 Policy period. All other losses lesser than 100% if having been paid shall reduce the respective Insured Member's Sum Assured under this Supplementary Contract by that amount from the date of occurrence of Bodily Injury or diagnosis of Sickness, Disease or Illness until expiration of the Basic Policy. We reserve the right to review the coverage yearly or upon renewal.

## 2. What are the major exclusions and limitations under this plan?

### (i) PPD due to All Causes

This plan shall not cover Partial and Permanent Disability caused directly or indirectly, wholly or partly by any 1 or more of the following occurrence:

- i. Pre-Existing Conditions; or
- ii. attempted self-destruction or self-inflicted Injuries while sane or insane; or
- iii. war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), strike, riot, civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
- iv. service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
- v. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Insured Member is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route); or
- vi. pregnancy which term includes abortion, miscarriage or its complications; or
- vii. participation in any kind of speed contest (other than foot racing), hunting, mountaineering necessitating ropes and guides, underwater activities, sky diving, parachuting and/or professional sports; or
- viii. nuclear energy reactions, radiation and contamination.

### PPD due to Natural Causes

This plan shall not cover Partial and Permanent Disability caused directly or indirectly, wholly or partly by any 1 or more of the following occurrence:

- i. Pre-Existing Conditions; or
- ii. attempted self-destruction or self-inflicted Injuries while sane or insane; or
- iii. war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), strike, riot, civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
- iv. pregnancy which term includes abortion, miscarriage or its complications; or
- v. nuclear energy reactions, radiation and contamination.

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