

Table of Events	Lump Sum Benefits
Event 1 - 19 *	Up to \$ 400,000
Events -19 *	Up to \$ 400,000

**Please refer to the table of events further below*

LUMP SUM BENEFITS TABLE (Events 1-19)	
INJURY TYPE BENEFIT	PERCENTAGE
1. Accidental death	100%
2. Permanent total disablement	100%
3. Permanent paraplegia, quadriplegia or incurable paralysis of all limbs	100%
4. Permanent and total loss of sight in one or both eyes	100%
5. Permanent and total loss of use of one or both limbs	100%
6. Permanent and incurable insanity	100%
7. Permanent total loss of hearing:	
(a) in both ears	100%
(b) in one ear	30%
8. Permanent and total loss of the lens of:	
(a) both eyes	100%
(b) one eye	60%
9. Permanent and total loss of use of four fingers and the thumb of:	
(a) both hands	100%
(b) either hand	80%
10. Permanent disfigurement from:	
(a) third degree burns which cover more than 20% of the entire external body	50%

(b) second degree burns which cover more than 20% of the entire external body	25%
11. Permanent and total loss of use of four fingers of either hand	50%
12. Permanent and total loss of use of one thumb (both joints)	40%
13. Permanent and total loss of use of one thumb (one joint)	20%
14. Permanent and total loss of use of one finger:	
(a) all three joints	15%
(b) two joints	10%
(c) one joint	5%
15. Permanent and total loss of use of all toes of either foot	15%
16. Permanent and total loss of use of toes (per toe)	
(a) both joints of the great toe	5%
(b) one joint of the great toe	3%
(c) all joints of any toe other than the great toes	1%
17. Fractured leg or patella with established non-union	10%
18. Shortening of the leg by at least 5cm	7.50%
19. Permanent disablement not otherwise provided for above through Injury Types 2–18 inclusive	Such percentage of the capital benefit sum insured which corresponds to the percentage reduction in whole bodily function as certified by no less than three medical practitioners, one of whom will be the insured person's treating medical practitioner, one of whom will be appointed by us and the remaining medical practitioner will independent and appointed by mutual agreement between the parties. In the event of a disagreement between the three medical practitioners, the percentage payable will be the average of the three opinions. The maximum amount we will pay is 75% of the capital benefit sum insured.