

SUPPLEMENTARY PROVISION

Accidental Death And Dismemberment

GROUP INSURANCE

This SUPPLEMENTARY PROVISION, if the provision of Accidental Death and Dismemberment coverage is contained in the application, shall be attached to and form a part of this policy.

If, while this Supplementary Provision is in force, the insured person shall sustain accidental bodily injury, and as a result thereof, directly and independently of all other causes, shall suffer, within ninety days from the date of the accident, any of the losses described in the Schedule of Compensation, the Company will pay such insured, on receipt of due proof of such loss, the amount being the percentage as specified for such loss in the Schedule of Compensation multiplied by the Sum Insured assigned to such insured person's classification as specified in the Benefit Schedule set forth in the application.

If the insured person shall sustain more than one of the losses listed in the Schedule as a result of the same accident, the total amount payable on account of such losses shall be limited to the amount of the Sum Insured.

If the insured person is covered by more than one Supplementary Provision for accident benefits, the maximum amount payable shall be limited to the amount of the Sum Insured.

EXCLUSIONS

The insurance under this Section does not apply to any loss caused by:

1. war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence;
2. insured person engaging in or taking part in any naval, military or air force operation;
3. attempted suicide or self-inflicted injury whilst sane or insane, or the misuse of drugs or alcohol, or by inhaling any kind of gas, whether voluntarily or otherwise;
4. aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognized air line or charter service;
5. participation in or training for any professional or hazardous sport or competition or riding or driving in any form of race of competition, or involvement in any underwater activity necessitating the use of artificial breathing apparatus;

FURTHER PROVISIONS

APPLICABILITY OF THIS SECTION

Nothing contained in this Section shall alter or affect any of the terms of the policy other than as specifically set out in this Section. All the provisions of the policy not conflicting with the provisions of this Section shall be applicable to this Section.

NOTICE AND PROOF OF CLAIM

This SUPPLEMENTARY PROVISION, if the provision of Accidental Death and Dismemberment coverage is contained in the application, shall be attached to and form a part of this policy. Written notice of claim must be given to the Company within thirty days after the accident causing any loss covered by this Section. Notice given by or on behalf of the claimant to the Company at its Home Office or to any authorized agent of the Company with information sufficient to identify the Insured Person whose loss is the basis of claim shall be deemed notice to the Company. The Company, upon receipt of such notice, will furnish forms for filing proof of loss. If such forms are not furnished within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Section as to proof of loss upon submitting written proof of such loss in accordance with the provisions of the next succeeding paragraph.

Written proof covering the occurrence, character and extent of the loss for which claim is made must be given to the Company within ninety days after the date of such loss. Failure to furnish notice or proof within the time fixed in this Section will not invalidate or reduce any claim if it shall be shown that it was not reasonably possible to furnish such notice or proof on time and that it was furnished as soon as was reasonably possible, but in no event, except in the absence of legal capacity, later than one year from the time such notice or proof is otherwise required.

ACTION AGAINST THE COMPANY

No action at law or in equity shall be brought to recover on this Section of the policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this Section, nor shall such action be brought at all unless brought within three years from the expiration of the time within which proof of loss is required by this Section.

EXAMINATION

The Company shall have the right and opportunity to have a physician it designates examines the Insured whose loss is the basis of claim when and so often as it may reasonably require during the pendency of claim hereunder.

SCHEDULE OF COMPENSATION

Loss of life		100%
Permanent total loss of sight of both eyes		100%
Permanent total loss of sight of one eye		50%
Loss of or the Permanent Total Loss of Use of two limbs		100%
Loss of or the Permanent Total Loss of Use of one limb		50%
Loss of speech and hearing		100%
Total paralysis		100%
Permanent Total Loss of hearing -	both ears	75%
	one ear	15%
Loss of speech		50%
Permanent total Loss of the lens of both eyes		50%
Loss of or the Permanent Total Loss of Use of four fingers and thumbs of -	right hand	70%
	left hand	50%
Loss of or the Permanent Total Loss of Use of four fingers of -	right hand	40%
	left hand	30%
Loss of or the Permanent Total Loss of Use of one thumb -	both right joints	30%
	one right joint	15%
	both left joint	20%
	one left joint	10%
Loss of or the Permanent Total Loss of Use of fingers -	three right joints	10%
	two right joints	7.5%
	one right joint	5%
	three left joints	7.5%
	two left joints	5%
	one left joint	2%
Loss of or the Permanent Total Loss of Use of toes -	all - one foot	15%
	great - both joints	5%
	great -one joint	3%
Fractured leg or patella with established		
- non-union		10%
- shortening of leg by at least 5 cm		7.5%

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

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