

CAPITAL BENEFITS TABLE

The Events	The Compensation	(Percentage of Maximum Amount Payable)
1.	Death (of insured persons other than below) Insured Persons who have not attained the age of 17 years and those who have attained of the age 66 years	100%
		20%
2.	Permanent Total Disablement including Permanent Paraplegia & Permanent Quadriplegia	100%
3.	Permanent unsound mind to the extent of legal incapacity	100%
4.	Permanent and incurable paralysis of all limbs	100%
5.	Permanent Total Loss of entire sight in both eyes	100%
6.	Permanent Total Loss of sight in one eye	100%
7.	Permanent Total Loss of the use of one or both hands	100%
8.	Permanent Total Loss of the use of one or both feet	100%
9.	Permanent Total Loss of the use of both legs	100%
10.	Permanent Total Loss of the use of one hand and one foot	100%
11.	Permanent Total Loss of the use of one hand and one arm	100%
12.	Permanent Total Loss of the lens of both eyes	100%
13.	Permanent Total Loss of the lens of one eye	50%
14.	Permanent Total Loss of the hearing in:	
	a) both ears	100%
	b) one ear	50%
15.	Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extends to cover more than 40% of the entire external body	50%
16.	Permanent Total loss of the use of one arm or one leg	50%
17.	Permanent Total loss of the use of four Fingers and thumb of either hand	75%
18.	Permanent Total Loss of the use of four fingers of either hand	40%
19.	Permanent Total Loss of the use of one thumb of either hand,	
	a) both joints	30%
	b) one phalanx joint	15%
20.	Permanent Total Loss of the use of fingers of either hand	
	a) three phalanges joints	10%
	b) two phalanges joints	8%
	c) one phalanx joint	5%
21.	Permanent Total Loss of the use of Toes of either foot	
	a) all one foot	20%
	b)great-both joints	5%
	c)great-one joint	5%
	d)other than great-each Toe	3%
22.	Fractured leg or patella with established non union	10%
23.	Necessary surgical removal of internal organs – per organ	15%
24.	Shortening of leg by at least 5cm	7.5%
25.	Any Permanent physical disability not otherwise included in Events 2 to 24 above Such percentage of the Capital Sum Insured as the Insurer shall determine (by comparing) the severity of the Permanent physical disability with the events 2 to 24 above and taking into account the compensation provided for those Events, but not taking into account the Insured Person's occupation) limited always to 75% of the Compensation payable for Event 1	

ADDITIONAL BENEFITS:		
Additional Benefits Cover Under Section 1 – Capital Benefits		
Home (where a Benefit is payable for Events 2 to 4 Inclusive)		100% of expenses up to a maximum of \$5,000
SECTION 3 - Benefits For Non Income Earners & Students		
1	Household Help Benefits includes, Domestic Home Help, Hire of Medical Aids (Non-Income Earners Only)	100% to \$200 per week for a maximum period of 104 weeks Waiting period 7 days
2	Student Assistance Benefits (Non-Income Earners Only)	100% to \$250 per week for a maximum period of 104 weeks Waiting period 7 days
3	Unemployed/Pensioner/Self Funded Retiree Assistance For attendance at medical consultations	100% to \$200 per week for a maximum period of 104 weeks Waiting period 7 days
SECTION 4 - Additional Benefits		
1	Funeral Expenses	100% of costs to a maximum \$10, 000
2	Non Medicare Medical Expenses	100% of costs to a maximum of \$5,000 Nil excess
3	Parents' Inconvenience Allowance	Up to \$25 per day up to a maximum of \$2,000
4	Emergency Transport Allowance	100% of expenses up to a maximum of \$5,000