

**ZURICH**[®]

蘇黎世

Compensation Table (Scale II - Event)

Events		Percentage of Sum Insured
1.	Death	100%
2.	<i>Permanent Total Disablement</i>	100%
3.	<i>Permanent and Incurable Paralysis of all Limbs</i>	100%
4.	<i>Permanent Total Loss of Sight of both Eyes</i>	100%
5.	<i>Permanent Total Loss of Sight of one Eye</i>	100%
6.	Loss of or the <i>Permanent Total Loss of use</i> of two Limbs	100%
7.	Loss of or the <i>Permanent Total Loss of use</i> of one Limb	100%
8.	<i>Loss of Speech and Hearing</i>	100%
9.	<i>Permanent and Incurable Insanity</i>	100%
10.	<i>Permanent Total Loss of Hearing in</i> (a) Both Ears (b) One Ear	75% 15%
11.	<i>Loss of Speech</i>	50%
12.	<i>Permanent Total Loss of the Lens of one Eye</i>	50%
13.	Loss of or the <i>Permanent Total Loss of use</i> of four Fingers and Thumb of (a) Right Hand (b) Left Hand	70% 50%
14.	Loss of or the <i>Permanent Total Loss of use</i> of four Fingers of (a) Right Hand (b) Left Hand	40% 30%
15.	Loss of or the <i>Permanent Total Loss of use</i> of one Thumb (a) Both Right Joints (b) One Right Joint (c) Both Left Joints (d) One Left Joint	30% 15% 20% 10%
16.	Loss of or the <i>Permanent Total Loss of use</i> of Fingers (a) Three Right Joints (b) Two Right Joints (c) One Right Joint (d) Three Left Joints (e) Two Left Joints (f) One Left Joint	15% 10% 7.5% 10% 7.5% 5%
17.	Loss of or the <i>Permanent Total Loss of use</i> of Toes (a) All - one Foot (b) Great - both Joints (c) Great - Joint	20% 7.5% 5%
18.	<i>Fractured Leg or Patella with established non-union</i>	15%
19.	Shortening of Leg by at least 5cm	10%
20.	<i>Permanent Disability not otherwise provided for under Events 10 to 19 inclusive, such percentage of the sum insured as we shall in our absolute discretion determine and being in our opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.</i>	

Compensation conditions:

- (i) Benefit shall not be payable for more than one (1) of the Events listed above in respect of the same *accident*. Should more than one (1) of the Events occur as a result of the same *accident*, only the Event with the highest compensation will be payable under this section.
- (ii) Upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events to any one (1) *insured person* in the policy, all benefits under the policy shall then immediately cease to be in force with regard to such *insured person*, but such termination shall be without prejudice to any claim originating out of the *accident* causing such loss.
- (iii) For any disablement in relation to Events 2-20 existed prior to an *injury* covered under this policy and becomes totally disabled or a total disablement as a result of such *injury*, the Percentage of Sum Insured payable shall be determined by us having regard to the extent of disablement caused by the covered *injury*. However, no payment shall be made in respect of any disablement which was totally disabled prior to the *injury*.