

Annex A
Malicious Acts Insurance Policy (MAIP)
Continental Scale

The benefits payable hereunder in the event of permanent incapacity following an accident are payable in the following proportions of the limit of the Capital Sum Insured not exceeding US\$500,000 for any one Insured Person:

Description		Percentage
1.	Loss by severance of two limbs	100
2.	Loss by severance of both hands or all fingers and thumbs of both hands	100
3.	Loss of sight of both eyes	100
4.	Paralysis of all limbs	100
5.	Incurable insanity totally preventing any occupation	100
	Loss by severance of:	
6.	One arm at shoulder	60
7.	One arm between shoulder and elbow	50
8.	One arm at elbow	47.50
9.	One arm between elbow and wrist	45
10.	One hand at wrist	42.50
11.	Four fingers and one thumb of one hand	42.50
12.	Four fingers of one hand	35
13.	Phalanges of one thumb	20
14.	One phalanx of one thumb	10
15.	Three phalanges of one index finger	10
16.	Two phalanges of one index finger	8
17.	One phalanx of one index finger	4
18.	Three phalanges of one middle finger	6
19.	Two phalanges of one middle finger	4
20.	One phalanx of one middle finger	2
21.	Three phalanges of one ring finger	5
22.	Two phalanges of one ring finger	4
23.	One phalanx of one ring finger	2
24.	Three phalanges of one little finger	4

Description		Percentage
25.	Two phalanges of one little finger	3
26.	One phalanx of one little finger	2
27.	First or second metacarpal (each)	3
28.	Third, fourth or fifth metacarpal (each)	2
29.	One leg at hip	50
30.	One leg between hip and knee	50
31.	One leg below the knee	40
32.	All toes of one foot	15
33.	Both phalanges of one great toe	5
34.	One phalanx of one great toe	2
35.	Toe other than great – if more than one toe lost	1
36.	Loss of one eye by removal	30
37.	Loss of all sight in one eye	25
38.	Loss of all sight in one eye other than perception of light	25
39.	Loss of all the lens of one eye	20
40.	Loss of all hearing in both ears	40
41.	Loss of all hearing in one ear	7
42.	Permanent disabilities not mentioned above shall be compensated in accordance with their seriousness as compared with that of those mentioned.	
Total and permanent loss of use of all or any member below any particular point shall be deemed to be loss by physical severance of such member at such point for all the purposes of this insurance.		
<p>Compensation for:</p> <p>(1) any or all of the phalanges of the fingers and thumb of one hand in the aggregate shall not exceed the compensation for the loss of four fingers of one hand.</p> <p>(2) any or all of the phalanges of the fingers of one hand in the aggregate shall not exceed the compensation for the loss of four fingers of one hand.</p>		