

Enhanced Compensation Table

(This table applies for **Enhanced Dismemberment Benefit** only)

Injury		% of the sum insured
1	Permanent total loss of sight of both eyes or one eye	100%
2	Loss of speech and hearing	100%
3	Permanent and incurable insanity	100%
4	Permanent total loss of hearing of: a) Both ears b) One ear	75% 25%
5	Loss of speech	50%
6	Permanent total loss of the lens of one eye	50%
7 [^]	Loss of or the permanent total loss of use of four fingers and thumb of: a) Right hand b) Left hand	70% 50%
8 [^]	Loss of or the permanent total loss of use of four fingers of: a) Right hand b) Left hand	40% 30%
9 [^]	Loss of or the permanent total loss of use of one thumb: a) Both right phalanges / one right phalanx b) Both left phalanges / one left phalanx	30% / 15% 20% / 10%
10 [^]	Loss of or the permanent total loss of use of one finger: a) three right phalanges / two right phalanges / one right phalanx b) three left phalanges / two left phalanges / one left phalanx	10% / 7.5% / 5% 7.5% / 5% / 2%
11	Loss of or the permanent total loss of use of toes: a) all toes of one foot b) great toe - both phalanges c) great toe - one phalanx d) other toes - any phalanx	15% 5% 3% 2%
12 [#]	Fractured of bones: a) Hip or pelvis b) Skull, collarbone, thigh, heel, lower leg, ankle, arm, elbow, wrist c) Others	100% 40% 15%
13 [#]	Second, third or fourth degree burns: a) On 45% or more of body surface b) On 20% to 44% of body surface c) On 10% to 19% of body surface d) On 5% to 9% of body surface	100% 60% 30% 20%

[^] The reimbursement percentage for right/ left hand will be transposed if the insured's dominant hand is the left hand.

[#] If the insured suffered from multiple bone fracture or burns in a single accident, we will pay item #12 or item #13 once respectively based on the injury with the highest severity.

The total payment for Enhanced Dismemberment Benefit under a single accident is capped by 100% sum insured. The accumulated total payment per insured (including all policies that have been effective) is also capped by 100% sum insured.