

If an accident causes the loss of...	You receive this % of your covered amount
Life	100%
Both hands or both feet (hands or feet are completely severed through or above the wrist or ankle joint)	100%
Entire sight of both eyes (complete loss of vision that cannot be regained or corrected by medical or surgical treatment or by artificial means)	100%
One hand and one foot (hand or foot are completely severed through or above the wrist or ankle joint)	100%
One hand and the entire sight of one eye (the hand is severed through or above the wrist, and one eye suffers complete loss of vision that cannot be regained or corrected by medical or surgical treatment or by artificial means)	100%
One foot and the entire sight of one eye (the foot is severed through or above the ankle joint, and one eye suffers complete loss of vision that cannot be regained or corrected by medical or surgical treatment or by artificial means)	100%
Loss of speech and hearing of both ears (loss of speech and loss of hearing, neither of which can be regained or corrected by medical or surgical treatment or by artificial means)	100%
Quadriplegia (complete and irreversible paralysis of both upper and lower limbs - from the shoulder down including total paralysis of both hands and from the waist down including total paralysis of both feet)	100%
Paraplegia (complete and irreversible paralysis of both lower limbs - from the waist down including total paralysis of both feet)	100%
Hemiplegia (complete and irreversible paralysis of upper and lower limbs on one side of the body - from the shoulder down including total paralysis of the hand and from the waist down including total paralysis of the foot)	100%
One hand or one foot (hand or foot is completely severed through or above the wrist or ankle joint)	50%
Entire sight of one eye (complete loss of vision that cannot be regained or corrected by medical or surgical treatment or by artificial means)	50%
Speech (that cannot be regained or corrected by medical or surgical treatment or by artificial means)	50%
Hearing in both ears (complete loss of hearing in both ears that cannot be regained or corrected by medical or surgical treatment or by artificial means)	50%
Four fingers on the same hand (fingers are completely severed through or above the metacarpophalangeal joints)	50%
Thumb and index finger of same hand (fingers are completely severed through or above the metacarpophalangeal joints)	25%
Uniplegia (complete and irreversible paralysis of one limb - from the shoulder down including total paralysis of the hand if claiming an upper limb and from the waist down including total paralysis of the foot if claiming a lower limb)	25%

Benefits may be paid for more than one accidental loss but the total amount of AD&D insurance payable for any one accident, will not exceed the full amount of the insured's AD&D insurance.