

## Schedule of Capital Benefits \$50,000

1. <b>Permanent</b> total disablement	100%
2. <b>Permanent</b> paralysis of all limbs	100%
3. <b>Permanent</b> loss of use of two limbs	100%
4. <b>Permanent</b> loss of use of one limb	100%
5. <b>Permanent</b> total loss of sight	100%
6. <b>Permanent</b> total loss of sight in a remaining eye	100%
7. <b>Permanent</b> total loss of sight or the lens in one eye	50%
8. <b>Permanent</b> total loss of hearing	75%
9. <b>Permanent</b> total loss of hearing in one ear	25%
10. <b>Permanent</b> Total Loss of : Liver	75%
11. Two kidneys	75%
12. One kidney	35%
13. Sexual function	45%
14. Two testicles	40%
15. One testicle	7.5%
16. Spleen	30%
17. <b>Permanent</b> disfigurement to 100% of the surface of the head and neck	50%
18. <b>Permanent</b> disfigurement to 100% of the surface of the remainder of the body	25%
19. <b>Permanent</b> total loss of use of a thumb and all fingers on one hand	70%
20. <b>Permanent</b> total loss of use of all the fingers on one hand	40%
21. <b>Permanent</b> total loss of use of a thumb	30%
22. <b>Permanent</b> total loss of use of one joint of a thumb	15%
23. <b>Permanent</b> total loss of use of a finger	10%
24. <b>Permanent</b> total loss of use of two joints of a finger	7.5%
25. <b>Permanent</b> total loss of use of one joint of a finger	5%
26. <b>Permanent</b> total loss of use of a foot	15%
27. <b>Permanent</b> total loss of use of a big toe	5%
28. <b>Permanent</b> total loss of use of one joint of a big toe	3%
29. <b>Permanent</b> total loss of use of each other toe	3%

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| 30. Broken leg or kneecap that will not join  | 10%  |
| 31. Shortening of a leg by at least 5 centimetres   | 7.5% |
| 32. Any <b>Permanent</b> Disability or Disfigurement that is not total or is not listed under Events 7 to 31 above will be paid for in proportion to the degree of <b>Permanent</b> Disability as compared with the cases as listed above without taking into account the occupation of the Member. |      |

**Your Insurer** will pay such a percentage of the Capital Benefit that **They** in **Their** absolute discretion determine and being in **Their** opinion not inconsistent with the compensation provided under Events 7 to 31 inclusive, limited always to a maximum of 75% of the Event 1 compensation amount.

Death benefit is limited to 20% for those persons under the age of 18.

The degree of **Permanent** injury will be decided at 365 days after the accident.