

SPORTS COVER

SUMS INSURED:

A. Capital Benefits as per scale

Maximum Capital Benefit \$70,000

Death (% of Maximum Benefit)

1. Death 100%

Death for an Insured Person under 18 years of age is limited to \$20,000

Permanent Disability

2. Permanent Quadriplegia..... 100%

3. Permanent Paraplegia 100%

4. Permanent total loss of sight.

Two Eyes 100%

One Eye 50%

5. Permanent total loss of hearing

Two Ears 75%

One Ear 25%

6. Permanent total loss of use of

Two Arms 75%

One Arm 35%

7. Permanent total loss of use of

Two Legs 75%

One Leg 35%

8. Permanent total loss of use of

Two plus fingers 40%

Two fingers 14%

	One finger	4%
	One thumb	5%
9.	Permanent total loss of use of	
	Two plus toes	40%
	Two toes	14%
	One toe	4%
10.	Permanent total loss of	
	Two kidneys	75%
	One kidney	30%
11.	Total & Permanent	
	Disfigurement	45%
	Shortening of leg	7%

For the purpose of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage Paid to be at Our sole and absolute discretion.

12. Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated at a percentage of the Capital Benefit as determined at the sole and absolute discretion of the underwriters. Such determination will not be inconsistent with the benefits provided Under events 4-11 inclusive.
13. Becoming HIV positive but cover for this Event is only provided if the infection was as a direct result of playing or participating in the Sport nominated in the Schedule.
14. Actual Non Medicare Medical Expenses incurred following Accidental miscarriage or premature child birth up to max 26 weeks pregnancy.

Cover for this event is only provided of the miscarriage or childbirth was as a direct result of playing or participating in the Sport nominated in the Schedule.

Event 14 is subject to deduction of the Excess specified in the Schedule for Medical Benefits.