



**NICO
General**

associated with  Sanlam group

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SCHEDULE OF DISABLEMENT – BENEFIT 2

The Compensation hereunder is payable in the following proportions of the Basic Amount in the event of Permanent Disablement.

	Compensation
(a) Loss by physical separation at or above the wrist or ankle of one or More limbs: _____	100%
(b) Loss of whole eye _____	100%
Sight of eye _____	100%
(c) Injuries resulting in Permanent Total Disablement from following usual Occupation or any other occupation for which the Insured Person is fitted By knowledge or training: _____	100%
(d) Loss of Four fingers _____	70%
(e) Loss of thumb – both phalanges _____	25%
- One phalanx _____	10%
(f) Loss of index finger - Three phalanges _____	10%
- Two phalanx _____	8%
- One Phalanx _____	4%
(g) Loss of middle finger - Three phalanges _____	6%
- Two phalanx _____	4%
- One phalanx _____	2%
(h) Loss of ring finger - Three phalanges _____	5%
- Two phalanx _____	4%
- One phalanx _____	2%
(i) Loss of little finger - Three phalanges _____	4%
- Two phalanx _____	3%
- One phalanx _____	2%
(j) Loss of metacarpals - First or second (additional) _____	3%
- (Third, fourth or fifth (additional) _____	2%

		Compensation
(k)	Loss of toes	
	- all on one foot _____	30%
	- great, both phalanges _____	5%
	- great, one phalanx- _____	2%
	- other than great, if more than one toe lost, each _____	1%
(l)	Loss of hearing - both ears _____	80%
	- one ear _____	25%
(m)	Loss of	
	- sight, except perceptions of light _____	75%
	- lens of eye _____	75%

PROVIDED ALWAYS THAT:

- (i) In the event of Compensation becoming payable under more than one of Benefits 2 (a) to 2(m) in respect of one Insured Person the total amount payable shall not exceed 100% of the Basic Amount in respect of such person.
- (ii) Where the injury is not specified the Company will pay such Compensation as in its opinion is not inconsistent with the provisions of this schedule.
- (iii) Permanent total loss of use of member shall be treated as loss of member.