

Corporate Solutions Life Insurance Policy

Schedule 1 Physical Loss Policy No: GL AIA 0617

The following events are covered if they are the sole result of an Accident.

Insured Event	Percent of sum insured payable
Diplegia Means the total and permanent loss of function of both arms or both legs due to injury of the spinal cord	100%
Hemiplegia Means the total and permanent loss of function of one side of the body due to brain injury	100%
Paraplegia The total and permanent loss of function of both legs due to injury of the spinal cord	100%
Quadriplegia/Tetraplegia The total and permanent loss of function of both upper and lower limbs due to injury of the spinal cord	100%
Permanent Total Loss of Use of Limbs (entire hand or entire foot) Two (2) or more limbs One (1) limb	100% 50%
Permanent Total Loss of Entire Sight whether aided or unaided Both eyes One (1) eye	100% 50%
Permanent Total Loss of Entire Sight of One (1) Eye whether aided or unaided and Permanent Total Loss of Use of One (1) Limb (entire hand or entire foot)	100%
Permanent Los of All Hearing whether aided or unaided Both ears One (1) Ear	100% 20%
Permanent Loss of Use of Four (4) Fingers and Thumb of Either Hand Fingers two (2) joints or more, thumb one (1) joint or more	40%
Permanent Loss of Use of Four (4) Fingers of Either Hand Fingers two (2) joints or more	25%
Permanent Loss of Use of Thumb of Either Hand Thumb one (1) joint or more	25%
Permanent Loss of Use of One (1) Finger of Either Hand Finger two (2) joints or more	5%
Permanent Loss of Use of All Toes of One (1) Foot	15%

Permanent Loss of Use of Great (Big) Toe of One (1) Foot	5%
Both joints	
Third Degree Burns covering more than forty percent (40%) of body	50%
Burns means damage caused by thermal, electrical or chemical agents resulting in tissue injury to a percentage of the body surface as measured by the Rule of Nines of the Lund and Browder Body Surface Chart	
Fractured Upper or Lower Leg or Patella – Non-Union	10%
Fracture means the cracking or breaking of a bone as a result of an Accidental injury but specifically excludes any fractures that result from excessive physical activity (e.g. stress fractures) or a degenerative condition and not from a specific injury	
Shortening of Leg by at least Five (5)cm	7.5%
Hospitalisation Due to Traumatic Brain Injury at fifteenth (15th) consecutive day of Hospitalization	50%
The duration of hospitalization includes dates on which the Insured Member is transported from the injury site to a hospital facility, admitted to the facility, transferred between facilities and released from the facility.	
Genitourinary Losses	
<ul style="list-style-type: none"> • Anatomical Loss of the Penis 100% Means an amputation of the glans penis or any portion of the shaft of the penis above the glans penis (i.e. closer to the body) or damage to the glans penis or shaft of the penis that requires reconstructive surgery • Permanent Loss of Use of the Penis 100% Means damage to the glans penis or shaft of the penis that results in complete loss of the ability to perform sexual intercourse that is reasonably certain to continue through the lifetime of the Insured Member • Anatomical Loss of One (1) Testicle 50% Means the amputation of, or damage to, one (1) testicle that requires testicular salvage, reconstructive surgery, or both. • Anatomical Loss of Both Testicles 100% Means the amputation of, or damage to, both testicles that requires testicular salvage, reconstructive surgery, or both. • Permanent Loss of Use of Both Testicles 100% Means damage to both testicles resulting in the need for hormonal replacement therapy that is medically required and reasonably certain to continue throughout the lifetime of the Insured Member • Anatomical Loss of the Vulva, Uterus or Vaginal Canal 100% Means the complete or partial amputation of the vulva, uterus or vaginal canal or damage to the vulva, uterus or vaginal canal that requires reconstructive surgery • Permanent Loss of Use of the Vulva or Vaginal Canal 100% Means damage to the vulva or vaginal canal that results in complete loss of the ability to perform sexual intercourse that is reasonably certain to continue throughout the lifetime of the Insured Member • Anatomical Loss of One (1) Ovary 50% Means the amputation of one (1) ovary or damage to one (1) ovary that requires ovarian salvage, reconstructive surgery or both 	

- **Anatomical Loss of Both Ovaries** **100%**
Means the amputation of both ovaries or damage to both ovaries that requires ovarian salvage, reconstructive surgery or both
- **Permanent Loss of Use of Both Ovaries** **100%**
Means damage to both ovaries resulting in the need for hormonal replacement therapy that is medically required and reasonably certain to continue throughout the lifetime of the Insured Member
- **Total and Permanent Loss of Urinary System Function** **100%**
Means damage to the urethra, ureter(s), both kidneys, bladder or urethral sphincter muscle(s) that requires urinary diversion and / or hemodialysis, either of which is reasonably certain to continue throughout the lifetime of the Insured Member.

Traumatic Injury resulting in the inability to perform at least Two (2) Activities of Daily Living (ADL)

- At the sixtieth (60th) consecutive day of ADL loss **50%**
- At the one hundred and eightieth (180th) consecutive day of ADL loss **50 %**

ADL means, after consideration of medical and other appropriate evidence, the Company is satisfied that the Insured Member has been absent from his / her Active Employment or Engagement due to an Accident for a minimum period of sixty (60) consecutive days from the date of disablement and is totally and irreversibly unable, as a result of the Accident, to perform without assistance at least two (2) of the following activities for themselves:

- Bathing and showering: The ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means
- Dressing and undressing: The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances
- Eating and drinking: The ability to feed oneself once food has been prepared and made available
- Toileting: The ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene
- Mobility: The ability to move from place to place by walking, wheelchair or with assistance of a walking aid