

The following is the coverage under the Group Personal Accident (GPA) Insurance Policy for the employees of MOIL LIMITED. :

1. Death and Permanent Total Disablement (PTD).
2. Loss of two limbs, two eyes or one limb and one eye as Permanent Total Disablement (PTD).
3. Loss of one limb or one eye as Permanent Partial Disablement (PPD).
4. Permanent Total Disablement from injuries other than those named above (PTD).
5. Permanent Partial Disablement Percentage to be covered under the policy as per Percentage (%) of Capital Sum Insured (CSI) as stated below:
6. Table of benefits and Percentage of (%) Capital Sum Insured {which is Rs.10 Lakh for each insured member i.e. covering all the employees of MOIL LIMITED} is specified in table below:

TABLE OF BENEFITS	PERCENTAGE (%) OF CAPITAL SUM INSURED
1. Death	100
2.a) Loss of eye-sight (both eyes)	100
b) Loss of two limbs	100
c) Loss of one limb and one eye	100
3.a) Loss of sight of one eye	50
b) Loss of one limb	50
4. Permanent Total and absolute disablement	100
5.i) Loss of toes-all	20
ii) Great-both phalanges	5
iii) Great-one phalanx	2
iv) Other than great, if more than one toe lost-each	1
i) Loss of hearing – both ears	50
ii) Loss of hearing – one ear	15
c) Loss of Speech	50
d) Loss of four fingers and thumb of one hand	40
e) Loss of four fingers	35
f) Loss of thumb	
i) - Both phalanges	25
ii) - One phalanx	10
g) Loss of index finger	
i) - Three phalanges	10
ii) - Two phalanges	8
iii) - One phalanx	4
h). Loss of middle finger	
i) Three phalanges	6
ii) Two phalanges	4
iii) One phalanx	2
i) Loss of ring finger	
i) Three phalanges	5
ii) Two phalanges	4
iii) One phalanx	2

j) Loss of little finger i) Three phalanges ii) Two phalanges iii) One phalanx	4 3 2
k) Loss of Metacarpals i) First or second (additional) ii) Third, fourth or fifth (additional)	3 2
l) Any other permanent partial disablement	Percentage (%) of Capital Sum Insured (CSI) as assessed by Doctor

7. Additional Benefit:

i) Education Grant for one or more than one dependent child (up to 25 yrs. of age) in the event of death or permanent total disablement of the insured due to accident, the policy shall also provide compensation towards Education Fund for the dependent children as below:

- (a) If the insured person has one dependent child below the age of 25 years, an amount of Rs. 25,000/-.
- (b) If the insured person has more than one dependent child below the age of 25 years, and amount Rs.25,000/- will be equally divided amongst the number of children.

In the event of the Insured's Death or Permanent Total Disablement sustained by the Insured person, the Insurance Company shall pay the nominee or legal heir as the case may be Rs.25,000/- for education benefit of dependent child/children up to 25 years of age.

- ii) **Carriage of Dead body:** In the event of death of the insured person due to accident as defined in the policy, outside his/her residence, the insurance Company shall reimburse expenses incurred for transportation of insured's dead body to the place of residence and Expenses incurred for Burial /cremation (funeral expenses) of Rs.5,000/- .
 - iii) **Home Alteration and Vehicle Modification** only in case of Permanent Total Disablement - Alterations to the insured person's residence that is necessary to make the residence accessible for a wheelchair confined person and modifications to one motor vehicle owned by the insured person that is necessary to make the vehicle accessible by the insured Person - Rs 50,000/- consolidated.
 - iv) **Ambulance Services (to and fro):** Ambulance charges for hospitalization in case of accidental injury of the insured person will be reimbursed actual amount or Rs. 2,500/- whichever is lower.
8. Coverage shall be extended for 24 hours i.e. 24x7 within the Geographical limits of worldwide.
9. Coverage shall be applicable in the event accidents caused to insured persons due to Terrorism Activities / Loss caused due to Terrorism.