

**MANFAAT DAN PERLINDUNGAN  
TAKAFUL PAMPASAN MANGSA KECEDERAAN JENAYAH**

	MANFAAT PERLINDUNGAN	AMAUN PAMPASAN CAPITAL SUM
1	KEMATIAN	RM 10,000.00
2	KEILATAN KEKAL SEPENUHNYA	RM 10,000.00
3	KEILATAN KEKAL SEPARA	As per Table of Permanent Disablement Benefits
4	PAMPASAN RAWATAN “OUTPATIENT”	RM 300.00
5	PAMPASAN RAWATAN “INPATIENT”	RM 1,000.00

**TABLE OF PERMANENT DISABLEMENT BENEFITS**

<u>Description of Disablement</u>	Percentage of The Capital Sum Covered
Loss of two limbs	“
Loss of both hands or all fingers and both thumbs	“
Total Loss of sight of both eyes	“
Total paralysis	“
Injuries resulting in being permanently bedridden	“
Any other injury causing permanent total disablement	“
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	“
Loss of arm at elbow	“
Loss of arm between elbow and wrist	“
Loss of hand at wrist	“
Loss of leg -at hip	“
-between knee and hip	“
-below knee	“
Eye: Loss of -whole eye	100%
-sight of	100%
-sight of, except perception of light	- 50%
-lens of	- 50%

Loss of four fingers and thumb of one hand	-	50%
Loss of four fingers	-	40%
Loss of thumb	- both phalanges	25%
	- one phalanx	10%
Loss of index finger	- three phalanges	10%
	- two phalanges	8%
	- one phalanx	4%
Loss of middle finger	- three phalanges	6%
	- two phalanges	4%
	- one phalanx	2%
Loss of ring finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	2%
Loss of little finger	- three phalanges	4%
	- two phalanges	3%
	- one phalanx	2%
Loss of metacarpals	- first or second (additional)	3%
	third, fourth of fifth (add.)	2%
Loss of toes	- all	15%
	- great both phalanges	5%
	- great one phalanx	2%
	other than great if more	
	than one toe lost each	1%
Loss of hearing	- both ears	75%
	- one ear	15%

Permanent total loss of use of member shall be treated as loss of member.

Where injury is not specified the Company will adopt a percentage of disablement under the scale of schedule as above which in its opinion is not inconsistent with the provisions above.

The aggregate of all percentage payable in respect of any one incident shall not exceed 100%.