# GROUP ACCIDENTAL DEATH AND/OR DISMEMBERMENT

utmost™ CORPORATE SOLUTIONS

## FACTSHEET

### GROUP ACCIDENTAL DEATH

A Lump Sum Benefit in the event of an Employee's death due to an Accident.

### GROUP ACCIDENTAL DISMEMBERMENT

A Lump Sum Benefit should the Employee suffer a dismemberment as a result of an Accident (as per the selected scale).

## COVER SUMMARY

| OPTIONS | GROUP ACCIDENTAL DEATH | GROUP ACCIDENTAL DISMEMBERMENT | STANDARD COVER | ALTERNATIVE COVER |
|---|---|---|---|---|
| BENEFIT* | ✓ | ✓ | Multiple of Earnings | Fixed monetary amount |
| RETIREMENT AGE | ✓ | ✓ | 65 | 60, 62, 63, 67 or 70. |
| BASIS OF COVER | ✓ | ✓ | Compulsory for all Eligible Employees | Options to make voluntary top-up to extend compulsory cover |
| CAUSE OF DEATH | ✓ | ✓ | Accidental causes | › Work related Accident only<br>› Additional Lump Sum Benefit payable if the Member dies or suffers dismemberment due to a work related Accident. |
| DISMEMBERMENT BENEFIT SCALE | | ✓ | Long Scale Cover | Short Scale Cover |

*Benefit is restricted to a maximum of £2 million (or currency equivalent).
No medical underwriting is required for this cover. Cover for Spouse and Children is also available.

## DEFINITIONS

### ACCIDENT

A sudden, unforeseen and unintended, identifiable event, causing death, dismemberment or Incapacity, within 180 days of that event.

In addition, a dismemberment or Incapacity resulting from the following will also be considered as an Accident:

› A pyogenic infection arising from such an event,
› A surgical operation made necessary solely by such an event and performed within 90 days of the event.

# DISMEMBERMENT BENEFIT SCALE

## SHORT SCALE COVER

| SHORT SCALE EVENTS (LOSS OF) | PERCENTAGE OF FULL BENEFIT PAYABLE |
|---|---|
| (i) ONE HAND OR ONE FOOT OR SIGHT OF ONE EYE | 50% |
| (ii) ANY TWO OF THE LOSSES IN (i) | 100% |

## LONG SCALE COVER

MULTIPLE DISMEMBERMENTS

Where an Accident causes more than one dismemberment, the percentages described on the scale in respect of each loss are added together, up to a maximum of 100%. When a dismemberment Benefit has been paid, the residual Benefit entitlement is reduced accordingly. Claims for different Accidents can be made under this cover, subject to a maximum of 100% of Benefit.

ADDITIONAL CONSIDERATIONS

Permanent Disabilities not mentioned in the long scale table shall be compensated in accordance with their seriousness as compared with that of those mentioned. The partial or total 'functional' disablement of a limb or an organ, (where not specifically dealt with in the table) shall be treated like the partial or total loss of the said limb or organ.

Full Long Scale Cover can be found within the appendix.

### ELIGIBILITY

Set by Policyholder and agreed at quotation stage.

As a Group Risk Assurance Policy, cover is compulsory for all Members.

### LEVEL OF BENEFIT

The Benefit can be set to vary depending on:

- Marital status.
- Employment grade.
- Age or seniority.
- Duration of service.
- Other categories as determined by the Policyholder.

### AVAILABLE POLICY CURRENCIES

- Pounds Sterling.
- US Dollars.
- Euros.
- Swiss Francs.

### PREMIUM FREQUENCY OPTIONS

Paid by the Policyholder in advance either:

- Annually.
- Semi-annually.
- Quarterly.
- Monthly.

### FURTHER INFORMATION

Full policy documentation as well as claims and underwriting guides can be provided on request please contact **EBLifeSales@utmostworldwide.com**

# GROUP ACCIDENTAL DEATH & DISMEMBERMENT ASSURANCE

## APPENDIX

| LONG SCALE EVENTS (LOSS OF) | | | MAXIMUM BENEFIT |
|---|---|---|---|
| 100% BENEFIT | Total and irrevocable loss of sight, both eyes | | 100% |
| | Loss of both arms or both hands | | 100% |
| | Complete and permanent deafness of both ears, of traumatic origin | | 100% |
| | Removal of lower jaw | | 100% |
| | Permanent loss of speech of traumatic origin | | 100% |
| | Loss of one arm and one leg or one foot | | 100% |
| | Loss of one hand and one foot or one leg | | 100% |
| | Loss of both legs or both feet | | 100% |
| HEAD | Loss of osseous substance of the skull in all its thickness | Surface of at least 6 sq cm | 40% |
| | | Surface of 3 to 6 sq cm | 20% |
| | | Surface of less than 3 cm sq | 10% |
| | Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone | | 40% |
| | Loss of one eye | | 50% |
| | Complete and permanent deafness of one ear | | 30% |
| LOWER LIMBS | Amputation of thigh (upper half) | | 60% |
| | Amputation of thigh (lower half and leg) | | 55% |
| | Total loss of foot (tibio-tarsal disarticulation) | | 50% |
| | Partial loss of foot (sub-ankle bone disarticulation) | | 40% |
| | Partial loss of foot (medio-tarsal disarticulation) | | 35% |
| | Partial loss of foot (tarso-metartarsal disarticulation) | | 30% |
| | Total paralysis of lower limb (incurable nerve lesion) | | 60% |
| | Complete paralysis of the external poplitic sciatic nerve | | 30% |
| | Complete paralysis of the internal poplitic sciatic nerve | | 20% |
| | Complete paralysis of two nerves (poplitic sciatic external and internal) | | 40% |
| | Anchylosis of the hip | | 40% |
| | Anchylosis of the knee | | 20% |
| | Loss of osseous substance from the thigh or both bones of the leg (incurable condition) | | 60% |
| | Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg | | 40% |
| | Loss of osseous substance of the knee-pan while the movements are preserved | | 20% |
| | Shortening of the lower limb by at least 5cm | | 30% |
| | Shortening of the lower limb by 3 to 5 cm | | 20% |
| | Shortening of the lower limb by 1 to 3 cm | | 10% |
| | Total amputation of all the toes | | 25% |
| | Amputation of four toes including big toe | | 20% |
| | Amputation of four toes | | 10% |
| | Anchylosis of the big toe | | 10% |
| | Amputation of two toes | | 5% |
| | Amputation of one toe, other than the big toe | | 3% |

| LONG SCALE EVENTS (LOSS OF) | | | MAXIMUM BENEFIT | |
|---|---|---|---|---|
| | | | RIGHT | LEFT |
| UPPER LIMBS | Loss of one arm or one hand | | 60% | 50% |
| | Considerable loss of osseous substance of the arm (definite and incurable lesion) | | 50% | 40% |
| | Total paralysis of the upper limb (incurable lesion of the nerves) | | 65% | 55% |
| | Total paralysis of the circumflex nerve | | 20% | 15% |
| | Shoulder Anchylosis | | 40% | 30% |
| | Elbow Anchylosis | In favourable position (15 degrees round the right angle) | 25% | 20% |
| | | In unfavourable position | | |
| | Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion) | | 40% | 30% |
| | Total paralysis of the median nerve | | 45% | 35% |
| | Total paralysis of the radial nerve at the torsion cradle | | 40% | 35% |
| | Total paralysis of the forearm radial nerve | | 30% | 25% |
| | Total paralysis of the hand radial nerve | | 20% | 15% |
| | Total paralysis of the cubital nerve | | 30% | 25% |
| | Anchylosis of the wrist in favourable position (straight and in pronation) | | 20% | 15% |
| | Anchylosis of the wrist in unfavourable position (flexion or strained extension of supine position) | | 30% | 25% |
| | Total loss of thumb | | 20% | 15% |
| | Partial loss of thumb (ungual Phalanx) | | 10% | 5% |
| | Total Anchylosis of thumb | | 20% | 15% |
| | Total amputation of forefinger | | 15% | 10% |
| | Amputation of two phalanges of forefinger | | 10% | 8% |
| | Amputation of the ungual phalanx of forefinger | | 5% | 3% |
| | Simultaneous amputation of thumb and forefinger | | 35% | 25% |
| | Amputation of thumb and a finger other than forefinger | | 25% | 20% |
| | Amputation of two fingers other than thumb and forefinger | | 12% | 8% |
| | Amputation of three fingers other than thumb and forefinger | | 20% | 15% |
| | Amputation of four fingers including thumb | | 45% | 40% |
| | Amputation of four fingers excluding thumb | | 40% | 35% |
| | Amputation of the median finger | | 10% | 8% |
| | Amputation of a finger other than thumb, forefinger and median | | 7% | 3% |

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