

PROPOSAL TO CLIENT

PERMANENT DISABLEMENT SCALE

<u>ITEMS</u>	<u>SCALE OF COMPENSATION</u>
	% of Sum Payable under Permanent Disablement
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
(a) Right Hand	100%
(a) Left Hand	100%
(b) One foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
(a) both Ears	75%
(b) one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
(a) Right Hand	70%
(b) Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
(a) Right Hand	40%
(b) Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
(a) both Right Joints	30%
(b) one Right Joint	15%
(c) both Left Joints	20%
(d) one Left Joint	10%



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| 16. | Loss of or the Permanent Total Loss of use of Fingers | |
| | (a) three Right Joints | 15% |
| | (b) two Right Joints | 10% |
| | (c) one Right Joint | 7.5% |
| | (d) three Left Joints | 10% |
| | (e) two Left Joints | 7.5% |
| | (f) one Left Joint | 5% |
| 17. | Loss of or the Permanent Total Loss of use of Toes | |
| | (a) all – one Foot | 20% |
| | (b) great - both Joints | 7.5% |
| | (c) great – Joint | 5% |
| 18. | Fractured Leg or Patella with established non-union | 15% |
| 19. | Shortening of Leg by at least 5 cm | 10% |
| 20. | Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive. | |

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Important Notices

1. Duty of Disclosure

In addition to providing all basic information necessary to enable us to place the risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. In particular, you must satisfy yourself as to the accuracy and completeness of the information you provide to insurers.

In this respect, you must provide all information relating to the risk, whether favourable or not, which would influence the judgement of a prudent insurer in determining whether he will take the risk, and, if so, for what premium and on what terms.

If all such information is not disclosed by you, insurers have the right to avoid the contract from its commencement which may lead to claims not being met.

2. Remuneration

Jardine Lloyd Thompson Limited (JLT) is remunerated for its services to you, by the receipt of brokerage commission paid by Insurers and that brokerage commission is part of the premium charged for this insurance. Your agreement and instructions to proceed with this insurance transaction shall constitute your consent to JLT's receipt of that brokerage commission.

3. Summary Document

This Proposal To Client summarises the insurance quotation we have obtained on your behalf but does not detail all terms and conditions, warranties and exceptions to the policy. Should there be any discrepancy, immediate notice should be provided to Jardine Lloyd Thompson Limited.

4. New Claims

The quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the expiry date of the policy (or the date of inception if this is a new risk).

If claims do occur during this period, insurers have the right to revise the terms quoted or even rescind their quotation.

5. Warranties

Where this insurance is subject to a Warranty (whether stated within this Proposal To Client or within the relevant Policy wording), there must be strict compliance with the stipulation in the Warranty. If you do not comply, and, in consequence, the Warranty is breached, insurers will be entitled to void the Policy from inception or renewal date.

6. Conditions

Where this insurance is subject to Conditions (whether stated within this Proposal To Client or within the relevant Policy wording), there must be due observance and fulfilment of all the conditions of this Policy. These Conditions may or may not be Conditions Precedent to any liability of the insurers.