

MUSICAL INSTRUMENT INSURANCE PROGRAM ACCIDENT BENEFITS

Your Accident Benefits Coverage at a Glance

Worldwide 24-hour accident coverage insuring

- Yourself
- **Against accidents occurring**
- At work
- At home
- At play
- While travelling
- **Against losses caused by**
- Accidental death
- Dismemberment
- Paralysis (double indemnity)
- Loss of use
- **Also covers the following expenses:**
- Repatriation expenses
- Rehabilitation expenses

Accidental Death (Principal Sum)	\$25,000 or \$50,000
Dismemberment	(As per Specific Loss Schedule)
Paralysis	(As per Specific Loss Schedule)
Loss of Use	(As per Specific Loss Schedule)
Repatriation	\$10,000
Rehabilitation	\$10,000

Specific Loss Schedule

When Injury results in any of the following losses within 365 days of the date of the accident, we will pay:

For Loss of	% of Principal Sum
Life	100%
Entire Sight of Both Eyes	100%
Speech and Hearing in Both Ears	100%
One Hand and the Entire Sight of One Eye	100%
One Foot and the Entire Sight of One Eye	100%
Entire Sight of One Eye	66 2/3%
Speech	66 2/3%
Hearing in Both Ears	66 2/3%
Hearing in One Ear	33 1/3%
All Toes on One Foot	25%
For Loss or Loss of Use of:	
Both Hands	100%
Both Feet	100%
One Hand and One Foot	100%
One Arm	75%
One Leg	75%
One Hand	66 2/3%
One Foot	66 2/3%
Thumb and Index Finger or at Least Four Fingers of One Hand	33 1/3%
For Total Paralysis of	
Both Upper and Lower Limbs (Quadriplegia)	200%
Both Lower Limbs (Paraplegia)	200%
Upper and Lower Limbs of One Side of Body (Hemiplegia)	200%