

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