

Takaful Accidental Disability Benefit

This Supplementary Takaful Accidental Disability Takaful Benefit (hereinafter called "Contract") forms part of the Participant's Membership Document (hereinafter called the "PMD") to which it is attached. This Contract is valid only if this Supplementary Benefit is mentioned in the Participant's Specific Schedule (hereinafter referred to as the "PSS"). This Contract is issued in consideration of the Contributions applicable to this Contract as stated in the PSS.

The following conditions describe the special conditions that would be followed exclusively for this benefit. All other terms and conditions mentioned in the PMD would also be considered as part of this Supplementary Scheme.

CLAUSE 1 - EVENTS COVERED

a. PERMANENT TOTAL DISABILITY (PTD):

If an Individual Covered sustains bodily injuries occurring solely, directly and independently of all other causes through external, violent, visible and accidental means from an event or incident that occurs that is unforeseen and unexpected and did not result directly and indirectly from the deliberate actions or intentions of a person or persons and over which the Individual Covered had no control, influence or intent and the consequences of which resulted directly, and within ninety (90) days after such injuries are sustained, suffers losses set in Table 1 as a direct result of such injuries and independently of all other causes, the Takaful Operator will, subject to the provisions hereinafter stated pay the percentage specified in Table 1 of the amount for which the Individual Covered is covered for Permanent Total Disability under this benefit to the person or persons entitled thereto. If the Covered Individual suffers more than one of the losses set out in Table 1, the total amount payable under this clause on account of such losses shall not exceed the amount for which the Individual Covered is covered for PTD under this Benefit.

b) PERMANENT PARTIAL DISABILITY (PPD):

If an Individual Covered sustains bodily injuries occurring solely, directly and independently of all other causes through external, violent, visible and accidental means from an event or incident that occurs that is unforeseen and unexpected and did not result directly and indirectly from the deliberate actions or intentions of a person or persons and over which the Individual Covered had no control, influence or intent and the consequences of which resulted directly, and within ninety (90) days after such injuries are sustained, suffers losses set in Table 1 as a direct result of such injuries and independently of all other causes, the Takaful Operator will, subject to the provisions hereinafter stated pay the percentage specified in Table 1 of the amount for which the Individual Covered is covered for Permanent Partial Disability under this benefit to the person or persons entitled thereto. If the Covered Individual suffers more than one of the losses set out in Table 1, the total amount payable under this clause on account of such losses shall not exceed the amount for which the Individual Covered is covered for PPD under this Benefit.

c) TEMPORARY TOTAL DISABLEMENT (TTD):

If an Individual Covered sustains bodily injuries occurring solely, directly and independently of all other causes through external, violent, visible and accidental means from an event or incident that occurs that is unforeseen and unexpected and did not result directly and indirectly from the deliberate actions or intentions of a person or persons and over which the Individual Covered had no control, influence or intent and the consequences of which resulted directly, and within ninety (90) days after such injuries are sustained, becomes wholly and continuously disabled as a direct result of such injuries and independently of all other causes, rendering him unable to perform each and every duty pertaining to his usual occupation and all of the substantial duties of an occupation to which he or she may be suited by reason of training, education or experience the Takaful Operator will, subject to the provisions hereinafter stated, pay each month that such disability persists the amount for which the Individual Covered is covered for Temporary Total Disablement under this Benefit to the person or persons entitled thereto as per the PSS. The payment of any claim would be subject to a deferred period which would be specified in the PSS. In the event that such disability persists beyond the period specified in the PSS, all benefits under this Benefit shall cease. Furthermore, benefits under this shall not be payable:

- if the Individual Covered has suffered losses covered under **Permanent Total Disablement**; or
- if the Individual Covered has suffered losses covered under **Permanent Partial Disablement**; or
- for any period during which the Individual Covered is receiving remuneration or compensation from the Participant.

CLAUSE 2 - TAKAFUL COVERAGE:

The Takaful Coverage is applicable to each Individual Covered in accordance with the PSS and as provisions of Clause 13 of The PMD.

CLASUE 3 - BASIS OF TAKAFUL COVERAGE

The basis of Takaful coverage under this Benefit shall be either *Non-Contributory* or *Contributory* depending on the Takaful Death Coverage basis.

CLAUSE 4 - COMPUTATION OF TAKAFUL CONTRIBUTIONS

(See Clause 6 - the PMD)

CLAUSE 5 - TERMINATION OF INDIVIDUAL EMPLOYEE'S TAKAFUL COVERAGE

The Takaful Coverage of the Individuals Covered shall terminate under the provisions of Clause 16 of the PMD and Clause 7 of this document.

CLAUSE 6 - MINIMUM ELIGIBILITY AGE

The minimum eligibility age under this Benefit is mentioned in the PSS.

CLASUE 7 - MAXIMUM ELIGIBILITY AGE

The maximum eligibility age under this Benefit is mentioned in the PSS.

CLASUE 8 - PARTICIPATION REQUIREMENTS

(See Clause 14 - the PMD-)

CLAUSE 9 - LIMITATIONS

The Takaful Coverage provided hereunder this benefit does not cover any loss resulting from or caused directly or indirectly, wholly or partly, by:

- a) Attempted suicide, self-destruction or self-inflicted injury, while sane or insane, or any attempt thereat; or
- b) disease or bodily or mental infirmity, or medical or surgical treatment thereof, or hernia, ptomaine or bacterial infections except pyogenic infections of and through a visible wound accidentally sustained; or
- c) Aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline or charter service; or
- d) Being under the influence of alcohol, intoxicants or drugs other than in accordance with the directions of a registered medical practitioner; or
- e) Involvement in any underwater activity.
- f) Participation in or training for any dangerous or hazardous sport of competition or riding or driving in any form of race or competition; or
- g) Any breach of law by the individual covered or assault provoked by him; or
- h) Injury (ies) caused by nuclear fission, nuclear fusion or radioactive contamination; or
- i) While engaging in or taking part in any naval, military or air force operation; or
- j) Pregnancy, abortion or childbirth; or
- k) Nuclear, Chemical or Biological ; or
- l) Any disease or medical condition from which the Insured Covered was suffering or had a past history at the commencement of the cover or his date of entry, if later; or
- m) War, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), including civil war, mutiny, riot, civil commotion assuming the proportions or amounting to a popular rising, military rising, insurrection, revolution, rebellion, conspiracy, military usurped power, martial law or state of siege, or any acts of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.