



GROUP ACCIDENTAL DEATH AND/OR DISMEMBERMENT FACTSHEET

LIFE AND DISABILITY



Generali Worldwide Lifeguarding unforeseen circumstances for Employees and dependants

GROUP ACCIDENTAL DEATH

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

GROUP ACCIDENTAL DISMEMBERMENT

To provide a Lump Sum Benefit should the Employee suffer a dismemberment as a result of an Accident (as per the selected scale) whilst in employment.

Options	Group Accidental Death	Group Accidental Dismemberment	Standard Cover	Alternative Cover
Benefit*	✓	✓	Multiple of salary	Fixed 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	<ul style="list-style-type: none"> — Work related Accident only — Additional Lump Sum Benefit payable if the Member dies or suffers dismemberment due to a work related Accident.
Dismemberment Benefit Scale		✓	<ul style="list-style-type: none"> — Long Scale Cover 	<ul style="list-style-type: none"> — 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.

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GENERALI



GENERALI WORLDWIDE GROUP ACCIDENTAL DEATH AND/OR DISMEMBERMENT

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.



GROUP ACCIDENTAL DEATH & DISMEMBERMENT ASSURANCE APPENDIX

Long Scale Cover

Long Scale Events (Loss of)	Maximum Benefit		
Total and irrevocable loss of sight, both eyes	100%		
Loss of both arms or both hands	100%		
100% Benefit	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 Surface of 3 to 6 sq cm Surface of less than 3 cm sq
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-metatarsal disarticulation)	30%	
	Total paralysis of lower limb (incurable nerve lesion)	60%	
	Complete paralysis of the external popliteal sciatic nerve	30%	
	Complete paralysis of the internal popliteal sciatic nerve	20%	
	Complete paralysis of two nerves (popliteal 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	
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%	
Upper Limbs	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 unguis 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%	