

SCALE OF BENEFIT - PERMANENT PARTIAL DISABLEMENT

Nature of Disability	Benefits as a proportion of the Benefits
Total and irrecoverable loss of sight, both eyes	100%
Loss of both arms or both hands	100%
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	100%
Loss of one arm and one foot	100%
Loss of one hand and one foot	100%
Loss of one hand and one leg	100%
Loss of both legs	100%
Loss of both feet	100%
<u>HEAD</u>	
Loss of osseous substance of the skull in all its thickness :	
- Surface of at least 6 sq. cm.	40%
- Surface of 3 to 6 sq. cm.	20%
- Surface of less than 3 sq. cm.	10%
Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone	40%
Loss of one eye	40%
Complete and permanent deafness of one ear	30%
<u>UPPER LIMBS</u>	
Loss of one arm or one hand right	80%
Loss of one arm or one hand left	70%
Amputation of right Arm above the elbow	75%
Amputation of right Arm below the elbow	65%
Amputation of left Arm above the elbow	65%
Amputation of left Arm below the elbow	55%
Considerable loss of osseous substance of one arm (Definite and incurable lesion)	40%
Total paralysis of the upper limb (incurable lesion of the nerves)	55%
Total paralysis of the circumflex nerve	15%
Shoulder Anchylosis	30%

Elbow Anchylosis - in favorable position (15 degrees round the right angle) - in unfavorable position	20% 35%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	30%
Total paralysis of the median nerve	35%
Total paralysis of the radial nerve at the torsion cradle	35%
Total paralysis of the forearm radial nerve	25%
Total paralysis of the hand radial nerve	15%
Total paralysis of the cubital nerve	25%
Anchylosis of the wrist in favourable position (straight and in pronation)	15%
Anchylosis of the wrist in unfavourable position (flexion or strained extension or supine position)	25%
Amputation of Hand at the wrist	50%(L)/60%(R)
Total loss of thumb	25%(L)/30%(R)
Partial loss of thumb (ungual phalanx)	15%(L)/18%(R) outer phalanx of thumb
Total Anchylosis of thumb	15%,
Total Amputation of forefinger	10%(L)/12%(R)
Amputation of two phalanges of forefinger	8%(L)/10%(R)
Amputation of the ungual phalanx of forefinger	5%(L)/6%(R) outer phalanx of FOREFINGERS
Simultaneous amputation of thumb and forefinger	25%
Amputation of thumb and a finger other than forefinger	20%
Amputation of two fingers other than thumb and forefinger	8%
Amputation of three fingers other than thumb and forefinger	15%
Amputation of four fingers including thumb	40%
Amputation of four fingers excluding thumb	35%
Amputation of the median finger	8%(L)/10%(R)
Amputation of outer phalanx of middle finger	4%(L),5%(R)
Amputation of outer 2 phalanx of middle finger	6%(L),8%(R)
Amputation of ring or little finger	5%(L),6%(R)
Amputation of outer phalanx ring or little finger	2%(L),3%(R)
Amputation of outer 2 phalanx ring or little finger	4%(L),5%(R)
Amputation of a finger other than thumb forefinger and median	3%
<u>LOWER LIMBS</u>	
Amputation of thigh (upper half)	65%

Amputation of thigh (lower half and leg)	55%
Total loss of foot (tibio-tarsal disarticulation)	45%
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%
Amputation of foot above Ankle	45%
Amputation of foot below Ankle	35%
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 5 cm	30%
Shortening of the lower limb by 3 to 5 cm	20%
Shortening by 1 to 3 cm	10%
Total amputation of all the toes	30% entire metatarsus
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 any one toe, other than the big toe/first toe	3%
Amputation of fifth metatarsal	10%
Amputation of big toe and metatarsal bone	10%
Amputation of first toe	5%
Amputation of outer phalanx of first toe	3%

Anchylosis of the fingers (other than thumb and forefinger) and of the toes (other than the big toe) shall only entitle to of 50% of the BENEFIT which would be due for the loss of the said members.

The total BENEFIT payable in respect of several disablements due to the same accident / sickness is arrived at by adding together the various BENEFITS but shall not exceed the total BENEFIT under the Schedule of BENEFITS.

If the MEMBER is left-handed, the percentage set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

The partial or total 'functional' disablement not specifically dealt with in the schedule of permanent disabilities, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

Maximum Medical Improvement (MMI) in scale which is as below- Every medical condition resulting due to accident/sickness should undergo maximum possible medical treatment and only after exhausting all medical avenues, is eligible for disability claim subject to the terms and conditions of the policy wording especially definitions and exclusions which belong to the PTD benefit.

Further If the operation/treatment had healed completely with no complications or impediment to the movement of joints i.e. scars, putrefaction, calcification, inflammation, or palpable or other complications will not qualify for an eligible claim under disability. Alternatively, if there is any disability after MMI it will be adjudicated as per above scale mentioned.

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