



PERSONAL ACCIDENT INSURANCE

Whereas the Insured described in the Schedule by a Proposal which shall be the basis of this Contract and is deemed to be incorporated herein has applied to the **ZENITH GENERAL INSURANCE COMPANY LIMITED** for the Insurance hereinafter contained and has paid the Premium as consideration for such insurance during any Period of Insurance as stated in the said Schedule.

Now this policy witnesseth that subject to the terms exceptions and conditions contained herein or endorsed hereon if the Insured shall sustain any bodily injury caused by violent accidental external and visible means which injury shall independently of any other cause be the direct and immediate cause of death, loss or disablement, then the Company will upon proof to the satisfaction of the Directors be subject and liable to make good and satisfy to the Insured (or in the event of death of the Insured to the Insured's legal representatives) at the Office of the Company in Lagos such one of the Capital Sums or Allowances as set out in the schedule.

EXCEPTIONS

Provided always that no claim shall be made under this Policy in respect of any bodily injury consequent upon:-

- (a) War, invasion act of foreign enemy hostilities (whether war be declared or not), civil war rebellion revolution, insurrection or military or usurped power.
- (b) Suicide, whether felonious or not, or any attempt thereat, intentional self-injury, or the Insured committing breach of law.

Claim settlement Process.

In the event of an accident, within the meaning of this Policy, occurring to the Insured, notice thereof in writing must be given to the Company, together with full particulars, both of the accident and of the injury, and the Insured must as early as possible place himself under the care of a duly qualified Medical Practitioner Such notice must be given within fourteen days after the occurrence of the accident; it being also a condition precedent to the admission of any such claim for total disablement allowance that the Insured shall have continued under the care of a duly qualified Medical Practitioner, and shall given notice as aforesaid before he has ceased to be confined to bed or house, or within 7 days thereafter. Under no circumstances will the Company be liable for any claim unless notice thereof be received within 3 months after the occurrence of the accident, and it is an express condition that in the event of death immediate notice must be sent to the Company before interment, so that the Company may be represented at the inquest, the holding of which is a condition precedent to any claim.

6.The due observance and fulfillment of the terms provisions, conditions and endorsements of this Policy, in so far as they relate to anything to be done or complied with by the Insured, shall be conditions precedent to any liability of the Company to make any payment under this Policy.

Scale of Benefit For Permanent Disability	% of Liability	
SCALE I		
Total Paralysis		100
Injuries resulting in being permanently bedridden		100
Any other injury causing permanent total disablement from engaging in or giving attention to profession or occupation of any kind		100
Loss of two limbs		100
Loss of both hands or of all fingers and thumbs		100
Total loss of sight in both eyes		100
SCALE II		
Loss of arm at shoulder		60
Loss of arm between elbow and shoulder		50
Loss of arm at elbow		60
Loss of arm between wrist and elbow		45
Loss of hand at wrist		45
Loss of four fingers		50
Loss of thumb-both phalanges		35
one phalange		10
Loss of index finger -	1	45
three phalanges		15
two phalanges		10
one phalange		6
Loss of middle finger -		
three phalanges		10
two phalanges		6
one phalange		4
Loss of ring finger -		
three phalanges		6
two phalanges		5
one phalange		3
Loss of little finger -		
three phalanges		5
two phalanges		4
one phalange		3
Loss of metacarpals - 1st or 2nd (additional) 3rd		4
4th or 5th (additional)		3

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Loss of leg - at hip	70
Loss of leg - between hip and knee	50
Loss of leg - below knee	35
Loss of foot	40
Loss of toes - all of one foot	20
great -	
both phalanges	10
one phalange	3
other than great, if more than one toe lost, each	2
Loss of sight of one eye	30
Loss of hearing - one ear	10
Total loss of hearing	50

It is further understood that:-

- (a) In the event of multiple injuries arising from one accident the total compensation payable for Permanent Disablement shall not in the aggregate exceed the capital benefit under section A or B whichever is greater.
 - (b) Permanent total loss of use of part of a limb shall be treated as loss of that part.
 - (c) Loss of sight of an eye shall mean total and irrecoverable loss of all sight rendering the Insured person absolutely blind in that eye beyond remedy by surgical or other treatment.
 - (d) Where any bodily injury not specifically mentioned herein however small is sustained by the Insured person' a percentage of the permanent disablement will be applied which in the opinion of the company is consistent with the above scale of fixed percentages of compensation after necessary consultation with a qualified medical practitioner.
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