



**INDIAN INSTITUTE OF TECHNOLOGY - MADRAS**  
Chennai 600 036

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**Permanent Total Disablement**

For Death	100% of Sum insured
Loss of sight of both the eyes	100% of Sum insured
Loss of two entire hands or two entire feet	100% of Sum insured
Loss of one entire hands or one entire foot	100% of Sum insured
Complete loss of hearing of both eyes and complete loss of speech	100% of Sum insured
Complete loss of hearing of both eyes and complete loss of speech and loss of one limb or loss of sight of one eye	100% of Sum insured

**Permanent Partial Disablement**

Body part	Liability Part	Percentage of Sum Insured (%)
Toe	Loss of Toes - All	20
	Great – both phalanges	5
	Great – one phalanx	2
	Other than great, if more than one toe lost each	1
Ear	Loss of Hearing – Both Ears	50
	Loss of hearing – One Ear	15
Finger	Loss of Four fingers and thumb of one hand	40
	Loss of Four Fingers	35
	Loss of thumb – both phalanges	25
	Loss of thumb – one phalanx	10
	Loss of Index Finger – three phalanges	10
	Loss of Index Finger – two phalanges	8
	Loss of Index Finger – one phalanx	4
	Loss of Middle Finger - three phalanges	6
	Loss of Middle Finger – two phalanges	4
	Loss of Middle Finger - one phalanx	2
	Loss of Ring Finger - three phalanges	5
	Loss of Ring Finger – two phalanges	4
	Loss of Ring Finger - one phalanx	2
	Loss of Little Finger - three phalanges	4
Loss of Little Finger – two phalanges	3	
Loss of Little Finger - one phalanx	2	
	Loss of Metacarples – First or Second (additional)	3
	Loss of Metacarples – Third, Fourth or Fifth (additional)	2



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Shoulder/Elbow	An arm at the shoulder joint	50
	An arm above the elbow joint	50
	An arm beneath the elbow joint	50
	A hand at the Wrist	50
	A thumb	10
Leg	A leg above mid-thigh`	50
	A leg up to mid-thigh	50
	A leg up to beneath the knee	50
	A leg up to mid-calf	40
	A foot at the ankle	40
Eye	Loss of sight of one eye	50
Others	Sense of Smell	10
	Sense of taste	5