

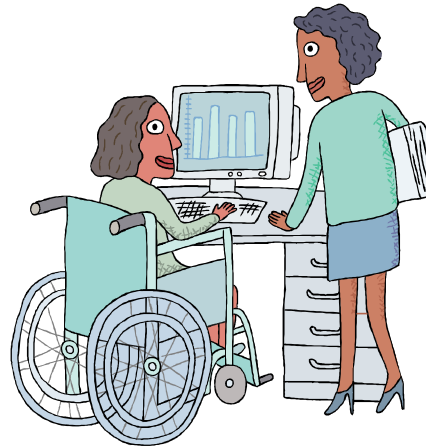
BENEFIT PAYMENTS

In the event that any of the covered losses is incurred, Guardian Life will pay to the Life Assured, on submission of proof of such loss, the applicable percentage of the sum insured, based on the stated loss.

In the event of the death of the Life Assured from accidental means, the financial settlement will be made to the Executors or Administrators of the Life Assured or such other person or persons as the Life Assured may have designated as beneficiary to receive the proceeds of the policy.

Revised November 2012

This plan is categorized as an **Employee Benefit** and is therefore administered by the Group Life Department of the Employee Benefits Division of Guardian Life Limited.



GUARDIAN LIFE LIMITED Employee Benefits Division

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Group Personal Accident Plan for Government Employees' Administrative Services Only (GEASO)



GROUP PERSONAL ACCIDENT INSURANCE

Guardian Life Limited is pleased to be selected as the Insurer for the Group Personal Accident Insurance provided by Government of Jamaica for its employees. The Personal Accident plan is aimed at providing employees and their families with financial assistance, in the event that the insured member becomes permanently disabled, or dies as a result of an accident on or off the job. The benefit offered under this Group Personal Accident Policy is:-

- Accidental Death & Dismemberment (AD&D)
- Permanent Total Disablement (PTD)

Basis of coverage :

Flat sum of \$500,000 per covered employee

◆ Accidental Death

In the event of an accident which results in the death of a member within 365 days of the accident the member's beneficiary will receive the benefit indicated above. This benefit ceases on attainment of age 60 years or on earlier termination of service.

Dismemberment and Permanent Total Disablement (PTD)

If as a result of an accident, and within 365 days of such accident, any of the losses indicated in the schedule result, once Guardian Life Limited is furnished with proof of dismemberment and or permanent total disablement (disability continuous for at least 12 months) a benefit is paid in accordance with the schedule.

SCHEDULE OF BENEFITS

<u>Description</u>	<u>Percentage</u>
Death by Accident	100%
Loss of Two Hands	100%
Loss of Two Feet	100%
Loss of Sight in Two Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Foot and Sight of one eye	100%
Loss of One Hand and Sight of One Eye	100%
Total Paralysis	100%
Loss of One hand or One Foot	50%
Loss of Sight in One Eye	50%
Complete loss of Hearing in both ears	40%
Total loss of four fingers of same hand	40%
Total loss of both phalanges of thumb	25%
Total loss of thumb - one phalanx	10%
Total loss of index finger — three phalanges	10%
- two phalanges	8%
- one phalanx	4%
Total loss of middle finger—three phalanges	6%
- two phalanges	4%
- one phalanx	2.5%
Total loss of ring finger —three phalanges	5%
- two phalanges	4%
- one phalanx	2.25%
Total loss of little finger—three phalanges	4%
- two phalanges	3%
- one phalanx	2.5%
Total loss of Toes—All	15%
Loss of Great Toe - both phalanges	5%
- one phalanx	2.5%
Any toe other than great	2%

The complete loss of use of any limb (arm or leg) shall be deemed to be loss of the hand or foot relative to such limb, provided that no payment has previously been made for the loss of such hand or foot. In the event of partial loss of use of any limb or organ, a proportionately lower percentage of compensation shall be payable but limited to a maximum of 80% of the sum payable as stated in the table.

The total amount payable under this benefit shall not exceed the Sum Assured. All sums which may from time to time be paid in respect of this benefit in consequence of one or more accidents shall reduce the sum assured under this benefit until it shall have been extinguished.

DEFINITION OF AN ACCIDENT

An accident is defined as an event that occurs by visible, violent and external means at an identifiable time and place but shall also include exposure resulting from a mishap to a conveyance in which the member is travelling.