Benefits and Coverages

What is permanent total/partial and temporary disablement?

(i) When an insured person sustains accidental injuries resulting in loss of limb and is certified by a medical specialist that the injury is of a permanent total or permanent partial nature, then only the insured shall deemed to be permanently totally/partially disabled.

The below mentioned disabilities are covered under PTD

Doctor certified total, continuous and permanent:

a) Loss of the sight of both eyes.

b) Physical separation of or the loss of ability to use both hands and both feet.

c) Physical separation of or the loss of ability to use one hand and one foot.

d) Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot

The disability covered under PPD is as per the table given below and the benefit which is a specified percentage of the sum insured may vary from company to company.

An arm at the shoulder joint
An arm above the elbow joint
An arm beneath the elbow joint
A hand at the wrist
A thumb
An index finger
Any other finger
A leg above mid-thigh
A leg up to mid-thigh
A leg up to beneath the knee
A leg up to mid-calf
A foot at the ankle
A large toe
Any other toe
An eye
Hearing of one ear
Hearing of both ears
Sense of smell
Sense of taste

(ii) Temporary total disablement arises when a person is not in a position to perform the duties that he performing immediately prior to the accident, which has to be certified by a medical professional.

This is a general interpretation for easy understanding & not legal wording.

Unique solution ID: #1128
Author:
Last update: 1970-01-01 01:00

© 2024 Insurance Pandit <info@insurancepandit.com> | 2024-03-29 07:32
URL: http://15.207.23.231/faq/index.php?action=faq&cat=17&id=129&artlang=en