

Section III Premium Tk. 100.00

Schedule of Benefit:

(a) Section I: Own injury benefit:

Nature of Injury:

A. Death	Tk. 1,00,000.00 (Capital sum)
B. Permanent total Disablement	Tk. 1,00,000.00 (Capital sum)

Capital sums in accordance with the following scale or percentages

1. Permanent total loss of sight of both eyes	100%
2. Total loss or permanent total loss of use of two limbs	100%
3. Total loss or permanent total loss of use of right arm	75%
4. Total loss or permanent total loss of use of left arm	60%
5. Total loss or permanent total loss of use of right fore arm	65%
6. Total loss or permanent total loss of use of left fore arm	55%
7. Total loss or permanent total loss of use of right hand	60%
8. Total loss or permanent total loss of use of left hand	50%
9. Total loss or permanent total loss of use of one thigh	60%
10. Total loss or permanent total loss of use of one leg or below the knee	50%
11. Total loss or permanent total loss of use of foot	40%
12. Permanent total loss of sight of the one eye	50%
13. Permanent total deafness in two ears	50%
14. Permanent total deafness in one ear	15%
15. Total loss or permanent total loss of use of thumb on right hand	25%
16. Total loss or permanent total loss of use of thumb on left hand	20%
17. Total loss or permanent total loss of use of index finger on right hand	20%
18. Total loss or permanent total loss of use of index finger on left hand	15%
19. Total loss or permanent total loss of use of middle finger on right hand	12%
20. Total loss or permanent total loss of use of middle finger on left hand	10%
21. Total loss or permanent total loss of use of third (ring) finger on right hand	10%
22. Total loss or permanent total loss of use of third (ring) finger on left hand	8%
23. Total loss or permanent total loss of use of little finger on right hand	8%
24. Total loss or permanent total loss of use of little finger on left hand	6%
25. Total loss or permanent total loss of use of big toe	5%
26. Total loss or permanent total loss of use of any other toe	3%

C. Temporary total disablement a weekly benefit of 0.60% per week } for a period
D. Temporary Partial disablement a weekly benefit of 0.20% per week } not exceeding
52 Weeks.

(b) Section II: Sports Liability benefit:

Legal liability of the insured as per "Sports Liability Cover" under Section II of the policy shall be limited to Tk. 50,000.00.

(c) Section III: Loss/ Damage to Equipment:

The policy covers any accidental loss or damage to insured's playing equipment, tools, apparatus etc. up to Tk. 10,000.00.

CONDITIONS:

1. **Utmost Good Faith:** The policy is based on the information provided by the insured truthfully. Any misrepresentation as to this duty of utmost good faith may render the policy voidable at the option of the aggrieved party.
2. **Claims:** On the happening of a loss covered by the policy, the insured shall intimate the loss to the insurance company as early as possible and submit the following documents in support of claim:
 - a. Claim form duly filled in.
 - b. Registered doctor's certificate in case of bodily injury.
 - c. Post-mortem report in case of accidental death.
 - d. Survey report in case of property damage liability claims and equipment/kits loss claims.
3. **Claim Dispute:** In case of any dispute with regard to a claim, the matter may be referred to the Insurance Development and Regulatory Authority (IDRA). Any decision given by IDRA shall be binding on both the parties and cannot be challenged in a Court of Law, unless written permission is given by IDRA in this regard.
4. **Change in Sum-Insured:** Subject to no loss till date, the sum-insured may be increased proportionately for each section of the policy at a proportionate additional premium.
5. **Policy Cancellation:** The policy may be cancelled by either party by giving 15 days prior notice. In such a case pro-rata premium shall be refunded.

In witness whereof the undersigned hath hereunto set his hands.

Date

Authorized Officer
of the company.