

SCHEDULE OF BENEFITS	
BENEFIT PLAN	Group Long Term Disability
CURRENCY	USD
BENEFIT DESIGN	60% of Salary, subject to a maximum of USD 240,000 per annum benefit.
DEFINITION OF DISABILITY	The Insured Person is totally unable to perform the essential duties of their own previous occupation. After 24 months of continuous disability benefit, disability shall be defined as incapable by reason of illness or injury of following any gainful occupation whatsoever for remuneration, profit or reward.
DEFERRED PERIOD	26 Weeks
BENEFIT ESCALATION	NIL
MAXIMUM COVERAGE AGE	To age 70, subject to having joined the employ of the Insured and been in continuous service before 64th birthday.
MAXIMUM INDEMNITY AGE	70 th birthday attained.
AGGREGATE LIMIT OF LIABILITY	USD 750,000 any one event (capitalized value of claims)
GUARANTEED ISSUE AMOUNT/FREE COVER LIMIT	USD 180,000 per annum to age 65.
ANNUAL RATE (excluding taxes)	USD 1.155 per USD 100
RATE OF EXCHANGE (in calculating the sum insured) As per OANDA rate on Effective Date of Insured's coverage	NA
ATTACHMENTS	Nil

Sports and Hazardous Activities Exclusion

The losses shown below or expenses resulting from participation or training or in connection with any of the following are excluded from coverage under this Policy.

Abseiling	Motor Racing (all types)
Base Jumping	Motorcycling (if the driver of the motorcycle does not possess a valid motor vehicle operator's license and does not have minimum vehicle insurance coverage in the jurisdiction in which the Accident occurred)
Bobsleigh/Luge/Skelton	Mountaineering
Boxing and Mixed Martial Arts Competitions	Parachuting
Canoeing/Kayaking/Rafting (class 5 or 6)	Parascending
Canyoning	Parkour
Caving / Cave Diving/Potholing	Point-to-point
Open Water Swimming	Rock Climbing
Free Diving/No Limits Diving	Rock Scrambling Class 3
Flying as a pilot	Scuba Diving (unless PADI or NAUI certified)
Heli-skiing and Heli-boarding	Sky Diving
High Diving	Skiing or Snow Boarding (off-piste)
Horse Racing	Tombstoning/cliff diving/quarry diving
Micro lighting	Yachting (crewing) outside territorial waters
	Yachting (racing)
Any activity played or practiced in a professional setting, either on a team or individually.	