

Personal Accident Cover

Table of Benefits

Qdos Personal Accident Insurance provides up to £50 per day hospital benefit, and a lump sum payment up to £50,000, in the event of bodily injury as a result of an accident.

Should one incident cause multiple injuries, or should multiple claims be made during the policy period total value of all claims paid under the policy is £50,000. See table below for full details.

1. Death

Death	£50,000
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2. Permanent Disabilities

Senses and Faculties	
Total loss of sight of one eye	£50,000
Total deafness in both ears	£50,000
Total deafness in one ear	£20,000
Total loss of speech	£50,000
Total loss of taste and smell	£15,000
Quadriplegia	£50,000
Paraplegia	£50,000
Permanent Brain Damage	£50,000

Face and Skull	
Loss of whole of lower jaw:	£50,000
General loss of facial tissue incapable of surgical reinstatement and necessitating use of a cosmetic mask:	£50,000
General loss of facial tissue partially capable of surgical reinstatement, but with poor cosmetic result:	£35,000
Loss of bony substance of the skull in all its thickness: 6sq. cm. or more:	£15,000
Loss of bony substance of the skull in all its thickness: 6sq. cm. or more: 3sq. cm.	£5,000
Prominently raised facial scarring totalling: 15cm in length or 15sq.cm. in area	£10,000
Prominently raised facial scarring totalling: 5cm in length or 5 sq. cm. in area	£2,500

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Burns	
Over 25sq.cm. in area	£5,000

Bodily Organs and Spinal Column	
Loss of one kidney	£20,000
Loss of whole of one lung	£20,000
Severe loss of spinal strength substantially and continuously restricting normal day to day domestic activity	£25,000
Partial loss of spinal strength and mobility with continuous pain during normal day to day domestic activity	£10,000

Face and Skull	
Loss of one arm or one hand	£50,000
Complete immobility of shoulder	£35,000
Complete immobility of elbow; in unfavourable position	£25,000
Complete immobility of elbow; in favourable position within 15 degrees of right angle]	£17,500
Complete immobility of wrist; in straight position	£12,500
Complete immobility of wrist; in awkward position	£17,500
Total Loss of thumb	£12,500
Partial Loss of thumb: one phlange	£7,500
Complete immobility of thumb	£7,500
Total Loss of forefinger	£7,500
Partial Loss of forefinger: one phalange	£2,500
Partial Loss of forefinger: two phalange	£5,000
Total Loss of any other finger	£2,500
Complete immobility of finger (other than thumb for which see above)	£2,500

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Lower Limbs	
Loss of leg at or above the knee	£50,000
Loss of leg below the knee	£35,000
Loss of foot at or above the ankle joint	£30,000
Loss of half foot	£20,000
Complete immobility of hip	£25,000
Complete immobility of knee	£15,000
Total or partial loss of kneecap with considerably restricted movement	£15,000
Total or partial loss of kneecap with full movement preserved:	£7,500
Shortening of lower limb: by 5 cm or more:	£15,000
Shortening of lower limb: by 3 cm to 5 cm:	£10,000
Shortening of lower limb: by less than 3 cm:	£5,000
Loss of big toe:	£7,500
Complete immobility of big toe:	£5,000
Loss of any other toe:	£5,000
Complete immobility of toe (other than big toe for which see above)	£2,500

Fractures up to 5 claims per calendar year	
Grade 1	£300
Grade 2	£500
Grade 3	£700

Daily Hospital Benefit up to 60 days, excluding the first 24 hours	£50
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