

Communication Workers Union
PERSONAL ACCIDENT POLICY
FOR
ALL "In Benefit" MEMBERS.

| COVER DETAILS | NEW BENEFIT |
|---|---------------|
| Accidental Death | €30,000 |
| Loss of two or more Limbs or Both Eyes or one of each | €30,000 |
| Loss of one Eye | €30,000 |
| Permanent and total loss of speech | €30,000 |
| Permanent and total loss of hearing a) in both ears | €30,000 |
| b) in one ear | €7,500 |
| Loss by permanent physical severance or permanent and total loss of use | |
| One limb | €30,000 |
| One big toe | € 3,000 |
| Any other toe | € 1,500 |
| One thumb – right hand/left hand* | €7,500/€6,000 |
| One forefinger – right hand/left hand* | €6,000/€4,500 |
| Any other finger – right hand/left hand* | €3,000/€1,800 |
| Permanent total loss of use of | |
| Shoulder or elbow – right/left* | €7,500/€6,000 |
| Wrist – right/left* | €6,000/€4,500 |
| (*To be reversed if left handed) | |
| Hip or knee or ankle | €6,000 |
| Removal by surgical operation of | |
| Lower jaw | €9,000 |
| Permanent Total Disablement from Any Occupation | €30,000 |
| Hospitalisation per wk – as an in-patient for more than 24hrs as a result of an accident. Benefit shall be payable for a maximum period of 52 weeks | €300 |
| Fracture to arm (including wrist) | €750 |
| Fracture to leg (including ankle) | €1,500 |
| Burns – covering 27% or more of the body | €6,000 |
| covering 18% to 27% of the body | €5,000 |
| covering 9% to 18% of the body | €4,000 |
| covering 4.5% to 9% of the body | €2,000 |
| When more than one form of disablement results from one accident the percentage form each are added together but no more than €30,000 shall be paid. | |