

PERSONAL ACCIDENT INSURANCE

Terms and Conditions No. 8-2, Annex 3



APPROVED BY BTA Baltic Insurance Company AAS Management Board Decision No.LVB1_0002/02-03-03-2017-68 of 11 July 2017

Amount of Insurance Indemnity due to Loss of Labour Capacity

Table 2
The Amount of Insurance Indemnity for Disability Caused by Injury

No	Disability	Insurance Indemnity % from the Sum Insured Specified in the Contract
1	Group I	100%
2	Group II	50%
3	Group III	25%
4	children up to 18 years of age	according to the Terms and Conditions

Table 3
The Amount of Insurance Indemnity for Mutilation Caused by Injury

No	Mutilation	Insurance Indemnity % from the Sum Insured Specified in the Contract
Head injury		
1	Traumatic damage of the nervous system, resulting in: a) body paralysis b) tetraplegia c) hemiplegia d) paraplegia e) monoplegia	80% 80% 70% 60% 50%
2	Total and irreversible deafness (one ear)	100% (30%)
3	Complete and irreversible loss of vision (one eye)	100% (50%)
4	Complete, irreversible loss of speech	100%
5	Loss of the skull bone mass over the entire surface thickness: a) up to 3 cm ² b) from 3 cm ² to 5 cm ² c) over 5 cm ²	10% 20% 40%
6	Amputation of the lower jaw	100%
7	Amputation of the lower jaw with biting function retained	45%
8	Partial amputation of the nose	30%
9	Complete amputation of the nose	100%
10	Loss of senses of smell, taste	10%
Spinal cord injury		
11	Complete rupture of spinal cord	100%
12	Partial rupture of spinal cord	60%
13	Damage of the lumbar section with dysfunction of pelvic	50%

	organs	
Nerves in the upper limbs		
14	Complete paralysis of an upper limb (incurable nerve damage) a) of the leading arm b) of the non-leading arm	65% 55%
15	Complete median nerve palsy a) of the leading arm b) of the non-leading arm	45% 35%
16	Complete serratus anterior nerve palsy a) of the leading arm b) of the non-leading arm	20% 15%
17	Complete radial nerve palsy, with limp palm a) of the leading arm b) of the non-leading arm	40% 35%
18	Complete radial nerve palsy in the forearm a) of the leading arm b) of the non-leading arm	30% 25%
19	Complete radial nerve palsy a) of the leading arm b) of the non-leading arm	25% 20%
20	Complete elbow nerve palsy a) of the leading arm b) of the non-leading arm	30% 25%
Mutilations of the upper limbs		
21	Complete loss of both palms or both arms	100%
22	Loss of one arm (leading) up to the shoulder joint	70%
23	Loss of one arm (non-leading) up to the shoulder joint	60%
24	Loss of one arm (leading) up to the elbow joint	65%
25	Loss of one arm (non-leading) up to the elbow joint	55%
26	Loss of one hand (leading arm)	55%
27	Loss of one hand (non-leading arm)	50%
28	Loss of one hand or palm a) of the leading arm b) of the non-leading arm	60% 50%
29	Significant loss of bone mass of the hand (established and incurable damage) a) of the leading arm b) of the non-leading arm	50% 40%
30	Shoulder joint ankylosis a) of the leading arm b) of the non-leading arm	40% 30%
31	Shoulder joint ankylosis - in a physiologically good position (15% right angle) a) of the leading arm b) of the non-leading arm - in a physiologically bad position a) of the leading arm b) of the non-leading arm	25% 20% 40% 35%
32	Massive loss of both forearm bones (existing and incurable damage) a) of the leading arm b) of the non-leading arm	40% 30%
33	Wrist ankylosis in a physiologically good position (right and pronate position) a) of the leading arm b) of the non-leading arm	20% 15%
34	Wrist ankylosis in a physiologically bad position (flexion, excessive extension or supination)	

	a) of the leading arm b) of the non-leading arm	30% 25%
35	Complete loss of a thumb a) of the leading arm b) of the non-leading arm	25% 20%
36	Partial loss of a thumb (second phalanx) a) of the leading arm b) of the non-leading arm	15% 10%
37	Complete ankylosis of a thumb a) of the leading arm b) of the non-leading arm	20% 10%
38	Complete amputation of the index finger a) of the leading arm b) of the non-leading arm	15% 10%
39	Complete loss of two phalanges of the index finger a) of the leading arm b) of the non-leading arm	10% 5%
40	Complete loss of the distal phalanx of the index finger a) of the leading arm b) of the non-leading arm	5% 3%
41	Complete loss of a thumb and index finger a) of the leading arm b) of the non-leading arm	35% 25%
42	Complete loss of a thumb and another finger (except index finger) a) of the leading arm b) of the non-leading arm	25% 20%
43	Complete loss of two fingers (except for thumb and index finger) a) of the leading arm b) of the non-leading arm	12% 8%
44	Complete loss of three fingers (except for thumb and index finger) a) of the leading arm b) of the non-leading arm	20% 15%
45	Complete loss of four fingers, including thumb a) of the leading arm b) of the non-leading arm	45% 40%
46	Complete loss of four fingers, except for thumb a) of the leading arm b) of the non-leading arm	40% 35%
47	Complete loss of middle finger a) of the leading arm b) of the non-leading arm	10% 8%
48	Complete loss of a finger (except for thumb, index finger or middle finger) a) of the leading arm b) of the non-leading arm	7% 3%
Nerves in the lower limbs		
49	Complete and incurable palsy of the external and internal sciatic nerves at shin level	40%
50	Complete and incurable palsy of the external sciatic nerve at shin level	30%
51	Complete and incurable palsy of the internal sciatic nerve at shin level	20%
Mutilations of the lower limbs		
52	Loss of both legs from the hip joint	100%
53	Complete and incurable palsy of a lower limb	60%
54	Loss of one leg from the hip joint	60%
55	Loss of one leg from the knee joint	50%

56	Loss of both feet	80%
57	Loss of one foot (in ankle joint)	45%
58	Partial loss of foot (submalleolar disarticulation distal from the ankle joint)	40%
59	Partial loss of foot (medio-tarsal disarticulation)	35%
60	Partial loss of foot (in tarso-metatarsal joint)	30%
61	Hip joint stiffness (ankylosis)	45%
62	Knee joint stiffness (ankylosis)	20%
63	Loss of hip bone mass or loss of bone mass in both bones in the lower leg (incurable condition)	60%
64	Loss of bone mass in knee joint with significant bone fragmentation and problems straining and stretching leg	40%
65	Loss of knee joint bone mass with retained movement ability	20%
66	Shortening of lower limb by at least 5 cm	30%
67	Shortening of lower limb by 3-5 cm	20%
68	Shortening of lower limb by 1-3 cm	10%
69	Complete amputation of toes of both feet	25%
70	Amputation of 4 toes, including the big toe	20%
71	Complete loss of a big toe	10%
72	Complete loss of 1 toe	3%
73	Complete loss of 2 toes	5%
74	Complete loss of 4 toes	10%
Mutilations of several body parts		
75	Complete loss of an arm and a leg on one side of the body	100%
76	Complete loss of the leading arm and a foot on one side of the body	100%
77	Complete loss of the palm of the leading arm and a leg	100%
78	Complete loss of a palm and a foot	80%

Remarks:

1. The insured person, in case of ankylosis of a finger (except for the thumb and index finger) and toes (except for the big toe) will be granted 50% of the amount of insurance indemnity that the insured would otherwise be entitled to in case of loss of these limbs.
2. Insurance indemnity will not be paid until the mutilation is acknowledged as permanent and irreversible loss.
3. The insured person's mutilation, its progress or improvements shall be approved by Quality Control Inspection of the Medical Care and Labour Capacity Expertise.
4. If the insured person is granted a disability group due to an Injury sustained in a personal accident, the amount of insurance indemnity shall be determined based on the decision of the State Medical Commission for the Assessment of Health Condition and Labour Capacity, where the disability group is specified.
In case a disability group is granted due to the sustained Injury, but the insurance indemnity specified in the table above for the mutilation, which has been the reason for being granted the disability group, is lower than that payable for the disability group, then additional insurance indemnity will be paid, deducting the amount of insurance indemnity previously paid for the mutilation.
5. In the case when the Insured sustains a Mutilation, listed both in this table and under the "Injuries", BTA will grant insurance indemnity only under one type of insurance protection.