



APPROVED

"BTA Insurance Company" SE

Board resolution No LV1-0002/02-03-03-2013-112 of 18.12.2013.

**Accident Insurance Terms and Conditions No 8.1
Annex 3**

**Table 2
The Amount of Insurance Indemnity Related to the Accident**

No	Damage	Insurance Indemnity % from the Sum Insured Specified in the Contract
1	Fractures of cranium (except for cranium base)	5
2	Fracture of cranium base	15
3	Cerebral commotion with hospitalization	3
4	Traumatic brain and its membrane haemorrhaging	10
5	Smashing of cerebral substance	50
6	Fracture of thigh bone without bone dislocation	5
7	Fracture of thigh bone with bone dislocation	8
8	Bone fracture that forms knee joint	5
9	Fracture of one shin bone without dislocation	5
10	Fracture of one shin bone with dislocation	8
11	Fracture of both shin bones without dislocation	8
12	Fracture of both shin bone with dislocation	10
13	Fracture of forearm bone without dislocation	3
14	Fracture of forearm bone with dislocation	5
15	Fracture of one forearm bone without dislocation	3
16	Fracture of one forearm bone with dislocation	5
17	Fracture of both forearm bones without dislocation	5
18	Fracture of both forearm bones with dislocation	8
19	Fracture of bones that form the elbow joint without dislocation	5
20	Fracture of bones that form the elbow joint with dislocation	8
21	Fracture of pelvic bones	5
22	Fracture of the femur head, cervix	10
23	Fracture of a heel bone	5
24	Fracture of a foot base bone – for each	1
25	Fracture of a toe phalanx (without dislocation) – for each	1
26	Fracture of a toe phalanx (with dislocation) – for each	2
27	Fracture of a hand bone (without dislocation) – for each	1
28	Fracture of a hand bone (with dislocation) – for each	2
29	Joint cord strain with immobilisation	1
30	Joint cord disruption	3
31	Fracture of collar bone – without dislocation	3
32	Fracture of collar bone – with dislocation	5
33	Internal organ bruise with haematoma	3
34	Internal organ bruise with internal organ damage	5
35	Fracture of a vertebral arch – for each	1.5
36	Fracture of a vertebral body – for each	5
37	Fracture of a vertebral arch with spinal cord damage	25
38	Fracture of a rib – for each rib	1
39	Fracture of nose and face bones – without dislocation	1
40	Fracture of nose and face bones – with dislocation	2

Note:

1. If the injury, which is mentioned in this table and in the table for the type of insurance coverage "Disability", will occur to the Insured, BTA shall pay insurance indemnity according to one of the types of the insurance coverage.