



**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  
Annex 4**

**Table 3  
The Amount of Insurance Indemnity Related to the Mutilation Caused by the  
Accident**

<b>No</b>	<b>Mutilation</b>	<b>Insurance Indemnity % from the Sum Insured Stipulated in the Contract</b>
1	Complete deafness of both ears with traumatic origin	100%
2	Amputation of the lower jaw	100%
3	Complete irreversible loss of speech	100%
4	Complete loss of an arm and leg on one side	100%
5	Complete loss of the leading arm and a foot on one side	100%
6	Complete loss of the leading arm hand and a leg	100%
7	Loss of both legs up to the hip joints	100%
8	Complete loss of both hands or both arms	100%
9	Complete and irreversible loss of vision (both eyes)	100%
10	Complete and irreversible loss of vision (one eye)	50%
11	Complete loss of a seeing eye	50%
12	Complete loss of a hand and foot	80%
13	Loss of both feet	80%
14	Partial amputation of the lower-jaw with maintained biting function	45%
15	Loss of the skull bone mass over the entire surface, thickness: - up to 3 sq. cm; - 3 to 5 sq. cm; - over 5 sq. cm	10% 20% 40%
16	Complete deafness of one ear with traumatic origin	30%
17	Loss of one foot (from the ankle joint)	45%
18	Partial loss of a foot (distally from the ankle joint sub-malleolar disarticulation)	40%
19	Partial loss of a foot (mediotarsal disarticulation)	35%
20	Partial loss of a foot (in a tarsometatarsal joint)	30%
21	Complete and incurable paralysis of the lower extremity	60%
22	Loss of one foot from the knee joint	50%
23	Loss of one foot from the hip joint	60%
24	Complete and incurable paralysis of the shin external sciatic nerve	30%
25	Complete and incurable paralysis of the shin internal sciatic nerve	20%
26	Complete and incurable paralysis of the shin external and internal sciatic nerves	40%

27	Immobility of the hip joint (ankylosis)	45%
28	Immobility of the knee joint (ankylosis)	20%
29	Loss of the hip bone mass or loss of both bones in the shin (incurable condition)	60%
30	Loss of the bone mass in the knee joint with significant bone fragmentation and difficulties to strain and stretch the leg	40%
31	Loss of the knee joint mass with maintained movements	20%
32	Shortening of the lower extremity by at least 5 cm	30%
33	Shortening of the lower extremity by 3-5 cm	20%
34	Shortening of the lower extremity by 1-3 cm	10%
35	Complete amputation of toes on both feet	25%
36	Amputation of 4 toes, including the big toe	20%
37	Complete loss of the big toe	10%
38	Complete loss of 1 toe	3%
39	Complete loss of 2 toes	5%
40	Complete loss of 4 toes	10%
<b>Mutilations of Upper Extremities</b>		
41	Loss of one hand (leading arm)	55%
42	Loss of one hand (non-leading arm)	50%
43	Loss of one arm (leading) up to the elbow joint	60%
44	Loss of one arm (non-leading) up to the elbow joint	50%
45	Loss of one arm (leading) up to the shoulder joint	60%
46	Loss of one arm (non-leading) up to the shoulder joint	50%
47	Loss of one arm or hand - leading arm - non-leading arm	60% 50%
48	Significant loss of the arm bone mass (determined and incurable damage) - leading arm - non-leading	50% 40%
49	Complete paralysis of the upper extremity (incurable nerve damage) - leading arm - non-leading	60% 50%
50	Complete paralysis of the musculospiral nerve - leading arm - non-leading	20% 15%
51	Shoulder joint ankylosis - leading arm - non-leading	40% 30%
52	Elbow joint ankylosis In physiologically good position (15° right angle) - leading arm - non-leading In physiologically bad position - leading arm - non-leading	25% 20% 40% 35%
53	Massive loss of both bones of the forearm (permanent and incurable damage) - leading arm - non-leading	40% 30%
54	Complete paralysis of the median nerve - leading arm	45%

	- non-leading	35%
55	Complete paralysis of the radial nerve, with the loose hand - leading arm - non-leading	40% 35%
56	Complete paralysis of the forearm radial nerve - leading arm - non-leading	30% 20%
57	Complete paralysis of the arm radial nerve - leading arm - non-leading	25% 20%
58	Complete paralysis of the ulnar nerve - leading arm - non-leading	30% 25%
59	Ankylosis of the hand joint in physiologically good position (in the straight and pronation condition) - leading arm - non-leading	20% 15%
60	Ankylosis of the hand joint in physiologically bad position (flexion, excessive extension or supination) - leading arm - non-leading	30% 25%
61	Complete loss of the thumb - leading arm - non-leading	20% 15%
62	Partial loss of the thumb (second nail phalanx) - leading arm - non-leading	10% 5%
63	Complete thumb ankylosis - leading arm - non-leading	20% 10%
64	Complete amputation of the index finger - leading arm - non-leading	15% 10%
65	Complete loss of two phalanges of the index finger - leading arm - non-leading	10% 5%
66	Complete loss of the index finger nail phalanx - leading arm - non-leading	5% 3%
67	Complete loss of the thumb and the index finger - leading arm - non-leading	35% 25%
68	Complete loss of the thumb and another finger (apart from the index finger) - leading arm - non-leading	25% 15%
69	Complete loss of two fingers (apart from the thumb and index finger) - leading arm - non-leading	12% 8%
70	Complete loss of 3 fingers (apart from the thumb and index finger) - leading arm - non-leading	20% 15%
71	Complete loss of 4 fingers, including the thumb	

	- leading arm	45%
	- non-leading	40%
72	Complete loss of 4 fingers, apart from the thumb	
	- leading arm	40%
	- non-leading	35%
73	Complete loss of the middle finger	
	- leading arm	10%
	- non-leading	8%
74	Complete loss of a finger (apart from the thumb, index finger or the middle finger)	
	- leading arm	7%
	- non-leading	3%

**Notes:**

1. In the event of ankylosis of the fingers (apart from the thumb and index finger) and toes (apart from the big toe) the Insured receives 50% (fifty per cent) of the insurance indemnity paid out in the event of losing these extremities.

2. The insurance indemnity is not paid out until the mutilation is not acknowledged as permanent and irreversible damage.

3. Mutilation of the Insured, progress or improvement thereof must be confirmed by the Medical Care and Work Incapacity Examination Quality Control Inspectorate.

4. If the Insured gets the disability group due to the trauma caused by the Accident, the insurance indemnity is determined based on the decision of the State Medical Commission for the Assessment of Health Condition and Working Ability, in which the disability group is specified.

If the disability group is determined in regard to the trauma, and in the table above the insurance indemnity is provided for the mutilation due to which the disability group is determined, a higher insurance indemnity is paid out for this mutilation choosing from the percentage for the disability and the percentage for the mutilation.

5. In case then mutilation, that is mentioned in this table, as well as by the type of insurance coverage "Injuries", will occur with the Insured, BTA shall pay insurance indemnity according to one of types of insurance coverage.