



**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 5**

**Table 4  
The Amount of Insurance Indemnity Related to the Mutilation Caused by the  
Accident**

<b>No</b>	<b>Damage</b>	<b>Insurance Indemnity % from the Sum Insured Specified in the Contract</b>
1	Complete and irreversible loss of vision (both eyes)	100
2	Complete and irreversible loss of vision (one eye)	25
3	Loss of both feet	50
4	Loss of both feet from the knee joint	50
5	Loss of both feet from the hip joint	100
6	Loss of one foot	25
7	Loss of one foot from the knee joint	25
8	Loss of one foot from the hip joint	50
9	Loss of one hand (leading arm)	50
10	Loss of one hand (non-leading arm)	25
11	Loss of one arm (leading) up to the elbow joint	50
12	Loss of one arm (non-leading) up to the elbow joint	25
13	Loss of one arm (leading) up to the shoulder joint	50
14	Loss of one arm (non-leading) up to the shoulder joint	25
15	III group permanent disability	25
16	II group permanent disability	50
17	I group permanent disability	100

**Note:**

1. Insurance indemnity is paid out only in accordance with one of mentioned Clauses.
2. If due to the accident Insured suffers one of the mutilations referred to in Table No 4, Clauses 1 – 14, insurance indemnity will be calculated in accordance with specified in Table No 4 regarding this mutilation. If the disability group is determined without repeated examination period in regard to the mutilation whereof the insurance indemnity was paid, insurance indemnity additional payment shall not be paid.
3. If due to the accident Insured suffers two and more of the mutilations referred to in Table No 4, Clauses 1 – 14, insurance indemnity will be calculated for the disability group due to this mutilations, which is determined without repeated examination period, in accordance with conditions of Table No 4.
4. If due to the accident Insured suffers injury, after which the disability group was determined without repeated examination period, or suffers injury with one of the mutilation mentioned in Table No 4, Clauses 1 – 14, the insurance indemnity is calculated for disability group that determined without repeated examination period.
5. The insurance indemnity is not paid out until the mutilation is not acknowledged as permanent and irreversible damage.