



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 7**

"Consequences of the Accidents When the Medical Expenses, Daily Allowance, Hospital Fee, Payment for Sweets and Expenses for Private Teacher Compensation is due to the Insured"

No.	Damage
Central Nervous System	
1	Traumatic brain and its membrane haemorrhages: subarachnoidal; epidural haematoma; subdural haematoma.
2	Smashing of cerebral substance.
3	Cerebral concussion.
4	Cerebral trauma: a) cerebral concussion if the outpatient medical treatment lasts more than 10 days (for children until the age of 12 cerebral concussion if the outpatient medical treatment lasts more than 5 days); b) cerebral concussion if the inpatient medical treatment lasts more than 72 hours; c) perforating brain injury (foreign body in the skull, except surgery materials). <i>Note:</i> The insurance indemnity for the repeated brain concussion is paid out if it happens no sooner than 6 months after the previous trauma.
5	Severe neurotropic poisoning, tick borne encephalitis (encephalomyelitis) or poliomyelitis, flash-burn, lightning trauma, tetanus, food poisoning with following medical treatment in an inpatient hospital
6	Damage to the spinal cord at any level, including cauda equina damage: concussion; bruise; partial rupture, compression; complete rupture.
7	Cranial nerve damages.

Peripheral Nervous System	
8	Damage to neck, shoulder, lumbar plexus: traumatic plexopathy with limited movement functions; partial or complete rupture of plexus. Level of nervous damage: radius, ankle; forearm, shin; shoulder, elbow, hip, knee joint; traumatic neuritis.

Skull and Face Bones	
9	Cranial bone fracture: fracture of the external plate of cranial vault bones; cranial vault or cranial base fracture.
10	Fracture of the nasal bone, frontal bone, upper jaw cavity.
11	Jaw fractures, dislocations.
12	Habitual dislocation of the lower jaw if it develops after the trauma during the insurance period.
13	Jaw damages which have caused: loss of a part of the jaw or of full jaw.

Organs of Sight	
14	Accommodation paralysis of one eye; hemianopsia.
15	Reduction of the visual field of one eye: non-concentric; concentric.
16	Pulsating exophthalmia of one eye.
17	Penetrating eyeball injuries, iridocyclitis, retina inflammation, haemorrhage trichiasis, eversion of the eyelid, iris defect, changes in the eye pupil.
18	Traumatic functional disorders of the tear duct of one eye.
19	Degree 2-3 burns, non-penetrating eyeball injuries, eyeball haemorrhage, lens displacement, non-magnetic eyeball and eye cavity foreign objects, keratitits, cicatricial eyeball layer that has not caused weakened eyesight, corneal erosion.

20	Eye damage that causes complete loss of vision of the only eye that had any level of vision or damage of both eyes with loss of vision irrespective of the initial vision.
21	Removal of the eyeball due to the trauma.
22	Fracture of orbit.
23	Reduction of vision acuity (see the addendum to Annex No.7).

Hearing Organs

24	Damage to the pinna (including burn, frostbite) followed by: cicatricial deformation or loss starting from 1/3 of the ear.
25	Damage to the ear followed by decrease in hearing: starting from weakly heard speech from 3 m distance till complete deafness (conversational speech 0).
26	Disruption of the eardrum because of trauma
27	Ear damage that has caused chronic post-traumatic tympanitis during the validity period of the policy.

Thoracic Bones

28	Fracture of the breastbone, fracture of the ribs.
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Breathing System

29	Contusion of the lungs, subcutaneous emphysema, hemothorax, pneumothorax, serous pleurisy, foreign body in the cavity of the thorax: unilateral; bilateral.
30	Damage to the lungs followed by: removal of part of the lung or of the lung.
31	Penetrating injury of the thorax, thoracotomy due to trauma.
32	Damage to the larynx and trachea, basihyoid bone, tracheostomy due to trauma, bronchoscopy to remove a foreign body.
33	Damage to the larynx, basihyoid bone, thyroid gland, breathing disorders caused by post-traumatic tracheostomy, voice hoarseness or loss, permanent use of a tracheostomy tube.

Heart and Circulatory System

34	Damage to the heart, pericardium and large arterial blood vessels.
35	Damage to large peripheral blood vessels.

Digestive System

36	Damage to the tongue which has caused: tongue cicatrices (irrespective of the size) followed by functional or sensation disorders; loss of the 1/3 of the tongue distal; loss of the 1/3 of the tongue middle; loss of the tongue at the root level or complete loss of the tongue.
37	<p>Tooth loss.</p> <p><i>Notes:</i></p> <ol style="list-style-type: none"> 1. In the event of loss milk-teeth, the insurance indemnity is paid out only to children under 5. 2. The loss of a tooth is considered from the loss of 1/2 of the crown or the bigger part of the tooth, or the broken tooth root. 3. Insurance indemnity is not paid for the damage of removable implants.
38	Damage to the oral cavity, throat, oesophagus, stomach, degree I-II thermal, chemical burns, oesophagogastrosctomy performed to remove foreign bodies.
39	Damage to the oesophagus which has caused: narrowing of oesophagus; oesophagus impenetrability, but no sooner than 6 months after the trauma.
40	Damage to digestive organs due to toxic intoxication followed by: adhesion disease; cicatricial stomach, gut, rectum narrowing (deformation); gut, gut-vaginal fistula, pancreas fistula; anus prenaturalis (colostomy).
41	<p>Traumatic hernia of the front wall of the abdomen or diaphragm, post-surgery hernia if the surgery has been made due to the trauma.</p> <p><i>Note:</i></p> <ol style="list-style-type: none"> 1. The insurance indemnity is not paid out for physiological hernias of abdomen wall (umbilical, white line, groin and thigh) caused by lifting weights or due to physical work.
42	Traumatic damage to the liver, acute poisoning which induce: toxic hepatitis; fracture of the liver that requires surgery.

43	Removal of a part of the liver due to trauma.
44	Damage to the spleen followed by: subcapsular spleen rupture; removal of the spleen.
45	Traumatic damage to the stomach, pancreas, guts, mesentery followed by: pancreatic necrosis, suture, post-traumatic cyst; removal of the pancreas; removal starting from 1/3 of the stomach and intestinal canal.
46	Damages to abdominal organs, due to which the laparoscopy (laparocentesis) is performed.

Excretory and Sexual Organ System

47	Kidney contusion – with kidney function disorders, removal of a part of the kidney or of kidney.
48	Damage to the urinary system organs which has caused: chronic cystitis, urethritis; pyelitis, pyelonephritis, pyelocystitis, decrease of the urinary bladder volume; narrowing of the ureters, urethra; renal failure; ureter impenetrability; urethra, urine-sexual organ fistulas.
49	Damages to the urinary system organs, due to which operative intervention is made.
50	Damage to sexual organs which has caused: loss of one ovary, loss of both ovaries or oviduct; testicles, part of the penis, both oviducts; loss of uterus; loss of the penis.
51	Rape of a person.

Soft Tissues, Burns and Frostbite

52	Damage, burns and frostbite of soft tissues of the face, front-side and lateral surface of the neck, submandibular tissue which have caused: starting from 3 cm long bruises, cheloids, pigmentation changes with moderate cosmetic defect; face distortion. <i>Notes:</i> 1. Cosmetically discomfoting cicatrices are considered cicatrices that differ in colour, are raised above the surrounding skin, tighten the tissues. 2. Face distortion is a pronounced change of human face symmetry and visual changes due to mechanical, chemical, thermal or other impact. 3. The insurance indemnity is paid out according to Clause 52, if the complications referred to in Clause 53 are diagnosed no sooner than 3 months after the trauma.
53	1. Damages to the hairy part of the head, body, hand and leg soft tissues (burns, frostbite, injury) that has caused scar tissues starting from 2 sq. cm. 2. Damages to body, hand and leg soft tissues, as well as 2 nd degree burns and frostbite starting from 1% of body surface, that have caused formation of pigmentation spots. <i>Note:</i> The insurance indemnity is paid out according to Clause 53, if the said complications are diagnosed no sooner than 2 months after the trauma.
54	Burn disease; burn shock, traumatic shock, haemorrhagic shock.
55	Closed soft tissue damage that has caused muscle hernia, complete or partial rupture of muscle fibres, post-traumatic periostitis, perichondritis, taking muscle or fascia transplant for plastic surgery due to trauma, as well as permanent foreign bodies in soft tissues, non-absorbed haematoma (more than 1 month after the trauma) or haematoma where the puncture was performed.

Notes:

Determination of the burn size:

Head – 9 %; breast, abdomen, back – 18 %; arms – 9%; back – 18%; legs – 18%; perinaeum – 1%; Hand – 1%.

Spinal Column

56	1. Fracture of vertebral body, arch and articular processes. 2. Incomplete or complete transaction of intervertebral ligaments, vertebra dislocation. 3. Fracture of spinous or transverse processes of a vertebra.
57	Fracture of coccyx, dislocation of coccygeal vertebrae; fracture of sacrum.

Note:

Insurance indemnity is not paid for hernia of the intervertebral disk, osteochondrosis, spondylosis, discogenic radiculitis and spondylolisthesis!

Scapulae and Collarbone

58	Scapulae :fracture of bone or rupture of joint; non-united fracture, false joint.
59	Fracture of the collarbone, rupture of joint.

60	Rupture of the collarbone and breast-bone joint.
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Shoulder Joints	
61	Damage to the shoulder joint: complete or incomplete rupture of ligaments or articular capsule; fracture of the glenoid cavity, head of the humerus, anatomical neck, greater tubercle.
62	Damages of the shoulder joint which have caused: habitual shoulder dislocation; stiffness of the joint (ankylosis) no sooner than 3 months after the trauma; "unsteady" shoulder joint that has formed due to joint surface bone resection.
Note: The insurance indemnity is paid out for habitual shoulder dislocation only when this dislocation occurs due to the primary dislocation that happens during the validity period of the insurance contract. Diagnosis of the habitual shoulder dislocation must be confirmed by a medical institution that reduced it. In the event of the recrudescence of the habitual shoulder dislocation the insurance indemnity is not paid. The insurance indemnity for the repeated injury, mentioned in Clause 61 and 62, is not paid.	

Humerus	
63	Fracture of the humerus at any level (except joints).
64	Traumatic amputation or severe damage to the upper arm resulting in amputation of: scapula, collarbone or a part thereof; shoulder at any level.

Elbow Joints	
65	Damages to the elbow joint area - complete or incomplete rupture of ligaments, articular capsule, dislocation of the forearm with immobilization
66	Fracture of bones that form the elbow joint, incomplete or complete rupture of ligaments.
67	Damages of the elbow joint area which have caused: joint stiffness; "unsteady" shoulder joint (due to joint surface bone resection).

Forearm, radius and wrist joint	
68	Fracture of the forearm bones; complete or incomplete rupture of forearm ligaments, hand dislocation with immobilization.
69	Traumatic damage to the radius and wrist bone (bone fractures, rupture of the joint capsula, rupture of ligaments).
70	Traumatic amputation or severe damage that has caused amputation of the forearm at any level.
71	Fracture of forearm bones with formation of a false joint.
Note: In the event of a false joint the decision is made no sooner than 9 months after the trauma.	

Hand, Fingers	
72	Fractures or dislocations of the carpal bones.
73	Traumatic amputation or severe hand injury that has caused its amputation at the metacarpal or carpal level.
74	Hand fingers: a) traumatic tear of the nail or surgical removal thereof due to the trauma, damage to soft tissues of the phalanx with suturing. b) complete or incomplete rupture of the finger tendon (tendons), rupture, dislocation of the joint capsula. c) metacarpal fracture (MTK). d) fracture of a finger.
75	Damages to the fingers of the hand that have caused stiffness.
76	Traumatic amputation of the finger of the hand or damage that has caused finger amputation.
77	Traumatic amputation of all fingers of one hand or damage that has caused surgical amputation of the fingers.

Pelvic Bones and Hip Joint	
78	Fracture of pelvic bones: fracture of the wing of ilium bone; fracture of the pubis, ischium, ilium, hip joint cavity.

79	Rupture of the pubic, sacrum - iliac crest bone joint.
80	Fracture of the femur head, neck, dislocation of the hip joint, complete or incomplete rupture of the ligaments.
81	Traumatic damage of the hip joint which has caused: joint stiffness; "unsteady" joint (due to resection of the femur head, joint cavity); endoprosthesis.

Hip	
82	Fracture of the thighbone at any level.
83	Traumatic amputation or severe damage that has caused amputation of the extremity at any thighbone level.
84	Fracture of the thighbone with formation of a false joint (non-united fracture) no sooner than 9 months after the trauma.

Knee Joint	
85	Damage of the knee joint which has caused: haemarthrosis, fibrocartilage damage, complete or partial rupture of ligaments; tearing away of bone fragments; fracture of the patella; fracture of the bones that form the knee-joint (distal epiphysis of thighbone and proximal epiphysis of the tibia). The insurance indemnity for repeated haemarthrosis, fibrocartilage damage, complete or partial rupture of ligaments is paid out if it occurred not faster than in 6 months after the previous injury.
86	Damages of the knee joint which have caused: joint stiffness; unsteady knee joint due to joint surface bone resection.

Shin	
87	Fracture of shin bones.
88	Traumatic amputation or severe damage that has caused surgical amputation of the shin at any level.
89	Fracture of one or both shin bones that has caused formation of a false joint (non-united bone) no sooner than 9 months after the trauma.

Shin Foot Joint	
90	Complete or incomplete rupture of the shin foot joint ligaments, dislocation with immobilization in plaster for at least 10 days. <i>Note:</i> The insurance indemnity in amount of 50% is paid out for the repeated complete or incomplete rupture of the foot joints, dislocation on the background of joint capsule or ligaments apparatus damage, if it occurs no sooner than 1 year after the previous trauma.
91	Shin: fracture of ankle or side of tibia; rupture of tibiofibular syndesmosis.
92	Damage of the shin foot joint which has caused: joint stiffness (ankylosis); unsteady shin and foot joint (due to joint surface bone resection).
93	Achilles tendon disruption, rupture, if the Insured required inpatient treatment for at least 24 hours.

Foot, Toes of the foot	
94	Dislocation of foot bones, complete or partial fracture of ligaments.
95	Fracture of foot bones (except additional bone); not-united fracture, false joint, no sooner than 9 months after the trauma, as well as fracture of the arch of foot (MTT).
96	Traumatic amputation or severe foot damage that has caused surgical amputation of the foot: at the toe phalanx joint level; tarsal bone; at the level of foot – heel bone, shin and foot joint.
97	Traumatic tear of the nail or surgical removal thereof due to the trauma
98	Fractures of phalanges, dislocations, tendon damages.
99	Traumatic amputation or damage that has caused surgical amputation of toes.

Other	
100	Damages that have caused post-traumatic thrombophlebitis, lymphostasis, osteomyelitis, trophic disorders. <i>Note:</i>

Indemnity is paid out for thrombophlebitis, lymphostasis and trophic disorders due to upper or lower extremity trauma (except for damages to arterial peripheral blood vessels and nerves) no sooner than 6 months after the trauma.

Indemnity is not paid out for pyogenic inflammation of fingers and toes.

Addendum to Annex No 7
Event of Visual Impairment due to Trauma

Vision Acuity		Vision Acuity	
Before Trauma	After Trauma	Before Trauma	After Trauma
1.0	0.9 till 0.0	0.9	0.8 till 0.0
0.8	0.7 till 0.0	0.7	0.6 till 0.0
0.6	0.5 till 0.0	0.5	0.4 till 0.0
0.4	0.3 till 0.0	0.3	0.2 till 0.0
0.2	0.1 till 0.0	0.1	0.1 till 0.0
0.1	0.0	-----	-----