INSURANCE PRODUCT INFORMATION DOCUMENT AND GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE AGAINST THE INSURED PERSON'S PERMANENT HEALTH IMPAIRMENT CAUSED BY AN ACCIDENT

Insurance Product Information Document

SUPPLEMENTARY GROUP INSURANCE AGAINST THE INSURED PERSON'S PERMANENT HEALTH IMPAIRMENT CAUSED BY AN ACCIDENT

Terms and Conditions Code: TUGP56

Document version dated 21 September 2024

This document contains information about the insurance product. Full details of the insurance are provided in other documents, in particular in the General Terms and Conditions of the Supplementary Group Insurance for Permanent Impairment of the Insured Person's Health Resulting from an Accident, Terms and Conditions Code: TUGP56 (the GTC). Before deciding whether to enter into the insurance contract, please read the GTC carefully.. Definitions used in the GTC may differ from their commonly accepted meaning; therefore, please pay particular attention to them. The conclusion of the contract is voluntary.

PRODUCT INFORMATION:

- is provided for information purposes only;
- does not form part of the insurance contract (the Contract);
- does not constitute an offer within the meaning of Article 66 of the Polish Civil Code;
- should not be relied upon as the sole basis for making a decision to enter into the Contract.

SUBJECT MATTER AND SCOPE OF COVER

We insure the health of the Insured Person.
The Supplementary Insurance may be concluded under one of the following cover options:

- Basic;
- Basic Cover with the Progressive Benefit Option;
- Extended;
- Extended Cover with the Progressive Benefit Option.

The scope of the Supplementary Insurance is confirmed in the policy and in the individual certificate of insurance. The insurance covers the occurrence, in respect of the insured person, of:

- a permanent impairment of health specified in the Table of Permanent Health Impairments under the Basic Cover, resulting from an accident occurring during the insurance cover period, where the supplementary insurance has been taken out under the Basic Cover or the Basic Cover with the Progressive Benefit Option;
- a permanent impairment of health specified in the Table of Permanent Health Impairments under the Extended Cover, resulting from an accident occurring during the insurance cover period, where the supplementary insurance has been taken out under the Extended Cover or the Extended Cover with the Progressive Benefit Option.

For the purposes of the General Terms and Conditions, permanent impairment of health means a bodily injury resulting from an accident occurring during the insurance cover period, specified in the Table of Permanent Health Impairments, determined after the time limits specified in Clause 10 of the General Terms and Conditions have elapsed.

PRODUCT FEATURES – THE MAIN FEATURES OF OUR INSURANCE

If the Supplementary Insurance does not include the Progressive Benefit Option, then, if the insured person sustains a permanent impairment of health, we will pay a benefit for each 1% permanent impairment of health equal to the product of the sum insured and the percentage of the sum insured specified in the policy and in the individual certificate of insurance.
If the Supplementary Insurance includes the Progressive Benefit Option, then, if the insured person sustains a permanent impairment of health, we will pay a benefit for each 1% permanent impairment of health equal to the product of the sum insured and the percentage of the sum insured specified in the policy and in the individual certificate of insurance, multiplied by the progression factor in accordance with the Progression Table set out in the General Terms and Conditions.
The amount of the benefit shall be determined on the basis of the Sum Insured and the percentage of the Sum Insured applicable on the date of the accident. The percentage of permanent health impairment shall be determined on the basis of the Table of Permanent Health Impairments. We shall be liable:

- where there is a direct causal relationship between the accident and the permanent health impairment;
- up to a maximum of 100% permanent health impairment resulting from a single accident.

The Supplementary Insurance may be concluded together with the Principal Insurance – PZU Na Życie Plus Group Insurance – or during its term.

ELIGIBILITY TO ENTER INTO THE CONTRACT AND PERSONS COVERED

The Supplementary Insurance is taken out by the Policyholder, who is responsible for paying the insurance premium.
The Supplementary Insurance is available to Insured Persons who have joined the Principal Insurance.

DURATION OF THE CONTRACT

The Policyholder may enter into the supplementary insurance contract for a fixed term. The duration of the supplementary insurance is confirmed in the policy. If the supplementary insurance is taken out between policy anniversaries, our insurance cover will remain in force until
the next policy anniversary.

TERRITORIAL SCOPE OF COVER

Insurance cover applies worldwide.

PAYMENT OF PREMIUMS

The premium is payable together with the premium for the basic insurance.

COMMENCEMENT AND TERMINATION OF INSURANCE COVER

Cover under the supplementary insurance commences in accordance with the terms set out in the principal insurance policy.
Cover under the Supplementary Insurance shall commence only if cover under the Principal Insurance is in force. Insurance cover under the supplementary insurance shall terminate:

- on the date cover under the Principal Insurance terminates;
- on the date we receive the Policyholder's notice of withdrawal from the supplementary insurance;
- on the expiry date of the supplementary insurance cover, where it is not renewed;
- on the last day of the month in which you opt out of the supplementary insurance;
- at the end of the month during which the supplementary insurance remains in force on its existing terms and conditions, if you have not provided the required consent to a change in the supplementary insurance;
- on the date the notice period for termination of the supplementary insurance expires;
- on the date the supplementary insurance contract is terminated.

MAIN EXCLUSIONS AND LIMITATIONS OF INSURANCE COVER

We shall not pay a benefit, in particular, in the following cases:

- where we did not provide cover on the date of the accident resulting in the permanent health impairment;
- where there is no direct causal relationship between the accident and the permanent health impairment;
- where the Insured Person was under the influence of alcohol, within the meaning of the Act on Upbringing in Sobriety and Counteracting Alcoholism, or had used narcotic drugs, intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances within the meaning of the Act on Counteracting Drug Addiction, provided that any of these circumstances contributed to the occurrence of the accident.

In addition, we are not liable if the relevant circumstances are not covered by the insurance, including the applicable definitions, or if our liability has ended (for example, due to non-payment of the premium), or in any other cases specified in the General Terms and Conditions.

TERMINATION OF THE CONTRACT

The Policyholder may withdraw from the supplementary insurance contract within:

- 7 days of entering into the contract, if the Policyholder is a business undertaking;
- 30 days of entering into the contract, if the Policyholder is not a business undertaking. After this period, the Policyholder may terminate the contract by giving written notice. The Policyholder may elect not to renew the supplementary insurance by submitting a written declaration of non-renewal no later than 30 days before the expiry of the insurance period.

INSURANCE DISTRIBUTOR'S REMUNERATION

Under the proposed contract, the insurance distributor receives commission-based remuneration.

COMPLAINTS, GRIEVANCES AND APPEALS

1. A complaint, grievance or appeal may be submitted at any of our customer service offices.
2. A complaint, grievance or appeal may be made:
   1) in writing – in person or by post within the meaning of the Postal Law Act, for example by writing to: PZU Życie SA ul. Postępu 18A, 02-676 Warsaw (correspondence address only);
   2) in writing – sent to the electronic service address of PZU Życie SA within the meaning of the Act on Electronic Delivery Services, from the date that address is entered in the electronic address database;
   3) verbally – by telephone, for example by calling our helpline on 801 102 102, or in person at one of our offices, in which case the submission will be recorded in a written report;
   4) electronically – by sending an email to reklamacje@pzu.pl or by completing the relevant form available at www.pzu.pl.
3. We will respond to any complaint or grievance as soon as possible and no later than 30 days from the date of receipt. In particularly complex cases, where it is not possible to provide a response within 30 days, we will inform you:
   1) of the reasons for the delay;
   2) of the circumstances that still need to be established in order to resolve the matter;
   3) of the revised deadline for our response, which shall not exceed 60 days from the date on which we received the complaint, grievance or appeal.
4. Responses to complaints, grievances or appeals will be provided to the person who submitted them:
   1) where the customer is a natural person, in writing; however, the response may be provided by electronic mail solely at the customer's request;
   2) where the customer is an entity other than that referred to in item 1, in writing or by means of another durable medium.
5. If, following the investigation of the complaint:
   1) we have not upheld the claims submitted; or
   2) we have upheld the claims but have failed to carry out, within the timeframe specified in our response, the actions we undertook to perform,

   – the individual who submitted the complaint may refer the matter to the Financial Ombudsman by submitting an application.
6. Complaints, grievances and appeals are considered by the organisational units responsible for the subject matter of the case.
7. Further information regarding complaints can be found in the Act on the Handling of Complaints by Financial Market Entities, the Financial Ombudsman and the Financial Education Fund, as well as in the Insurance Distribution Act.
8. We provide for the possibility of resolving disputes through out-of-court dispute resolution procedures.
9. For the purposes of the Act on Out-of-Court Consumer Dispute Resolution, the entity authorised to conduct out-of-court dispute resolution proceedings in relation to PZU Życie SA is the Financial Ombudsman. Financial Ombudsman's website: rf.gov.pl.
10. Where the Insured Person, the Policyholder, the Beneficiary or any entitled person is a consumer, they may also seek assistance from their municipal or district Consumer Ombudsman.
11. The language used by us in our dealings with consumers is Polish.
12. PZU Życie SA is supervised by the Polish Financial Supervision Authority (KNF).

The table below sets out the provisions of the General Terms and Conditions of the Supplementary Group Insurance against the Insured Person's Permanent Health Impairment Caused by an Accident, Terms and Conditions Code TUGP56 (the GTC), which specify the principal terms and conditions of the insurance contract.
This information forms part of the GTC and is provided pursuant to statutory requirements (Article 17(1) of the Insurance and Reinsurance Activity Act).

No.	Type of information	Clause reference
1.	Conditions for benefit payment	Clauses 1–2 Clauses 4–17 Clauses 22–24 Clause 42 Clauses 43–48 Clause 49
2.	Limitations and exclusions of the insurer's liability entitling it to refuse payment of benefits or to reduce the amount payable	Clauses 1–2 Clauses 11–17 Clauses 18–21 Clauses 39–40 Clause 41 Clause 49

GENERAL TERMS AND CONDITIONS OF THE SUPPLEMENTARY GROUP INSURANCE AGAINST THE INSURED PERSON'S PERMANENT HEALTH IMPAIRMENT CAUSED BY AN ACCIDENT

GTC Code: TUGP56

The Management Board of PZU Życie SA adopted these General Terms and Conditions of the Supplementary Group Insurance against the Insured Person's Permanent Health Impairment Caused by an Accident by Resolution No. UZ/119/2024 dated 18 June 2024 (hereinafter referred to as the GTC).
These GTC come into force on 21 September 2024 and apply to insurance contracts concluded from 1 October 2024 onwards. Before entering into the insurance contract, the Policyholder should carefully review the GTC and provide a copy of the GTC to each person wishing to join the insurance scheme.

Before joining the insurance, please read carefully the GTC provided to you by the Policyholder.

GLOSSARY
– what the terms used in these GTC mean

1. In these GTC, we use the following terms:
   1) **Cover Period** – the period during which we are liable to the Insured Person under the supplementary insurance;
   2) **Table of Permanent Health Impairments** – the table set out in the Appendix to the GTC;
   3) **Supplementary Insurance** – the insurance contract to which these GTC apply;
   4) **Principal Insurance** – the PZU Na Życie Plus Group Insurance contract under which the Policyholder may take out the Supplementary Insurance;
   5) **Health Impairment** – bodily injury resulting from an accident that occurs during the period of insurance, specified in the Table of Permanent Health Impairments and determined after the expiry of the periods referred to in Clause 10 of the GTC
   6) **Progressive Benefit** – the benefit payable to the Insured Person under the Supplementary Insurance concluded with the Progressive Benefit Option. The amount of the Progressive Benefit shall be determined as the product of the benefit payable to the Insured Person
   in respect of a health impairment resulting from a single accident and the progression factor specified in the Table of Progression set out in the GTC.

2. Other terms used in these GTC are defined in the General Terms and Conditions of the Principal Insurance and shall have the

SUBJECT-MATTER INSURED
– what is insured

3. We insure your health.

SCOPE OF COVER AND BENEFIT AMOUNT
– the events for which we will pay a benefit and the amount payable

4. The Supplementary Insurance may be concluded under one of the following cover options:
   1) Basic;
   2) Basic Cover with the Progressive Benefit Option;
   3) Extended;
   4) Extended Cover with the Progressive Benefit Option.

5. The scope of the Supplementary Insurance is confirmed in the policy and in the individual certificate of insurance.

6. The supplementary insurance provides cover for:
   1) your sustaining a permanent health impairment specified in the Table of Permanent Health Impairments under the Basic Cover, resulting from an accident occurring during the insurance cover period, where the supplementary insurance has been taken out under the Basic Cover or the Basic Cover with the Progressive Benefit Option;
   2) your sustaining a permanent health impairment specified in the Table of Permanent Health Impairments under the Extended Cover, resulting from an accident occurring during the insurance cover period, where the supplementary insurance has been taken out under the Extended Cover or the Extended Cover with the Progressive Benefit Option.

7. If your supplementary insurance does not include the Progressive Benefit Option, then, if you sustain a permanent health impairment, we will pay you a benefit for each 1% permanent health impairment equal to the product of the sum insured and the percentage of the sum insured specified in the policy and in your individual certificate of insurance.

8. If your supplementary insurance includes the Progressive Benefit Option, then, if you sustain a permanent health impairment, we will pay you a benefit for each 1% permanent health impairment equal to the product of the sum insured and the percentage of the sum insured specified in the policy and in your individual certificate of insurance, multiplied by the progression factor in accordance with the Progression Table below.

Table of Progression

Percentage of permanent health impairment determined as a result of a single accident	Progression factor
0.5% to 20%	1
between 20% and 40%	2
between 40% and 60%	3
between 60% and 80%	4
between 80% and 100%	5

Examples

Percentage of permanent health impairment determined as a result of a single accident	Example benefit for each 1% of permanent health impairment (product of the Sum Insured and the percentage of the Sum Insured)	Benefit payable in respect of permanent health impairment under the Supplementary Insurance without the Progressive Benefit Option	Progression factor	Benefit payable in respect of permanent health impairment under the Supplementary Insurance with the Progressive Benefit Option
12%	PLN 500	12 x PLN 500 = PLN 6,000	1	1x12x500 zł = 6 000 zł
23%	PLN 500	23x500 zł = 11 500 zł	2	2x23x500 zł = 23 000 zł
61%	PLN 500	61x500 zł = 30 500 zł	4	4x61x500 zł = 122 000 zł

9. The amount of the benefit shall be determined on the basis of the Sum Insured and the percentage of the Sum Insured applicable on the date of the accident.
10. The percentage of permanent health impairment shall be determined:
    1) in respect of the health impairments specified in the Table of Permanent Health Impairments in items:
        a) 1.1.4–1.1.6, 1.2.4, 1.3.4–1.3.7, 1.4.4–1.4.7,
        b) 3.1.38–3.1.42,
        c) 4.1–4.28, 4.32–4.112,
        d) 5.1–5.23, 5.26, 5.28–5.35,
        e) 6.1–6.5,
        f) 7.1–7.3,
        g) 8.6–8.7, 8.17–8.20,
        h) 9.39

        – no earlier than six months after the date of the accident;
    2) in respect of all other health impairments specified in the Table of Permanent Health Impairments, no earlier than the date of the accident.
11. We shall be liable:
    1) where there is a direct causal relationship between the accident and the permanent health impairment;
    2) up to a maximum of 100% permanent health impairment resulting from a single accident.
12. If, after we have paid a benefit, it turns out that your permanent health impairment resulting from the same accident qualifies, under the Table of Permanent Health Impairments, for a higher percentage of permanent health impairment, we will pay you an additional benefit equal to the difference between the benefit payable for the higher percentage of permanent health impairment and the benefit previously paid.
13. If the permanent health impairment includes a bodily injury listed in the Table of Permanent Health Impairments that may be treated either conservatively or surgically, as defined in the Table of Permanent Health Impairments, we will pay a benefit up to the amount applicable to the injury treated surgically.
14. We shall aggregate the percentages of permanent health impairment for all injuries specified in the Table of Permanent Health Impairments affecting:
    – the skin;
    – bones and joints;
    – muscles and tendons;
    – the nervous system;
    – cardiovascular system;
    – burns and frostbite,

    where such injuries result in permanent health impairment to the same limb. In respect of all such injuries occurring during the entire period of insurance, irrespective of the number of accidents, the total benefits payable shall not exceed the benefit payable for the loss of the part of the limb affected by those injuries.
15. We shall pay the benefit for the permanent health impairment specified in item 13.1 of the Table of Permanent Health

Impairments in accordance with the provisions of that Table only if your Supplementary Insurance was concluded under the Extended Cover and you are not entitled to a benefit for any other permanent health impairment specified in that Table resulting from the same accident.. No more than one such benefit shall be payable in any one policy year.

If you are entitled to a benefit for any other permanent health impairment specified in this Table resulting from the same accident, we will pay no more than one such benefit in any policy year. No more than one such benefit shall be payable in any one policy year.

16. If we pay you a benefit for the permanent health impairment specified in item 13.1 of the Table of Permanent Health Impairments and subsequently determine that you are entitled to a benefit for any other permanent health impairment specified in that Table
resulting from the same accident, the amount of the benefit payable to you will be reduced by the amount previously paid for the permanent health impairment specified in item 13.1 of the Table of Permanent Health Impairments.

17. Any other benefit limits are specified in the Table of Permanent Health Impairments.

EXCLUSIONS OF COVER

– the circumstances in which no benefit will be payable

18. For the purposes of our exclusions of liability, we use the term **competitive sports**. This means participation in sporting disciplines by:
1) members of club teams who take part in professional, national or international competitions organised by the sports association or professional sports federation competent for the relevant discipline; or
2) persons who participate in individual sports and take part in professional, national or international competitions organised by the sports association or professional sports federation competent for the relevant discipline; or
3) persons who receive remuneration, as well as scholarships or reimbursement of expenses related to participation in individual or team sports (including allowances or benefits), under an employment contract or a civil law contract.

19. Our liability does not cover the Insured Person's permanent health impairment caused by an accident if the accident occurred before the commencement of the insurance cover or occurred:
1) as a result of acts of war;
2) as a result of your active participation in acts of terrorism or civil unrest;
3) as a result of your committing or attempting to commit an intentional criminal offence;
4) while you were driving a vehicle:
   a) without the driving licence or other authorisation required by law; or
   b) after consuming alcohol or while under the influence of alcohol, within the meaning of the Act on Upbringing in Sobriety and Counteracting Alcoholism; or
   c) after using narcotic drugs, intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances within the meaning of the Act on Counteracting Drug Addiction,

   – provided that any of these circumstances contributed to the occurrence of the accident;
5) where you were under the influence of alcohol, within the meaning of the Act on Upbringing in Sobriety and Counteracting Alcoholism, or had used narcotic drugs, intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances within the meaning of the Act on Counteracting Drug Addiction, provided that any of these circumstances contributed to the occurrence of the accident;
6) as a result of self-inflicted injury or your attempted suicide;
7) directly as a result of poisoning caused by alcohol consumed or by the use of narcotic drugs, intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the Act on Counteracting Drug Addiction;
8) as a result of your use of medicinal products contrary to a physician's instructions or contrary to the information contained in the package leaflet supplied with the medicinal product;
9) as a result of your participation in competitive sports.

20. Our liability also does not cover the occurrence of the Insured Person's permanent health impairment if it was caused by medical treatment or diagnostic procedures, regardless of who performed them, unless such treatment was provided for the direct consequences of the accident.

21. We shall not be liable for:
1) pathological fractures, meaning non-traumatic fractures of bones weakened by disease;
2) stress fractures, meaning non-traumatic fractures of bones resulting from chronic overuse;
3) damage to an artificial organ or a medical device implanted in the body.

AMOUNT INSURED

– definition and amount

22. The Sum Insured is the amount used as the basis for calculating the benefit payable.

23. The amount of the Sum Insured is specified in the policy and in the individual certificate of insurance.

24. The Sum Insured remains unchanged throughout the term of the insurance contract. The Sum Insured may be changed by mutual agreement between the parties.

PREMIUM
- determination and payment of the premium

25. The premium for the Supplementary Insurance:
  1) is fixed, although it may be changed by mutual agreement between the parties;
  2) depends on:
    a) the scope of the Supplementary Insurance;
    b) the Sum Insured;
    c) the amount of the benefit;
    d) the number of persons joining the insurance, their age and gender profile, and the nature of the work they perform.

26. The amount of the premium for the Supplementary Insurance is specified in the application for insurance and in the policy.

27. The Policyholder pays premiums for the Supplementary Insurance on a monthly basis together with the premium for the Principal Insurance.

TAKING OUT AND JOINING THE SUPPLEMENTARY INSURANCE
– how you become insured

28. The Supplementary Insurance may be taken out either at the same time as the Principal Insurance or during its term.

29. The Supplementary Insurance is available to Insured Persons who have joined the Principal Insurance.

DURATION OF THE SUPPLEMENTARY INSURANCE
– the period for which the Supplementary Insurance is taken out

30. The Policyholder may enter into the supplementary insurance contract for a fixed term. The duration of the supplementary insurance is confirmed in the policy. If the supplementary insurance is taken out between policy anniversaries, our insurance cover will remain in force until the next policy anniversary.

RENEWAL OF THE SUPPLEMENTARY INSURANCE
– the rules governing renewal of the Supplementary Insurance

31. Unless either party decides otherwise, and provided that the Principal Insurance remains in force, the Supplementary Insurance shall be automatically renewed for a further policy year on the same terms and conditions. In such circumstances, you, as the Insured Person, are not required to submit a new application to join the insurance.

32. Either party may elect not to renew the Supplementary Insurance by giving written notice to the other party. Such notice must be given no later than 30 days before the expiry of the Supplementary Insurance.

WITHDRAWAL FROM THE SUPPLEMENTARY INSURANCE
– the circumstances in which the Policyholder may withdraw from the Supplementary Insurance

33. Withdrawal from the Supplementary Insurance shall be governed by the rules set out in the Principal Insurance.

34. If the Policyholder withdraws from the Principal Insurance, this shall automatically result in withdrawal from the Supplementary Insurance.

35. If the Policyholder withdraws from the Supplementary Insurance, this shall not result in withdrawal from the Principal Insurance.

TERMINATION OF THE SUPPLEMENTARY INSURANCE
– how the Policyholder may terminate the Supplementary Insurance

36. Termination of the Supplementary Insurance shall be governed by the rules set out in the Principal Insurance.

37. If the Policyholder terminates the Principal Insurance, this shall automatically result in termination of the Supplementary Insurance.

38. If the Policyholder terminates the Supplementary Insurance, this shall not result in termination of the Principal Insurance.

COMMENCEMENT OF COVER
– when your insurance cover begins

39. Cover under the supplementary insurance commences in accordance with the terms set out in the principal insurance policy.

40. Cover under the Supplementary Insurance shall commence only if cover under the Principal Insurance is in force.

TERMINATION OF COVER
– when the Supplementary Insurance ends

41. Our cover under the Supplementary Insurance policy ends:
  1) on the date cover under the Principal Insurance terminates;
  2) on the date we receive the Policyholder’s notice of withdrawal from the Supplementary Insurance;

3) on the expiry date of the Supplementary Insurance cover, where it is not renewed;
4) on the last day of the month in which you opt out of the Supplementary Insurance;
5) at the end of the month during which the Supplementary Insurance remains in force on its existing terms and conditions, where you have not provided the required consent to a change in the Supplementary Insurance;
6) on the date the notice period for termination of the Supplementary Insurance expires;
7) on the date the supplementary insurance contract is terminated.

PERSON ENTITLED TO THE BENEFIT
– who is entitled to receive the benefit

42. You, as the Insured Person, are entitled to the benefit.

PAYMENT OF THE BENEFIT
– when we will pay the benefit

43. If you suffer a permanent health impairment, please provide us with:
1) a completed benefit claim form;
2) medical records confirming the permanent health impairment;
3) documents confirming the circumstances of the accident.

44. If the documents you provide are insufficient for us to determine whether you are entitled to the benefit and, if so, the amount payable, we may ask you to submit any other documents required.

45. Where necessary, we may also:
1) request a medical opinion from a doctor appointed by us;
2) require you to undergo medical examinations.

46. We will bear the cost of any medical opinion or medical examinations that we request.

47. If any documents requested by us are in a language other than Polish, you must provide a Polish translation prepared by a sworn translator.

48. Our decision on payment of the benefit will be based on the documentation provided.

FINAL PROVISIONS
– other important information

49. In matters not governed by the Supplementary Insurance, the General Terms and Conditions of the Principal Insurance, the provisions of the Polish Civil Code, the Insurance and Reinsurance Activity Act, and any other applicable laws and regulations shall apply.

TABLE OF PERMANENT HEALTH IMPAIRMENTS

TABLE OF CONTENTS

BASIC COVER

1. SKIN INJURIES	
	Percentage of permanent health impairment
1.1. Scalp injuries	
Items 1.1.1–1.1.3 apply to injuries to the skin of the face, including the eyelids, nose and external ears, as well as the hair-bearing scalp. Traumatic scalp wounds involving loss of hair-bearing scalp shall be assessed together under items 1. 1.7–1.1.8.	
Traumatic scalp wounds (excluding burns and frostbite) The percentages of permanent health impairment for injuries specified in items 1.1.1–1.1.3 shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 20% permanent health impairment.	
1.1.1 Single traumatic scalp wound up to 4 cm in length, resulting in a scar	2%
1.1.2 Single traumatic scalp wound exceeding 4 cm but not exceeding 10 cm in length, resulting in a scar	3%
1.1.3 Single traumatic scalp wound exceeding 10 cm in length, or at least two wounds (irrespective of their length), resulting in a scar	6%
Scars impairing facial function The damages listed in point Items 1.1.4–1.1.6 shall be assessed no earlier than six months after the accident.	
1.1.4 Scarring impairing the protective function of the eyelids (one eye)	5%
1.1.5 Scarring impairing breathing through the nose	5%
1.1.6 Scarring impairing speech articulation or the ability to eat	5%
Loss of hair-bearing scalp	
1.1.7 Loss of hair-bearing scalp with a total area of up to 1% TBSA	4%
1.1.8 Loss of hair-bearing scalp with a total area exceeding 1% TBSA	4% for each 1% TBSA

1.2. Injuries to the skin of the neck and trunk	
The damages listed in point 1.2.1–1.2.3 apply to the skin of the neck, back, chest, breasts, abdomen, buttocks and perineum.	
Traumatic wounds to the skin of the neck and trunk (excluding burns and frostbite) The percentages of permanent health impairment for injuries specified in items 1.2.1–1.2.3 shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 15% permanent health impairment.	
1.2.1 Single traumatic wound to the skin of the neck or trunk up to 4 cm in length, resulting in a scar	1%
1.2.2 Single traumatic wound to the skin of the neck or trunk exceeding 4 cm but not exceeding 10 cm in length, resulting in a scar	2%
1.2.3 Single traumatic wound to the skin of the neck or trunk exceeding 10 cm in length, or at least two wounds (irrespective of their length), resulting in a scar	4%
Scars impairing neck function The damages listed in point 1.2.4 shall be assessed no earlier than six months after the accident.	
1.2.4 Scarring restricting neck mobility	5%
1.3. Injuries to the skin of the upper limb	
Traumatic wounds to the skin of the upper limb (excluding burns and frostbite) The percentages of permanent health impairment for injuries specified in items 1.3.1–1.3.3 affecting the same upper limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 20% permanent health impairment.	
1.3.1 Single traumatic wound to the skin of the upper limb up to 4 cm in length, resulting in a scar	1%
1.3.2 Single traumatic wound to the skin of the upper limb exceeding 4 cm but not exceeding 10 cm in length, resulting in a scar	2%
1.3.3 Single traumatic wound to the skin of the upper limb exceeding 10 cm in length, or at least two wounds (irrespective of their length), resulting in a scar	4%
Scars impairing upper limb function The damages listed in point Items 1.3.4–1.3.7 shall be assessed no earlier than six months after the accident.	
1.3.4 Scarring restricting movement of the shoulder joint (one upper limb)	5%
1.3.5 Scarring restricting movement of the elbow joint (one upper limb)	4%
1.3.6 Scarring restricting movement of the wrist (one upper limb)	3%
1.3.7 Scarring restricting movement of a finger (one finger)	1%
1.4. Injuries to the skin of the lower limb	
Traumatic wounds to the skin of the lower limb (excluding burns and frostbite) The percentages of permanent health impairment for injuries specified in items 1.4.1–1.4.3 affecting the same lower limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 15% permanent health impairment.	
1.4.1 Single traumatic wound to the skin of the lower limb up to 4 cm in length, resulting in a scar	1%
1.4.2 Single traumatic wound to the skin of the lower limb exceeding 4 cm but not exceeding 10 cm in length, resulting in a scar	2%
1.4.3 Single traumatic wound to the skin of the lower limb exceeding 10 cm in length, or at least two wounds (irrespective of their length), resulting in a scar	4%
Scars impairing lower limb function The damages listed in point Items 1.4.4–1.4.7 shall be assessed no earlier than six months after the accident.	
1.4.4 Scarring restricting movement of the hip joint (one lower limb)	5%
1.4.5 Scarring restricting movement of the knee joint (one lower limb)	4%
1.4.6 Scarring restricting movement of the ankle joint (one lower limb)	3%
1.4.7 Scarring restricting movement of a toe (one toe)	0.5%

1.5. Skin graft harvesting	
Skin graft harvesting The percentages of permanent health impairment for injuries specified in items 1.5.1–1.5.3 shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 10% permanent health impairment.	
1.5.1 Harvesting of a split-thickness skin graft (single harvesting procedure)	2%
1.5.2 Harvesting of a full-thickness skin graft (single harvesting procedure)	3%
1.5.3 Harvesting of a flap graft (single harvesting procedure)	4%

2. TENDON AND MUSCLE INJURIES	
	Percentage of permanent health impairment
2.1. Tendon and muscle injuries of the head	
Tendon and muscle injuries of the head The damages listed in point 2.1.3–2.1.4 apply to the tendons and muscles of the face, including the external ears, nostrils, the tissues surrounding the palpebral fissures, the tissues surrounding the oral fissure, and the muscles of the cranial vault. This excludes injuries to the extraocular muscles, which shall be assessed under items 5.30–5.35.	
2.1.1 Tear of the temporomandibular tendon or muscle (one muscle)	2%
2.1.2 Rupture of the temporomandibular tendon or muscle (one muscle)	4%
2.1.3 Tear of another tendon or muscle of the head (one muscle)	1%
2.1.4 Rupture of another tendon or muscle of the head (one muscle)	2%
2.2. Tendon and muscle injuries of the neck and trunk	
Tendon and muscle injuries of the neck and trunk The damages listed in point 2.2.4–2.2.5 apply to the tendons and muscles of the neck, back, chest, abdominal wall, buttocks and perineum.	
2.2.1 Rupture of the diaphragm muscle	5%
2.2.2 Tear of the sternocleidomastoid tendon or muscle (one muscle)	2%
2.2.3 Rupture of the sternocleidomastoid tendon or muscle (one muscle)	4%
2.2.4 Tear of another tendon or muscle of the neck or trunk (one muscle)	1%
2.2.5 Rupture of another tendon or muscle of the neck or trunk (one muscle)	2%
2.3. Tendon and muscle injuries of the upper limb	
Tendon and muscle injuries of the upper limb	
2.3.1 Tear or rupture of the supraspinatus tendon or muscle of the rotator cuff (one upper limb)	1.5%
2.3.2 Tear or rupture of the infraspinatus tendon or muscle of the rotator cuff (one upper limb)	1.5%
2.3.3 Tear or rupture of the subscapularis tendon or muscle of the rotator cuff (one upper limb)	1.5%
2.3.4 Tear or rupture of the teres minor tendon or muscle of the rotator cuff (one upper limb)	1.5%
2.3.5 Tear of the biceps tendon or muscle (one upper limb)	2%
2.3.6 Rupture of the biceps tendon or muscle (one upper limb)	4%
2.3.7 Tear of the triceps tendon or muscle (one upper limb)	2%
2.3.8 Rupture of the triceps tendon or muscle (one upper limb)	4%
2.3.9 Tear of another tendon or muscle of the upper limb (one muscle)	1%
2.3.10 Rupture of another tendon or muscle of the upper limb (one muscle)	2%
2.4. Tendon and muscle injuries of the lower limb	
Tendon and muscle injuries of the lower limb	
2.4.1 Tear of the quadriceps tendon or muscle (one lower limb)	2%
2.4.2 Rupture of the quadriceps tendon or muscle (one lower limb)	5%
2.4.3 Tear of the biceps femoris tendon or muscle (one lower limb)	2%
2.4.4 Rupture of the biceps femoris tendon or muscle (one lower limb)	4%
2.4.5 Tear of the gastrocnemius muscle (one lower limb)	2%

2.4.6 Rupture of the gastrocnemius muscle (one lower limb)	4%
2.4.7 Tear of the soleus muscle (one lower limb)	1%
2.4.8 Rupture of the soleus muscle (one lower limb)	2%
2.4.9 Tear of the Achilles tendon (one lower limb)	2%
2.4.10 Rupture of the Achilles tendon (one lower limb)	4%
2.4.11 Tear of another tendon or muscle of the lower limb (one muscle)	1%
2.4.12 Rupture of another tendon or muscle of the lower limb (one muscle)	2%

3. BONE AND JOINT INJURIES	
	Percentage of permanent health impairment
3.1. Injuries to the bones and joints of the head	
Fractures of the frontal bone	
3.1.1 Fracture of the frontal bone without displacement of bone fragments	1%
3.1.2 Comminuted fracture of the frontal bone or fracture with displacement of bone fragments	2%
Fractures of the parietal bone	
3.1.3 Fracture of the parietal bone without displacement of bone fragments (one bone)	1%
3.1.4 Comminuted fracture of the parietal bone or fracture with displacement of bone fragments (one bone)	2%
Fractures of the occipital bone	
3.1.5 Fracture of the occipital bone without displacement of bone fragments	1%
3.1.6 Comminuted fracture of the occipital bone or fracture with displacement of bone fragments	2%
Fractures of the temporal bone	
3.1.7 Fracture of the temporal bone without displacement of bone fragments (one bone)	2%
3.1.8 Comminuted fracture of the temporal bone or fracture with displacement of bone fragments (one bone)	3%
Fractures of the zygomatic bone	
3.1.9 Fracture of the zygomatic bone without displacement of bone fragments (one bone)	1%
3.1.10 Comminuted fracture of the zygomatic bone or fracture with displacement of bone fragments (one bone)	2%
Fractures of the sphenoid, ethmoid and lacrimal bones	
3.1.11 Fracture of the sphenoid bone	1%
3.1.12 Fracture of the ethmoid bone	1%
3.1.13 Fracture of the lacrimal bone	1%
Orbital fractures The damages listed in point 3.1.14 shall be assessed independently of any other fractures of the bones forming the orbit.	
3.1.14 Fracture of the orbit (one orbit)	3%
Nasal fractures and loss of the nose The damages listed in point 3.1.18–3.1.19 include loss of the cartilaginous and bony parts of the nose together with all associated soft tissues.	
3.1.15 Fracture of the cartilaginous part of the nose	1%
3.1.16 Fracture of the bony part of the nose without displacement of bone fragments	1%
3.1.17 Comminuted fracture of the bony part of the nose or fracture with displacement of bone fragments	2%
3.1.18 Loss of the cartilaginous part of the nose	10%
3.1.19 Loss of both the bony and cartilaginous parts of the nose	20%
Fractures of the palatine bone and loss of the hard palate The damages listed in point 3.1.21–3.1.23 include loss of bone together with all associated soft tissues.	
3.1.20 Fracture of the palatine bone (one bone)	1%
3.1.21 Loss of up to 5% of the hard palate	2%
3.1.22 Loss of more than 5% but not more than 25% of the hard palate	5%
3.1.23 Loss of more than 25% of the hard palate	10%
Maxillary fractures and loss of the maxilla The damages listed in point 3.1.26–3.1.29 include loss of bone and teeth together with all associated soft tissues.	
3.1.24 Fracture of the maxilla without displacement of bone fragments (one bone)	2%
3.1.25 Comminuted fracture of the maxilla or fracture with displacement of bone fragments (one bone)	3%

3.1.26 Loss of up to 5% of the maxilla (one bone)	2%
3.1.27 Loss of more than 5% but not more than 25% of the maxilla (one bone)	4%
3.1.28 Loss of more than 25% but not more than 50% of the maxilla (one bone)	8%
3.1.29 Loss of more than 50% of the maxilla (one bone)	15%
Mandibular fractures and loss of the mandible The damages listed in point 3.1.32 –3.1.35 include loss of bone and teeth together with all associated soft tissues.	
3.1.30 Fracture of the mandible without displacement of bone fragments	3%
3.1.31 Comminuted fracture of the mandible or fracture with displacement of bone fragments	8%
3.1.32 Loss of up to 5% of the mandible	3%
3.1.33 Loss of more than 5% but not more than 25% of the mandible	10%
3.1.34 Loss of more than 25% but not more than 50% of the mandible	20%
3.1.35 Loss of more than 50% of the mandible	40%
Injuries to the temporomandibular joint	
3.1.36 Dislocation of the temporomandibular joint (one joint)	2%
Pseudarthrosis	
3.1.37 Pseudarthrosis of the mandible	3%
Loss of calvarial bone The damages listed in point 3.1.38 –3.1.42 include loss of bone together with all associated soft tissues. The percentages of permanent health impairment for injuries specified in items 3.1.38–3.1.42 shall be aggregated. For all such injuries, regardless of the number of accidents occurring during the term of the policy, we will pay a benefit of up to 20% of the degree of disability. The damages listed in point Items 3.1.38–3.1.42 shall be assessed no earlier than six months after the accident.	
3.1.38 Loss of calvarial bone with a total area of up to 1 cm^2	1%
3.1.39 Loss of calvarial bone with a total area of more than 1 cm^2 but not more than 5 cm^2	3%
3.1.40 Loss of calvarial bone with a total area of more than 5 cm^2 but not more than 25 cm^2	6%
3.1.41 Loss of calvarial bone with a total area of more than 25 cm^2 but not more than 50 cm^2	12%
3.1.42 Loss of calvarial bone with a total area of more than 50 cm^2	20%
3.2. Injuries to the bones of the chest, spine and pelvis	
Rib fractures The percentages of permanent health impairment for injuries specified in items 3.2.1. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 24% permanent health impairment.	
3.2.1 Fracture of a rib (one rib)	1%
Fractures of the sternum and hyoid bone	
3.2.2 Fracture of the sternum without displacement of bone fragments	2%
3.2.3 Comminuted fracture of the sternum or fracture with displacement of bone fragments	4%
3.2.4 Fracture of the hyoid bone	1%
Fractures of the cervical spine The percentages of permanent health impairment for injuries specified in items 3.2.5–3.2.8 shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 40% permanent health impairment.	
3.2.5 Fracture of the vertebral body in the cervical spine without displacement of bone fragments (one vertebra)	5%
3.2.6 Fracture of the vertebral body in the cervical spine with displacement of bone fragments (one vertebra)	7%
3.2.7 Fracture of the vertebral process(es) or vertebral arch in the cervical spine (one vertebra)	1%

3.2.8 Fracture of one or more osteophytes in the cervical spine (one vertebra)	1%
Fractures of the thoracic spine The percentages of permanent health impairment for injuries specified in items 3.2.9–3.2.12 shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 20% permanent health impairment.	
3.2.9 Fracture of the vertebral body in the thoracic spine without displacement of bone fragments (one vertebra)	4%
3.2.10 Fracture of the vertebral body in the thoracic spine with displacement of bone fragments (one vertebra)	6%
3.2.11 Fracture of the vertebral process(es) or vertebral arch in the thoracic spine (one vertebra)	1%
3.2.12 Fracture of one or more osteophytes in the thoracic spine (one vertebra)	1%
Fractures of the lumbar spine The percentages of permanent health impairment for injuries specified in items 3.2.13–3.2.16 shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 30% permanent health impairment.	
3.2.13 Fracture of the vertebral body in the lumbar spine without displacement of bone fragments (one vertebra)	5%
3.2.14 Fracture of the vertebral body in the lumbar spine with displacement of bone fragments (one vertebra)	7%
3.2.15 Fracture of the vertebral process(es) or vertebral arch in the lumbar spine (one vertebra)	1%
3.2.16 Fracture of one or more osteophytes in the lumbar spine (one vertebra)	1%
Other spinal injuries	
3.2.17 Spondylolisthesis or retrolisthesis treated conservatively	5%
3.2.18 Spondylolisthesis, retrolisthesis or dislocation of the spine treated surgically	7%
Fractures of the pelvic girdle bones	
3.2.19 Fracture of the anterior superior or anterior inferior iliac spine of the ilium (one bone)	1%
3.2.20 Fracture of the ala or body of the ilium (one bone)	4%
3.2.21 Fracture of the acetabulum of the hip joint (one acetabulum)	4%
3.2.22 Fracture of the pubic bone without displacement of bone fragments (one bone)	2%
3.2.23 Comminuted fracture of the pubic bone or fracture with displacement of bone fragments (one bone)	4%
3.2.24 Fracture of the ischium without displacement of bone fragments (one bone)	2%
3.2.25 Comminuted fracture of the ischium or fracture with displacement of bone fragments (one bone)	4%
3.2.26 Fracture of the sacrum without displacement of bone fragments	2%
3.2.27 Comminuted fracture of the sacrum or fracture with displacement of bone fragments	4%
3.2.28 Fracture of the coccyx without displacement of bone fragments	1%
3.2.29 Comminuted fracture of the coccyx or fracture with displacement of bone fragments	2%
Disruption of the pelvic ring The damages listed in point 3.2.30–3.2.33 shall be assessed independently of pelvic bone fractures. The damages listed in point 3.2.30–3.2.33 do not include injuries to the pubic symphysis or sacroiliac joint.	
3.2.30 Unilateral anterior pelvic ring disruption	2%
3.2.31 Bilateral anterior pelvic ring disruption	4%
3.2.32 Unilateral posterior pelvic ring disruption	2%
3.2.33 Bilateral posterior pelvic ring disruption	4%

Injuries to the pubic symphysis and sacroiliac joint	
3.2.34 Separation or rupture of the pubic symphysis, treated conservatively	3%
3.2.35 Separation or rupture of the pubic symphysis, treated surgically	6%
3.2.36 Dislocation, separation or rupture of the sacroiliac joint (one joint)	4%
Pseudarthrosis of the bones of the chest and pelvis	
3.2.37 Pseudarthrosis of a rib (one rib)	1%
3.2.38 Pseudarthrosis of the sternum	2%
3.2.39 Pseudarthrosis of the pubic bone (one bone)	2%
3.2.40 Pseudarthrosis of the ischium (one bone)	2%
3.2.41 Pseudarthrosis of the ilium (one bone)	2%
3.3. Injuries to the bones and joints of the upper limb	
Scapular fractures	
3.3.1 Fracture of the scapula without displacement of bone fragments (one scapula)	2%
3.3.2 Comminuted fracture of the scapula or fracture with displacement of bone fragments (one scapula)	4%
Clavicle fractures	
3.3.3 Fracture of the clavicle without displacement of bone fragments (one clavicle)	2%
3.3.4 Comminuted fracture of the clavicle or fracture with displacement of bone fragments (one clavicle)	3%
Humeral fractures	
3.3.5 Fracture of the proximal humeral epiphysis without displacement of bone fragments (one upper limb)	4%
3.3.6 Comminuted fracture of the proximal humeral epiphysis or fracture with displacement of bone fragments (one upper limb)	8%
3.3.7 Fracture of the humeral shaft without displacement of bone fragments (one upper limb)	5%
3.3.8 Comminuted fracture of the humeral shaft or fracture with displacement of bone fragments (one upper limb)	10%
3.3.9 Fracture of the distal humeral epiphysis without displacement of bone fragments (one upper limb)	2%
3.3.10 Comminuted fracture of the distal humeral epiphysis or fracture with displacement of bone fragments (one upper limb)	4%
Ulnar fractures	
3.3.11 Fracture of the proximal ulnar epiphysis without displacement of bone fragments (one upper limb)	2%
3.3.12 Comminuted fracture of the proximal ulnar epiphysis or fracture with displacement of bone fragments (one upper limb)	4%
3.3.13 Fracture of the ulnar shaft without displacement of bone fragments (one upper limb)	2%
3.3.14 Comminuted fracture of the ulnar shaft or fracture with displacement of bone fragments (one upper limb)	4%
3.3.15 Fracture of the distal ulnar epiphysis without displacement of bone fragments (one upper limb)	2%
3.3.16 Comminuted fracture of the distal ulnar epiphysis or fracture with displacement of bone fragments (one upper limb)	3%
Radial fractures	
3.3.17 Fracture of the proximal radial epiphysis without displacement of bone fragments (one upper limb)	2%
3.3.18 Comminuted fracture of the proximal radial epiphysis or fracture with displacement of bone fragments (one upper limb)	4%
3.3.19 Fracture of the radial shaft without displacement of bone fragments (one upper limb)	2%

3.3.20 Comminuted fracture of the radial shaft or fracture with displacement of bone fragments (one upper limb)	4%
3.3.21 Fracture of the distal radial epiphysis without displacement of bone fragments (one upper limb)	2%
3.3.22 Comminuted fracture of the distal radial epiphysis or fracture with displacement of bone fragments (one upper limb)	3%
Carpal bone fractures	
3.3.23 Fracture of the scaphoid bone of the wrist without displacement of bone fragments (one upper limb)	0.5%
3.3.24 Comminuted fracture of the scaphoid bone of the wrist or fracture with displacement of bone fragments (one upper limb)	1%
3.3.25 Fracture of the trapezoid bone of the wrist (one upper limb)	0.5%
3.3.26 Fracture of the trapezium bone of the wrist (one upper limb)	0.5%
3.3.27 Fracture of the pisiform bone of the wrist (one upper limb)	0.5%
3.3.28 Fracture of the hamate bone of the wrist (one upper limb)	0.5%
3.3.29 Fracture of the capitate bone of the wrist (one upper limb)	0.5%
3.3.30 Fracture of the lunate bone of the wrist (one upper limb)	0.5%
3.3.31 Fracture of the triquetral bone of the wrist (one upper limb)	0.5%
Metacarpal fractures	
3.3.32 Fracture of the first metacarpal bone without displacement of bone fragments (one upper limb)	1%
3.3.33 Comminuted fracture of the first metacarpal bone or fracture with displacement of bone fragments (one upper limb)	2%
3.3.34 Fracture of the second metacarpal bone without displacement of bone fragments (one upper limb)	1%
3.3.35 Comminuted fracture of the second metacarpal bone or fracture with displacement of bone fragments (one upper limb)	2%
3.3.36 Fracture of the second metacarpal bone without displacement of bone fragments (one upper limb)	1%
3.3.37 Comminuted fracture of the second metacarpal bone or fracture with displacement of bone fragments (one upper limb)	2%
3.3.38 Fracture of the fifth metacarpal bone without displacement of bone fragments (one upper limb)	1%
3.3.39 Comminuted fracture of the fifth metacarpal bone or fracture with displacement of bone fragments (one upper limb)	2%
3.3.40 Fracture of the fifth metacarpal bone without displacement of bone fragments (one upper limb)	1%
3.3.41 Comminuted fracture of the fifth metacarpal bone or fracture with displacement of bone fragments (one upper limb)	2%
Fractures of the finger bones	
3.3.42 Fracture of one or more phalanges of the thumb (one upper limb)	2%
3.3.43 Fracture of one or more phalanges of the index finger (one upper limb)	2%
3.3.44 Fracture of one or more phalanges of the index finger (one upper limb)	1%
3.3.45 Fracture of one or more phalanges of the little finger (one upper limb)	1%
3.3.46 Fracture of one or more phalanges of the little finger (one upper limb)	1%
3.3.47 Fracture of a sesamoid bone of a finger (one finger)	0.5%
Injuries to the sternoclavicular joint The percentages of permanent health impairment for injuries specified in items 3.3.48–3.3.50 affecting the same upper limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 8% permanent health impairment.	
3.3.48 Dislocation of the sternoclavicular joint with displacement of the clavicle, treated conservatively (one upper limb)	2%
3.3.49 Dislocation of the sternoclavicular joint, treated surgically (one upper limb)	4%
3.3.50 Old unreduced dislocation of the sternoclavicular joint (one upper limb)	6%

Injuries to the acromioclavicular joint The percentages of permanent health impairment for injuries specified in items 3.3.51–3.3.53 affecting the same upper limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 8% permanent health impairment.	
3.3.51 Dislocation of the acromioclavicular joint with displacement of the clavicle, treated conservatively (one upper limb)	2%
3.3.52 Dislocation of the acromioclavicular joint or injury to the acromioclavicular syndesmosis, treated surgically (one upper limb)	4%
3.3.53 Old unreduced dislocation of the acromioclavicular joint (one upper limb)	6%
Injuries to the shoulder joint The percentages of permanent health impairment for injuries specified in items 3.3.54–3.3.56 affecting the same upper limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 12% permanent health impairment.	
3.3.54 Dislocation of the shoulder joint with closed reduction (one upper limb)	3%
3.3.55 Dislocation of the shoulder joint with surgical reduction (one upper limb)	6%
3.3.56 Old unreduced dislocation of the shoulder joint (one upper limb)	9%
Injuries to the elbow joint The percentages of permanent health impairment for injuries specified in items 3.3.57–3.3.59 affecting the same upper limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 8% permanent health impairment.	
3.3.57 Dislocation of the elbow joint with closed reduction (one upper limb)	2%
3.3.58 Dislocation of the elbow joint with surgical reduction (one upper limb)	4%
3.3.59 Old unreduced dislocation of the elbow joint (one upper limb)	6%
Injuries to the distal radioulnar joint and wrist joints The percentages of permanent health impairment for injuries specified in items 3.3.60–3.3.63 affecting the same upper limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 8% permanent health impairment.	
3.3.60 Dislocation of the distal radioulnar joint (one upper limb)	2%
3.3.61 Dislocation of one or more wrist joints with closed reduction (one upper limb)	2%
3.3.62 Dislocation of one or more wrist joints with surgical reduction (one upper limb)	4%
3.3.63 Old unreduced dislocation of one or more wrist joints (one upper limb)	6%
Injuries to the metacarpophalangeal joints of the hand	
3.3.64 Dislocation of the metacarpophalangeal joint of the thumb with closed or surgical reduction (one upper limb)	1.5%
3.3.65 Dislocation of the metacarpophalangeal joint of the index finger with closed or surgical reduction (one upper limb)	1.5%
3.3.66 Dislocation of the metacarpophalangeal joint of the index finger with closed or surgical reduction (one upper limb)	1%
3.3.67 Dislocation of the metacarpophalangeal joint of the little finger with closed or surgical reduction (one upper limb)	1%
3.3.68 Dislocation of the metacarpophalangeal joint of the little finger with closed or surgical reduction (one upper limb)	1%
Injuries to the interphalangeal joints of the hand	
3.3.69 Dislocation of the interphalangeal joint of the thumb with closed or surgical reduction (one upper limb)	1%
3.3.70 Dislocation of the interphalangeal joint(s) of the index finger with closed or surgical reduction (one upper limb)	1%
3.3.71 Dislocation of the interphalangeal joint(s) of the index finger with closed or surgical reduction (one upper limb)	1%

3.3.72 Dislocation of the interphalangeal joint(s) of the little finger with closed or surgical reduction (one upper limb)	1%
3.3.73 Dislocation of the interphalangeal joint(s) of the little finger with closed or surgical reduction (one upper limb)	1%
Pseudo-joint of the upper limb	
3.3.74 Pseudarthrosis of the scapula (one scapula)	2%
3.3.75 Pseudarthrosis of the clavicle (one clavicle)	2%
3.3.76 Pseudarthrosis of the humerus (one upper limb)	4%
3.3.77 Pseudarthrosis of the ulna (one upper limb)	2%
3.3.78 Pseudarthrosis of the radius (one upper limb)	2%
3.3.79 Pseudarthrosis of the scaphoid bone of the wrist (one upper limb)	0.5%
3.3.80 Pseudarthrosis of a metacarpal bone (one bone)	1%
3.3.81 Pseudarthrosis of one or more phalanges of a finger (one finger)	1%
Shortening of the upper limb The damages listed in point 3.3.82–3.3.84 are assessed independently of any other bone and joint injuries.	
3.3.82 Bone fracture or joint dislocation resulting in shortening of the upper limb by more than 1 cm but not more than 3 cm	2%
3.3.83 Bone fracture or joint dislocation resulting in shortening of the upper limb by more than 3 cm but not more than 5 cm	4%
3.3.84 Bone fracture or joint dislocation resulting in shortening of the upper limb by more than 5 cm	6%
Loss involving the thumb	
3.3.85 Loss of the entire nail plate with damage to the nail matrix of the thumb (one upper limb)	1%
3.3.86 Loss of part or all of the pulp of the thumb (one upper limb)	1%
3.3.87 Loss of the thumb involving the distal phalanx or the entire distal phalanx (one upper limb)	8%
3.3.88 Loss of the thumb involving the proximal phalanx or both phalanges in their entirety (one upper limb)	16%
3.3.89 Loss of the thumb with partial or total loss of the first metacarpal bone (one upper limb)	18%
Loss involving the index finger	
3.3.90 Loss of the entire nail plate with damage to the nail matrix of the index finger (one upper limb)	1%
3.3.91 Loss of part or all of the pulp of the index finger (one upper limb)	1%
3.3.92 Loss of the index finger involving the distal phalanx or the entire distal phalanx (one upper limb)	6%
3.3.93 Loss of the index finger involving the middle phalanx or two entire phalanges (one upper limb)	12%
3.3.94 Loss of the index finger involving the proximal phalanx or all three phalanges in their entirety (one upper limb)	14%
3.3.95 Loss of the index finger with partial or total loss of the second metacarpal bone (one upper limb)	16%
Loss of the third finger of the hand	
3.3.96 Loss of the entire nail plate with damage to the nail matrix of the index finger (one upper limb)	1%
3.3.97 loss of part or all of the fingertip of the third hand (one upper limb)	1%
3.3.98 Loss of the index finger involving the distal phalanx or the entire distal phalanx (one upper limb)	3%
3.3.99 loss of the third finger of the hand: within the middle phalanx or two entire phalanges (one limb)	5%
3.3.100 loss of the third finger of the hand: within the proximal phalanx or all three phalanges (of one limb)	6%
3.3.100 loss of the third finger of the hand: within the proximal phalanx or all three phalanges (of one limb)	7%
Loss of the fourth finger of the hand	
3.3.102 Loss of the entire nail plate with damage to the nail matrix of the fourth finger (one limb).	1%

3.3.103 Loss of part or all of the fingertip of the fourth finger (one limb)	1%
3.3.104 Loss of the fourth finger: within the distal phalanx or the entire distal phalanx (one limb)	3%
3.3.105 Loss of the fourth finger: within the middle phalanx or two entire phalanges (one limb)	5%
3.3.106 Loss of the fourth finger: within the proximal phalanx or three entire phalanges (one limb)	6%
3.3.107 Loss of the fourth finger: with partial or complete loss of the fourth metacarpal (one limb)	7%
Loss involving the little finger	
3.3.108 Loss of the entire nail plate of the little finger with damage to the nail matrix (one upper limb)	1%
3.3.109 Loss of part or all of the pulp of the little finger (one upper limb)	1%
3.3.110 Loss of the little finger involving the distal phalanx or the entire distal phalanx (one upper limb)	3%
3.3.111 Loss of the little finger involving the middle phalanx or two entire phalanges (one upper limb)	4%
3.3.112 Loss of the little finger involving the proximal phalanx or all three phalanges in their entirety (one upper limb)	5%
3.3.113 Loss of the little finger with partial or total loss of the fifth metacarpal bone (one upper limb)	6%
Loss of the upper limb	
3.3.114 Loss of the upper limb at the wrist, including the metacarpus and all fingers (one upper limb)	55%
3.3.115 Loss of the upper limb through the forearm with preservation of the elbow joint (one upper limb)	60%
3.3.116 Loss of the upper limb at the elbow joint (one upper limb)	65%
3.3.117 Loss of the upper limb through the upper arm with preservation of the shoulder joint (one upper limb)	70%
3.3.118 Loss of the upper limb at the shoulder joint (one upper limb)	75%
3.3.119 Loss of the upper limb with partial or total loss of the scapula (one upper limb)	80%
3.4. Injuries to the bones and joints of the lower limb	
Femoral fractures	
3.4.1 Fracture of the proximal femoral epiphysis without displacement of bone fragments (one lower limb)	6%
3.4.2 Comminuted fracture of the proximal femoral epiphysis or fracture with displacement of bone fragments (one lower limb)	12%
3.4.3 Fracture of the femoral shaft without displacement of bone fragments (one lower limb)	6%
3.4.4 Comminuted fracture of the femoral shaft or fracture with displacement of bone fragments (one lower limb)	12%
3.4.5 Fracture of the distal femoral epiphysis without displacement of bone fragments (one lower limb)	4%
3.4.6 Comminuted fracture of the distal femoral epiphysis or fracture with displacement of bone fragments (one lower limb)	6%
Fractures of the tibia and fibula A simultaneous fracture of the medial malleolus and the lateral malleolus shall be assessed only as a bimalleolar fracture under item 3.4.15. A simultaneous fracture of the medial malleolus, the lateral malleolus and the distal tibial epiphysis shall be assessed only as a trimalleolar fracture under item 3.4.16.	
3.4.7 Fracture of the proximal tibial epiphysis without displacement of bone fragments (one lower limb)	4%
3.4.8 Comminuted fracture of the proximal tibial epiphysis or fracture with displacement of bone fragments (one lower limb)	6%
3.4.9 Fracture of the tibial shaft without displacement of bone fragments (one lower limb)	6%
3.4.10 Comminuted fracture of the tibial shaft or fracture with displacement of bone fragments (one lower limb)	12%
3.4.11 Fracture of the distal tibial epiphysis or fracture of the medial malleolus (one lower limb)	4%

3.4.12 Fracture of the proximal fibular epiphysis (one lower limb)	1%
3.4.13 Fracture of the fibular shaft (one lower limb)	2%
3.4.14 Fracture of the distal fibular epiphysis or fracture of the lateral malleolus (one lower limb)	2%
3.4.15 Bimalleolar fracture (one lower limb)	6%
3.4.16 Trimalleolar fracture (one lower limb)	10%
Patellar fractures	
3.4.17 Fracture of the patella without displacement of bone fragments (one lower limb)	3%
3.4.18 Comminuted fracture of the patella or fracture with displacement of bone fragments (one lower limb)	5%
Fractures and loss of the calcaneus 3.4.21–3.4.22 include loss of bone together with all associated soft tissues.	
3.4.19 Fracture of the calcaneus without displacement of bone fragments (one lower limb)	3%
3.4.20 Comminuted fracture of the calcaneus or fracture with displacement of bone fragments (one lower limb)	6%
3.4.21 Loss of the heel with part of the calcaneus (one lower limb)	15%
3.4.22 Loss of the heel with the entire calcaneus (one lower limb)	20%
Fractures and loss of the talus The damages listed in point 3.4.25 includes loss of bone together with all associated soft tissues.	
3.4.23 Fracture of the talus without displacement of bone fragments (one lower limb)	3%
3.4.24 Comminuted fracture of the talus or fracture with displacement of bone fragments (one lower limb)	6%
3.4.25 Loss of the talus (one lower limb)	10%
Tarsal bone fractures	
3.4.26 Fracture of the cuboid bone (one lower limb)	1%
3.4.27 Fracture of the navicular bone of the foot (one lower limb)	1%
3.4.28 Fracture of the lateral cuneiform bone (one lower limb)	1%
3.4.29 Fracture of the medial cuneiform bone (one lower limb)	1%
3.4.30 Fracture of the intermediate cuneiform bone (one lower limb)	1%
Metatarsal fractures	
3.4.31 Fracture of the first metatarsal bone without displacement of bone fragments (one lower limb)	1%
3.4.32 Comminuted fracture of the first metatarsal bone or fracture with displacement of bone fragments (one lower limb)	2%
3.4.33 Fracture of the second metatarsal bone without displacement of bone fragments (one lower limb)	0.5%
3.4.34 Comminuted fracture of the second metatarsal bone or fracture with displacement of bone fragments (one lower limb)	1%
3.4.35 Fracture of the third metatarsal bone without displacement of fragments (one limb)	0.5%
3.4.36 Fracture of the third metatarsal bone: comminuted or with displacement of fragments (one limb)	1%
3.4.37 Fracture of the fourth metatarsal bone without displacement of fragments (one limb)	0.5%
3.4.38 Fracture of the fourth metatarsal bone: comminuted or with displacement of fragments (one limb)	1%
3.4.39 Fracture of the fifth metatarsal bone without displacement of bone fragments (one lower limb)	0.5%
3.4.40 Comminuted fracture of the fifth metatarsal bone or fracture with displacement of bone fragments (one lower limb)	1%
Toe fractures	
3.4.41 Fracture of one or more phalanges of the great toe (one lower limb)	2%
3.4.42 Fracture of one or more phalanges of the second toe (one lower limb)	1%
3.4.43 Fracture of a phalanx or phalanges – third toe (one limb)	1%
3.4.44 Fracture of a phalanx or phalanges – fourth toe (one limb)	1%

3.4.45 Fracture of one or more phalanges of the fifth toe (one lower limb)	1%
3.4.46 Fracture of a sesamoid bone of a toe (one toe)	0.5%
Hip joint injuries The percentages of permanent health impairment for injuries specified in items 3.4.47–3.4.49 affecting the same lower limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 16% permanent health impairment.	
3.4.47 Hip joint dislocation with closed reduction (one lower limb)	4%
3.4.48 Hip joint dislocation with surgical reduction (one lower limb)	8%
3.4.49 Chronic unreduced hip joint dislocation (one lower limb)	12%
Knee joint injuries The percentages of permanent health impairment for injuries specified in items 3.4.50–3.4.61 affecting the same lower limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 12% permanent health impairment.	
3.4.50 Knee joint injury with hemarthrosis without injury to the ligaments or menisci (one lower limb)	1%
3.4.51 Medial meniscus (MM) injury of the knee joint (one lower limb)	2%
3.4.52 Lateral meniscus (LM) injury of the knee joint (one lower limb)	2%
3.4.53 Sprain or tear of the anterior cruciate ligament (ACL) of the knee joint (one lower limb)	4%
3.4.54 Sprain or tear of the posterior cruciate ligament (PCL) of the knee joint (one lower limb)	2%
3.4.55 Sprain or tear of the medial collateral ligament (MCL) of the knee joint (one lower limb)	2%
3.4.56 Sprain or tear of the lateral collateral ligament (LCL) of the knee joint (one lower limb)	2%
3.4.57 Patellar dislocation with closed reduction (one lower limb)	2%
3.4.58 Patellar dislocation with surgical reduction (one lower limb)	4%
3.4.59 Sprain or tear of the patellar ligament (one lower limb)	3%
3.4.60 Sprain or tear of the medial patellar retinaculum (one lower limb)	1%
3.4.61 Sprain or tear of the lateral patellar retinaculum (one lower limb)	1%
Ankle joint injuries The percentages of permanent health impairment for injuries specified in items 3.4.62–3.4.66 affecting the same lower limb shall be aggregated. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 8% permanent health impairment.	
3.4.62 Sprain or tear of the distal tibiofibular syndesmosis (one lower limb)	1%
3.4.63 Sprain or tear of the anterior talofibular ligament (ATFL) of the ankle joint (one lower limb)	2%
3.4.64 Sprain or tear of the posterior talofibular ligament (PTFL) of the ankle joint (one lower limb)	2%
3.4.65 Sprain or tear of the calcaneofibular ligament (CFL) of the ankle joint (one lower limb)	2%
3.4.66 Sprain or tear of the deltoid ligament of the ankle joint (one lower limb)	2%
Metatarsophalangeal and interphalangeal joint injuries of the great toe	
3.4.67 Dislocation of the metatarsophalangeal joint of the great toe with closed or surgical reduction (one lower limb)	1%
3.4.68 Dislocation of the interphalangeal joint of the great toe with closed or surgical reduction (one lower limb)	1%

Pseudarthrosis of the lower limb	
3.4.69 Pseudarthrosis of the femur (one lower limb)	6%
3.4.70 Pseudarthrosis of the tibia (one lower limb)	6%
3.4.71 Pseudarthrosis of the fibula (one lower limb)	2%
3.4.72 Pseudarthrosis of the patella (one lower limb)	3%
3.4.73 Pseudarthrosis of the talus (one lower limb)	3%
3.4.74 Pseudarthrosis of the calcaneus (one lower limb)	3%
3.4.75 Pseudarthrosis of a metatarsal bone (one bone)	1%
3.4.76 Pseudarthrosis of one or more phalanges of a toe (one toe)	1%
Shortening of the lower limb The injuries listed in 3.4.77–3.4.79 are assessed independently of other bone and joint injuries.	
3.4.77: Bone fracture or joint dislocation resulting in shortening of the lower limb by more than 1 cm but not more than 3 cm	2%
3.4.78 bone fracture or joint dislocation – with shortening of the lower limb from 3 cm to 5 cm	4%
3.4.79 Bone fracture or joint dislocation resulting in shortening of the lower limb by more than 5 cm	8%
Loss involving the great toe	
3.4.80 Loss of the entire nail plate with damage to the nail matrix of the great toe (one lower limb)	1%
3.4.81 Loss of part or all of the pulp of the great toe (one lower limb)	1%
3.4.82 Loss of the great toe involving the distal phalanx or the entire distal phalanx (one lower limb)	5%
3.4.83 Loss of the great toe involving the proximal phalanx or both phalanges in their entirety (one lower limb)	7%
3.4.84 Loss of the great toe with partial or total loss of the first metatarsal bone (one lower limb)	10%
Loss involving the second toe	
3.4.85 Loss of the entire nail plate with damage to the nail matrix of the second toe (one lower limb)	0.5%
3.4.86 Loss of part or all of the pulp of the second toe (one lower limb)	0.5%
3.4.87 Loss of the second toe involving the distal phalanx or the entire distal phalanx (one lower limb)	1%
3.4.88 Loss of the second toe involving the middle phalanx or two entire phalanges (one lower limb)	1.5%
3.4.89 Loss of the second toe involving the proximal phalanx or all three phalanges in their entirety (one lower limb)	2%
3.4.90 Loss of the second toe with partial or total loss of the second metatarsal bone (one lower limb)	3%
Loss of the third toe	
3.4.91 Loss of the entire nail plate with damage to the nail matrix of the third toe (one limb)	0.5%
3.4.92 Loss of part or all of the pad of the third toe (one limb)	0.5%
3.4.93 Loss of the third toe: within the distal phalanx or the entire distal phalanx (one limb)	1%
3.4.94 Loss of the third toe: within the middle phalanx or two entire phalanges (one limb)	1.5%
3.4.95 Loss of the third toe: within the proximal phalanx or three entire phalanges (one limb)	2%
3.4.96 Loss of the third toe: with partial or complete loss of the third metatarsal (one limb)	3%
Loss of the fourth toe	
3.4.97 Loss of the entire nail plate with damage to the nail matrix of the fourth toe (one limb)	0.5%

3.4.98 Loss of part or all of the pad of the fourth toe (one limb) limb)	0.5%
3.4.99 Loss of the fourth toe: within the distal phalanx or the entire distal phalanx (one limb)	1%
3.4.100 Loss of the fourth toe: within the middle phalanx or two entire phalanges (one limb)	1.5%
3.4.101 Loss of the fourth toe: within the proximal phalanx or three entire phalanges (one limb)	2%
3.4.102 Loss of the fourth toe: with partial or complete loss of the fourth metatarsal (one limb)	3%
Loss involving the fifth toe	
3.4.103 Loss of the entire nail plate with damage to the nail matrix of the fifth toe (one lower limb)	0.5%
3.4.104 Loss of part or all of the pulp of the fifth toe (one lower limb)	0.5%
3.4.105 Loss of the fifth toe involving the distal phalanx or the entire distal phalanx (one lower limb)	1%
3.4.106 Loss of the fifth toe involving the middle phalanx or two entire phalanges (one lower limb)	1.5%
3.4.107 Loss of the fifth toe involving the proximal phalanx or all three phalanges in their entirety (one lower limb)	2%
3.4.108 Loss of the fifth toe with partial or total loss of the fifth metatarsal bone (one lower limb)	8%
Loss of the lower limb	
3.4.109 Loss of the lower limb at the tarsometatarsal joints with all toes (one lower limb)	30%
3.4.110 Loss of the lower limb through the tarsal bones (one lower limb)	40%
3.4.111 Loss of the lower limb at the ankle joint (one lower limb)	50%
3.4.112 Loss of the lower limb through the lower leg with preservation of the knee joint (one lower limb)	60%
3.4.113 Loss of the lower limb at the knee joint (one lower limb)	65%
3.4.114 Loss of the lower limb through the thigh with preservation of the hip joint (one lower limb)	70%
3.4.115 Loss of the lower limb at the hip joint (one lower limb)	80%

4. Injuries to the nervous system	
The percentages of permanent health impairment for injuries specified in items 4.1–4.112. The percentages for items 4.1–4.112 are cumulative. The maximum benefit payable for all these injuries, regardless of the number of accidents during the policy period, is 100% permanent impairment.	
	Percentage of permanent health impairment
Brain injuries without permanent neurological deficits The damages listed in point 4.1–4.2 are assessed no earlier than 6 months after the accident.	
4.1 Diffuse axonal brain injury without permanent neurological deficits	5%
4.2 Brain contusion, intracerebral hematoma, or intracranial hemorrhage without permanent neurological deficits	5%
Brain, spinal cord and nerve root injuries with paresis or paralysis of the upper limbs The damages listed in point 4.3–4.6 are assessed no earlier than 6 months after the accident.	
4.3 Paresis of an upper limb affecting only fine hand movements or muscle strength grade IV on the Lovett scale (one upper limb)	10%
4.4 Paresis of an upper limb not preventing movement against gravity or muscle strength grade III on the Lovett scale (one upper limb)	20%
4.5 Paresis of an upper limb preventing movement against gravity or muscle strength grade II on the Lovett scale (one upper limb)	40%
4.6 Paralysis of an upper limb, muscle strength grade 0 or I on the Lovett scale (one upper limb)	50%
Brain, spinal cord and nerve root injuries with paresis or paralysis of the lower limbs The damages listed in point 4.7–4.10 are assessed no earlier than 6 months after the accident.	
4.7 Paresis of a lower limb with fatigable gait, without limping and without impaired weight-bearing, or muscle strength grade IV on the Lovett scale (one lower limb)	10%
4.8 Paresis of a lower limb with fatigable gait and limping, without impaired weight-bearing, or muscle strength grade III on the Lovett scale (one lower limb)	20%
4.9 Paresis of a lower limb preventing walking and weight-bearing, or muscle strength grade II on the Lovett scale (one lower limb)	30%
4.10 Paralysis of a lower limb, muscle strength grade 0 or I on the Lovett scale (one upper limb)	50%
Brain injuries with speech disorders The damages listed in point 4.11–4.15 are assessed no earlier than 6 months after the accident.	
4.11 Mild aphasia with loss of speech fluency and preserved speech comprehension	10%
4.12 Mild aphasia with reduced speech output or slight impairment of speech comprehension	15%
4.13 Moderate aphasia with loss of the ability to express or understand complex commands	25%
4.14 Severe aphasia with loss of the ability to express or understand simple commands	50%
4.15 Global aphasia with complete loss of the ability to speak or complete loss of speech comprehension	100%
Brain injuries with extrapyramidal syndrome The damages listed in point 4.16–4.18 are assessed no earlier than 6 months after the accident.	
4.16 Extrapyramidal syndrome with the ability to walk independently	15%
4.17 Extrapyramidal syndrome with the ability to walk only with orthopaedic aids	30%
4.18 Extrapyramidal syndrome with complete loss of the ability to walk independently	70%
Brain injuries with cerebellar syndrome The damages listed in point 4.19–4.21 are assessed no earlier than 6 months after the accident.	
4.19 Cerebellar syndrome with the ability to walk independently	15%

4.20 Cerebellar syndrome with the ability to walk only with orthopaedic aids	30%
4.21 Cerebellar syndrome with complete loss of the ability to walk independently	70%
Brain injuries with epilepsy The damages listed in point 4.22–4.23 are assessed no earlier than 6 months after the accident.	
4.22 Epilepsy with seizures without loss of consciousness	10%
4.23 Epilepsy with seizures involving loss of consciousness	15%
Brain injuries with speech disorders The damages listed in point 4.24–4.28 are assessed no earlier than 6 months after the accident.	
4.24 Organic mood disorder or cognitive disorder impairing the ability to fulfill social roles without affecting independent functioning	15%
4.25 Organic emotional lability or dementia preventing the fulfillment of social roles without affecting independent functioning	30%
4.26 Organic delusional disorder, organic amnestic syndrome, or dementia impairing independent functioning	60%
4.27 Organic delusional disorder, organic amnestic syndrome, or dementia preventing independent functioning	80%
4.28 Coma or vegetative state	100%
Other consequences of brain, spinal cord and meningeal injuries The damages listed in point 4.32–4.33 are assessed no earlier than 6 months after the accident.	
4.29 Meningeal injury with cerebrospinal fluid leakage through the nose or ear	5%
4.30 Hydrocephalus treated conservatively	10%
4.31 Hydrocephalus treated surgically	15%
4.32 Diabetes insipidus	10%
4.33 Brain or spinal cord injury with urinary or fecal incontinence	30%
Cranial nerve injuries The damages listed in point 4.34–4.48 are assessed no earlier than 6 months after the accident.	
4.34 Injury to the olfactory nerves with partial or complete loss of smell	3%
4.35 Unilateral trigeminal nerve injury with sensory impairment or neuralgia	3%
4.36 Unilateral trigeminal nerve injury with impaired chewing function	5%
4.37 Unilateral facial nerve injury with partial or complete impairment of forehead wrinkling	2%
4.38 Unilateral facial nerve injury with inability to fully close the eyelid	5%
4.39 Unilateral facial nerve injury with partial drooping of the corner of the mouth	5%
4.40 Unilateral facial nerve injury with complete drooping of the corner of the mouth	10%
4.41 Unilateral facial nerve or glossopharyngeal nerve injury with partial or complete loss of taste	3%
4.42 Unilateral glossopharyngeal nerve injury with neuralgia	2%
4.43 Unilateral glossopharyngeal or vagus nerve injury with speech impairment	10%
4.44 Unilateral glossopharyngeal or vagus nerve injury with swallowing impairment	10%
4.45 Unilateral accessory nerve injury with paresis of the sternocleidomastoid or trapezius muscle	3%
4.46 Unilateral accessory nerve injury with paralysis of the sternocleidomastoid or trapezius muscle	6%
4.47 Unilateral hypoglossal nerve injury with hemiparesis of the tongue	5%
4.48 Unilateral hypoglossal nerve injury with hemiparalysis of the tongue	15%

Spinal nerve root injuries The damages listed in point 4.49–4.54 are assessed no earlier than 6 months after the accident.	
4.49 Cervical spinal nerve root injury with painful radicular syndrome (unilateral)	2%
4.50 Cervical spinal nerve root injury with sensory radicular syndrome or diminished reflexes (unilateral)	4%
4.51 Thoracic spinal nerve root injury with painful radicular syndrome (unilateral)	1%
4.52 Thoracic spinal nerve root injury with sensory radicular syndrome or diminished reflexes (unilateral)	2%
4.53 Lumbosacral spinal nerve root injury with painful radicular syndrome (unilateral)	2%
4.54 Lumbosacral spinal nerve root injury with sensory radicular syndrome or diminished reflexes (unilateral)	4%
Cervical plexus nerve injuries The damages listed in point 4.55–4.61 are assessed no earlier than 6 months after the accident.	
4.55 Partial or complete injury of the great auricular nerve (one nerve)	2%
4.56 Partial or complete injury of the greater occipital nerve (one nerve)	2%
4.57 Partial or complete injury of the lesser occipital nerve (one nerve)	2%
4.58 Partial or complete injury of the transverse cervical nerve (one nerve)	2%
4.59 Partial or complete injury of the supraclavicular nerve (one nerve)	2%
4.60 Partial or complete injury of the phrenic nerve (one nerve)	5%
4.61 Partial or complete injury of another cervical plexus nerve (one nerve)	1%
Brachial plexus nerve injuries The damages listed in point 4.62–4.92 are assessed no earlier than 6 months after the accident.	
4.62 Partial or complete injury of the dorsal scapular nerve (one nerve)	5%
4.63 Partial or complete injury of the suprascapular nerve (one nerve)	5%
4.64 Partial or complete injury of the subclavian nerve (one nerve)	2%
4.65 Partial or complete injury of the long thoracic nerve (one nerve)	5%
4.66 Partial or complete injury of the lateral pectoral nerve (one nerve)	3%
4.67 Partial or complete injury of the medial pectoral nerve (one nerve)	3%
4.68 Partial or complete injury of the subscapular nerve (one nerve)	5%
4.69 Partial or complete injury of the thoracodorsal nerve (one nerve)	3%
4.70 Partial or complete injury of the axillary nerve (one nerve)	5%
4.71 Partial or complete injury of the medial cutaneous nerve of the arm (one nerve)	2%
4.72 Partial or complete injury of the medial cutaneous nerve of the forearm (one nerve)	2%
4.73 Partial or complete injury of the musculocutaneous nerve (one nerve)	3%
4.74 Partial injury of the ulnar nerve at the shoulder or upper arm (one nerve)	5%
4.75 Complete injury of the ulnar nerve at the shoulder or upper arm (one nerve)	10%
4.76 Partial injury of the ulnar nerve at the elbow or forearm (one nerve)	4%
4.77 Complete injury of the ulnar nerve at the elbow or forearm (one nerve)	8%
4.78 Partial injury of the ulnar nerve at the wrist (one nerve)	3%
4.79 Complete injury of the ulnar nerve at the wrist (one nerve)	6%

4.80 Partial injury of the median nerve at the shoulder or upper arm (one nerve)	5%
4.81 Complete injury of the median nerve at the shoulder or upper arm (one nerve)	10%
4.82 Partial injury of the median nerve at the elbow or forearm (one nerve)	4%
4.83 Complete injury of the median nerve at the elbow or forearm (one nerve)	8%
4.84 Partial injury of the median nerve at the wrist (one nerve)	3%
4.85 Complete injury of the median nerve at the wrist (one nerve)	6%
4.86 Partial injury of the radial nerve at the shoulder or upper arm (one nerve)	5%
4.87 Complete injury of the radial nerve at the shoulder or upper arm (one nerve)	10%
4.88 Partial injury of the radial nerve at the elbow or forearm (one nerve)	4%
4.89 Complete injury of the radial nerve at the elbow or forearm (one nerve)	8%
4.90 Partial injury of the radial nerve at the wrist (one nerve)	3%
4.91 Complete injury of the radial nerve at the wrist (one nerve)	6%
4.92 Partial or complete injury of another brachial plexus nerve (one nerve)	1%
Injuries to the nerves of the lumbosacral plexus The damages listed in point 4.93–4.112 are assessed no earlier than 6 months after the accident.	
4.93 Partial or complete injury of the iliohypogastric nerve (one nerve)	4%
4.94 Partial or complete injury of the ilioinguinal nerve (one nerve)	4%
4.95 Partial or complete injury of the lateral femoral cutaneous nerve (one nerve)	4%
4.96 Partial or complete injury of the posterior femoral cutaneous nerve (one nerve)	4%
4.97 Partial or complete injury of the coccygeal nerve (one nerve)	4%
4.98 Partial or complete injury of the superior gluteal nerve (one nerve)	5%
4.99 Partial or complete injury of the inferior gluteal nerve (one nerve)	5%
4.100 Partial or complete injury of the obturator nerve (one nerve)	5%
4.101 Partial or complete injury of the genitofemoral nerve (one nerve)	5%
4.102 Partial or complete injury of the pudendal nerve (one nerve)	5%
4.103 Partial injury of the sciatic nerve (one nerve)	15%
4.104 Complete injury of the sciatic nerve (one nerve)	30%
4.105 Partial injury of the common peroneal nerve (one nerve)	6%
4.106 Complete injury of the common peroneal nerve (one nerve)	12%
4.107 Partial injury of the tibial nerve (one nerve)	6%
4.108 Complete injury of the tibial nerve (one nerve)	12%
4.109 Partial injury of the femoral nerve (one nerve)	6%
4.110 Complete injury of the femoral nerve (one nerve)	12%
4.111 Partial or complete injury of the saphenous nerve (one nerve)	5%
4.112 Partial or complete injury of another nerve of the lumbosacral plexus (one nerve)	1%

5. Eye injuries

The percentages of permanent health impairment for injuries specified in items 5.1–5.37. For all injuries to one eye, regardless of the number of accidents during the insurance period, the maximum benefit payable is 38% permanent health impairment. For all injuries to both eyes, regardless of the number of accidents during the insurance period, the maximum benefit payable is 100% permanent health impairment.

	Percentage of permanent health impairment
Loss of visual acuity The damages listed in point 5.1–5.11 are assessed no earlier than 6 months after the accident. Visual acuity is assessed for distance vision after optical correction.	
5.1 Reduction of visual acuity by 0.1 diopters (one eye)	2.5%
5.2 Reduction of visual acuity by 0.2 diopters (one eye)	5%
5.3 Reduction of visual acuity by 0.3 diopters (one eye)	7.5%
5.4 Reduction of visual acuity by 0.4 diopters (one eye)	10%
5.5 Reduction of visual acuity by 0.5 diopters (one eye)	12.5%
5.6 Reduction of visual acuity by 0.6 diopters (one eye)	15%
5.7 Reduction of visual acuity by 0.7 diopters (one eye)	20%
5.8 Reduction of visual acuity by 0.8 diopters (one eye)	25%
5.9 Reduction of visual acuity by 0.9 diopters (one eye)	30%
5.10 Complete loss of visual acuity in one eye	35%
5.11 Complete loss of visual acuity in both eyes	100%
Loss of visual field The damages listed in point 5.12–5.23 are assessed no earlier than 6 months after the accident.	
5.12 Concentric visual field constriction to 50° (one eye)	5%
5.13 Concentric visual field constriction to 40° (one eye)	10%
5.14 Concentric visual field constriction to 30° (one eye)	15%
5.15 Concentric visual field constriction to 20° (one eye)	20%
5.16 Concentric visual field constriction to 10° (one eye)	25%
5.17 Concentric visual field constriction to less than 10° (one eye)	35%
5.18 Unilateral quadrantic visual field defect (one eye)	5%
5.19 Unilateral hemianopic visual field defect (one eye)	10%
5.20 Homonymous hemianopia (both eyes)	25%
5.21 Binasal hemianopia (both eyes)	30%
5.22 Inferior hemianopia (both eyes)	40%
5.23 Bitemporal hemianopia (both eyes)	60%
Corneal injuries The percentages of permanent health impairment for injuries specified in items 5.24. For all injuries to one eye, regardless of the number of accidents during the insurance period, the maximum benefit payable is 2% permanent health impairment.	
5.24 Traumatic wound or burn of the cornea resulting in a scar (one eye)	0.5%
Retinal injuries The percentages of permanent health impairment for injuries specified in items 5.25. For all injuries to one eye, regardless of the number of accidents during the insurance period, the maximum benefit payable is 6% permanent health impairment.	
5.25 Retinal tear or retinal detachment (one eye)	2%

Vitreous body injuries The percentages of permanent health impairment for injuries specified in items 5.26. For all injuries to one eye, regardless of the number of accidents during the insurance period, the maximum benefit payable is 3% permanent health impairment. The damages listed in point 5.26 are assessed no earlier than 6 months after the accident.	
5.26 Vitreous body injury with persistent vitreous floaters (one eye)	1%
Loss of the lens	
5.27 Loss of the lens (one eye)	10%
Injuries to the iridocorneal angle The damages listed in point 5.28 are assessed no earlier than 6 months after the accident.	
5.28 Injury to the iridocorneal angle with glaucoma (one eye)	2%
Injuries to the lacrimal drainage system The damages listed in point 5.29 are assessed no earlier than 6 months after the accident.	
5.29 Impaired patency of the lacrimal drainage system with excessive tearing (one eye)	7%
Injuries to the extraocular muscles or ocular motor nerves The damages listed in point 5.30–5.35 are assessed no earlier than 6 months after the accident. Ocular motor nerves include the oculomotor, trochlear, and abducens nerves.	
5.30 Injury to the extraocular muscles or ocular motor nerves of one or both eyes resulting in double vision when looking straight ahead	15%
5.31 Injury to the extraocular muscles or ocular motor nerves of one or both eyes resulting in double vision when looking downward	10%
5.32 Injury to the extraocular muscles or ocular motor nerves of one or both eyes resulting in double vision when looking left or right	5%
5.33 Injury to the extraocular muscles or ocular motor nerves of one or both eyes resulting in double vision when looking upward	2%
5.34 Injury to the levator palpebrae muscle resulting in eyelid ptosis (one eye)	5%
5.35 Injury to the pupillary sphincter muscle or the oculomotor nerve resulting in impaired pupillary reflex (one eye)	5%
Other eyeball injuries	
5.36 Pulsating exophthalmos (one eye)	30%
5.37 Loss of the eyeball (one eye)	38%

6. Hearing organ injuries

The percentages of permanent health impairment for injuries specified in items 6.1–6.8. For all injuries to one ear, regardless of the number of accidents during the insurance period, the maximum benefit payable is 35% permanent health impairment. For all injuries to both ears, regardless of the number of accidents during the insurance period, the maximum benefit payable is 70% permanent health impairment.

	Percentage of permanent health impairment
Hearing loss The damages listed in point 6.1–6.3 are assessed no earlier than 6 months after the accident. Hearing loss is calculated using an audiogram as the arithmetic mean of hearing thresholds at 500, 1000, and 2000 Hz.	
6.1 Hearing loss exceeding 25 dB up to 40 dB (one ear)	10%
6.2 Hearing loss exceeding 40 dB up to 70 dB (one ear)	15%
6.3 Hearing loss exceeding 70 dB (one ear)	25%
Tinnitus The damages listed in point 6.4 are assessed no earlier than 6 months after the accident.	
6.4 Injury to one or both ears with tinnitus	2%
Inner ear injuries The damages listed in point 6.5 are assessed no earlier than 6 months after the accident.	
6.5 Injury to the inner ear of one or both ears resulting in vertigo or balance disorders	5%
Middle ear injuries	
6.6 Perforation of the tympanic membrane (one ear)	2%
6.7 Disruption, dislocation, or fracture of the auditory ossicles (one ear)	5%
6.8 Chronic otitis media with cholesteatoma (one ear)	5%
External ear injuries	
6.9 Traumatic wound or burn of the external auditory canal resulting in a scar (one ear)	1%
6.10 Loss of up to 5% of the auricle (one ear)	1%
6.11 Loss of more than 5% up to 25% of the auricle (one ear)	5%
6.12 Loss of more than 25% up to 50% of the auricle (one ear)	10%
6.13 Loss of more than 50% of the auricle (one ear)	15%

7. Circulatory system and spleen injuries	
	Percentage of permanent health impairment
Heart injuries The damages listed in point 7.1–7.3 are assessed no earlier than 6 months after the accident.	
7.1 Injury to the anterior wall of the left ventricle or the interventricular septum resulting in impaired contractility	15%
7.2 Injury to the inferior wall of the left ventricle resulting in impaired contractility	10%
7.3 Injury to another part of the myocardium resulting in impaired contractility	5%
7.4 Surgically treated injury of the aortic valve	7%
7.5 Surgically treated injury of the mitral valve	7%
7.6 Surgically treated injury of the tricuspid valve	7%
7.7 Surgically treated injury of the pulmonary valve	7%
7.8 Surgically treated injury of the pericardium	7%
Arterial injuries	
7.9 Aortic dissection or aneurysm treated conservatively or surgically	15%
7.10 Other surgically treated injury of the aorta	10%
7.11 Surgically treated injury of the pulmonary artery	10%
7.12 Surgically treated injury of the brachiocephalic trunk	8%
7.13 Common carotid artery dissection or aneurysm treated conservatively or surgically (one artery)	6%
7.14 Other surgically treated injury of the common carotid artery (one artery)	4%
7.15 Internal carotid artery dissection or aneurysm treated conservatively or surgically (one artery)	6%
7.16 Other surgically treated injury of the internal carotid artery (one artery)	4%
7.17 External carotid artery dissection or aneurysm treated conservatively or surgically (one artery)	5%
7.18 Other surgically treated injury of the external carotid artery (one artery)	3%
7.19 Surgically treated injury of the subclavian artery (one artery)	5%
7.20 Surgically treated injury of the vertebral artery (one artery)	4%
7.21 Surgically treated injury of the axillary artery (one artery)	4%
7.22 Surgically treated injury of the brachial artery (one artery)	4%
7.23 Surgically treated injury of the radial artery (one artery)	3%
7.24 Surgically treated injury of the ulnar artery (one artery)	3%
7.25 Surgically treated injury of the common iliac artery (one artery)	6%
7.26 Surgically treated injury of the internal iliac artery (one artery)	5%
7.27 Surgically treated injury of the external iliac artery (one artery)	5%
7.28 Surgically treated injury of the femoral artery (one artery)	4%
7.29 Surgically treated injury of the popliteal artery (one artery)	3%
7.30 Surgically treated injury of the anterior tibial artery (one artery)	2%
7.31 Surgically treated injury of the posterior tibial artery (one artery)	2%
7.32 Surgically treated injury of the celiac trunk, superior mesenteric artery, or inferior mesenteric artery	6%

Venous injuries	
7.33 Surgically treated injury of the superior vena cava	10%
7.34 Surgically treated injury of the inferior vena cava	10%
7.35 Surgically treated injury of the brachiocephalic vein (one vein)	5%
7.36 Surgically treated injury of the common jugular vein (one vein)	5%
7.37 Surgically treated injury of the internal jugular vein (one vein)	5%
7.38 Surgically treated injury of the external jugular vein (one vein)	5%
7.39 Surgically treated injury of the subclavian vein (one vein)	5%
7.40 Surgically treated injury of the vertebral vein (one vein)	3%
7.41 Surgically treated injury of the axillary vein (one vein)	3%
7.42 Surgically treated injury of the brachial vein (one vein)	3%
7.43 Surgically treated injury of the radial vein (one vein)	2%
7.44 Surgically treated injury of the ulnar vein (one vein)	2%
7.45 Surgically treated injury of the common iliac vein (one vein)	6%
7.46 Surgically treated injury of the great saphenous vein (one vein)	3%
7.47 Surgically treated injury of the small saphenous vein (one vein)	3%
7.48 Surgically treated injury of the portal vein	6%
Spleen injuries	
7.49 Splenic rupture or splenic hematoma treated conservatively without splenectomy	2%
7.50 Splenic rupture or splenic hematoma treated surgically without splenectomy	5%
7.51 Loss of up to 50% of the spleen	10%
7.52 Loss of more than 50% of the spleen	15%

8. Respiratory system injuries	
	Percentage of permanent health impairment
Pharyngeal injuries The damages listed in point 8.1–8.3 include the pharyngeal cavity posterior to the palatopharyngeal arch.	
8.1 Traumatic wound of the pharyngeal mucosa resulting in a scar (one or more wounds)	1%
8.2 Burn or frostbite of the pharyngeal mucosa resulting in a scar	1%
8.3 Perforation of the pharyngeal wall	4%
8.4 Surgically treated injury of one or more tonsils without tonsil loss	1%
8.5 Loss of one tonsil	2%
Laryngeal and tracheal injuries The damages listed in point 8.6–8.7 are assessed no earlier than 6 months after the accident.	
8.6 Injury of a vocal fold resulting in paresis (one vocal fold)	2%
8.7 Injury of a vocal fold resulting in paralysis (one vocal fold)	5%
8.8 Dislocation or fracture of one or more laryngeal cartilages treated conservatively	5%
8.9 Dislocation or fracture of one or more laryngeal cartilages treated surgically	10%
8.10 Perforation of the trachea	5%
8.11 Temporary tracheostomy	2%
8.12 Permanent tracheostomy	5%
8.13 Laryngeal or tracheal stenosis requiring dilation without reconstructive surgery	10%
8.14 Laryngeal or tracheal stenosis requiring reconstructive surgery	15%
Lung injuries The damages listed in point 8.17–8.20 are assessed no earlier than 6 months after the accident, except for surgical removal of the lung, which is assessed immediately.	
8.15 Surgically treated pulmonary laceration or intrapulmonary hematoma (one lung)	6%
8.16 Toxic pulmonary fibrosis	10%
8.17 Loss of up to 5% of functional lung parenchyma (one lung)	5%
8.18 Loss of more than 5% up to 25% of functional lung parenchyma (one lung)	10%
8.19 Loss of more than 25% up to 50% of functional lung parenchyma (one lung)	20%
8.20 Loss of more than 50% of functional lung parenchyma (one lung)	40%
Pleural injuries	
8.21 Pneumothorax or hemothorax treated conservatively (one lung)	1%
8.22 Pneumothorax or hemothorax treated with chest drainage (one lung)	2%

9. Digestive system injuries	
	Percentage of permanent health impairment
Lip injuries	
9.1 Traumatic wound of the lip resulting in a scar without loss of lip tissue (one lip)	1%
9.2 Burn or frostbite of the lip resulting in a scar (one lip)	1%
9.3 Rupture of the labial frenulum (one lip)	1%
9.4 Loss of up to 5% of the lip (one lip)	2%
9.5 Loss of more than 5% up to 25% of the lip (one lip)	5%
9.6 Loss of more than 25% of the lip (one lip)	10%
Oral cavity injuries The damages listed in point 9.7–9.8 include the mucosa of the oral vestibule, floor of the mouth, gums, cheeks, soft palate, and hard palate.	
9.7 Traumatic wound of the oral mucosa resulting in a scar (one or more wounds)	1%
9.8 Burn or frostbite of the oral mucosa resulting in a scar	1%
9.9 Loss of up to 5% of the soft palate	1%
9.10 Loss of more than 5% up to 25% of the soft palate	2%
9.11 Loss of more than 25% of the soft palate	5%
9.12 Surgically treated injury of one or more salivary glands	3%
Tongue injuries	
9.13 Traumatic wound of the tongue resulting in a scar without loss of tongue tissue (one or more wounds)	1%
9.14 Burn or frostbite of the tongue resulting in a scar	1%
9.15 Rupture of the lingual frenulum	1%
9.16 Loss of up to 5% of the tongue	2%
9.17 Loss of more than 5% up to 25% of the tongue	10%
9.18 Loss of more than 25% up to 50% of the tongue	15%
9.19 Loss of more than 50% of the tongue	25%
Permanent tooth injuries The percentages of permanent health impairment for injuries specified in items 9.20–9.24. The percentages for items 4.1–4.112 are cumulative. The maximum benefit payable for all these injuries, regardless of the number of accidents during the policy period, is 20% permanent impairment.	
9.20 Fracture of the root or roots of a permanent tooth (one tooth)	0.5%
9.21 Fracture of the crown of a permanent tooth involving enamel and dentine without pulp exposure (one tooth)	0.5%
9.22 Fracture of the crown of a permanent tooth involving enamel and dentine with pulp exposure (one tooth)	1%
9.23 Complete loss of the crown of a permanent tooth with preservation of the root or roots (one tooth)	1.5%
9.24 Complete loss of the crown of a permanent tooth with loss of the root or roots (one tooth)	2%
Gastrointestinal tract injuries The damages listed in point 9.39 are assessed no earlier than 6 months after the accident.	
9.25 Oesophageal perforation	5%
9.26 Oesophageal stricture requiring dilatation without oesophageal reconstruction	10%
9.27 Oesophageal stricture requiring oesophageal reconstruction	15%
9.28 Surgically treated injury of the stomach, intestine, mesentery, or omentum without loss of the organ	5%
9.29 Partial or complete loss of the omentum	3%

9.30 Loss of up to 50% of the stomach	10%
9.31 Loss of more than 50% of the stomach	15%
9.32 Loss of up to 25% of the small intestine	10%
9.33 Loss of more than 25% up to 50% of the small intestine	15%
9.34 Loss of more than 50% of the small intestine	25%
9.35 Loss of up to 25% of the large intestine	10%
9.36 Loss of more than 25% up to 50% of the large intestine	15%
9.37 Loss of more than 50% of the large intestine	25%
9.38 Surgically treated injury of the anal sphincter	5%
9.39 Injury of the anal sphincter with faecal incontinence	10%
Gastrointestinal stoma The percentages of permanent health impairment for injuries specified in items 9.40–9.45. The percentages for items 4.1–4.112 are cumulative. The maximum benefit payable for all these injuries, regardless of the number of accidents during the policy period, is 10% permanent impairment.	
9.40 Temporary surgically created stoma within the stomach	2%
9.41 Temporary surgically created stoma within the small intestine	2%
9.42 Temporary surgically created stoma within the large intestine	2%
9.43 Permanent surgically created stoma within the stomach	5%
9.44 Permanent surgically created stoma within the small intestine	5%
9.45 Permanent surgically created stoma within the large intestine	5%
Liver and bile duct injuries	
9.46 Liver rupture or hepatic haematoma treated conservatively without loss of the liver	2%
9.47 Liver rupture or hepatic haematoma treated surgically without loss of the liver	5%
9.48 Loss of up to 50% of the liver	15%
9.49 Loss of more than 50% of the liver	30%
9.50 Surgically treated disruption of the extrahepatic bile ducts	5%
9.51 Extrahepatic bile duct stricture requiring dilatation without bile duct reconstruction	10%
9.52 Extrahepatic bile duct stricture requiring bile duct reconstruction	20%
Pancreatic injuries	
9.53 Surgically treated injury of the pancreas without loss of the pancreas	5%
9.54 Loss of part of the pancreas involving the tail of the pancreas	15%
9.55 Loss of part of the pancreas involving the head of the pancreas	20%
9.56 Loss of the entire pancreas	35%

10. Urinary system injuries	
	Percentage of permanent health impairment
Kidney injuries	
10.1 Renal rupture or renal haematoma treated conservatively (one kidney)	2%
10.2 Surgically treated injury of the kidney or renal vascular pedicle without loss of the kidney (one kidney)	5%
10.3 Loss of up to 50% of the kidney (one kidney)	20%
10.4 Loss of more than 50% of the kidney (one kidney)	35%
Injuries to the ureters, urinary bladder, and urethra	
10.5 Surgically treated injury of the ureter (one ureter)	5%
10.6 Injury of the urinary bladder treated conservatively	2%
10.7 Surgically treated injury of the urinary bladder without loss of the urinary bladder	5%
10.8 Loss of up to 50% of the urinary bladder	15%
10.9 Loss of more than 50% of the urinary bladder	25%
10.10 Disruption of the urethra	5%
10.11 Urethral stricture requiring dilatation without urethral reconstruction	5%
10.12 Urethral stricture requiring dilatation with urethral reconstruction	10%
Urinary stoma The percentages of permanent health impairment for injuries specified in items 10.13–10.14. For all such injuries, irrespective of the number of accidents occurring during the term of the insurance contract, we shall pay benefits up to a maximum of 5% permanent health impairment.	
10.13 Temporary surgically created urostomy within the urinary tract	2%
10.14 Permanent surgically created urostomy within the urinary tract	5%

11. Injuries to the reproductive organs	
	Percentage of permanent health impairment
Ovarian and fallopian tube injuries	
11.1 Ovarian rupture, ovarian haematoma, or ovarian hydrocele treated conservatively (one ovary)	2%
11.2 Surgically treated ovarian injury without loss of the ovary (one ovary)	5%
11.3 Loss of up to 50% of the ovary (one ovary)	10%
11.4 Loss of more than 50% of the ovary (one ovary)	20%
11.5 Fallopian tube rupture, fallopian tube haematoma, or hydrosalpinx treated conservatively (one fallopian tube)	2%
11.6 Surgically treated fallopian tube injury without loss of the fallopian tube (one fallopian tube)	3%
11.7 Loss of the fallopian tube (one fallopian tube)	5%
Uterus, vagina, and vulva injuries	
11.8 Surgically treated uterine injury without loss of the uterus	10%
11.9 Loss of the uterus	40%
11.10 Vaginal mucosal injury resulting in a scar	1%
11.11 Vaginal rupture	5%
11.12 Surgically treated vulvar injury	5%
Testicular and scrotal injuries	
11.13 Scrotal injury resulting in a scar	2%
11.14 Testicular haematoma or hydrocele treated conservatively (one testis)	2%
11.15 Surgically treated injury of the testis, epididymis, or vas deferens without loss of the organ (unilateral)	5%
11.16 Loss of one testis	20%
Penile injuries	
11.17 Injury of the penile skin or foreskin resulting in a scar	2%
11.18 Surgically treated injury of one or both corpora cavernosa	5%
11.19 Surgically treated injury of the corpus spongiosum	3%
11.20 Partial or complete loss of the foreskin	3%
11.21 Loss of up to 50% of the penis	30%
11.22 Loss of more than 50% of the penis	40%
Breast injuries The damages listed in point 11.25–11.28 include loss of the breast tissue together with all associated lost soft tissues.	
11.23 Partial loss of the nipple (one nipple)	1%
11.24 Complete loss of the nipple (one nipple)	5%
11.25 Loss of up to 5% of the breast (one breast)	5%
11.26 Loss of more than 5% up to 25% of the breast (one breast)	10%
11.27 Loss of more than 25% up to 50% of the breast (one breast)	20%
11.28 Loss of more than 50% of the breast (one breast)	30%

12. Burns, frostbite, and body injuries related to exposure to physical, chemical, and biological agents

Items 12.1–12.17 are assessed in addition to any other bodily injuries listed elsewhere in the Permanent Impairment Table.
Burns affecting different body regions are assessed together under a single applicable item of the Permanent Impairment Table

	Percentage of permanent health impairment
Mixed first- and second-degree skin burns The damages listed in point 12.1–12.2 do not include burns consisting exclusively of first-degree burns.	
12.1 Mixed first- and second-degree skin burns involving a total body surface area (TBSA) of up to 4%	0.5%
12.2 Mixed first- and second-degree skin burns involving a total body surface area (TBSA) exceeding 4%	0.25% for each 1% TBSA
Second-degree skin burns only	
12.3 Second-degree skin burns only involving a total body surface area (TBSA) of up to 2%	1%
12.4 Second-degree skin burns only involving a total body surface area (TBSA) exceeding 2%	0.5% for each 1% TBSA
Mixed second- and third-degree (or higher) skin burns	
12.5 Mixed second- and third-degree (or higher) skin burns involving a total body surface area (TBSA) of up to 1%	1%
12.6 Mixed second- and third-degree (or higher) skin burns involving a total body surface area (TBSA) exceeding 1%	1% for each 1% TBSA
Burns of the oesophagus and respiratory tract	
12.7 Burn of the oesophagus requiring hospital treatment	2%
12.8 Burn of the respiratory tract requiring hospital treatment	2%
Second-degree or higher frostbite	
12.9 Second-degree or higher frostbite of the skin of the nose	2%
12.10 Second-degree or higher frostbite of the skin of one ear	2%
12.11 Second-degree or higher frostbite of the skin of one hand (one upper limb)	3%
12.12 Second-degree or higher frostbite of the skin of one foot (one lower limb)	3%
Body injuries related to exposure to physical, chemical, and biological agents	
12.13 Electric shock requiring hospital treatment	1%
12.14 Lightning strike requiring hospital treatment	1%
12.15 Inhalation of harmful gases, fumes, dusts, or chemical vapours requiring hospital treatment	1%
12.16 Contact with a venomous animal requiring hospital treatment	1%
12.17 Contact with a toxic plant requiring hospital treatment	1%

BASIC COVER

Under the Extended Coverage, PZU Życie SA provides cover for the events included under the Basic Coverage and, in addition, for the following:

13. Other Bodily Injuries

For item 13.1, a benefit is payable only once per policy year, regardless of the number of such bodily injuries resulting from an accident or the number of accidents.

For item 13.1 no benefit will be paid under if, for the same accident, a benefit is payable for a bodily injury listed elsewhere in the Permanent Impairment Table.

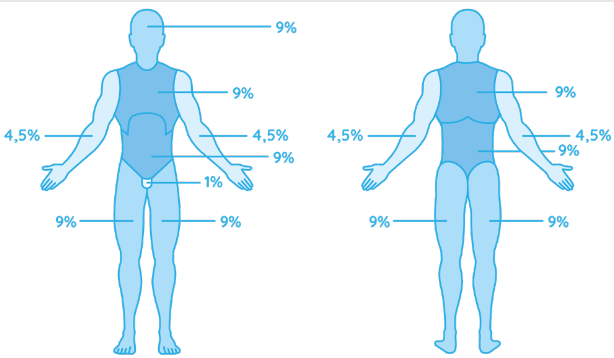
	Percentage of permanent health impairment
13.1 Bodily injury not listed elsewhere in the Permanent Impairment Table, provided that treatment included at least two inpatient (hospital-based) medical consultations	0.5%

14. GLOSSARY

– – what the terms used in the Permanent Impairment Table mean

The following terms are used in the Permanent Impairment Table:

1) **Surgical treatment** – invasive treatment in which access to the operative site is obtained by making an incision through the body tissues or by using other surgical techniques, e.g. endoscopic, arthroscopic or endovascular procedures;
2) **Hospital treatment** – a stay in hospital for observation and diagnostic and therapeutic management lasting at least 2 days. The first day of hospitalisation is the day of admission to hospital, and the last day is the day of discharge;
3) **Conservative treatment** – treatment in which the bodily injury was not treated surgically;
4) **Muscle tear** – partial disruption of the continuity of a muscle, confirmed by imaging studies or intraoperative findings. A tear at the musculotendinous junction is assessed as a tendon tear;
5) **Tendon tear** – partial disruption of the continuity of a tendon, confirmed by imaging studies or intraoperative findings. A tear at the musculotendinous junction is assessed as a tendon tear;
6) **Ligament tear** – partial disruption of the continuity of a ligament, confirmed by imaging studies or intraoperative findings;
7) **Traumatic skin wound resulting in a scar** – a wound resulting from an accident which, regardless of the method of treatment, leaves a scar. The size of the wound is measured in centimetres. The length of the wound is its greatest dimension. A traumatic skin wound does not include a surgical wound or a wound caused by a burn or frostbite;
8) **Surgical reduction** – a method of treatment involving disruption of tissue continuity, used to restore the normal anatomical relationship of the bones in a joint that has been dislocated;
9) **Closed reduction** – a method of treatment not involving disruption of tissue continuity, used to restore the normal anatomical relationship of the bones in a joint that has been dislocated;
10) **TBSA** – total body surface area. In the Permanent Impairment Table, we apply the rule that, in an adult, the palmar surface of the hand with the fingers together corresponds to 1% TBSA. The head and neck account for 9% TBSA, the trunk for 36% TBSA, the perineum for 1% TBSA, each upper limb for 9% TBSA, and each lower limb for 18% TBSA. In children during the first year of life, the head and neck account for 18% TBSA and each lower limb for 14% TBSA. With each subsequent year of the child's life, the head surface area decreases by 1%, and the surface area of each lower limb increases by 0.5%.



11) **Loss of the calvarial bone** –a defect of the calvarial bone resulting from an accident or the treatment of a head injury (e.g. a trephination opening or craniectomy) that has not been repaired within 6 months;
12) **Chronic unreduced joint dislocation** – a joint dislocation that has not been reduced within 6 months;
13) **Muscle rupture** – complete disruption of the continuity of a muscle, confirmed by imaging studies or intraoperative findings. A rupture at the musculotendinous junction is assessed as a tendon rupture;
14) **Tendon rupture** – complete disruption of the continuity of a tendon, confirmed by imaging studies or intraoperative findings. A rupture at the musculotendinous junction is assessed as a tendon rupture;
15) **Ligament rupture** – complete disruption of the continuity of a ligament, confirmed by imaging studies or intraoperative findings;
16) **Bone fracture** – disruption of the continuity of bone tissue. Traumatic separation of the growth plate is assessed as a bone fracture;
17) **Bone fracture without displacement of fragments** – a fracture in which the fragments of the fractured bone have not moved beyond its anatomical outline. A bone crack, buckle fracture, greenstick fracture, incomplete fracture, depressed fracture or compression fracture is assessed as a bone fracture without displacement of fragments;
18) **Comminuted fracture** – a fracture into more than two fragments or a multifragmentary fracture;
19) **Bone fracture with displacement of fragments** – a fracture in which a fragment of the fractured bone has moved beyond its anatomical outline. An open fracture, avulsion fracture, impacted fracture or depressed skull fracture is assessed as a fracture with displacement of fragments;
20) **Joint dislocation** – displacement of the bones forming a joint, with complete loss of contact between the articular surfaces. A subluxation or partial dislocation is assessed as a joint dislocation.