



**DOCUMENT CONTAINING INFORMATION
ABOUT THE INSURANCE PRODUCT
AND THE GENERAL TERMS AND CONDITIONS
OF SUPPLEMENTARY GROUP INSURANCE AGAINST
BODILY HARM OF THE INSURED PARTY CAUSED
BY AN ACCIDENT**



SUPPLEMENTARY GROUP INSURANCE AGAINST BODILY HARM OF THE INSURED PARTY CAUSED BY AN ACCIDENT

Code of terms and conditions: TUGP56

Document version of 21 September 2024

This material contains information about an insurance product. Full information about the insurance can be found in other documents, in particular in the general terms and conditions of the supplementary group insurance against bodily harm of the insured party caused by an accident, code of terms and conditions: TUGP56 (GTCl). Please read the GTCl before you decide to conclude a contract. The definitions used in the GTCl may differ from the commonly accepted concept, so pay particular attention to them. The conclusion of a contract is voluntary.

INFORMATION ABOUT THE PRODUCT:

- is informative material,
- is not part of the insurance contract (contract),
- is not an offer within the meaning of the Article 66 of the Civil Code,
- should not be the sole basis for the decision to conclude a contract.

SUBJECT MATTER OF THE INSURANCE AND ITS COVERAGE – WHAT WE INSURE AND WHAT EVENTS WE COVER

We insure the health of the insured party.

The supplementary insurance can be concluded within a following coverage:

- basic,
- basic with progressive payment option,
- extended,
- extended with progressive payment option.

We confirm the coverage of the supplementary insurance in the policy and in the individual confirmation of the insurance.

The insurance coverage includes the occurrence in the insured person of:

- bodily harm indicated in the Table of Bodily Harms in the basic coverage, which was the result of an accident occurring during the period of cover – if the supplementary insurance has been concluded in the basic coverage or in the basic coverage with a progressive payment option,
- bodily harm indicated in the Table of Bodily Harms in the extended coverage, which is the result of an accident occurring during the period of cover – if the supplementary insurance has been concluded within the extended coverage or within the extended coverage with the progressive payment option.

Whereas, according to the GTCl, bodily harm is injury resulting from an accident occurring during the period of cover, as indicated in the Table of Bodily Harms, determined after the expiry of the time limits indicated in the clause 10 of the GTCl.

PRODUCT CHARACTERISTICS – WHAT ARE THE MAIN FEATURES OF OUR INSURANCE

If the supplementary insurance does not include a progressive payment option, in the event of bodily harm to the insured party, we will pay a benefit per 1% of bodily harm equal to the product of the sum insured and the percentage of the sum insured specified in the policy and in the individual confirmation of insurance.

If the supplementary insurance includes a progressive payment option, if the insured party suffers bodily harm, we will pay a benefit for 1% of bodily harm equal to the product of the sum insured and the percentage of the sum insured specified in the policy and in the individual confirmation of the insurance multiplied by the progression factor according to the Progression Table specified in the GTCl.

We will determine the benefit based on the sum insured and the percentage of the sum insured current at the date of the accident.

We determine the percentage of bodily harm based on the Table of Bodily Harms. We are liable:

- if there is a normal causal link between the accident and bodily harm,
- for a maximum of 100% of the bodily harm due to one accident.

The supplementary insurance may be taken out together with the conclusion of the basic insurance – PZU Na Życie Plus (PZU For Life Plus) Group Insurance – or in the course of its duration.

WHO CAN CONCLUDE A CONTRACT WITH US AND WHO WE INSURE

The supplementary insurance is taken out by the policyholder, who is obliged to pay the premium for the insurance. The supplementary insurance can be taken out by insured parties who have taken out the basic insurance.

WHAT IS THE TERM OF THE CONTRACT

The policyholder may take out supplementary insurance with us for a fixed period. We confirm the term of the supplementary insurance in the policy. If the supplementary insurance is taken out between policy anniversaries, our cover lasts until the next policy anniversary.

WHERE THE INSURANCE APPLIES

The insurance cover applies worldwide.

HOW AND WHEN THE PREMIUM IS PAID

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

WHEN THE INSURANCE COVER BEGINS AND ENDS

The cover in the supplementary insurance starts according to the terms described in the basic insurance.

The cover in the supplementary insurance will only start if the cover in the basic insurance is in force.

The cover in the supplementary insurance ends:

- on the date the cover in the primary insurance ends,
- on the date on which we receive a declaration from the policyholder that the latter is withdrawing from supplementary insurance,
- on the date of termination of the cover in the supplementary insurance – if it is not extended,
- on the last day of the month in which you abandon the supplementary insurance,
- at the end of the month of supplementary insurance under the existing terms and conditions, if you have not given the required consent to change the supplementary insurance,
- on the date on which the termination period of the supplementary insurance expires,
- on the date on which the supplementary insurance is terminated.

MAIN EXCLUSIONS AND LIMITATIONS OF THE COVER

We will not pay the benefit in the event of, inter alia:

- a lack of our cover on the date of an accident resulting in bodily harm,
- a lack of a normal causal link between an accident and the bodily harm,
- when the insured party has been under the influence of alcohol within the meaning of provisions on upbringing in sobriety and counteracting alcoholism or after using: drugs, narcotics, psychotropic substances, substitute substances or new psychoactive substances – within the meaning of provisions on counteracting drug addiction – if any of these circumstances influenced the occurrence of the accident.

Furthermore, we are not liable if the situation in question is not covered, including the accepted definitions, or our liability has ended (e.g. due to non-payment of premium), and in other cases specified in the GTCI.

HOW TO TERMINATE THE CONTRACT

The policyholder may withdraw from the contract of supplementary insurance within:

- 7 days from the conclusion of the contract – if the latter is an entrepreneur,
- 30 days from the conclusion of the contract – if the latter is not an entrepreneur. After this period, the policyholder may terminate the contract by giving a written notice. The policyholder may abandon the renewal of the supplementary insurance by giving us a written declaration of non-renewal at the latest 30 days before its termination.

REMUNERATION OF THE INSURANCE DISTRIBUTOR

The distributor is remunerated on a commission basis in connection with the proposed contract.

COMPLAINTS, CLAIMS AND GRIEVANCES

1. A complaint, claim or grievance can be lodged at any of our units where we serve the clients.
2. A complaint, claim or grievance can be lodged:
 - 1) in writing – in person or sent by post within the meaning of the Act 'Postal Law', for example by writing to: PZU Życie S.A. ul. Postępu 18A, 02-676 Warsaw (address for correspondence only);
 - 2) in writing – sent to the electronic delivery address of PZU Życie S.A. within the meaning of the Act on Electronic Deliveries, starting from the date of entry of that address into the electronic address database;
 - 3) in the oral form – by telephone, for example by calling the helpline number 801 102 102, or in person, which we confirm by means of a protocol during a visit at our unit;
 - 4) in the electronic form – by sending an e-mail to reklamacje@pzu.pl or by filling in a form on pzu.pl.
3. We will respond to complaints, claims and grievances as soon as possible and no later than 30 days from the date we received them. In particularly complex cases, if we are unable to respond within 30 days, we will inform:
 - 1) why the response is delayed;
 - 2) what circumstances we still need to establish in order to deal with the matter;
 - 3) what is the new time limit for our response – this time limit must not be more than 60 days from the date we received the complaint, claim, grievance.
4. We will respond to a complaint, claim and grievance to the person who has lodged it:
 - 1) where the client is a natural person – in writing, except that we will only provide a response by electronic means if requested by the client;
 - 2) where the client is an entity other than those referred to in subclause 1, in writing or by means of another durable medium.
5. If, after considering the complaint:
 - 1) we have not admitted the claims made, or
 - 2) we have admitted the claims, but within the time limit specified in our response to that complaint we have not carried out the actions to which we have committed ourselves,
 - 3) a natural person who has lodged a complaint may write to the Financial Ombudsman on this matter.
6. We handle complaints, claims and grievances at our units which have jurisdiction over the subject matter of the case.
7. You can find out more about complaints in the 'Act on the Handling of Complaints by Financial Market Entities, the Financial Ombudsman and the Financial Education Fund' and the 'Act on Insurance Distribution'
8. We anticipate the possibility of extrajudicial dispute resolution.
9. The entity authorised within the meaning of the 'Act on Extrajudicial Resolution of Consumer Disputes', competent for the PZU Życie for extrajudicial resolution of disputes is the Financial Ombudsman. Its website address is: rf.gov.pl.
10. If the insured party or the policyholder, beneficiary and entitled party are consumers, they may seek assistance from Municipal and Poviast Consumer Ombudsmen.
11. The language used by us in our relations with the consumer is Polish.
12. At PZU Życie we are subject to the supervision of the Polish Financial Supervision Authority (KNF).

In the table below you can find the provisions of the general terms and conditions of the supplementary group insurance for bodily harm to the insured party caused by an accident, terms and conditions code: TUGP56 (GTCI), which specify the main terms and conditions of the insurance contract.

This information is part of the GTCI and follows from the provisions (Art. 17 sec. 1 of the Act on Insurance and Reinsurance Activities).

No.	Type of information	Number of entry
1.	Grounds for the payment of the benefit	clause 1-2 clause 4-17 clause 22-24 clause 42 clause 43-48 clause 49
2.	Limitations and exclusions of liability of the insurance company entitling it to refuse or reduce benefits	clause 1-2 clause 11-17 clause 18-21 clause 39-40 clause 41 clause 49

You can find out about the insurance:

www.pzu.pl



under the helpline number 801 102 102
(Charge according to the operator's tariff)



SUPPLEMENTARY GROUP INSURANCE AGAINST BODILY HARM OF THE INSURED PARTY CAUSED BY AN ACCIDENT

Code of the GTCI: TUGP56

The Management Board of PZU Życie S.A. established the general terms and conditions of supplementary group insurance against bodily harm to the insured party caused by an accident by the Resolution No. UZ/119/2024 of 18 June 2024 (hereinafter referred to as the GTCI).

The GTCI come into force on 21 September 2024 and apply to insurance contracts concluded from 1 October 2024. The policyholder should thoroughly familiarise himself/herself with the GTCI before concluding the contract and provide the GTCI to anyone wishing to take out the insurance.

Before you take out the insurance, thoroughly familiarise yourself with the GTCI received from your policyholder.

GLOSSARY

– i.e. what the terms used mean

1. In the GTCI we use the terms:
 - 1) **cover period** – the period during which our liability to the insured party under the supplementary insurance continues;
 - 2) **Table of Bodily Harms** – the table annexed to the GTCI;
 - 3) **supplementary insurance** – the insurance contract to which these GTCI apply;
 - 4) **basic insurance** – the PZU Na Życie Plus (PZU For Life Plus) group insurance contract, to which the policyholder may take out a supplementary insurance;
 - 5) **bodily harm** – bodily harm resulting from a myocardial infarction or stroke occurring during the period of cover, as indicated in the Table of Bodily Harms, to be determined after the expiry of the time limits specified in the clause 10 of the GTCI;
 - 6) **progressive payment** – the benefit due to the insured party in the supplementary insurance concluded with the progressive payment option. The amount of this benefit is determined as the product of the amount of the benefit due to the insured party for bodily harm resulting from one accident and the progression ratio indicated in the Progression Table contained in the GTCI.
2. The other terms we use in these GTCIs are defined in the general terms and conditions of the basic insurance – we use these terms with the same meaning.

SUBJECT MATTER OF THE INSURANCE

– i.e. what we insure

3. We insure your health.

INSURANCE COVERAGE AND AMOUNT OF BENEFIT

– i.e. for which event we will pay and how much

4. The supplementary insurance can be concluded within a following coverage:
 - 1) basic;
 - 2) basic with progressive payment option;
 - 3) extended;
 - 4) extended with progressive payment option.
5. We confirm the coverage of the supplementary insurance in the policy and in the individual confirmation of the insurance.
6. The coverage of the supplementary insurance includes:
 - 1) bodily harm indicated in the Table of Bodily Harms in the basic coverage, which was the result of an accident occurring during the period of cover – when the supplementary insurance has been concluded in the basic coverage or in the basic coverage with a progressive payment option;
 - 2) bodily harm indicated in the Table of Bodily Harms in the extended coverage, which is the result of an accident occurring during the period of cover – if the supplementary insurance has been concluded within the extended coverage or within the extended coverage with the progressive payment option.
7. If your supplementary insurance does not include a progressive payment option, in the event of you suffering bodily harm, we will pay you a benefit per 1% of bodily harm equal to the product of the sum insured and the percentage of the sum insured as specified in the policy and in the individual confirmation of the insurance.

8. If your supplementary insurance includes a progressive payment option, in the event that you suffer bodily harm, we will pay you a benefit per 1% of bodily harm equal to the sum insured multiplied by the sum insured and the percentage of the sum insured laid down in your policy and individual confirmation of the insurance multiplied by a progression ratio according to the Progression Table below.

Progression table

Percentage of determined bodily harm as a result of one accident	Progression ratio
from 0.5% up to 20%	1
more than 20% up to 40%	2
more than 40% up to 60%	3
more than 60% up to 80%	4
more than 80% up to 100%	5

Examples

Percentage of determined bodily harm as a result of one accident	Exemplary amount of benefit per 1% bodily harm (product of sum insured and percentage of sum insured)	Amount of benefit due for bodily harm under the supplementary insurance without a progressive payment option	Progression ratio	Amount of benefit due for bodily harm under the supplementary insurance with a progressive payment option
12%	500 zł	12x500 zł = 6 000 zł	1	1x12x500 zł = 6 000 zł
23%	500 zł	23x500 zł = 11 500 zł	2	2x23x500 zł = 23 000 zł
61%	500 zł	61x500 zł = 30 500 zł	4	4x61x500 zł = 122 000 zł

9. The amount of the benefit is determined on the basis of the sum insured and a percentage of the sum insured current at the date of the occurrence of the accident.
10. We determine bodily harm:
- in respect of the bodily harms indicated in the Table of Bodily Harms under the clauses:
 - 1.1.4–1.1.6, 1.2.4, 1.3.4–1.3.7, 1.4.4–1.4.7,
 - 3.1.38–3.1.42,
 - 4.1–4.28, 4.32–4.112,
 - 5.1–5.23, 5.26, 5.28–5.35,
 - 6.1–6.5,
 - 7.1–7.3,
 - 8.6–8.7, 8.17–8.20,
 - 9.39
 - not earlier than 6 months after the occurrence of the accident;
 - in respect to other bodily harms as indicated in the Table of Bodily Harms – not earlier than on the date of the accident.
11. We are liable:
- if there is a normal causal link between the accident and the bodily harm;
 - for a maximum of 100% of bodily harm due to one accident.
12. In a situation where after the payment of a benefit it turns out that your bodily harm related to the same accident qualifies as a higher percentage according to the Table of Bodily Harms, we will pay you a benefit in the amount constituting the difference between the benefit due for this higher percentage of bodily harm and the previously paid benefit.
13. If the bodily harm includes bodily injury listed in the Table of Bodily Harms treated conservatively and surgically, we will pay the maximum benefit as for a bodily injury treated surgically.
14. We aggregate the bodily harm percentages for all injuries from the Table of Bodily Harms concerning:
- skin,
 - bones and joints
 - muscles and tendons,
 - nervous system,
 - circulatory system,
 - burns and frostbite
- which cause bodily harm to a limb. We will pay benefits in total for all these injuries over the whole period of cover, regardless of the number of accidents, up to the maximum as for the loss of the part of the limb to which the injuries relates.
15. We will only pay you a benefit for a bodily harm as laid down in the clause 13.1 of the Table of Bodily Harms on the terms laid down therein if your supplementary insurance has been taken out under the extended coverage and if you are not entitled to a benefit for any other bodily harm specified in this table, being a consequence of the same accident. We will pay a maximum of one such benefit per policy year.
16. If we pay you a benefit for a bodily harm specified in the clause 13.1 of the Table of Bodily Harms and we subsequently determine that you are due a benefit for any other bodily harm specified in that table and resulting from the same accident,

the amount of benefit due to you shall be reduced by the amount previously paid for the bodily harm under the clause 13.1 of the Table of Bodily Harms.

17. Other limits of the benefits are specified in the Table of Bodily Harms.

EXEMPTIONS FROM THE COVER

– i.e. in what situations you do not receive a benefit

18. For the purpose of defining the exclusions to our cover, we use the term practising competitive sports. This is the practice of sports by:
- 1) members of club staff who take part in professional, national or international competitions. These competitions must be organised by a sports federation or professional sports federation appropriate to the sport in question, or
 - 2) natural persons who practice individual sports and take part in professional, national or international competitions. These competitions must be organised by: the sports association or professional sports federation competent for the sport in question, or
 - 3) persons who receive remuneration, as well as scholarships or reimbursement of expenses related to the practice of individual sport or team games (subsistence allowances, benefits) – on the basis of an employment contract or a civil law contract.
19. Our liability does not cover bodily harm to the insured party caused by an accident if the accident has occurred before the beginning of the period of cover or has taken place:
- 1) as a result of acts of war;
 - 2) as a result of your active participation in acts of terror or mass social unrest;
 - 3) as a result of you committing or attempting to commit an act that fulfils the statutory elements of an intentional crime;
 - 4) while you have been driving a vehicle:
 - a) without a driving licence as defined by law, or
 - b) under the influence of alcohol or in a state of intoxication – as defined by the provisions on upbringing in sobriety and counteracting alcoholism, or
 - c) after using: drugs, narcotics, psychotropic substances, substitute drugs or new psychoactive substances – within the meaning of the provisions on counteracting drug addiction
 - d) insofar as any of these circumstances affected the occurrence of an accident;
 - 1) when you have been under the influence of alcohol within the meaning of the provisions on upbringing in sobriety and counteracting alcoholism or after the use of: drugs, narcotics, psychotropic substances, substitute substances or new psychoactive substances – within the meaning of the provisions on counteracting drug addiction – if any of these circumstances influenced the occurrence of the accident;
 - 2) as a result of self-harm or attempted suicide by you;
 - 3) as a direct result of intoxication with alcohol or drugs, narcotics, psychotropic substances, substitute drugs or new psychoactive substances – as defined by the provisions on counteracting drug addiction;
 - 4) as a result of your use of medicinal products contrary to the physician's recommendation or contrary to the information provided in the leaflet attached to the medicinal product;
 - 5) as a result of practising professional sports by you.
20. Our liability shall not cover bodily harm to the insured party which has been caused by treatment or diagnostic procedures, irrespective of who has carried them out – unless it is the treatment of direct consequences of an accident.
21. Our liability does not cover:
- 1) pathological fracture of a bone, i.e. an atraumatic fracture of a diseased bone;
 - 2) fatigue fracture of a bone, i.e. an atraumatic fracture of a bone altered due to chronic stress changes;
 - 3) damage to an artificial organ or device implanted in the body.

SUM INSURED

– what it is and where we indicate it

22. The sum insured is the amount on the basis of which we determine the benefit payable.
23. The amount of the sum insured is specified in the policy and in the individual confirmation of the insurance.
24. The sum insured is fixed for the entire period of the contract. The sum insured may change by mutual agreement of the parties.

PREMIUM

– what it is and where we indicate its amount

25. The amount of the premium for the supplementary insurance:
- 1) is fixed, but may be changed by mutual agreement;
 - 2) depends on:
 - a) coverage of the supplementary insurance,
 - b) sum insured,
 - c) amount of the benefit,
 - d) number, age structure and sex of the persons who take out the insurance, as well as the type of work they perform.

26. We determine the amount of the premium for the supplementary insurance in the application for the contract and in the policy.
27. The policyholder transfers the premiums for the supplementary insurance to us on a monthly basis, together with the premium for the basic insurance.

CONCLUDING AND TAKING OUT THE SUPPLEMENTARY INSURANCE

– i.e. how we insure you

28. The supplementary insurance may be taken out together with the conclusion of the basic insurance or during its term.
29. The supplementary insurance may be taken out by the insured parties who have taken out the basic insurance.

DURATION OF THE SUPPLEMENTARY INSURANCE

– i.e. for what period do we take out the supplementary insurance

30. The policyholder may take out the supplementary insurance with us for a fixed period. We confirm the duration of the supplementary insurance in the policy. If the supplementary insurance is taken out between policy anniversaries, our cover lasts until the next policy anniversary.

EXTENSION OF THE SUPPLEMENTARY INSURANCE

– i.e. what are the terms of the extension of the supplementary insurance

31. Unless otherwise agreed by either contractual party and provided that the primary insurance is in force, the supplementary insurance is extended for the next policy year automatically – under the same terms and conditions. In this case, as the insured party, you do not have to re-submit the declaration of taking out the insurance to us.
32. Either party may abandon from the extension of the supplementary insurance, of which it should notify the other party in writing. This must be done at least 30 days before the end of this insurance.

WITHDRAWAL FROM THE SUPPLEMENTARY INSURANCE

– i.e. under which terms and conditions the policyholder may withdraw from the supplementary insurance

33. The withdrawal from the supplementary insurance takes place according to the terms and conditions described in the basic insurance.
34. If the policyholder withdraws from the basic insurance, this results in the withdrawal from the supplementary insurance.
35. If the policyholder withdraws from the supplementary insurance, this does not result in withdrawal from the basic insurance.

TERMINATION OF THE SUPPLEMENTARY INSURANCE

– i.e. how the policyholder can abandon the supplementary insurance

36. Termination of the supplementary insurance takes place according to the terms and conditions described in the basic insurance.
37. If the policyholder terminates the basic insurance, this results in the termination of the supplementary insurance.
38. If the policyholder terminates the supplementary insurance, this does not result in the termination of the basic insurance.

BEGINNING OF OUR COVER

– i.e. from when we insure you

39. The cover in respect of supplementary insurance begins in accordance with the terms and conditions of the basic insurance.
40. The cover in respect of supplementary insurance begins only if the cover in respect of the basic insurance is in force.

END OF OUR COVER

– i.e. when the supplementary insurance ends

41. Our cover under the supplementary insurance ends:
 - 1) on the date our cover under the basic insurance ends;
 - 2) on the date on which we receive a declaration from the policyholder that the latter is withdrawing from the supplementary insurance;
 - 3) with the date of the end of cover in the supplementary insurance – if it is not extended;
 - 4) on the last day of the month in which you abandon the supplementary insurance;
 - 5) at the end of the month of supplementary insurance on the existing terms and conditions, if you have not given the required consent to change the supplementary insurance;
 - 6) on the date on which the notice period of the supplementary insurance expires;
 - 7) on the date on which the supplementary insurance is terminated.

ENTITLED TO THE BENEFIT

– i.e. who is entitled to the payment

42. The right to the benefit is vested in you, i.e. the insured party.

PERFORMANCE OF THE BENEFIT

– i.e. when we pay the benefit to you

43. If you suffer from bodily harm, provide us with:

- 1) application for the payment of benefit;
- 2) medical records that confirm the occurrence of bodily harm;
- 3) records that confirm the circumstances of occurrence of an accident.

44. If the documents provided are not sufficient for us to consider that payment of the benefit is due to you and in what amount, we may request you for other necessary documents.

45. If necessary, we may additionally:

- 1) ask for the opinion of a physician whom we shall indicate;
- 2) order a medical examinations.

46. We bear the costs of the physician's opinion and the medical examinations we order.

47. If the documents we have requested are in a language other than Polish, you must provide us with a translation into Polish. This translation must be done by a sworn translator.

48. We will decide on the payment of the benefit on the basis of the documentation provided.

FINAL PROVISIONS

– i.e. what else is important

49. In matters not governed by the supplementary insurance, the general terms and conditions of the basic insurance, the provisions of the Civil Code, the Act on Insurance and Reinsurance Activities and other provisions apply.

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BASIC COVERAGE

1. SKIN INJURIES	
	Percentage of bodily harm
1.1. Injuries to the scalp	
The injuries listed in the clauses 1.1.1–1.1.3 concern the skin of the face, including the skin of the eyelids, nose, auricles, and scalp. Traumatic wounds to the scalp with loss of the hairy skin are assessed together according to the clauses 1.1.7–11.8.	
Traumatic wounds to the scalp (except burns and frostbite)	
We sum up the percentages of bodily harm for injuries from the clauses 1.1.1–1.1.3. We will pay a benefit for all these injuries, irrespective of the number of bodily harms during the term of the contract, for a maximum of 20% bodily harm.	
1.1.1 single traumatic wound of the scalp up to 4 cm in length – leaving a scar	2%
1.1.2 single traumatic wound of the scalp over 4 cm up to 10 cm long – leaving a scar	3%
1.1.3 single traumatic wound of the scalp over 10 cm in length or at least two wounds (irrespective of their length) – leaving a scar	6%
Skin scars impairing facial functions	
The injuries listed in the clauses 1.1.4–1.1.6 are assessed at the earliest 6 months after the accident.	
1.1.4 skin scars impairing the protective function of the eyelids (of one eye)	5%
1.1.5 skin scars impairing breathing through the nose	5%
1.1.6 skin scars impairing: articulation or food intake	5%
Loss of the hairy scalp	
1.1.7 loss of the hairy scalp with a total area up to 1% TBSA	4%
1.1.8 loss of the hairy scalp with a total area of more than 1% TBSA	4% per 1% TBSA

1.2. Injuries to the skin of the neck and trunk

The injuries listed in the clauses 1.2.1–1.2.3 concern the skin of the neck, back, chest, breasts, abdomen, back, buttocks, perineum.

Traumatic wounds to the skin of the neck and trunk (except burns and frostbite)

We aggregate the percentages of bodily harm for the injuries under the 1.2.1, 1.2.3. We will pay a benefit for a maximum of 15% bodily harm for all of these injuries, irrespective of the number of accidents over the term of the contract.

1.2.1 single traumatic wound of the skin of the neck or trunk up to 4 cm in length – leaving a scar	1%
1.2.2 single traumatic wound to the skin of the neck or trunk, from 4 cm to 10 cm in length – leaving a scar	2%
1.2.3 single traumatic wound to the skin of the neck or trunk over 10 cm in length or at least two wounds (regardless of their length) – leaving a scar	4%

Skin scars impairing the function of the neck

The injuries listed in the clause 1.2.4 we assess at the earliest 6 months after the accident.

1.2.4 skin scars impairing a neck mobility	5%
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1.3. Skin injuries of the upper limb

Traumatic wounds to the skin of the upper limb (except burns and frostbite)

We sum up the bodily harm percentages for injuries to one upper limb from under the 1.3.1–1.3.3. We will pay a benefit for all these injuries, irrespective of the number of bodily harms during the term of the contract, for a maximum of 20% bodily harm.

1.3.1 single traumatic wound of the skin of the upper limb up to 4 cm in length – leaving a scar	1%
1.3.2 single traumatic wound of the skin of an upper limb more than 4 cm up to 10 cm in length – leaving a scar	2%
1.3.3 single traumatic wound of the skin of the upper limb over 10 cm in length or at least two wounds (irrespective of their length) – leaving a scar	4%

Skin scars impairing the functions of the upper limb

The injuries listed in the clauses 1.3.4–1.3.7 are assessed at the earliest 6 months after the accident.

1.3.4 skin scars restricting mobility of the shoulder joint (one limb)	5%
1.3.5 skin scars restricting mobility of the elbow joint (one limb)	4%
1.3.6 skin scars restricting mobility of the wrist (one limb)	3%
1.3.7 skin scars restricting mobility of the finger of the hand (one finger)	1%

1.4. Skin injuries of the lower limb

Traumatic wounds to the skin of the lower limb (except for burns and frostbite)

We sum up the bodily harm percentages for injuries to one lower limb under the clauses 1.4.1–1.4.3. We will pay a benefit for all these injuries, irrespective of the number of bodily harms during the contract term, for a maximum of 15% bodily harm.

1.4.1 single traumatic wound of the skin of the lower limb up to 4 cm in length – leaving a scar	1%
1.4.2 single traumatic wound of the skin of lower limb more than 4 cm up to 10 cm in length – leaving a scar	2%
1.4.3 single traumatic wound of the skin of lower limb more than 10 cm in length or at least two wounds (irrespective of their length) – leaving a scar	4%

Skin scars impairing the function of the lower limb

The injuries listed in the clauses 1.4.4–1.4.7 are assessed at the earliest 6 months after the accident.

1.4.4 skin scars restricting mobility of the hip joint (one limb)	5%
1.4.5 skin scars restricting mobility of the knee joint (one limb)	4%
1.4.6 skin scars restricting mobility of the ankle joint (one limb)	3%
1.4.7 skin scars restricting mobility of the toe (one toe)	0,5%

1.5. Skin collection for skin grafting

Skin collection for skin grafting

We aggregate the percentages of bodily harm for the injuries under the 1.5.1–1.5.3. We will pay a benefit for all of these injuries, irrespective of the number of accidents during the term of the contract, for a maximum of 10% bodily harm.

1.5.1 skin collection for intermediate thickness grafting (one collection)	2%
1.5.2 skin collection for full thickness grafting (one collection)	3%
1.5.3 skin collection for flap grafting (one collection)	4%

2. INJURIES TO TENDONS AND MUSCLES

Percentage of
bodily harm

2.1. Injuries to tendons and muscles of the head

Injuries to tendons and muscles of the head

The injuries listed in the clauses 2.1.3–2.1.4 concern the tendons and muscles of the face, including the auricles, nostrils, area surrounding the palpebral fissure, area surrounding the oral fissure and the cranial vault muscles.

The exception is injury to motor muscles of the eyeball, which we assess according to the clauses 5.30–5.35.

2.1.1 strain: of a tendon or temporomandibular muscle (one muscle)	2%
2.1.2 strain: of a tendon or of a temporomandibular muscle (one muscle)	4%
2.1.3 strain: of another tendon or another muscle of the head (one muscle)	1%
2.1.4 tear: of another tendon or another muscle of the head (one muscle)	2%

2.2. Injuries to the tendons and muscles of the neck and trunk

Injuries to the tendons and muscles of the neck and trunk

The injuries listed in the clauses 2.2.4–2.2.5 apply to tendons and muscles of the neck, back, thorax, abdomen, back, buttocks, perineum.

2.2.1 discontinuance of the diaphragm muscle	5%
2.2.2 strain of tendon or sternocleidomastoid muscle (one muscle)	2%
2.2.3 tear of tendon or sternocleidomastoid muscle (one muscle)	4%
2.2.4 tear of other tendon or other muscle of the neck or trunk (one muscle)	1%
2.2.5 tear of another tendon or another muscle of the neck or trunk (one muscle)	2%

2.3. Injuries to the tendons and muscles of the upper limb

Injuries to the tendons and muscles of the upper limb

2.3.1 strain or tear – of tendon or supraspinatus muscle of the rotator cuff (one limb)	1,5%
2.3.2 strain or tear – of the tendon or infraspinatus muscle of the rotator cuff (one limb)	1,5%
2.3.3 strain or tear – of the tendon or subscapularis muscle of the rotator cuff (of one limb)	1,5%
2.3.4 strain or tear – of the tendon or teres minor muscle of the rotator cuff (one limb)	1,5%
2.3.5 strain: of the tendon or biceps muscle of the arm (one limb)	2%
2.3.6 tear: of tendon or biceps arm muscle (one limb)	4%
2.3.7 strain: of tendon or triceps arm muscle (one limb)	2%
2.3.8 tear: of tendon or triceps arm muscle (one limb)	4%
2.3.9 strain: of another tendon or another muscle of the upper limb (one muscle)	1%
2.3.10 tear: of another tendon or another muscle of the upper limb (one muscle)	2%

2.4. Injuries to tendons and muscles of the lower limb

Injuries to tendons and muscles of the lower limb

2.4.1 strain: of tendon or quadriceps muscle of the thigh (one limb)	2%
2.4.2 tear: of the tendon or quadriceps muscle of the thigh (one limb)	5%
2.4.3 strain: of tendon or biceps muscle of the thigh (one limb)	2%
2.4.4 tear: of tendon or biceps muscle of the thigh (one limb)	4%
2.4.5 strain of the gastrocnemius muscle (one limb)	2%

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

3. INJURIES TO BONES AND JOINTS	
	Percentage of bodily harm
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 a displacement of bone fragments	1%
3.1.2 fracture of the frontal bone: comminuted fracture or with a displacement of bone fragments	2%
Fractures of the parietal bone	
3.1.3 fracture of parietal bone without a displacement of bone fragments (one bone)	1%
3.1.4 fracture of parietal bone: comminuted fracture or with a displacement of bone fragments (one bone)	2%
Fractures of the occipital bone	
3.1.5 fracture of the occipital bone without a displacement of bone fragments	1%
3.1.6 fracture of the occipital bone: comminuted fracture or with a displacement of bone fragments	2%
Fractures of the temporal bone	
3.1.7 fracture of the temporal bone without a displacement of bone fragments (one bone)	2%
3.1.8 fracture of the temporal bone: comminuted fracture or with a displacement of bone fragments (one bone)	3%
Fractures of the zygomatic bone	
3.1.9 fracture of the zygomatic bone without a displacement of bone fragments (one bone)	1%
3.1.10 fracture of the zygomatic bone: comminuted fracture or with a displacement of bone fragments (one bone)	2%
Fractures of the sphenoid bone, ethmoid bone and lacrimal bone	
3.1.11 fracture of the sphenoid bone	1%
3.1.12 fracture of the ethmoid (cribriform) bone	1%
3.1.13 fracture of the lacrimal bone	1%
Fractures of the orbital bones	
The injuries listed in the clause 3.1.14 are assessed independently of the assessment of other fractures of the bones forming the orbit.	
3.1.14 fracture of the orbit (one orbit)	3%
Fracture of the nose and loss of nose	
The injuries listed in the clauses 3.1.18–3.1.19 include the loss of the cartilaginous and bony parts of the nose and all lost 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 a displacement of bone fragments	1%
3.1.17 fracture of the bony part of the nose: comminuted fracture or with a displacement of bony fragments	2%
3.1.18 loss of the cartilaginous part of the nose	10%
3.1.19 loss of the bony and cartilaginous part of the nose	20%
Fractures of the palatal bone and loss of the hard palate	
The injuries listed in the clauses 3.1.21–3.1.23 include loss of bone and all lost tissues.	
3.1.20 fracture of the palatal 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% up to 25% of the hard palate	5%
3.1.23 loss of more than 25% of the hard palate	10%

Fractures and loss of the upper maxillary bone

The injuries listed in the clause 3.1.26–3.1.29 include loss of bone and teeth and all lost tissues.

3.1.24 fracture of the upper maxillary bone without a displacement of bone fragments (one bone)	2%
3.1.25 fracture of the upper maxillary bone: comminuted fracture or with a displacement of bone fragments (one bone)	3%
3.1.26 loss of up to 5% of the upper maxillary bone (one bone)	2%
3.1.27 loss of more than 5% up to 25% of the upper maxillary bone (one bone)	4%
3.1.28 loss of more than 25% up to 50% of the upper maxillary bone (one bone)	8%
3.1.29 loss of more than 50% of the upper maxillary bone (one bone)	15%

Fractures and loss of the inferior maxillary bone

The injuries listed in the clause 3.1.32–3.1.35 include loss of bone and teeth and all lost tissues.

3.1.30 fracture of the inferior maxillary bone without a displacement of bone fragments	3%
3.1.31 fracture of the inferior maxillary bone: comminuted fracture or with a displacement of bone fragments	8%
3.1.32 loss of up to 5% of the inferior maxillary bone	3%
3.1.33 loss of more than 5% up to 25% of the inferior maxillary bone	10%
3.1.34 loss of more than 25% up to 50% of the inferior maxillary bone	20%
3.1.35 loss of more than 50% of the inferior maxillary bone	40%

Injuries to the temporomandibular joint

3.1.36 dislocation of the temporomandibular joint (one joint)	2%
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Pseudarthrosis of the cranial bones

3.1.37 pseudarthrosis of the inferior maxillary bone	3%
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Loss of bones of the cranial vault

The injuries listed in the clause 3.1.38–3.1.42 include loss of bone and all lost tissues.

We will sum up the percentages of bodily harm for the injuries under the clauses 3.1.38–3.1.42. We will pay a benefit for all of these injuries, regardless of the number of bodily harms during the term of the contract, for a maximum of 20% bodily harm. The injuries listed in the clauses 3.1.38–3.1.42 we will assess at the earliest 6 months after the accident.

3.1.38 loss of cranial vault bones with a total area of up to 1cm ²	1%
3.1.39 loss of cranial vault bones with a total area of more than 1cm ² up to 5 cm ²	3%
3.1.40 loss of cranial vault bones with a total area of more than 5 cm ² up to 25 cm ²	6%
3.1.41 loss of cranial vault bones with a total area of more than 25 cm ² up to 50 cm ²	12%
3.1.42 loss of cranial vault bones with a total area of more than 50 cm ²	20%

3.2. Injuries to the bones of the thorax, spine and pelvis**Fractures of the ribs**

We sum up the percentages of bodily harm for the injuries under the clause 3.2.1. We will pay a benefit for all these injuries, irrespective of the number of accidents during the term of the contract, for a maximum of 24% of the bodily harm.

3.2.1 fracture of a rib (one rib)	1%
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Fractures of the sternum and hyoid bone

3.2.2 fracture of the sternum without a displacement of bone fragments	2%
3.2.3 fracture of the sternum: comminuted fracture or with a displacement of bone fragments	4%
3.2.4 fracture of the hyoid bone	1%

Fractures in the cervical region of the spine

We will sum up the percentages of bodily harm for the injuries under the clauses 3.2.5–3.2.8. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 40% of the bodily harm.

3.2.5 fracture of a vertebral body in the cervical region of the spine without a displacement of bone fragments (one vertebra)	5%
3.2.6 fracture of a vertebral body in the cervical region of the spine with displacement of bone fragments (one vertebra)	7%
3.2.7 fracture of vertebral process(es) or vertebral arch – in the cervical region of the spine (one vertebra)	1%
3.2.8 fracture of an osteophyte or osteophytes – in the cervical region of the spine (one vertebra)	1%

Fractures of the thoracic region of the spine

We will sum up the percentages of bodily harm for the injuries under the clauses 3.2.9–3.2.12. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 20% of the bodily harm.

3.2.9 fracture of a vertebral body in the thoracic region of the spine without a displacement of bone fragments (one vertebra)	4%
3.2.10 fracture of a vertebral body in the thoracic region of the spine with a displacement of bone fragments (one vertebra)	6%
3.2.11 fracture of vertebral process(es) or vertebral arch in the thoracic region of the spine (one vertebra)	1%
3.2.12 fracture of osteophyte or osteophytes – in the thoracic region of the spine (one vertebra)	1%

Fractures in the lumbar region of the spine

We will sum up the percentages of bodily harm for the injuries under the clauses 3.2.13–3.2.16. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 30% of the bodily harm.

3.2.13 fracture of a vertebral body in the lumbar region of the spine without a displacement of bone fragments (one vertebra)	5%
3.2.14 fracture of a vertebral body in the lumbar region of the spine with a displacement of bone fragments (one vertebra)	7%
3.2.15 fracture of vertebral process(es) or vertebral arch in the lumbar region of the spine (one vertebra)	1%
3.2.16 fracture of osteophyte or osteophytes – in the lumbar region of the spine (one vertebra)	1%

Other injuries to the spine

3.2.17 spondylolisthesis or retrolisthesis treated conservatively	5%
3.2.18 spondylolisthesis, retrolisthesis or spinal dislocation – treated surgically	7%

Fractures of the bones of the pelvic girdle

3.2.19 fracture of the anterior superior iliac spine or anterior inferior iliac spine (one bone)	1%
3.2.20 fracture of the wing of ilium or body of 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 a displacement of bone fragments (one bone)	2%
3.2.23 fracture of the pubis bone: comminuted fracture or with a displacement of bone fragments (one bone)	4%
3.2.24 fracture of the ischium without a displacement of fragments (one bone)	2%
3.2.25 fracture of the ischium: comminuted fracture or with displacement of fragments (one bone)	4%
3.2.26 fracture of the sacrum without displacement of fragments	2%
3.2.27 fracture of the sacrum: comminuted fracture or with a displacement of bone fragments	4%
3.2.28 fracture of the coccyx without a displacement of bone fragments	1%
3.2.29 fracture of the coccyx: comminuted fracture or with a displacement of bone fragments	2%

Rupture of the pelvic girdle

The injuries listed in the clause 3.2.30–3.2.33 are assessed separately from the assessment of pelvic bone fractures by us.
The injuries listed in the clause 3.2.30–3.2.33 do not include injuries to the pubic symphysis or sacroiliac joint.

3.2.30 rupture of the pelvic girdle in the anterior segment unilaterally	2%
3.2.31 rupture of the pelvic girdle in the anterior segment bilaterally	4%
3.2.32 rupture of the pelvic girdle in the posterior segment unilaterally	2%
3.2.33 rupture of the pelvic girdle in the posterior segment bilaterally	4%

Injuries to the pubic symphysis and sacroiliac joint

3.2.34 separation or tear of the pubic symphysis – treated conservatively	3%
3.2.35 separation or tear of the pubic symphysis – treated surgically	6%
3.2.36 dislocation, separation or tear – in the sacroiliac joint (one joint)	4%

Pseudarthrosis of the thoracic and pelvic bones

3.2.37 pseudarthrosis of a rib (one rib)	1%
3.2.38 pseudarthrosis of the sternum	2%
3.2.39 pseudarthrosis of the pubis (one bone)	2%
3.2.40 pseudarthrosis of the ischium (one bone)	2%
3.2.41 pseudarthrosis of the hip bone (one bone)	2%

3.3. Injuries to the bones and joints of the upper limb**Fractures of the scapula**

3.3.1 fracture of the scapula without a displacement of bone fragments (one scapula)	2%
3.3.2 fracture of the scapula: comminuted fracture or with a displacement of bone fragments (one scapula)	4%

Fractures of the clavicle

3.3.3 fracture of the clavicle without a displacement of bone fragments (one clavicle)	2%
3.3.4 fracture of the clavicle: comminuted fracture or with a displacement of bone fragments (one clavicle)	3%

Fractures of the humerus

3.3.5 fracture of the proximal humeral epiphysis without a displacement of bone fragments (one limb)	4%
3.3.6 fracture of the proximal humeral epiphysis: comminuted fracture or with a displacement of bone fragments (one limb)	8%
3.3.7 fracture of the humeral body without a displacement of bone fragments (one limb)	5%
3.3.8 fracture of the humeral body: comminuted fracture or with a displacement of bone fragments (one limb)	10%
3.3.9 fracture of the distal humeral epiphysis without a displacement of bone fragments (one limb)	2%
3.3.10 fracture of the distal humeral epiphysis: comminuted fracture or with a displacement of bone fragments (one limb)	4%

Fractures of the ulna

3.3.11 fracture of the proximal epiphysis of the ulna without a displacement of bone fragments (one limb)	2%
3.3.12 fracture of the proximal epiphysis of the ulna: comminuted fracture or with a displacement of bone fragments (one limb)	4%
3.3.13 fracture of the ulna body without a displacement of bone fragments (one limb)	2%
3.3.14 fracture of the ulna body: comminuted fracture or with a displacement of bone fragments (one limb)	4%

3.3.15 fracture of the distal epiphysis of the ulna without a displacement of bone fragments (one limb)	2%
3.3.16 fracture of the distal epiphysis of the ulna: comminuted fracture or with a displacement of bone fragments (one limb)	3%
Fractures of the radius	
3.3.17 fracture of the proximal epiphysis of the radius without a displacement of bone fragments (one limb)	2%
3.3.18 fracture of the proximal epiphysis of the radius: comminuted fracture or with a displacement of bone fragments (one limb)	4%
3.3.19 fracture of the radius body without a displacement of bone fragments (one limb)	2%
3.3.20 fracture of the radius body: comminuted fracture or with a displacement of bone fragments (one limb)	4%
3.3.21 fracture of the distal epiphysis of the radius without a displacement of bone fragments (one limb)	2%
3.3.22 fracture of the distal epiphysis of the radius: comminuted fracture or with a displacement of bone fragments (one limb)	3%
Fractures of the carpal bones	
3.3.23 fracture of the scaphoid bone of the wrist without a displacement of bone fragments (one limb)	0,5%
3.3.24 fracture of the scaphoid bone of the wrist: comminuted fracture or with displacement of bone fragments (one limb)	1%
3.3.25 fracture of the trapezoid of the wrist (one limb)	0,5%
3.3.26 fracture of the trapezium of the wrist (one limb)	0,5%
3.3.27 fracture of the pisiform of the wrist (one limb)	0,5%
3.3.28 fracture of the hamate of the wrist (one limb)	0,5%
3.3.29 fracture of the capitate of the wrist (one limb)	0,5%
3.3.30 fracture of the lunate of the wrist (one limb)	0,5%
3.3.31 fracture of the triquetrum of the wrist (one limb)	0,5%
Fractures of the metacarpus bones	
3.3.32 fracture of the 1 st degree of the metacarpal bones without a displacement of bone fragments (one limb)	1%
3.3.33 fracture of the 1 st degree of the metacarpal bones: comminuted fracture or with a displacement of bone fragments (one limb)	2%
3.3.34 fracture of the 2 nd degree of the metacarpal bones without a displacement of bone fragments (one limb)	1%
3.3.35 fracture of the 2 nd degree of the metacarpal bones: comminuted fracture or with a displacement of bone fragments (one limb)	2%
3.3.36 fracture of the 3 rd degree of the metacarpal bones without a displacement of bone fragments (one limb)	1%
3.3.37 fracture of the 3 rd degree of the metacarpal bones: comminuted fracture or with a displacement of bone fragments (one limb)	2%
3.3.38 fracture of the 4 th degree of the metacarpal bones without a displacement of bone fragments (one limb)	1%
3.3.39 fracture of the 4 th degree of the metacarpal bones: comminuted fracture or with a displacement of bone fragments (one limb)	2%
3.3.40 fracture of the 5 th degree of the metacarpal bones without a displacement of bone fragments (one limb)	1%
3.3.41 fracture of the 5 th degree of the metacarpal bones: comminuted fracture or with a displacement of bone fragments (one limb)	2%

Fractures of finger bones

3.3.42 fracture of a phalanx or phalanges – 1 st finger of the hand (one limb)	2%
3.3.43 fracture of a phalanx or phalanges – 2 nd finger of the hand (one limb)	2%
3.3.44 fracture of a phalanx or phalanges – 3 rd finger of the hand (one limb)	1%
3.3.45 fracture of a phalanx or phalanges – 4 th finger of the hand (one limb)	1%
3.3.46 fracture of a phalanx or phalanges – 5 th finger of the hand (one limb)	1%
3.3.47 fracture of the sesamoid bone of the finger (one finger)	0,5%

Injuries to the sternoclavicular joint

We will sum up the percentages of bodily harm for the injuries under the clauses 3.3.48–3.3.50. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 8% of the bodily harm.

3.3.48 dislocation in the sternoclavicular joint with a displacement of the clavicle treated conservatively (one limb)	2%
3.3.49 dislocation in the sternoclavicular joint treated surgically (one limb)	4%
3.3.50 inveterated non-recoverable dislocation in the sternoclavicular joint (one limb)	6%

Injuries to the acromioclavicular joint

We will sum up the percentages of bodily harm for the injuries under the clauses 3.3.51–3.3.53. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 8% of the bodily harm.

3.3.51 dislocation in the acromioclavicular joint with a displacement of the clavicle treated conservatively (one limb)	2%
3.3.52 dislocation in the acromioclavicular joint or injury to acromioclavicular syndesmosis – treated surgically (one limb)	4%
3.3.53 inveterated non-recoverable dislocation in the acromioclavicular joint (one limb)	6%

Injuries to the humeral joint

We will sum up the percentages of bodily harm for the injuries under the clauses 3.3.54–3.3.56. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 12% of the bodily harm.

3.3.54 dislocation in the humeral joint with closed repositioning (one limb)	3%
3.3.55 dislocation in the humeral joint with surgical repositioning (one limb)	6%
3.3.56 inveterated non-recoverable dislocation in the humeral joint (one limb)	9%

Injuries to the elbow joint

We will sum up the percentages of bodily harm for the injuries under the clauses 3.3.57–3.3.59. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 8% of the bodily harm.

3.3.57 dislocation in the elbow joint with closed repositioning (one limb)	2%
3.3.58 dislocation in the elbow joint with surgical repositioning (one limb)	4%
3.3.59 inveterated non-recoverable dislocation in the elbow joint (one limb)	6%

Injuries to the distal radial-ulnar joint and wrist joints

We will sum up the percentages of bodily harm for the injuries under the clauses 3.3.60–3.3.63. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 8% of the bodily harm.

3.3.60 dislocation in the distal radial-ulnar joint (one limb)	2%
3.3.61 dislocation in one or more wrist joints – with closed repositioning (one limb)	2%
3.3.62 dislocation in one or more wrist joints – with operative repositioning (one limb)	4%
3.3.63 inveterated non-recoverable dislocation: in one or more wrist joints (one limb)	6%

Injuries to the metacarpophalangeal joints of the hand

3.3.64 dislocation in the metacarpophalangeal joint of the 1 st finger with repositioning: closed or surgical (one limb)	1,5%
3.3.65 dislocation in the metacarpophalangeal joint of the 2 nd finger with repositioning: closed or surgical (one limb)	1,5%

3.3.66	dislocation in the metacarpophalangeal joint of the 3 rd finger with repositioning: closed or surgical (one limb)	1%
3.3.67	dislocation in the metacarpophalangeal joint of the 4 th finger with repositioning: closed or surgical (one limb)	1%
3.3.68	dislocation in the metacarpophalangeal joint of the 5 th finger with repositioning: closed or surgical (one limb)	1%
Injuries to the interphalangeal joints of hand		
3.3.69	dislocation in the interphalangeal joints of the 1 st finger with repositioning: closed or surgical (one limb)	1%
3.3.70	dislocation in the interphalangeal joints of the 1 st finger with repositioning: closed or surgical (one limb)	1%
3.3.71	dislocation in the interphalangeal joints of the 1 st finger with repositioning: closed or surgical (one limb)	1%
3.3.72	dislocation in the interphalangeal joints of the 4 th finger with repositioning: closed or surgical (one limb)	1%
3.3.73	dislocation in the interphalangeal joints of the 5 th finger with repositioning: closed or surgical (one limb)	1%
Pseudarthrosis 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 limb)	4%
3.3.77	pseudarthrosis of the ulna (one limb)	2%
3.3.78	pseudarthrosis of the radius bone (one limb)	2%
3.3.79	pseudarthrosis of the scaphoid bone of the wrist (one limb)	0,5%
3.3.80	pseudarthrosis of the metacarpal bone (one bone)	1%
3.3.81	pseudarthrosis of the phalanx or phalanges of the hand (one finger)	1%
Shortening of the upper limb		
The injuries listed in the clause 3.3.82–3.3.84 are assessed independently of other injuries to the bones and joints.		
3.3.82	fracture of bone or dislocation of joint – with shortening of upper limb more than 1 cm up to 3 cm	2%
3.3.83	fracture of bone or dislocation of joint – with shortening of upper limb more than 3 cm up to 5 cm	4%
3.3.84	fracture of bone or dislocation of joint – with shortening of upper limb more than 5 cm	6%
Loss in the 1st finger of the hand		
3.3.85	loss of the entire nail plate with damage to the nail matrix of the 1 st finger (one limb)	1%
3.3.86	loss of part or all of the pulp of the finger of the 1 st finger (one limb)	1%
3.3.87	loss of the 1 st finger: on the distal phalanx or the whole distal phalanx (one limb)	8%
3.3.88	loss of the 1 st finger of the hand: on the proximal phalanx or on the whole two phalanges (one limb)	16%
3.3.89	loss of the 1 st finger of the hand: with partial or total loss of the 1 st metacarpal bone (one limb)	18%
Loss in the 2nd finger of the hand		
3.3.90	loss of the entire nail plate with damage to the nail matrix of the 2 nd finger (one limb)	1%
3.3.91	loss of part or all of the pulp of the finger of the 2 nd finger (one limb)	1%
3.3.92	loss of the 2 nd finger: on the distal phalanx or the whole distal phalanx (one limb)	6%
3.3.93	loss of the 2 nd finger of the hand: on the proximal phalanx or on the whole two phalanges (one limb)	12%

3.3.94 loss of the 2 nd finger of the hand: on the proximal phalanx or on the whole three phalanges (one limb)	14%
3.3.95 loss of the 2 nd finger of the hand: with partial or total loss of the 2 nd metacarpal bone (one limb)	16%
Loss in the 3rd finger of the hand	
3.3.96 loss of the entire nail plate with damage to the nail matrix of the 3 rd finger (one limb)	1%
3.3.97 loss of part or all of the pulp of the finger of the 3 rd finger (one limb)	1%
3.3.98 loss of the 3 rd finger: on the distal phalanx or the whole distal phalanx (one limb)	3%
3.3.99 loss of the 3 rd finger of the hand: on the proximal phalanx or on the whole two phalanges (one limb)	5%
3.3.100 loss of the 3 rd finger of the hand: on the proximal phalanx or on the whole three phalanges (one limb)	6%
3.3.101 loss of the 3 rd finger of the hand: with partial or total loss of the 3 rd metacarpal bone (one limb)	7%
Loss in the 4th finger of the hand	
3.3.102 loss of the entire nail plate with damage to the nail matrix of the 4 th finger (one limb)	1%
3.3.103 loss of part or all of the pulp of the finger of the 4 th finger (one limb)	1%
3.3.104 loss of the 4 th finger: on the distal phalanx or the whole distal phalanx (one limb)	3%
3.3.105 loss of the 4 th finger of the hand: on the proximal phalanx or on the whole two phalanges (one limb)	5%
3.3.106 loss of the 4 th finger of the hand: on the proximal phalanx or on the whole three phalanges (one limb)	6%
3.3.107 loss of the 4 th finger of the hand: with partial or total loss of the 4 th metacarpal bone (one limb)	7%
Loss in the 5th finger of the hand	
3.3.108 loss of the entire nail plate with damage to the nail matrix of the 5 th finger (one limb)	1%
3.3.109 loss of part or all of the pulp of the finger of the 5 th finger (one limb)	1%
3.3.110 loss of the 5 th finger: on the distal phalanx or the whole distal phalanx (one limb)	3%
3.3.111 loss of the 5 th finger of the hand: on the proximal phalanx or on the whole two phalanges (one limb)	4%
3.3.112 loss of the 5 th finger of the hand: on the proximal phalanx or on the whole three phalanges (one limb)	5%
3.3.113 loss of the 5 th finger of the hand: with partial or total loss of the 5 th metacarpal bone (one limb)	6%
Loss of the upper limb	
3.3.114 loss of upper limb in the region of the wrist with metacarpus and all fingers (one limb)	55%
3.3.115 loss of an upper limb in the region of the forearm with the preservation of the elbow joint (one limb)	60%
3.3.116 loss of upper limb in the region of the elbow joint (one limb)	65%
3.3.117 loss of an upper limb in the region of the arm with the preservation of the shoulder joint (one limb)	70%
3.3.118 loss of an upper limb in the region of the humeral joint (one limb)	75%
3.3.119 loss of upper limb: with partial or total loss of scapula (one limb)	80%
3.4. Injuries to the bones and joints of the lower limb	
Fractures to the femoral bone	
3.4.1 fracture of the proximal femoral epiphysis without a displacement of bone fragments (one limb)	6%
3.4.2 fracture of the proximal femoral epiphysis: comminuted fracture or with a displacement of bone fragments (one limb)	12%
3.4.3 fracture of the femoral body without a displacement of bone fragments (one limb)	6%

3.4.4 fracture of femoral body: comminuted fracture or with a displacement of bone fragments (one limb)	12%
3.4.5 fracture of the distal femoral epiphysis without a displacement of bone fragments (one limb)	4%
3.4.6 fracture of the distal femoral epiphysis: comminuted fracture or with a displacement of bone fragments (one limb)	6%
Fractures of the tibia and fibula	
Simultaneous fractures of the medial malleolus and lateral malleolus are assessed solely as a bimalleolar fracture under the clause 3.4.15. Simultaneous fractures of the medial malleolus, lateral malleolus and distal tibial epiphysis are assessed solely as a trimalleolar fracture under the clause 3.4.16.	
3.4.7 fracture of the proximal tibial epiphysis without a displacement of bone fragments (one limb)	4%
3.4.8 fracture of proximal tibial epiphysis: comminuted fracture or with a displacement of bone fragments (one limb)	6%
3.4.9 fracture of tibia body without a displacement of bone fragments (one limb)	6%
3.4.10 fracture of tibia body: comminuted fracture or with a displacement of bone fragments (one limb)	12%
3.4.11 fracture of the distal tibial epiphysis or fracture of the medial malleolus (one limb)	4%
3.4.12 fracture of the proximal epiphysis of the fibula (one limb)	1%
3.4.13 fracture of the body of the fibula (one limb)	2%
3.4.14 fracture of the distal epiphysis of the fibula or fracture of the lateral malleolus (one limb)	2%
3.4.15 bimalleolar (one limb)	6%
3.4.16 trimalleolar fracture (one limb)	10%
Fractures of the patella	
3.4.17 fracture of the patella without a displacement of bone fragments (one limb)	3%
3.4.18 fracture of the patella: comminuted fracture or with a displacement of bone fragments (one limb)	5%
Fractures and loss of the calcaneus	
The injuries listed in the clause 3.4.21–3.4.22 includes loss of bone and all lost tissues.	
3.4.19 fracture of the calcaneus without a displacement of bone fragments (one limb)	3%
3.4.20 fracture of the calcaneus: comminuted fracture or with a displacement of bone fragments (one limb)	6%
3.4.21 loss of the heel with a part of the calcaneus (one limb)	15%
3.4.22 loss of the heel with the whole calcaneus (one limb)	20%
Fractures and loss of the talus	
The injuries listed in the clause 3.4.25 includes loss of bone and all lost tissues.	
3.4.23 fracture of the talus without a displacement of bone fragments (one limb)	3%
3.4.24 fracture of the talus: comminuted fracture or with a displacement of bone fragments (one limb)	6%
3.4.25 loss of the talus (one limb)	10%
Fractures of the ankle bones	
3.4.26 fracture of the cuboid bone of the ankle (one limb)	1%
3.4.27 fracture of the scaphoid of the ankle (one limb)	1%
3.4.28 fracture of the lateral cuneiform bone of the ankle (one limb)	1%
3.4.29 fracture of the medial cuneiform of the ankle (one limb)	1%
3.4.30 fracture of the intermediate cuneiform of the ankle (one limb)	1%
Fractures of the metatarsal bones	
3.4.31 fracture of the 1 st metatarsal bone without a displacement of bone fragments (one limb)	1%

3.4.32 fracture of the 1 st metatarsal bone: comminuted fracture or with a displacement of bone fragments (one limb)	2%
3.4.33 fracture of the 2 nd metatarsal bone without a displacement of bone fragments (one limb)	0,5%
3.4.34 fracture of the 2 nd metatarsal bone: comminuted fracture or with a displacement of bone fragments (one limb)	1%
3.4.35 fracture of the 3 rd metatarsal bone without a displacement of bone fragments (one limb)	0,5%
3.4.36 fracture of the 3 rd metatarsal bone: comminuted fracture or with a displacement of bone fragments (one limb)	1%
3.4.37 fracture of the 4 th metatarsal bone without a displacement of bone fragments (one limb)	0,5%
3.4.38 fracture of the 4 th metatarsal bone: comminuted fracture or with a displacement of bone fragments (one limb)	1%
3.4.39 fracture of the 5 th metatarsal bone without a displacement of bone fragments (one limb)	0,5%
3.4.40 fracture of the 5 th metatarsal bone: comminuted fracture or with a displacement of bone fragments (one limb)	1%
Fractures of the bones of the toes	
3.4.41 fracture of a phalanx or phalanges – 1 st toe of the feet (one limb)	2%
3.4.42 fracture of a phalanx or phalanges – 2 nd toe of the feet (one limb)	1%
3.4.43 fracture of a phalanx or phalanges – 3 rd toe of the feet (one limb)	1%
3.4.44 fracture of a phalanx or phalanges – 4 th toe of the feet (one limb)	1%
3.4.45 fracture of a phalanx or phalanges – 5 th toe of the feet (one limb)	1%
3.4.46 fracture of the sesamoid bone of the toe (one toe)	0,5%
Injuries to the hip joint	
We will sum up the percentages of bodily harm for the injuries under the clauses 3.4.47–3.4.49. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 16% of the bodily harm.	
3.4.47 dislocation in the hip joint with closed repositioning (one limb)	4%
3.4.48 dislocation in the hip joint with surgical repositioning (one limb)	8%
3.4.49 inveterated non-recoverable dislocation in the hip joint (one limb)	12%
Injuries to the knee joint	
We will sum up the percentages of bodily harm for the injuries under the clauses 3.4.50–3.4.61. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 12% of the bodily harm.	
3.4.50 injury to the knee joint with extravasation of blood into the joint cavity without an injury to the ligaments and menisci (one limb)	1%
3.4.51 injury to the medial meniscus (MM) of the knee joint (one limb)	2%
3.4.52 injury to the lateral meniscus (ML) of the knee joint (one limb)	2%
3.4.53 strain or tear – of the anterior cruciate ligament (ACL) of the knee joint (one limb)	4%
3.4.54 strain or tear – of the posterior cruciate ligament (PCL) of the knee joint (one limb)	2%
3.4.55 strain or tear – medial collateral ligament (MCL) of the knee joint (one limb)	2%
3.4.56 strain or tear – lateral collateral ligament (LCL) of the knee joint (one limb)	2%
3.4.57 dislocation of the patella with closed repositioning (one limb)	2%
3.4.58 dislocation of the patella with surgical repositioning (one limb)	4%
3.4.59 strain or tear – of the ligament of the patella (one limb)	3%
3.4.60 strain or tear – of the medial patellar retinaculum (one limb)	1%
3.4.61 strain or tear – of the lateral patellar retinaculum (one limb)	1%

Injuries to the ankle joint

We will sum up the percentages of bodily harm for the injuries under the clauses 3.4.62–3.4.66. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 8% of the bodily harm.

3.4.62 strain or tear – of the tibiofibular syndesmosis (one limb)	1%
3.4.63 strain or tear – of the anterior talofibular ligament (ATFL) of the ankle joint (one limb)	2%
3.4.64 strain or tear – of the posterior talofibular ligament (PTFL) of the ankle joint (one limb)	2%
3.4.65 strain or tear – of the calcaneofibular ligament (CFL) of the ankle joint (one limb)	2%
3.4.66 strain or tear – of the deltoid ligament of the ankle joint (one limb)	2%

Injuries to the metatarsophalangeal joints and interphalangeal joints of the 1st toe of the foot

3.4.67 dislocation in the metatarsophalangeal joint of the 1 st toe with repositioning: closed or surgical (one limb)	1%
3.4.68 dislocation in the interphalangeal joint of the 1 st toe of the foot with repositioning: closed or surgical (one limb)	1%

Pseudarthrosis of the lower limb

3.4.69 pseudarthrosis of the femur (one limb)	6%
3.4.70 pseudarthrosis of the tibia (one limb)	6%
3.4.71 pseudarthrosis of the fibula (one limb)	2%
3.4.72 pseudarthrosis of the patella (one limb)	3%
3.4.73 pseudarthrosis of the talus (one limb)	3%
3.4.74 pseudarthrosis of the calcaneus (one limb)	3%
3.4.75 pseudarthrosis of the metatarsals (one bone)	1%
3.4.76 pseudarthrosis of a phalanx or phalanges – of the toe (one toe)	1%

Shortening of the lower limb

The injuries listed in the clause 3.4.77–3.4.79 are assessed independently of other injuries to the bones and joints.

3.4.77 fracture of bone or dislocation of joint – with shortening of lower limb more than 1 cm up to 3 cm	2%
3.4.78 fracture of bone or dislocation of joint – with shortening of lower limb more than 3 cm up to 5 cm	4%
3.4.79 fracture of bone or dislocation of joint – with shortening of lower limb more than 5 cm	8%

Loss in the 1st toe of the foot

3.4.80 loss of the entire nail plate with damage to the nail matrix of the 1 st toe (one limb)	1%
3.4.81 loss of the entire nail plate with damage to the nail matrix of the 1 st toe (one limb)	1%
3.4.82 loss of the 1 st toe: on the distal phalanx or the whole distal phalanx (one limb)	5%
3.4.83 loss of the 1 st toe: on the proximal phalanx or on the whole two phalanges (one limb)	7%
3.4.84 loss of the 1 st toe: with partial or total loss of the 1 st metatarsal bone (one limb)	10%

Loss in the 2nd toe of the foot

3.4.85 loss of the entire nail plate with damage to the nail matrix of the 2 nd toe (one limb)	0,5%
3.4.86 loss of the entire nail plate with damage to the nail matrix of the 2 nd toe (one limb)	0,5%
3.4.87 loss of the 2 nd toe: on the distal phalanx or the whole distal phalanx (one limb)	1%
3.4.88 loss of the 2 nd toe: on the proximal phalanx or on the whole two phalanges (one limb)	1,5%
3.4.89 loss of the 2 nd toe: on the proximal phalanx or on the whole three phalanges (one limb)	2%
3.4.90 loss of the 2 nd toe: with partial or total loss of the 2 nd metatarsal bone (one limb)	3%

Loss in the 3rd toe of the foot

3.4.91 loss of the entire nail plate with damage to the nail matrix of the 3 rd toe (one limb)	0,5%
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3.4.92	loss of the entire nail plate with damage to the nail matrix of the 3 rd toe (one limb)	0,5%
3.4.93	loss of the 3 rd toe: on the distal phalanx or the whole distal phalanx (one limb)	1%
3.4.94	loss of the 3 rd toe: on the proximal phalanx or on the whole two phalanges (one limb)	1,5%
3.4.95	loss of the 3 rd toe: on the proximal phalanx or on the whole three phalanges (one limb)	2%
3.4.96	loss of the 3 rd toe: with partial or total loss of the 3 rd metatarsal bone (one limb)	3%
Loss in the 4th toe of the foot		
3.4.97	loss of the entire nail plate with damage to the nail matrix of the 4 th toe (one limb)	0,5%
3.4.98	loss of the entire nail plate with damage to the nail matrix of the 4 th toe (one limb)	0,5%
3.4.99	loss of the 4 th toe: on the distal phalanx or the whole distal phalanx (one limb)	1%
3.4.100	loss of the 4 th toe: on the proximal phalanx or on the whole two phalanges (one limb)	1,5%
3.4.101	loss of the 4 th toe: on the proximal phalanx or on the whole three phalanges (one limb)	2%
3.4.102	loss of the 4 th toe: with partial or total loss of the 4 th metatarsal bone (one limb)	3%
Loss in the 5th toe of the foot		
3.4.103	loss of the entire nail plate with damage to the nail matrix of the 5 th toe (one limb)	0,5%
3.4.104	loss of the entire nail plate with damage to the nail matrix of the 5 th toe (one limb)	0,5%
3.4.105	loss of the 5 th toe: on the distal phalanx or the whole distal phalanx (one limb)	1%
3.4.106	loss of the 5 th toe: on the proximal phalanx or on the whole two phalanges (one limb)	1,5%
3.4.107	loss of the 5 th toe: on the proximal phalanx or on the whole three phalanges (one limb)	2%
3.4.108	loss of the 5 th toe: with partial or total loss of the 5 th metatarsal bone (one limb)	8%
Loss of the lower limb		
3.4.109	loss of the lower limb in the tarsometatarsal joints with all toes (one limb)	30%
3.4.110	loss of the lower limb within the ankle bones (one limb)	40%
3.4.111	loss of the lower limb in the ankle joint (one limb)	50%
3.4.112	loss of the lower limb in the region of the leg with the preservation of the knee joint (one limb)	60%
3.4.113	loss of the lower limb in the knee joint(one limb)	65%
3.4.114	loss of the lower limb in the region of the thigh with the preservation of the hip joint (one limb)	70%
3.4.115	loss of the lower limb in the hip joint (one limb)	80%

4. INJURIES TO THE NERVOUS SYSTEM

We will sum up the percentages of bodily harm for the injuries under the clauses 4.1–4.112. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 100% of the bodily harm.

	Percentage of bodily harm
Injuries to the brain without permanent neurological deficits	
The injuries listed in the clause 4.1–4.2 are assessed by us at the earliest 6 months after the accident.	
4.1 diffuse axonal brain injury without permanent neurological deficits	5%
4.2 cerebral contusion, cerebral haematoma or intracranial haemorrhage – without permanent neurological deficits	5%
Injuries to the brain, spinal cord and nerve roots with paresis or paralysis of the upper limbs	
The injuries listed in the clause 4.3–4.6 are assessed by us at the earliest 6 months after the accident.	
4.3 paresis of the upper limb: impairing only fine hand movement or the Lovett's rating scale IV° (one limb)	10%
4.4 paresis of the upper limb: not impairing the weight-bearing capacity of the limb or the Lovett's rating scale III° (one limb)	20%
4.5 paresis of the upper limb: preventing weight-bearing limb or the Lovett's rating scale II° (one limb)	40%
4.6 paralysis of the upper limb: Lovett's rating scale 0° or I° (one limb)	50%
Injuries to the brain, spinal cord and nerve roots with paresis or paralysis of the lower limbs	
The injuries listed in the clause 4.7–4.10 are assessed by us at the earliest 6 months after the accident.	
4.7 paresis of lower limb: with gait fatigability, without limp and without impairment of support or Lovett's rating scale IV° (one limb)	10%
4.8 paresis of the upper limb: not impairing the weight-bearing capacity of the limb or Lovett's rating scale III° (one limb)	20%
4.9 paresis of upper limb: preventing weight-bearing limb or Lovett's rating scale II° (one limb)	30%
4.10 paralysis of upper limb: 0° or Lovett's rating scale I° (one limb)	50%
Injuries to the brain with speech disorders	
The injuries listed in the clause 4.11–4.15 are assessed by us at the earliest 6 months after the accident.	
4.11 minor aphasia: with loss of speech fluency and preserved ability to understand speech	10%
4.12 low-grade aphasia: with impaired speech or a slight loss of ability to understand speech	15%
4.13 moderate degree aphasia: with loss of ability to speak or understand complex commands	25%
4.14 severe aphasia: with loss of ability to speak or understand simple commands	50%
4.15 total aphasia: with total loss of ability to utter words or total loss of ability to understand speech	100%
Injuries to the brain with extrapyramidal syndrome	
The injuries listed in the clause 4.16–4.18 are assessed by us at the earliest 6 months after the accident.	
4.16 extrapyramidal syndrome with the ability to walk unaided	15%
4.17 extrapyramidal syndrome with the ability to walk only with the support of orthopaedic aids	30%
4.18 extrapyramidal syndrome with total loss of ability to walk unaided	70%
Injuries to the brain with cerebellar syndrome	
The injuries listed in the clause 4.19–4.21 are assessed by us at the earliest 6 months after the accident.	
4.19 cerebellar syndrome with the ability to walk unaided	15%
4.20 cerebellar syndrome with the ability to walk only with the support of orthopaedic aids	30%
4.21 cerebellar syndrome with total loss of ability to walk unaided	70%
Injuries to the brain with epilepsy	
The injuries listed in the clause 4.22–4.23 are assessed by us at the earliest 6 months after the accident.	
4.22 epilepsy with seizures without loss of consciousness	10%

4.23	epilepsy with seizures with loss of consciousness	15%
Injuries to the brain with disorders of the mental sphere		
The injuries listed in the clause 4.24–4.28 are assessed by us at the earliest 6 months after the accident.		
4.24	organic mood or cognitive disorders – making it difficult to fulfil social roles without affecting independent functioning	15%
4.25	organic affective liability or dementia – making it difficult to fulfil social roles without affecting independent functioning	30%
4.26	organic delusional disorder, organic amnesic syndrome or dementia – making it difficult to function independently	60%
4.27	organic delusional disorder, organic amnesic syndrome or dementia – preventing independent functioning	80%
4.28	coma or vegetative state	100%
Other consequences of the brain, spinal cord and cerebrospinal meninges		
The injuries listed in the clause 4.32–4.33 are assessed by us at the earliest 6 months after the accident.		
4.29	injury to the meninges: with nasal or auricular liquorrhoea	5%
4.30	hydrocephalus treated conservatively	10%
4.31	hydrocephalus treated surgically	15%
4.32	simple uremia	10%
4.33	injury to the brain or spinal cord – with urinary or faecal incontinence	30%
Injuries to the of the cranial nerves		
The injuries listed in the clause 4.34–4.48 are assessed by us at the earliest 6 months after the accident.		
4.34	injury to the olfactory nerves: with partial or total loss of smell	3%
4.35	unilateral injury to the trigeminal nerve: with sensory impairment or neuralgia	3%
4.36	unilateral injury to the trigeminal nerve: with impaired chewing function	5%
4.37	unilateral injury to the facial nerve: with a partial or total forehead crease impairment	2%
4.38	unilateral injury to the facial nerve with insufficiency of palpebral fissure	5%
4.39	unilateral injury to the facial nerve with partial dropping of the corner of the mouth	5%
4.40	unilateral injury to the facial nerve with total dropping of the corner of the mouth	10%
4.41	unilateral injury to the facial nerve or to the glossopharyngeal nerve – with a partial or total loss of taste	3%
4.42	unilateral injury to the glossopharyngeal nerve with neuralgia	2%
4.43	unilateral injury to the glossopharyngeal nerve or vagus nerve – with speech disorders	10%
4.44	unilateral injury to the glossopharyngeal nerve or vagus nerve – with swallowing disorders	10%
4.45	unilateral injury to the accessory nerve with paresis: sternocleidomastoid or quadratus muscle	3%
4.46	unilateral injury to the accessory nerve with paralysis: sternocleidomastoid or quadratus muscle	6%
4.47	unilateral injury to the hypoglossal nerve with hemiparesis of the tongue	5%
4.48	unilateral injury to the hypoglossal nerve with hemiplegia of the tongue	15%
Injuries to the roots of the spinal nerves		
The injuries listed in the clause 4.49–4.54 are assessed by us at the earliest 6 months after the accident.		
4.49	injury to the nerve roots of the cervical region of the spine with radicular pain syndrome (unilateral)	2%
4.50	injury to the nerve roots of the cervical region of the spine: with radicular sensory syndrome or impaired reflexes (unilateral)	4%
4.51	injury to the nerve roots of the thoracic spine with radicular pain syndrome (unilateral)	1%
4.52	injury to the nerve roots of the thoracic spine: with radicular sensory syndrome or impaired reflexes (unilateral)	2%

4.53 injury to the nerve roots lumbosacral region of the spine with radicular pain syndrome (unilateral)	2%
4.54 injury to the nerve roots lumbosacral region of the spine: with radicular sensory syndrome or impaired reflexes (unilateral)	4%
Injuries to the nerves of the cervical plexus The injuries listed in the clause 4.55–4.61 are assessed by us at the earliest 6 months after the accident.	
4.55 injury to the great auricular nerve: partial or total (one nerve)	2%
4.56 injury to the greater occipital nerve: partial or total (one nerve)	2%
4.57 injury to the lesser occipital nerve: partial or total (one nerve)	2%
4.58 injury to the transverse cervical nerve: partial or total (one nerve)	2%
4.59 injury to the supraclavicular nerve: partial or total (one nerve)	2%
4.60 injury to the phrenic nerve: partial or total (one nerve)	5%
4.61 injury to the other phrenic nerve: partial or total (one nerve)	1%
Injuries to the nerves of the brachial plexus The injuries listed in the clause 4.62–4.92 are assessed by us at the earliest 6 months after the accident.	
4.62 injury to the dorsal scapular nerve: partial or total (one nerve)	5%
4.63 injury to the suprascapular nerve: partial or total (one nerve)	5%
4.64 injury to the subclavian nerve: partial or total (one nerve)	2%
4.65 injury to the long thoracic nerve: partial or total (one nerve)	5%
4.66 injury to the lateral pectoral nerve: partial or total (one nerve)	3%
4.67 injury to the medial pectoral nerve: partial or total (one nerve)	3%
4.68 injury to the subscapular nerve: partial or total (one nerve)	5%
4.69 injury to the thoracodorsal nerve: partial or total (one nerve)	3%
4.70 injury to the axillary nerve: partial or total (one nerve)	5%
4.71 injury to the Medial cutaneous nerve of the arm: partial or total (one nerve)	2%
4.72 injury to the medial cutaneous nerve of forearm: partial or total (one nerve)	2%
4.73 injury to the musculocutaneous nerve: partial or total (one nerve)	3%
4.74 injury to the ulnar nerve, partial: in the shoulder or arm region (one nerve)	5%
4.75 injury to the ulnar nerve, total: in the shoulder or arm region (one nerve)	10%
4.76 injury to the ulnar nerve, partial: in the elbow or forearm region (one nerve)	4%
4.77 injury to the ulnar nerve, total: in the elbow or forearm region (one nerve)	8%
4.78 injury to the ulnar nerve, partial in the wrist region (one nerve)	3%
4.79 injury to the ulnar nerve, total in the wrist region (one nerve)	6%
4.80 injury to the median nerve, partial: in the shoulder or arm region (one nerve)	5%
4.81 injury to the median nerve, total: in the shoulder or arm region (one nerve)	10%
4.82 injury to the median nerve, partial: in the elbow or forearm region (one nerve)	4%
4.83 injury to the median nerve, total: in the elbow or forearm region (one nerve)	8%
4.84 injury to the median nerve, partial in the wrist region (one nerve)	3%
4.85 injury to the median nerve, total in the wrist region (one nerve)	6%
4.86 injury to the radial nerve, partial: in the shoulder or arm region (one nerve)	5%
4.87 injury to the radial nerve, total: in the shoulder or arm region (one nerve)	10%
4.88 injury to the radial nerve, partial: in the elbow or forearm region (one nerve)	4%

4.89 injury to the radial nerve, total: in the elbow or forearm region (one nerve)	8%
4.90 injury to the radial nerve, partial in the wrist region (one nerve)	3%
4.91 injury to the radial nerve, total in the wrist region (one nerve)	6%
4.92 injury to the other nerve of the brachial plexus: partial or total (one nerve)	1%
Injuries to the nerves of the lumbosacral plexus The injuries listed in the clause 4.93–4.112 are assessed by us at the earliest 6 months after the accident.	
4.93 injury to the iliohypogastric nerve: partial or total (one nerve)	4%
4.94 injury to the ilio-inguinal nerve: partial or total (one nerve)	4%
4.95 injury to the lateral cutaneous nerve of thigh: partial or total (one nerve)	4%
4.96 injury to the posterior cutaneous nerve of thigh: partial or total (one nerve)	4%
4.97 injury to the coccygeal nerve: partial or total (one nerve)	4%
4.98 injury to the superior gluteal nerve: partial or total (one nerve)	5%
4.99 injury to the inferior gluteal nerve: partial or total (one nerve)	5%
4.100 injury to the obturator nerve: partial or total (one nerve)	5%
4.101 injury to the genitofemoral nerve: partial or total (one nerve)	5%
4.102 injury to the pudendal nerve: partial or total (one nerve)	5%
4.103 injury to the sciatic nerve, partial (one nerve)	15%
4.104 injury to the sciatic nerve, total (one nerve)	30%
4.105 injury to the fibular nerve, partial (one nerve)	6%
4.106 injury to the fibular nerve, total (one nerve)	12%
4.107 injury to the tibial nerve, partial (one nerve)	6%
4.108 injury to the tibial nerve, total (one nerve)	12%
4.109 injury to the femoral nerve, partial (one nerve)	6%
4.110 injury to the femoral nerve, total (one nerve)	12%
4.111 injury to the saphenous nerve: partial or total (one nerve)	5%
4.112 injury to the other nerve of the lumbosacral plexus: partial or total (one nerve)	1%

5. INJURIES TO THE SIGHT ORGAN

We will sum up the percentages of bodily harm for the injuries under the clauses 5.1–5.37. For all these injuries to one eye, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 38% of the bodily harm. For all these injuries to both eyes, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 100% of the bodily injury.

	Percentage of bodily harm
Loss of visual acuity	
The injuries listed in the clause 5.1–5.11 are assessed by us at the earliest 6 months after the accident. Deterioration of visual acuity is assessed according to distance vision after optical correction.	
5.1 decrease in visual acuity by 0.1 dioptres (one eye)	2,5%
5.2 decrease in visual acuity by 0.2 dioptres (one eye)	5%
5.3 decrease in visual acuity by 0.3 dioptres (one eye)	7,5%
5.4 decrease in visual acuity by 0.4 dioptres (one eye)	10%
5.5 decrease in visual acuity by 0.5 dioptres (one eye)	12,5%
5.6 decrease in visual acuity by 0.6 dioptres (one eye)	15%
5.7 decrease in visual acuity by 0.7 dioptres (one eye)	20%
5.8 decrease in visual acuity by 0.8 dioptres (one eye)	25%
5.9 decrease in visual acuity by 0.9 dioptres (one eye)	30%
5.10 total loss of visual acuity in one eye	35%
5.11 total loss of visual acuity in both eyes	100%
Loss of the visual field	
The injuries listed in the clause 5.12–5.23 are assessed by us at the earliest 6 months after the accident.	
5.12 restriction of the visual field concentric up to 50° (one eye)	5%
5.13 restriction of the visual field concentric up to 40° (one eye)	10%
5.14 restriction of the visual field concentric up to 30° (one eye)	15%
5.15 restriction of the visual field concentric up to 20° (one eye)	20%
5.16 restriction of the visual field concentric up to 10° (one eye)	25%
5.17 restriction of the visual field concentric to do less than 10° (one eye)	35%
5.18 unilateral quadrantanopsia (one eye)	5%
5.19 unilateral hemianopsia (one eye)	10%
5.20 lateral homonymous hemianopsia (both eyes)	25%
5.21 binasal hemianopsia (both eyes)	30%
5.22 altitudinal (lower) hemianopsia (both eyes)	40%
5.23 bitemporal hemianopsia (both eyes)	60%
Injuries to the cornea	
We will sum up the percentages of bodily harm for the injuries under the clauses 5.24. For all these injuries to one eye, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 2% of the bodily harm.	
5.24 traumatic wound or corneal burn – leaving a scar (one eye)	0,5%
Injuries to the retina	
We will sum up the percentages of bodily harm for the injuries under the clauses 5.25. For all these injuries to one eye, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 6% of the bodily harm.	
5.25 tear of the retina or detachment of the retina (one eye)	2%

Injuries to the vitreous body

We will sum up the percentages of bodily harm for the injuries under the clauses 5.26. For all these injuries to one eye, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 3% of the bodily harm. The injuries listed in the clause 5.26 are assessed by us at the earliest 6 months after the accident.

5.26 injury to the vitreous body leaving floaters (one eye)	1%
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Loss of the lens

5.27 loss of the lens (one eye)	10%
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Injuries to the angle glaucoma

The injuries listed in the clause 5.28 are assessed by us at the earliest 6 months after the accident.

5.28 injury to the angle glaucoma with glaucoma (one eye)	2%
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Injuries to the lacrimal ducts

The injuries listed in the clause 5.29 are assessed by us at the earliest 6 months after the accident.

5.29 impaired patency of the lacrimal ducts with lacrimation (one eye)	7%
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Injuries to the motor muscles or nerves of the eyeball

The injuries listed in the clause 5.30–5.35 are assessed by us at the earliest 6 months after the accident. The motor nerves of the eyeball are as follows: oculomotor nerve, trochlear nerve and abducens nerve.

5.30 injury to the motor muscles or nerves of the eyeball of one or both eyes – with double vision when looking straight ahead	15%
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5.31 injury to the motor muscles or nerves of the eyeball of one or both eyes – with double vision when looking downwards	10%
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5.32 injury to the motor muscles or nerves of the eyeball of one or both eyes – with double vision when looking left or right	5%
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5.33 injury to the motor muscles or nerves of the eyeball of one or both eyes – with double vision when looking upwards	2%
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5.34 injury to the levator palpebrae superioris with drooping eyelid (one eye)	5%
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5.35 injury to the sphincter pupillae or oculomotor nerve – with pupillary reflex disorders (one eye)	5%
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Other injuries to the eyeball

5.36 pulsating exophthalmos of the eyeball (one eye)	30%
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5.37 loss of the eyeball (one eye)	38%
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6. INJURIES TO THE ACOUSTIC ORGAN

We will sum up the percentages of bodily harm for the injuries under the clauses 6.1–6.8. For all these injuries to one ear, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 35% of the bodily harm. For all these injuries to both ears, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 70% of the bodily harm.

	Percentage of bodily harm
Hearing loss	
The injuries listed in the clause 6.1–6.3 are assessed by us at the earliest 6 months after the accident.	
Hearing loss is calculated from the audiogram as the arithmetic mean of the hearing losses of sounds at 500, 1000 and 2000 Hz.	
6.1 hearing loss with a loss of more than 25 up to 40 dB (one ear)	10%
6.2 Hearing loss with a loss of more than 40 up to 70 dB (one ear)	15%
6.3 Hearing loss with a loss of more than 70 dB (one ear)	25%
Tinnitus	
The injuries listed in the clause 6.4 are assessed by us at the earliest 6 months after the accident.	
6.4 injury to one or both ears – with tinnitus	2%
Injuries to the internal ear	
The injuries listed in the clause 6.5 are assessed by us at the earliest 6 months after the accident.	
6.5 injury to the internal ear of one or both ears – with dizziness or balance disorders	5%
Injuries to the middle ear	
6.6 perforation of the tympanic membrane (one ear)	2%
6.7 disconnection, dislocation or fracture – of the auditory ossicles auditoria (one ear)	5%
6.8 chronic otitis media with cholesteatoma (one ear)	5%
Injuries to the external ear	
6.9 traumatic wound or burn to the external acoustic meatus – leaving 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. INJURIES TO THE CIRCULATORY SYSTEM AND SPLEEN

	Percentage of bodily harm
Injuries to the heart	
The injuries listed in the clause 7.1–7.3 are assessed by us at the earliest 6 months after the accident.	
7.1 injury to the muscle of the anterior wall of the left ventricle or the interventricular septum of the heart – with contractility dysfunction	15%
7.2 injury to the muscle of the lower left ventricular wall with contractility dysfunction	10%
7.3 injury to the other part of the heart muscle with contractility dysfunction	5%
7.4 injury to the aortic valve treated surgically	7%
7.5 injury to the mitral valve treated surgically	7%
7.6 injury to the tricuspid valve treated surgically	7%
7.7 injury to the pulmonary valve treated surgically	7%
7.8 injury to the pericardium treated surgically	7%
Injuries to the arteries	
7.9 aortic dissection or aneurysm – treated conservatively or surgically	15%
7.10 other injury to the aorta treated surgically	10%
7.11 injury to the pulmonary artery treated surgically	10%
7.12 injury to the brachiocephalic trunk treated surgically	8%
7.13 dissection or aneurysm of the common carotid artery – treated conservatively or surgically (one artery)	6%
7.14 other injuries to the common carotid artery treated surgically (one artery)	4%
7.15 dissection or aneurysm of the internal carotid artery – treated conservatively or surgically (one artery)	6%
7.16 other injuries to the internal carotid artery treated surgically (one artery)	4%
7.17 dissection or aneurysm of the external carotid artery – treated conservatively or surgically (one artery)	5%
7.18 other injuries to the external carotid artery treated surgically (one artery)	3%
7.19 injury to the subclavian artery treated surgically (one artery)	5%
7.20 injury to the vertebral artery treated surgically (one artery)	4%
7.21 injury to the axillary artery treated surgically (one artery)	4%
7.22 injury to the brachial artery treated surgically (one artery)	4%
7.23 injury to the radial artery treated surgically (one artery)	3%
7.24 injury to the ulnar artery treated surgically (one artery)	3%
7.25 injury to the common iliac artery treated surgically (one artery)	6%
7.26 injury to the internal iliac artery treated surgically (one artery)	5%
7.27 injury to the external iliac artery treated surgically (one artery)	5%
7.28 injury to the femoral artery treated surgically (one artery)	4%
7.29 injury to the popliteal artery treated surgically (one artery)	3%
7.30 injury to the anterior tibial artery treated surgically (one artery)	2%
7.31 injury to the posterior tibial artery treated surgically (one artery)	2%
7.32 injury to the coeliac trunk or superior mesenteric artery or inferior mesenteric artery – treated surgically	6%

Injuries to the veins	
7.33 injury to the superior vena cava treated surgically	10%
7.34 injury to the inferior vena cava treated surgically	10%
7.35 injury to the brachiocephalic vein treated surgically (one vein)	5%
7.36 injury to the common carotid artery treated surgically (one vein)	5%
7.37 injury to the internal carotid artery treated surgically (one vein)	5%
7.38 injury to the external carotid artery treated surgically (one vein)	5%
7.39 injury to the subclavian vein treated surgically (one vein)	5%
7.40 injury to the vertebral vein treated surgically (one vein)	3%
7.41 injury to the axillary vein treated surgically (one vein)	3%
7.42 injury to the brachial vein treated surgically (one vein)	3%
7.43 injury to the radial vein treated surgically (one vein)	2%
7.44 injury to the ulnar vein treated surgically (one vein)	2%
7.45 injury to the common iliac vein treated surgically (one vein)	6%
7.46 injury to the great saphenous vein treated surgically (one vein)	3%
7.47 injury to the small saphenous vein treated surgically (one vein)	3%
7.48 injury to the portal vein treated surgically	6%
Injuries to the spleen	
7.49 rupture of the spleen or splenic haematoma – treated conservatively without a loss of spleen	2%
7.50 rupture of the spleen or splenic haematoma – treated surgically without a loss of spleen	5%
7.51 loss of up to 50% of spleen	10%
7.52 loss of more than 50% of spleen	15%
8. INJURIES TO THE RESPIRATORY SYSTEM	
	Procent uszczerbku na zdrowiu
Injuries to the pharynx	
The injuries listed in the clause 8.1–8.3 involve the cavity of pharynx behind the palatopharyngeal arch.	
8.1 traumatic wound of the pharyngeal mucosa leaving a scar (one or more wounds)	1%
8.2 pharyngeal mucosal burn or frostbite – leaving a scar	1%
8.3 perforation of pharyngeal wall	4%
8.4 injury to the one or more tonsils – treated surgically without loss of tonsils	1%
8.5 loss of a tonsil (one tonsil)	2%
Injuries to the larynx and trachea	
The injuries listed in the clause 8.6–8.7 are assessed by us at the earliest 6 months after the accident.	
8.6 injury to the vocal fold with paresis (of one vocal fold)	2%
8.7 injury to the vocal fold with paralysis (of one vocal fold)	5%
8.8 dislocation or fracture of one or more cartilages of the larynx – treated conservatively	5%
8.9 dislocation or fracture of one or more cartilages of the larynx – treated surgically	10%
8.10 perforation of trachea	5%
8.11 temporary tracheostomy	2%
8.12 definite tracheostomy	5%

8.13 laryngeal or tracheal stenosis – requiring dilatation without an organ reconstruction	10%
8.14 laryngeal or tracheal stenosis – requiring an organ reconstruction	15%
Injuries to the lungs The injuries listed in the clause 8.17–8.20 are assessed by us at the earliest 6 months after the accident, the exception is surgical removal of the lung, which we assess promptly	
8.15 tear of lung parenchyma or interstitial haematoma of the lung – treated surgically (one lung)	6%
8.16 toxic pulmonary fibrosis	10%
8.17 loss of up to 5% of active lung parenchyma (one lung)	5%
8.18 loss of more than 5% to 25% of active lung parenchyma (one lung)	10%
8.19 loss of more than 25% to 50% of active lung parenchyma (one lung)	20%
8.20 loss of more than 50% of active lung parenchyma (one lung)	40%
Injuries to the pleura	
8.21 pneumothorax or haematoma of the pleural cavity – treated conservatively (one lung)	1%
8.22 pneumothorax or haematoma in the pleural cavity – treated with drainage (one lung)	2%
9. INJURIES TO THE DIGESTIVE SYSTEM	
	Percentage of bodily harm
Injuries to the lips	
9.1 traumatic wound of the lip leaving a scar without loss of the lip (one lip)	1%
9.2 lip burn or lip frostbite – leaving a scar (of one lip)	1%
9.3 ro tear of the frenulum of the lip (one lip)	1%
9.4 loss of up to 5% of the lip (one lip)	2%
9.5 loss of more than 5% to 25% of the lip (one lip)	5%
9.6 loss of more than 25% of the lip (one lip)	10%
Injuries to the oral cavity The injuries listed in the clause 9.7–9.8 include mucous membranes: oral vestibule, floor of mouth, gums, cheeks, soft palate, hard palate.	
9.7 traumatic wound of the oral mucosa leaving a scar (one or more wounds)	1%
9.8 burn or frostbite of the oral mucosa – leaving 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 soft palate	2%
9.11 loss of more than 25% of soft palate	5%
9.12 injury to the one or more salivary glands – treated surgically	3%
Injuries to the tongue	
9.13 traumatic wound to tongue leaving a scar without a loss of tongue (one or more wounds)	1%
9.14 tongue burn or tongue frostbite – leaving a scar	1%
9.15 rotary frenulum of the tongue	1%
9.16 loss of up to 5% of tongue	2%
9.17 loss of more than 5% up to 25% of tongue	10%
9.18 loss of more than 25% up to 50% of tongue	15%
9.19 loss of more than 50% of the tongue	25%

Injuries to the permanent teeth

We will sum up the percentages of bodily harm for the injuries under the clauses 9.20–9.24. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 20% of the bodily harm.

9.20 fracture of the root or roots – of a permanent tooth (one tooth)	0,5%
9.21 fracture of crown of permanent tooth within enamel and dentine – without pulp exposure (one tooth)	0,5%
9.22 fracture of crown of permanent tooth within enamel and dentine – with pulp exposure (one tooth)	1%
9.23 total loss of crown of permanent tooth with preservation of root (one tooth)	1,5%
9.24 total loss of crown of permanent tooth with loss of root or roots of tooth (one tooth)	2%

Injuries to the digestive system

The injuries listed in the clause 9.39 are assessed by us at the earliest 6 months after the accident.

9.25 perforation of the oesophagus	5%
9.26 oesophageal stricture requiring a dilatation without an oesophageal reconstruction	10%
9.27 oesophageal stricture requiring an oesophageal reconstruction	15%
9.28 injury to the stomach, intestine, mesentery or lesser omentum – treated surgically without loss of an organ	5%
9.29 loss of part of the lesser omentum or the entire lesser omentum	3%
9.30 loss of up to 50% of stomach	10%
9.31 loss of more than 50% of 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 bowel	10%
9.36 loss of more than 25% up to 50% of the large bowel	15%
9.37 loss of more than 50% of the large bowel	25%
9.38 injury to the anal sphincter treated surgically	5%
9.39 injury to the anal sphincter with faecal incontinence	10%

Stoma of the digestive system

We will sum up the percentages of bodily harm for the injuries under the clauses 9.40–9.45. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 10% of the bodily harm.

9.40 temporary stoma made by surgery of the stomach	2%
9.41 temporary stoma made by surgery of the small intestine	2%
9.42 temporary stoma made by surgery of the large intestine	2%
9.43 definite stoma made by surgery of the stomach	5%
9.44 definite stoma made by surgery of the small intestine	5%
9.45 definite stoma made by surgery of the large intestine	5%

Injuries to the liver and bile ducts

9.46 rupture of the liver or hematoma of the liver – treated conservatively without loss of the liver	2%
9.47 rupture of the liver or hematoma of the liver – treated surgically without loss of 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 discontinuance of extrahepatic bile ducts – treated surgically	5%
9.51 narrowing of extrahepatic bile ducts requiring a dilatation without a reconstruction of bile ducts	10%

9.52	narrowing of extrahepatic bile ducts requiring a reconstruction of bile ducts	20%
Injuries to the pancreas		
9.53	injury to the pancreas treated surgically without a loss of pancreas	5%
9.54	loss of part of the pancreas within the tail of the pancreas	15%
9.55	loss of part of the pancreas within the head of the pancreas	20%
9.56	loss of the entire pancreas	35%

10. INJURIES TO THE URINARY SYSTEM

	Percentage of bodily harm
Injuries to the kidneys	
10.1 rupture of the kidney or haematoma of the kidney – treated conservatively (one kidney)	2%
10.2 injury to the kidney or vascular pedicle of the kidney – treated surgically 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, bladder and urethra	
10.5 injury to the ureter treated surgically (one ureter)	5%
10.6 injury to the bladder treated conservatively	2%
10.7 injury to the bladder treated surgically without a loss of bladder	5%
10.8 loss of up to 50% of the bladder	15%
10.9 loss of more than 50% of the urinary bladder	25%
10.10 prtear continuity of urethra	5%
10.11 narrowing of the urethra requiring a dilatation without a urethral reconstruction	5%
10.12 narrowing of the urethra requiring a dilation with a urethral reconstruction	10%
Stoma of the urinary system	
We will sum up the percentages of bodily harm for the injuries under the clauses 10.13–10.14. For all these injuries, irrespective of the number of accidents during the term of the contract, we will pay a benefit for a maximum of 5% of the bodily harm.	
10.13 temporary urostomy created surgically in the urinary system	2%
10.14 definite urostomy created surgically in the urinary system	5%

11. INJURIES TO THE GENITAL ORGANS	
	Percentage of bodily harm
Injuries to the ovaries and fallopian tubes	
11.1 rupture of the ovary, ovarian haematoma or hydrovarium – treated conservatively (one ovary)	2%
11.2 injury to the ovary treated surgically without a loss of 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 rupture of the fallopian tube, haematoma of the fallopian tube or tubal hydrops – treated conservatively (one tube)	2%
11.6 injury to the fallopian tube treated surgically without loss of fallopian tube (one fallopian tube)	3%
11.7 loss of the fallopian tube (one fallopian tube)	5%
Injuries to the uterus, vagina and vulva	
11.8 injury to the uterus treated surgically without a loss of uterus	10%
11.9 loss of the uterus	40%
11.10 injury to the vaginal mucosa leaving a scar	1%
11.11 rupture of the vagina	5%
11.12 injury to the vulva treated surgically	5%
Injuries to the testicles and scrotal sac	
11.13 injury to the scrotal sac leaving a scar	2%
11.14 haematoma of the testicle or hydrocele of the testicle – treated conservatively (one testicle)	2%
11.15 injury to the testicle, epididymis or vas deferens – treated surgically without loss of organ (unilateral)	5%
11.16 loss of the testicle (one testicle)	20%
Injury to the penis	
11.17 injury to the penis skin or foreskin – leaving a scar	2%
11.18 injury to the one corpus cavernosum or both corpora cavernosa of the penis – treated surgically	5%
11.19 injury to the corpus cavernosum of the penis – treated surgically	3%
11.20 loss of part of the foreskin or the entire foreskin	3%
11.21 loss of up to 50% of the penis	30%
11.22 loss of more than 50% of the penis	40%
Injuries to the mammary gland	
The injuries listed in the clause 11.25–11.28 include a loss of the mammary gland and all lost tissue.	
11.23 loss of part of the nipple (one nipple)	1%
11.24 loss of the entire nipple (one nipple)	5%
11.25 loss of up to 5% of the mammary gland (one mammary gland)	5%
11.26 loss of more than 5% up to 25% of the mammary gland (one mammary gland)	10%
11.27 loss of more than 25% up to 50% of the mammary gland (one mammary gland)	20%
11.28 loss of more than 50% of the mammary gland (one mammary gland)	30%

12. BURNS, FROSTBITE AND INJURIES ASSOCIATED WITH EXPOSURE TO PHYSICAL, CHEMICAL AND BIOLOGICAL FACTORS

The events listed under the clauses 12.1–12.17 which have caused injuries listed under other clauses of the Table of Bodily Harms – we assess additionally.

Skin burns of different body regions will be assessed together according to one clause of the Table of Bodily Harms.

	Procent uszczerbku na zdrowiu
1st and 2nd degree mixed skin burns	
The injuries listed in the clause 12.1–12.2 do not include 1 st degree burns only.	
12.1 1 st and 2 nd degree mixed skin burn – up to 4% TBSA in total	0,5%
12.2 1 st and 2 nd degree mixed skin burn – with TBSA greater than 4%	0.25% per 1% TBSA
Only 2nd degree skin burns	
12.3 2 nd degree skin burn only – up to 2% TBSA in total	1%
12.4 2 nd degree skin burn only – with TBSA greater than 2%	0,5% za 1% TBSA
2nd and 3rd degree or higher degree mixed skin burns	
12.5 2 nd and 3 rd degree or higher degree mixed skin burn – up to 1% TBSA in total	1%
12.6 2 nd and 3 rd degree or higher degree mixed skin burn – with TBSA greater than 1%	1% za 1% TBSA
Oesophageal and respiratory tract burns	
12.7 oesophageal burn requiring a hospital treatment	2%
12.8 respiratory tract burn requiring a hospital treatment	2%
Skin frostbite of 2nd degree or higher	
12.9 Frostbite of 2 nd degree or higher – skin of the nose	2%
12.10 Frostbite of 2 nd degree or higher of the skin of the ear (one ear)	2%
12.11 Frostbite of 2 nd degree or higher of the skin of the hand (one upper limb)	3%
12.12 Frostbite of 2 nd degree or higher – skin of the foot (one lower limb)	3%
Bodily injuries related to exposure to physical, chemical and biological factors	
12.13 electrocution requiring a hospital treatment	1%
12.14 electrocution requiring a hospital treatment	1%
12.15 inhalation of noxious gases, fumes, dust or chemical vapours – requiring a hospital treatment	1%
12.16 contact with a venomous animal requiring a hospital treatment	1%
12.17 contact with toxic plants requiring a hospital treatment	1%

EXTENDED COVERAGE

Within the extended coverage, PZU Życie S.A. covers with liability the events listed in the basic coverage and additionally:

13. OTHER BODILY INJURIES

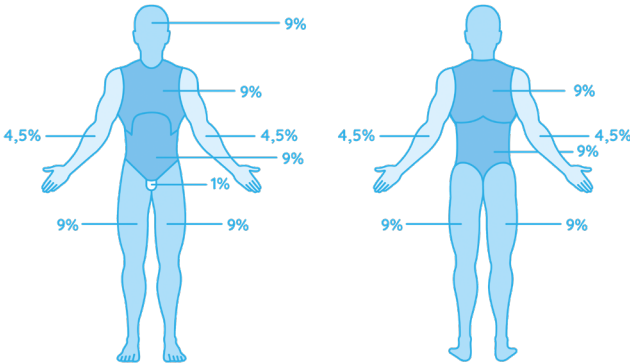
For the injury under the clause 13.1, we will pay a benefit once per policy year, irrespective of the number of such injuries due to the accident and the number of such accidents.
For injury under the clause 13.1, we will not pay a benefit if we pay a benefit for an injury to the body from the same accident that is listed in the above clauses of the Table of Bodily Harms.

	Percentage of bodily harm
13.1 bodily injury to which is not listed in the above-mentioned clauses of the Table of Bodily Harms, provided that the treatment of this injury included at least two in-patient medical consultations by performed a physician	0,5%

14. GLOSSARY

– i.e. what the terms we use in the Table of Bodily Harms mean

- In the Table of Bodily Harms we use the following terms:
- 1) **surgical treatment** – invasive treatment in which an access to the surgical site is gained through an incision in the body integument or with the use of other surgical techniques e.g. endoscopic, arthroscopic, intravascular;
 - 2) **hospital treatment** – stay in hospital related to an observation and diagnostic and therapeutic treatment lasting at least 2 days. The first day of a hospital stay is considered to be the day of admission to hospital and the last day is considered to be the day of discharge from hospital;
 - 3) **conservative treatment** – treatment in which the bodily injury has not been treated surgically;
 - 4) **strain of the muscle** – partial discontinuance of the muscle, confirmed by imaging studies or intraoperatively. Strain within the muscle-tendon junction is assessed as strain of the tendon;
 - 5) **strain of the tendon** – partial discontinuance of the tendon, confirmed by imaging studies or intraoperatively. Strain within the muscle-tendon junction is assessed as strain of the tendon;
 - 6) **strain of the ligament** – partial discontinuance of the ligament, confirmed by imaging studies or intraoperatively;
 - 7) **traumatic wound of the skin leaving a scar** – wound which is the consequence of an accident and leaves a scar regardless of how it is treated. We define the size of the wound in centimetres. The length of the wound is its largest dimension. A traumatic wound of the skin is not a surgical wound, a wound caused by burns or frostbite;
 - 8) **surgical repositioning** – method of treatment with a disruption of tissue continuity, used to restore the normal anatomical relationships of the bones in the joint where the dislocation has occurred;
 - 9) **closed repositioning** – method of treatment without a disruption of tissue continuity, used to restore the normal anatomical relationships of the bones in the joint where the dislocation has occurred;
 - 10) **TBSA (Total Body Surface Area)** – total body surface area. In the Table of Bodily Harms, we use the rule that in an adult, the inner surface of the hand with fingers joined together is equivalent to 1% TBSA. The area of the head and neck is equivalent to 9% TBSA, the area of the trunk is equivalent to 36% TBSA, the area of the perineum is equivalent to 1% TBSA, the area of each upper limb is equivalent to 9% TBSA, the area of each lower limb is equivalent to 18% TBSA. For children in the first year of life, the area of the head and neck is equivalent to 18% TBSA and the area of the lower limb is equivalent to 14% TBSA. In each subsequent year of a child's life, the area of the head decreases by 1% and the area of each lower limb increases by 0.5%;



- 11) **loss of cranial vault bone** – loss of cranial vault bone which is the consequence of an accident or treatment of a head injury (e.g. trepanation hole, craniectomy) and which has not been replenished within 6 months;
- 12) **inveterated non-recoverable dislocation of the joint** – dislocation of a joint that has not been resolved within 6 months;
- 13) **tear of the muscle** – total discontinuance of the muscle, confirmed by imaging studies or intraoperatively. Tear within the muscle-tendon junction is assessed as strain of the tendon;
- 14) **tear of the tendon** – total discontinuance of the tendon, confirmed by imaging studies or intraoperatively. Tear within the muscle-tendon junction is assessed as strain of the tendon;
- 15) **tear of the ligament** – discontinuance of the ligament, confirmed by imaging studies or intraoperatively;
- 16) **fracture of the bone** – discontinuance of the bone tissue. We assess traumatic epiphyseal cartilage exfoliation in the same way as a fracture of the bone;
- 17) **fracture of the bone without a displacement of bone fragments** – fracture in which the bone fragments of the broken bone have not moved beyond the anatomical contour of the bone. Fracture of the bone, bent fracture, greenstick fracture, partial fracture, denting or crushing - we assess as a fracture of the bone without a displacement of the bone fragments;
- 18) **comminuted fracture** – fracture with more than two bone fragments or comminuted fracture;
- 19) **fracture of the bone with a displacement of bone fragments** – fracture in which a bone fragment of the fractured bone has moved outside its anatomical contour. Open bone fracture, avulsion fracture, fracture with impact (impacted fracture), herniation of the cranial bone – we assess as a fracture with displacement of the bone fragments;
- 20) **dislocation of the joint** – displacement of the bones that make up a joint, with a complete loss of contact of the joint surfaces. Subluxation or hyperluxation of a joint is assessed as a dislocation of the joint.