

## TABLE OF INDEMNITY OF PERMANENT DISABILITY 1/2010

Effective as of 01.12.2010

Injury	Percentage of permanent disability
<b>1. Brain and spinal cord damage</b>	
<u>1.1 Brain damage:</u>	
The basis for assessing the severity of residual signs of brain damage is information from psychosocial coping, personality and health condition before and after insurance incident.	
a) residual signs of medium brain damage (primary symptoms of trauma indicate brain contusion, but brain damage is not very deep, in addition to complaints local signs are present – pareses, psycho-organic disorders, etc. – despite treatment, individual epilepsy attacks may occur)	25-45
b) residual signs of severe brain damage (primary symptoms of trauma indicate severe brain trauma with clear local and general brain damage signs, in addition to mental signs neurologic deficits of various severity occur – pareses, speech disorders, etc. – despite treatment recurrent epilepsy attacks may occur)	55-75
c) residual signs of very severe brain damage (mental and psycho-organic disorders and personality changes are severe, they may be accompanied with neurological deficits – speech disorder, pronounced inertia, loss of initiative, stress conditions, etc. – frequent epilepsy attacks), resulting in severe limitations of psycho-social activity	80-100
<u>1.2 Spinal cord damage:</u>	
a) incomplete damage to the thoracic or lumbar section of the spinal cord or cauda equine with function disorders of both legs. No function disorders of bladder or rectum	30-60
b) incomplete damage to the thoracic or lumbar section of the spinal cord or cauda equine with partial paralysis of both legs, function disorders of bladder and rectum	60-80
c) incomplete damage to the cervical section of the spinal cord with pronounced partial paralysis of both arms and legs, function disorders of bladder and rectum	80-100
d) syndrome of complete spinal cord transection. Transection syndrome means that all spinal cord nerve pathways are completely severed at a certain height.	80-100
<b>2. Head and face damage</b>	
Cranial bone defects and cranial fractures are almost always accompanied by brain trauma that should be taken into account when assessing the severity of the trauma.	
<u>2.1 Injuries:</u>	
a) smaller uncovered (also bigger covered) defects of the neurocranium	0-10
b) injuries to the neurocranium with significant bone defect (including deforming) without brain function disorder. This includes all bigger post-traumatic defects of the neurocranium, where the inner bone plate is damaged as well.	30-40
<u>2.2 Scars and deformations distorting the face:</u>	
a) scars significantly disfiguring or distorting the face	25-35
b) scars especially disfiguring the face, absence of facial expression due to them, absence of soft tissues, including loss of nose or both auricles	45-55
<u>2.3 Peripheral paralysis of facial nerve:</u>	
a) pronounced paresis or contractions	20-30
b) complete paralysis or disfiguring contraction	40
c) bilateral complete paralysis	50
<b>3. Eye damage</b>	
<u>3.1 Homonymous quadrantsopia:</u>	
a) upper	20
b) lower	30

*This is a translation of the original terms and conditions in Estonian, which take precedence should there be any differences between the original and the translation*

- c) homonymous hemianopsia 40
- 3.2 Bitemporal hemianopsia:**
  - a) when vision with two eyes is maintained 10
  - b) when vision with two eyes is absent 30
- 3.3 Accommodation paralysis:**
  - a) in one eye 15
  - b) in both eyes 25-30
  - c) lens loss (absence) 15
  - d) pulsating exophthalmos in one eye 15
  - e) complete loss of vision in one eye 40
  - f) complete loss of vision 100
- 3.3 Decrease of visual acuity of eyes with correction:**

Left eye	Right eye							
	0.7 or better	0.6	0.5	0.4	0.3	0.2	0.1	less than 0.1
0.7 or better	0%	0%	0%	5%	10%	10%	15%	20%
0.6	0%	5%	5%	5%	10%	10%	15%	20%
0.5	0%	5%	5%	5%	10%	10%	15%	20%
0.4	5%	5%	5%	10%	15%	15%	20%	30%
0.3	10%	10%	10%	15%	20%	25%	35%	45%
0.2	10%	10%	10%	15%	25%	50%	60%	70%
0.1	15%	15%	15%	20%	35%	60%	75%	85%
less than 0.1	20%	20%	20%	30%	45%	70%	85%	100%

#### 4. Status of ears and hearing ability

- 4.1 Loss of hearing (determined audiometrically three months after insurance incident):**
  - a) more than 90 dB in one ear 10
  - b) deafness in one ear 20
  - c) deafness in both ears 50

#### 5. Nose, mouth, larynx, pharynx, oesophagus

- 5.1 Nose:**
  - a) complete loss of sense of smell with disorders involving sense of taste 10
  - b) bilateral narrowing of nasal meatuses, with mild to moderate respiratory obstruction 10
  - c) bilateral narrowing of nasal meatuses, with severe respiratory obstruction 20
- 5.2 Tongue amputation in distal third 15
- 5.3 Tongue amputation in middle third 30
- 5.4 Tongue amputation in full 50
- 5.5 Absence of larynx 40-60
- 5.6 Severe swallowing disorder, due to which food enters airways easily 30-40
- 5.7 Feeding via tube 50-60

#### 6. Thorax

- 6.1 Removal of lung lobe or partial lung 15
- 6.2 Absence of one lung 40-60

#### 7. Intra-abdominal and pelvic organs

- 7.1 Loss of one kidney, the other intact 20-40
- 7.2 Absence of stomach 50
- 7.3 Absence of urinary bladder 40
- 7.4 Loss of penis and both testicles 50
- 7.5 Removal of uterus:**
  - a) in insured person under 35 years of age 25
  - b) in insured person 35-45 years of age 15
  - c) in insured person over 45 years of age 10

#### 8. Injuries to extremities

- 8.1 Fistulous osteomyelitis 10

#### 8.2 Fingers and metacarpal bones

- 8.2.1 Loss of one finger:**

a) nail phalanx of thumb or its part	10
b) nail phalanx of thumb and half of proximal phalanx or full thumb	20
c) thumb and corresponding metacarpal bone	25
d) II finger with metacarpal bone	15
e) II finger from proximal phalanx	8
f) II finger from middle phalanx	5
g) III–V finger with corresponding metacarpal bone	10
h) III–V finger from proximal phalanx	5
i) III–V finger from middle phalanx	3
j) II, III, IV, V finger from nail phalanx	2
<b>8.2.2 Loss of two fingers:</b>	
a) thumb and one of III–V fingers	25
b) thumb and one of III–V fingers with corresponding metacarpal bones	30
c) thumb and full index finger	30
d) thumb and index finger with corresponding metacarpal bones	35
e) two fingers (excluding thumb)	15
f) two fingers (excluding thumb) with corresponding metacarpal bones	20
<b>8.2.3 Loss of three fingers:</b>	
a) thumb and two of III–V fingers	30
b) thumb, index finger and one other finger	35
c) thumb and two other fingers with corresponding metacarpal bones	35
d) three fingers (excluding thumb)	20
e) three fingers (excluding thumb) with corresponding metacarpal bones	25
<b>8.2.4 Loss of four fingers:</b>	
a) thumb and three other fingers	35
b) thumb and three other fingers with corresponding metacarpal bones	40
c) four fingers (excluding thumb)	35
d) four fingers (excluding thumb) with corresponding metacarpal bones	40
<b>8.2.5 Loss of all five fingers</b>	45
<b>8.2.6 Absence of five fingers with metacarpal bones</b>	50
<b>8.3 Upper extremity, excluding fingers</b>	
<b>8.3.1 Contracture of carpal joint:</b>	
a) mild or moderate degree (bending and straightening of 20–40 degrees)	10
b) severe degree (bending and straightening of 0–15 degrees)	20
<b>8.3.2 Ankylosis of carpal joint in favourable position</b>	10
<b>8.3.3 Ankylosis of carpal joint in unfavourable position</b>	20
<b>8.3.4 Absence of hand from carpal joint</b>	50
<b>8.3.5 Absence of rotational movement in forearm or significantly limited range (depending on position)</b>	10-20
<b>8.3.6 Amputation of forearm in upper third or exarticulation from elbow joint</b>	50
<b>8.3.7 Contracture of elbow joint:</b>	
a) mild degree (bending of 50–60 degrees, straightening of 160–170 degrees)	10
b) moderate or severe degree (bending of 65–90 degrees, straightening of 140–155 degrees)	20
<b>8.3.8 Ankylosis of elbow joint in favourable position</b>	20
<b>8.3.9 Ankylosis of elbow joint in unfavourable position</b>	30-40
<b>8.3.10 Pseudarthrosis of clavicle</b>	10
<b>8.3.11 Ankylosis of shoulder joint in favourable position</b>	20
<b>8.3.12 Ankylosis of shoulder joint in unfavourable position</b>	30
<b>8.3.13 Amputation of arm, exarticulation from shoulder joint</b>	70-80
<b>8.3.14 Amputation of arm in any part</b>	50
<b>8.3.15 Traumatic amputation of the only upper extremity</b>	100
<b>8.3.16 Amputation of both hands</b>	100
<b>8.3.17 Complete paralysis of radial nerve</b>	20
<b>8.3.18 Complete paralysis of ulnar nerve</b>	25
<b>8.3.19 Paralysis of all nerves of forearm</b>	50-60
<b>8.3.20 Complete paralysis of all nerves of forearm</b>	45
<b>8.3.21 Complete paralysis of radial or median nerve</b>	30-40
<b>8.3.22 Complete paralysis of ulnar nerve in elbow region</b>	20
<b>8.3.23 Paralysis of all nerves of arm</b>	60-70
<b>8.3.24 Complete paralysis of shoulder girdle</b>	60
<b>8.4 Lower extremity</b>	
<b>8.4.1 Loss of big toe from proximal phalanx</b>	4
<b>8.4.2 Loss of each of II-V toe (amputation from proximal phalanx)</b>	2

8.4.3 Amputation of metatarsus	20
8.4.4 Amputation of foot or anklebone	30-35
8.4.5 Ankylosis of ankle joint in favourable position	10-20
8.4.6 Ankylosis of ankle joint in unfavourable position	20
<u>8.4.7 Contracture of knee joint:</u>	
a) mild degree (bending of 75–85 degrees, straightening of 170–175 degrees)	10
b) moderate or severe degree (bending of 90 or more degrees, straightening of 165 or less degrees)	20
8.4.8 Ankylosis of knee joint in favourable position	20
8.4.9 Ankylosis of knee joint in unfavourable position (not exceeding 160 degrees in flexion position)	30-40
<u>8.4.10 Contracture of hip joint:</u>	
a) mild or moderate degree (bending of 55–80 degrees, straightening of 0–10 degrees, abduction of 20–35 degrees)	10
b) severe degree (bending up to 55 degrees, straightening of 0 degrees, abduction of up to 20 degrees)	20
8.4.11 Ankylosis of hip joint in favourable position	30-40
8.4.12 Ankylosis of hip joint in unfavourable (flexion) position under 60 degrees	40-50
8.4.13 Well functioning hip or knee joint endoprosthesis	20
8.4.14 Complete paralysis of sciatic nerve in hip region	20
8.4.15 Amputation of shin	30
8.4.16 Amputation of both shins	60-80
8.4.17 Complete paralysis of tibial or femoral nerve	30-40
8.4.18 Amputation of thigh	50
8.4.19 Loss of whole lower extremity	60
8.4.20 Amputation of one shin and other thigh	70-90
8.4.21 Amputation of both thighs	90
8.4.22 Complete loss of both lower extremities	100
8.4.23 Complete paralysis of fibular nerve	20
8.4.24 Complete paralysis of sciatic nerve	40-60

## **9. Calculation of percentage of permanent disability**

9.1 If as a result of an insured event several parts of one body part have been permanently damaged, the percentage of permanent disability will be determined on the basis of insurance indemnity for the most severe injury.

9.2 If as a result of an insured event the function of more than one body part or sense has been permanently damaged, a combined indemnity will be calculated, which shall not exceed the indemnity of the permanent disability insurance amount specified in the policy.