

Accident insurance terms and conditions No. NGA17

Addendum “Bone fractures and injuries (Table No.2)”

Valid from March 1 of 2018.

Bone fracture or injury	Insurance indemnity, %
BONE FRACTURES	
Head and neck bone fractures	
Traumatic tooth fracture (number – for each tooth)	2
Nasal bone fracture	2
Lower jaw fracture	2
One orbital fracture	4
Both orbit fracture	8
One cheekbone fracture	4
Both cheek bone fractures	8
Upper jaw fracture	4
Cranial vault fracture	10
Skull base fracture	15
Multiple skull base bone fractures	25
A cervical vertebral fracture C ₁ -C ₇	4
Multiple cervical vertebral fractures C ₁ -C ₇	7
One herniated cervical intervertebral disc	3
Multiple herniated cervical intervertebral discs	6
Thoracic fractures	
Sternal fracture	4
One rib fracture	1
Multiple rib fractures	2
One thoracic vertebral fracture Th ₁ -Th ₁₂	5
Multiple thoracic vertebral fractures Th ₁ -Th ₁₂	10
One herniated intervertebral disc	3
Multiple herniated intervertebral discs	6
Shoulder and upper arm fractures	
Scapular fracture	3
Both scapular fractures	5
Collar bone fractures	3
Upper arm humerus fracture	15
Upper arm fracture	10
Upper arm double fracture	15
Shoulder, forearm and hand bone fractures	
Elbow joint three bone fracture	15
Elbow joint two bone fracture	10
Elbow joint one bone fracture	7
Elbow fracture without dislocation	5
Elbow fracture with dislocation	7
Processus styloideus ulnae fracture	3
Radius fracture without dislocation	5
Radius fracture with dislocation	7
Radius bone lower end fracture	3
Processus styloideus radii fracture	2
Both forearm bone fracture	7

Bone fracture or injury	Insurance indemnity, %
Wrist surface fracture	5
Wrist (carpus), bone fracture (except the scaphoid bone)	3
Scaphoid fracture	4
Wrist (metacarpal) bone fracture	3
Hand I finger fracture	2
Hand one II-V finger fracture	1
Hand's multiple II-V finger bone fractures	2
Lumbar and pelvic fractures	
Lumbar vertebra fracture of the L ₁ -L ₅	5
Multiple Lumbar vertebrae fracture L ₁ -L ₅	10
A lumbar intervertebral disc rupture	3
Multiple lumbar intervertebral discs rupture	6
Sacrum fracture	7
Tail bone fracture	3
Pelvic iliac fracture	5
Pelvic symphysis fracture	5
Fracture of the acetabulum	12
Multiple pelvic fractures	12
Hip and femoral fractures	
Hip neck fracture	15
Pertrochanteric hip fracture (femoral upper part)	15
Subtrochanteric hip fracture (femoral upper part)	15
Femoral fracture in the middle part	20
The lower part of the thigh bone fracture (knee discontinuous)	20
Femoral double fracture	25
Femoral knee fracture	10
Knee and shin bone fractures	
Meniscus fracture	3
Patella fracture	4
Knee condyles fracture	4
Knee joint tibia fracture	10
Lower leg tibia fracture	5
Lower leg tibia double fracture	10
Lower leg fibula fracture	5
Lower leg fibula bone double fracture	10
Lower leg both bone fracture	10
The foot and ankle joint fractures	
Medial (one) ankle fracture	5
Lateral (one) ankle fracture	5
Lower leg lower back part fracture (posterior ankle)	5
One foot two ankle fracture	8

Bone fracture or injury	Insurance indemnity, %
One foot three ankle fracture	12
Feet heel fracture	6
Tarsal bone fracture	2
Multiple tarsal bone fracture	6
One foot metatarsal fracture	2
Multiple feet metatarsal bone fractures	6
One foot finger fracture	1
Multiple toe fractures	2
DISLOCATIONS	
Head and neck dislocations	
Jaw dislocation	1
Other head part dislocation	1
One vertebra dislocation of neck C ₁ -C ₇	3
Multiple vertebra dislocation of neck C ₁ -C ₇	5
Repeated one vertebra dislocation of neck	2
Repeated multiple vertebra dislocation of neck	4
Chest, shoulder and upper arm dislocations	
One thoracic vertebra dislocation Th ₁ -Th ₁₂	3
Multiple thoracic vertebrae dislocation Th ₁ -Th ₁₂	5
Repeated one thoracic vertebra dislocation	2
Repeated multiple thoracic vertebrae dislocation	4
Shoulder joint dislocation	4
One hand blade and clavicle joint dislocation	2
One hand clavicle and sternum dislocation	2
Elbow, forearm, wrist bone dislocations	
Elbow joint dislocation	3
Radius bone head dislocation	3
Wrist dislocation (except perilunate dislocation)	3
Wrist perilunate dislocation	6
Hand's one finger dislocation	1
Hand's multi-finger dislocation	2
Lumbar, pelvis, hip and thigh bone dislocations	
One lumbar vertebra dislocation L ₁ -L ₅	4
Multiple lumbar vertebrae dislocation L ₁ -L ₅	8
Repeated one lumbar vertebra dislocation	3
Repeated Multiple lumbar vertebrae dislocation	7
Sacrum and iliac connection rupture	10
Sacrum and coccyx connection rupture	10
Pubic bone (pubic symphysis) connection rupture	10
The hip joint dislocation	6
Knee joint, lower leg, foot and ankle joint bone dislocations	
Knee dislocation, ligament	4
Repeated dislocation of the knee joint, ligament	2
Ankle joint dislocation	2
Dislocation of one foot finger joint	1
Dislocation of multiple foot finger joints	1.5
MUSCLE AND TENDON DAMAGE	
One muscle or tendon damage or tendon tear of a bone fragment without surgery (not sprain)	2
One muscle or tendon damage or tendon tear with bone fragments with a surgery (not sprain)	3

Bone fracture or injury	Insurance indemnity, %
Achilles tendon damage or biceps tendon damage without surgery (not sprain)	5
Achilles tendon damage or biceps tendon damage with a surgery (not sprain)	7
ORGAN DAMAGE	
Head part organ damage	
Brain concussion (outpatient treatment)	1
Brain concussion (treated in hospital from 24 hours to 6 days)	2
Brain concussion (treated in hospital from 7 days to 14 days)	3
Brain concussion (treated in hospital for more than 14 days)	4
Brain contusion	15
Brain nerve damage	7
Intracranial haemorrhages – epidural hematoma	10
Intracranial haemorrhages – subarachnoid hematoma	15
Intracranial haemorrhages – subdural hematoma	20
Intracranial haemorrhages – intracerebral hematoma	25
One eye damage without visual acuity decrease	5
One eye damage with visual acuity decreases no earlier than 2 months after injury	10
One eye tear duct damage	5
One eye accommodation paralysis	10
One ear damage without hearing lowering (also eardrum damage)	3
One ear damage with hearing lowering not earlier than 2 months after injury	10
Neck and chest organ damage	
Spinal cord concussion	1
Tongue damage without surgery	0.5
Tongue damage with surgery	5
Throat, thyroid damage without surgery	3
Throat, thyroid damage with surgery	5
Larynx, esophagus cervical damage without surgery	3
Larynx, esophagus cervical damage with surgery	30
Sleep or vertebral artery damage	20
External or internal jugular vein damage	20
Lung, trachea, heart, diaphragm damage without surgery	5
Lung, trachea, heart, diaphragm lesion with surgery (thoracocentesis, thoracoscopy, thoracotomy, tracheostomy, bronchoscopy, pericardiocentesis)	20
Aortic, upper or lower vena cava damage	20
Abdominal and pelvic organ damage	
Stomach, intestine, kidney, pancreas damage without surgery	3
Stomach, intestine, kidney, pancreatic damage with surgery – partial removal of organs	10
Stomach, intestine, kidney, pancreatic damage with surgery – complete removal of organs	20
Liver damage without surgery	10
Liver damage with surgery	30
Spleen, gall bladder damage without surgery	5
Spleen, gall bladder damage with surgery – removal of organs	10

Bone fracture or injury	Insurance indemnity, %
Traumatic hernia in the abdominal wall, diaphragm	3
Hernia resulting from weight lifting	1
Bladder, ureter, urethra damage without surgery	3
Bladder, ureter, urethra with surgery	10
Women genital damage (without organ loss) (ovaries, fallopian tubes, uterus, vagina genitals) without surgery	3
Women genital damage (without organ loss) (ovaries, fallopian tubes, uterus, vagina genitals) with surgery	10
Men genital damage (without organ loss) (testes, suffixes seeds, seed wires, external genitals) without surgery	3
Men genital damage (without organ loss) (testes, suffixes seeds, seed wires, external genitals) with surgery	10
Shoulder, upper arm, elbow, forearm and hand organ damage	
Shoulder-height or arm artery and/or vein damage	10
Shoulder band nerve contusion, imprint, bruising	4
Radius or ulna artery and/or vein lesions; <i>N medianus</i> , <i>N ulnaris</i> or <i>N radialis</i> nerve contusion	4
Deep or superficial vascular hand circle damage	10
Palm or finger internal (volar) surface sensory nerve damage	5
Hip, leg and foot organ damage	
Femoral, popliteal, or leg artery and/or vein damage	4
<i>N. femoralis</i> or <i>N. ischiadicus</i> nerve contusion, imprint, bruising	4
<i>N. posterior tibial</i> nerve or <i>N. peroneus Profunda</i> nerve contusion, imprint, bruising	10
Upper or lower foot surface vascular arc damage	5
Feet or fingers inner (plantar) surface sensory nerve damage	1

Bone fracture or injury	Insurance indemnity, %
Foreign bodies	
Foreign body in the eye's external part, in the ear, respiratory tract, gastrointestinal tract, urogenital system	1
WOUNDS	
One wound on face of up to 3 cm (with stitches put on)	2
One wound on the face of more than 3 cm (with stitches put on)	4
Multiple wounds on face of up to 3 cm (with stitches put on)	4
Multiple wounds on the face of more than 3 cm (with stitches put on)	6
A wound on body of up to 3 cm (with stitches put on)	0.5
Multiple wounds on body of up to 3 cm (with stitches put on)	1
One wound on the body of more than 3 cm (with stitches put on)	1
Multiple wounds on the body of more than 3 cm (with stitches put on)	2
One finger nail bed damage	0.5
Multiple finger nail bed damage	1
SUPERFICIAL BODILY INJURY	
Muscle, joint, superficial injury, sprain	0.5
Multiple muscle, joint superficial injuries, sprains	1
Superficial body injuries, unabsorbed hematoma (not less than 1 % of the body surface area)*	0.5

*1 % of the body surface corresponds to the size of your palm.