

# 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 fracture or injury	Insurance indemnity, %
<b>BONE FRACTURES</b>			
<b>Head and neck bone fractures</b>			
Traumatic tooth fracture (number – for each tooth)	2	Wrist surface fracture	5
Nasal bone fracture	2	Wrist (carpus), bone fracture (except the scaphoid bone)	3
Lower jaw fracture	2	Scaphoid fracture	4
One orbital fracture	4	Wrist (metacarpal) bone fracture	3
Both orbit fracture	8	Hand I finger fracture	2
One cheekbone fracture	4	Hand one II-V finger fracture	1
Both cheek bone fractures	8	Hand's multiple II-V finger bone fractures	2
Upper jaw fracture	4	<b>Lumbar and pelvic fractures</b>	
Cranial vault fracture	10	Lumbar vertebra fracture of the L <sub>1</sub> -L <sub>5</sub>	5
Skull base fracture	15	Multiple Lumbar vertebrae fracture L <sub>1</sub> -L <sub>5</sub>	10
Multiple skull base bone fractures	25	A lumbar intervertebral disc rupture	3
A cervical vertebral fracture C <sub>1</sub> -C <sub>7</sub>	4	Multiple lumbar intervertebral discs rupture	6
Multiple cervical vertebral fractures C <sub>1</sub> -C <sub>7</sub>	7	Sacrum fracture	7
One herniated cervical intervertebral disc	3	Tail bone fracture	3
Multiple herniated cervical intervertebral discs	6	Pelvic iliac fracture	5
<b>Thoracic fractures</b>			
Sternal fracture	4	Pelvic symphysis fracture	5
One rib fracture	1	Fracture of the acetabulum	12
Multiple rib fractures	2	Multiple pelvic fractures	12
One thoracic vertebral fracture Th <sub>1</sub> -Th <sub>12</sub>	5	<b>Hip and femoral fractures</b>	
Multiple thoracic vertebral fractures Th <sub>1</sub> -Th <sub>12</sub>	10	Hip neck fracture	15
One herniated intervertebral disc	3	Petrochanteric hip fracture (femoral upper part)	15
Multiple herniated intervertebral discs	6	Subtrochanteric hip fracture (femoral upper part)	15
<b>Shoulder and upper arm fractures</b>			
Scapular fracture	3	Femoral fracture in the middle part	20
Both scapular fractures	5	The lower part of the thigh bone fracture (knee discontiguous)	20
Collar bone fractures	3	Femoral double fracture	25
Upper arm humerus fracture	15	Femoral knee fracture	10
Upper arm fracture	10	<b>Knee and shin bone fractures</b>	
Upper arm double fracture	15	Meniscus fracture	3
<b>Shoulder, forearm and hand bone fractures</b>			
Elbow joint three bone fracture	15	Patella fracture	4
Elbow joint two bone fracture	10	Knee condyles fracture	4
Elbow joint one bone fracture	7	Knee joint tibia fracture	10
Elbow fracture without dislocation	5	Lower leg tibia fracture	5
Elbow fracture with dislocation	7	Lower leg tibia double fracture	10
Processus styloideus ulnae fracture	3	Lower leg fibula fracture	5
Radius fracture without dislocation	5	Lower leg fibula bone double fracture	10
Radius fracture with dislocation	7	Lower leg both bone fracture	10
Radius bone lower end fracture	3	<b>The foot and ankle joint fractures</b>	
Processus styloideus radii fracture	2	Medial (one) ankle fracture	5
Both forearm bone fracture	7	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, %	Bone fracture or injury	Insurance indemnity, %
One foot three ankle fracture	12	Achilles tendon damage or biceps tendon damage without surgery (not sprain)	5
Feet heel fracture	6	Achilles tendon damage or biceps tendon damage with a surgery (not sprain)	7
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		
<b>DISLOCATIONS</b>			
<b>Head and neck dislocations</b>			
Jaw dislocation	1	Brain concussion (outpatient treatment)	1
Other head part dislocation	1	Brain concussion (treated in hospital from 24 hours to 6 days)	2
One vertebra dislocation of neck C <sub>1</sub> -C <sub>7</sub>	3	Brain concussion (treated in hospital from 7 days to 14 days)	3
Multiple vertebra dislocation of neck C <sub>1</sub> -C <sub>7</sub>	5	Brain concussion (treated in hospital for more than 14 days)	4
Repeated one vertebra dislocation of neck	2	Brain contusion	15
Repeated multiple vertebra dislocation of neck	4	Brain nerve damage	7
<b>Chest, shoulder and upper arm dislocations</b>			
One thoracic vertebra dislocation Th <sub>1</sub> -Th <sub>12</sub>	3	Intracranial haemorrhages – epidural hematoma	10
Multiple thoracic vertebrae dislocation Th <sub>1</sub> -Th <sub>12</sub>	5	Intracranial haemorrhages – subarachnoid hematoma	15
Repeated one thoracic vertebra dislocation	2	Intracranial haemorrhages – subdural hematoma	20
Repeated multiple thoracic vertebrae dislocation	4	Intracranial haemorrhages – intracerebral hematoma	25
Shoulder joint dislocation	4	One eye damage without visual acuity decrease	5
One hand blade and clavicle joint dislocation	2	One eye damage with visual acuity decreases no earlier than 2 months after injury	10
One hand clavicle and sternum dislocation	2	One eye tear duct damage	5
<b>Elbow, forearm, wrist bone dislocations</b>			
Elbow joint dislocation	3	One eye accommodation paralysis	10
Radius bone head dislocation	3	One ear damage without hearing lowering (also eardrum damage)	3
Wrist dislocation (except perilunate dislocation)	3	One ear damage with hearing lowering not earlier than 2 months after injury	10
Wrist perilunate dislocation	6		
Hand's one finger dislocation	1		
Hand's multi-finger dislocation	2		
<b>Lumbar, pelvis, hip and thigh bone dislocations</b>			
One lumbar vertebra dislocation L <sub>1</sub> -L <sub>5</sub>	4		
Multiple lumbar vertebrae dislocation L <sub>1</sub> -L <sub>5</sub>	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		
<b>Knee joint, lower leg, foot and ankle joint bone dislocations</b>			
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		
<b>MUSCLE AND TENDON DAMAGE</b>			
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		
<b>ORGAN DAMAGE</b>			
<b>Head part organ damage</b>			
<b>Neck and chest organ damage</b>			
<b>Abdominal and pelvic organ damage</b>			

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
<b>Shoulder, upper arm, elbow, forearm and hand organ damage</b>	
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, N ulnaris or N radialis</i> nerve contusion	4
Deep or superficial vascular hand circle damage	10
Palm or finger internal (volar) surface sensory nerve damage	5
<b>Hip, leg and foot organ damage</b>	
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, %
<b>Foreign bodies</b>	
Foreign body in the eye's external part, in the ear, respiratory tract, gastrointestinal tract, urogenital system	1
<b>WOUNDS</b>	
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
<b>SUPERFICIAL BODILY INJURY</b>	
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.