

# 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, % |
|---|------------------------|
| <b>BONE FRACTURES</b>   |                        |
| <b>Head and neck bone fractures</b>                                     |                        |
| 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 <sub>1</sub> -C <sub>7</sub>            | 4                      |
| Multiple cervical vertebral fractures C <sub>1</sub> -C <sub>7</sub>    | 7                      |
| One herniated cervical intervertebral disc                              | 3                      |
| Multiple herniated cervical intervertebral discs                        | 6                      |
| <b>Thoracic fractures</b>   |                        |
| Sternal fracture  | 4                      |
| One rib fracture  | 1                      |
| Multiple rib fractures  | 2                      |
| One thoracic vertebral fracture Th <sub>1</sub> -Th <sub>12</sub>       | 5                      |
| Multiple thoracic vertebral fractures Th <sub>1</sub> -Th <sub>12</sub> | 10                     |
| One herniated intervertebral disc                                       | 3                      |
| Multiple herniated intervertebral discs                                 | 6                      |
| <b>Shoulder and upper arm fractures</b>                                 |                        |
| 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                     |
| <b>Shoulder, forearm and hand bone fractures</b>                        |                        |
| 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                      |
| <b>Lumbar and pelvic fractures</b>                                |                        |
| Lumbar vertebra fracture of the L <sub>1</sub> -L <sub>5</sub>    | 5                      |
| Multiple Lumbar vertebrae fracture L <sub>1</sub> -L <sub>5</sub> | 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                     |
| <b>Hip and femoral fractures</b>                                  |                        |
| 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                     |
| <b>Knee and shin bone fractures</b>                               |                        |
| 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                     |
| <b>The foot and ankle joint fractures</b>                         |                        |
| 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                      |
| <b>DISLOCATIONS</b>  |                        |
| <b>Head and neck dislocations</b>  |                        |
| Jaw dislocation  | 1                      |
| Other head part dislocation  | 1                      |
| One vertebra dislocation of neck C <sub>1</sub> -C <sub>7</sub>                            | 3                      |
| Multiple vertebra dislocation of neck C <sub>1</sub> -C <sub>7</sub>                       | 5                      |
| Repeated one vertebra dislocation of neck  | 2                      |
| Repeated multiple vertebra dislocation of neck   | 4                      |
| <b>Chest, shoulder and upper arm dislocations</b>  |                        |
| One thoracic vertebra dislocation Th <sub>1</sub> -Th <sub>12</sub>                        | 3                      |
| Multiple thoracic vertebrae dislocation Th <sub>1</sub> -Th <sub>12</sub>                  | 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                      |
| <b>Elbow, forearm, wrist bone dislocations</b>   |                        |
| 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                      |
| <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                      |

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|--|------------------------|
| 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                      |
| <b>ORGAN DAMAGE</b>  |                        |
| <b>Head part organ damage</b>  |                        |
| 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                     |
| <b>Neck and chest organ damage</b>   |                        |
| 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                     |
| <b>Abdominal and pelvic organ damage</b>   |                        |
| 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                     |
| <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;<br><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                      |
| <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.