

Table of severity levels of permanent disability for personal accident insurance



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IF P&C INSURANCE AS. COMMERCIAL REGISTRY CODE 10100168

NB! This is an unofficial text. In case of the dispute the Estonian wording shall prevail.

Insurance indemnity is determined on the basis of permanent disability caused by accident, proceeding from the health status of the insured person at the time when 1 year has passed since the accident. If permanent disability has arisen as a result of a loss of body part or organ, whose function is not restored (e.g. amputation), the existence and size of permanent disability is determined immediately after the occurrence of the insured event.

NB! The above is a brief extract from policy conditions. The rules for determining the permanent disability indemnity are in the "Personal Accident Insurance Conditions". Please read the policy conditions!

1. Brain and spinal cord damage

1.1 BRAIN DAMAGE

At the assessment of disability after brain trauma, the severity of brain trauma is clarified. The assessment of severity is based on information about psychosocial coping, personality and state of health before and after the insured event.

SEQUELS OF MEDIUM SEVERITY OF BRAIN TRAUMA:	PERMANENT DISABILITY %
Trauma symptoms indicate brain concussion and studies show clear brain damage that is not very deep, and therefore there are clearly recognizable specific disorders preventing practical activities - mild paresis, psycho-organic disorders. Despite treatment, epileptic seizures may occur.	25-45
SEQUELS OF SEVERE BRAIN TRAUMA:	PERMANENT DISABILITY %
Trauma symptoms indicate severe brain damage with local or general symptoms of brain damage. Beside mental symptoms, neurological withdrawal symptoms of varying severity, such as paresis and articulation disorders, may occur. Regardless of treatment, epileptic seizures recur.	55-75
SIGNS OF ESPECIALLY SEVERE BRAIN TRAUMA:	PERMANENT DISABILITY %
Trauma symptoms indicate especially severe brain damage with local or general symptoms of brain damage, and therefore severe mental, psycho-organic and personality changes occur. Neurological withdrawal symptoms (including articulation abnormalities), expressed inertia, inaction may occur. Epileptic seizures cause considerable social harm. Need of daily help and guidance.	80-100

1.2. SPINAL CORD DAMAGE

MEDIUM SEVERITY OF BRAIN TRAUMA	PERMANENT DISABILITY %
Damage to the breast an lumbar region of spinal cord, where the leg musculoskeletal disorder complicates walking significantly, may require a wheelchair. The control of bladder and rectum activity is complete or almost complete.	25-50
SEVERE SPINAL CORD DAMAGE	PERMANENT DISABILITY %
Damage to the breast and lumbar region of spinal cord, where movement and activity of hands are limited by paralyses and the control of bladder and rectum activity is incomplete.	55-70
Spinal cord full cross-sectional syndrome -all neural pathways of the spinal cord are completely interrupted at a certain height	80-100

2. Head and face damage

In the case of skull fractures, permanent disability is assessed based on the associated brain damage. A skull fracture without neurological, otological or other symptoms is not considered to be permanent disability.

2.1. INJURIES	PERMANENT DISABILITY %
Extensive scalp loss	2-20
One side facial paralysis	10-30
Both sides facial paralysis	40

2.2. Scars	PERMANENT DISABILITY %
Facial scar in length from 3 cm to 11 cm, which does not significantly affect the face. If the facial scar is longer than 3 cm, each cm adds 1%. If the facial scar is longer than 11 cm, it is deemed to be an extensive distorting scar.	2
Scars that extensively distort the face	20-30
Injury that especially severely distorts the face, extensive lack of soft tissues of head, or complete loss of nose or both auricles	50
Colloidal scars resulting from an accident in the hands, feet or body, causing joint disorders and requiring surgical treatment. The percentage of permanent disability depends on how many joints are involved.	10-60

3. Eye damage

a. DECREASE IN VISUAL ACUITY

The visual acuity indicators for the eyes are at the top and the side of the table and corresponding percentages of permanent disability in the grid. Visual acuity is expressed in diopters with astigmatism correction. The percentage of permanent disability due to the decrease in visual acuity is found in the table below. The percentage of permanent disability that corresponds to the visual acuity before the accident and the percentage of permanent disability that corresponds to the post-accidental visual acuity is found at the intersection of the table's horizontal and vertical lines. The percentage of permanent disability that forms the basis for determining the insurance indemnity is the difference between the percentage of post-accident and pre-accident permanent disability percentage.

RIGHT EYE	0,7 BETTER	0.6	0.5	0.4	0.3	0.2	0.1	BELOW 0,1
LEFT EYE								
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%
BELOW 0,1	20%	20%	20%	30%	45%	70%	85%	100%

b. OTHER EYE INJURIES

	PERMANENT DISABILITY %
Eyelid ptosis in one eye	15
Eyelid ptosis in both eyes	30
Complete loss of visual acuity of one eye	25
Complete loss of visual acuity of the only eye	100

4. Hearing sensitivity damage

	PERMANENT DISABILITY %
The loss of hearing sensitivity (determined by audiometry) exceeds 90 dB from one ear	10
Deafness of one ear	20
Deafness of both ears	50
Infants' speech disorder due to loss of hearing sensitivity, on the basis of an assessment of the speech therapist	25-40

If hearing sensitivity had already fallen before the accident occurred, then the indemnity is added on the basis of the damage incurred.

5. Gastrointestinal damage

	PERMANENT DISABILITY %
Chewing disorder due to the loss of 3 or more teeth if it is not possible to install denture	10-20
Speech and eating disorder due to tongue injury	15-30
Decreased esophagus (only for liquid food)	40
Gastrostomy - an opening from the stomach on the abdominal wall to feed through a tube	50
Colostomy - a surgical opening in the abdomen	50
Hepatic resection - a partial removal of the liver	15

6. Respiratory system damage

	PERMANENT DISABILITY %
Pulmonary lobe or partial lung removal	20
Removal of one lung	35
Constant need for a tracheostomy cannula from the injury of the throat or tracheal tube	20

7. Urogenital and sex organs damage

	PERMANENT DISABILITY %
Kidney removal, the other kidney is healthy	10
Toxic glomerulonephritis (renal damage)	25
Chronic renal insufficiency	30
Complete removal of sex organ	50

8. Hand damage

The rigid or numb finger joint, finger part corresponds to the amputation of the same joint. Half or more of lost phalanx corresponds to the loss of the this entire phalanx.

8.1. LOSS OF ONE FINGER OF PART OF FINGER	PERMANENT DISABILITY %
Thumb nail phalanx or ½ of nail phalanx	10
Entire thumb	20
Thumb and corresponding bone in the hand	25
Forefinger nail phalanx	3
Forefinger nail and medium phalanx	5
Entire forefinger	10
Amputation of one phalanx of III-V finger	2
Amputation of III-V finger	6
III-V finger and bone in the hand	10
8.2. LOSS OF TWO FINGERS	PERMANENT DISABILITY %
Thumb and one of fingers III-V	25
Thumb and one of fingers III-V and corresponding bones in the hand	30
Thumb and entire forefinger	30
Thumb, forefinger and corresponding bones in the hand	35
Two fingers, other than thumb	15
Two fingers (other than thumb) and corresponding bones in the hand	20
8.3. LOSS OF THREE FINGERS	PERMANENT DISABILITY %
Thumb and two III-V fingers	30
Thumb, forefinger and one other finger	35
Thumb and two other fingers with corresponding bones in the hand	35
Three fingers, other than thumb	20
Three fingers, other than thumb, with corresponding bones in the hand	25
8.4. LOSS OF FOUR FINGERS	PERMANENT DISABILITY %
Thumb and three other fingers	35
Four fingers, other than thumb	40
Thumb and two other fingers and corresponding bones in the hand	35
Four fingers, other than thumb, and corresponding bones in the hand	40
8.5. LOSS OF FIVE FINGERS	PERMANENT DISABILITY %
Loss of all five fingers	45
All five fingers and corresponding bones in the hand	50
8.6. OTHER PERMANENT HAND DAMAGE	PERMANENT DISABILITY %
Wrist rigid, favorable position	10
Wrist rigid, unfavorable position	15-20
Wrist amputation	50
Limited or absent rotation of the forearm, depending on the position	10-20
Elbow joint moves 30-90°	10
Elbow joint rigid, favorable position	20
Elbow joint rigid, unfavorable position	25-30
Forearm amputation	50
The upper arm extends laterally up to 120°	10

	PERMANENT DISABILITY %
The upper arm extends laterally up to 90°	15
The upper arm extends laterally up to 40-80°	20-25
Shoulder joint rigid, upper arm extends laterally up to -30°	30
Forearm amputation	55
Entire arm amputation	60
Both arms amputation	100
Radial nerve total paralysis below triceps muscle	20
Median nerve total paralysis	30
Ulnar nerve total paralysis	25
Forearm's two nerves total paralysis	40
Forearm's all nerves total paralysis	45
Brachial plexus total paralysis	60
Joint disorder with joint replacement endoprosthesis	30

9. Leg damage

9.1. DAMAGES	PERMANENT DISABILITY %
Loss of big toe	5
Loss of big toe and at least two other toes	10
Loss of four toes, other than big toe	10
Foot bones amputation	15
Foot or ankle amputation	20-25
Lower ankle joint rigid, favorable position	10
Upper ankle joint rigid, favorable position	15
Upper ankle joint rigid, unfavorable position (e.g. pes equinus)	20
Calf amputation	30
Knee joint mobility 10-60°	15
Knee joint rigid, favorable position	20
Knee joint extension has weakened considerably	15
Knee joint dislocation	10-20
Knee joint rigid, favorable position	25
Thigh amputation	50
Entire leg amputation	60
Both calves amputation	70
One calf and other leg's thigh amputation	80
Both thighs amputation	90
Both legs total amputation	100
Leg is shortened by 4 cm and more	10
Peroneal nerve full paralysis	15
Tibial nerve or femoral nerve full paralysis	20
Ischiatic nerve full paralysis	50
Joint disorder with joint replacement endoprosthesis	30

9.2. LEG FUNCTIONAL DISORDER

The following assessment criteria are only used if the actual damage does not meet the description given in the table above. Disability may be due to one or both leg functional disorders. Severity of the function is determined by the inadequacy of the mobility function described by specialist doctors.

MEDIUM FUNCTIONAL DISORDER	PERMANENT DISABILITY %
Noticeable limp, difficult and slow movement Medical devices are also needed at short distances	10-20
SEVERE FUNCTIONAL DISORDER	
Ability to move only by heavily relying on the medical device and short distances at a time, movement strongly limited in several joints. One-sided amputation, where no prosthesis is possible.	40-60
ESPECIALLY SEVERE FUNCTIONAL DISORDER	PERMANENT DISABILITY %
Legs are immobile, wheelchairs and side assistance are needed to move	70-90

10. Calculation of the percentage of permanent disability

- a. If a functional disorder resulting from an insured event meets the characteristics of several points or sub-points, then the insurance benefit is determined based on this section where the described injury (bodily injury) is the main cause of the functional disorder.
- b. If, as a result of an insured event, the insured person has permanent disability of several different bodily functions at the same time, the percentage of the permanent disability percentage that is the basis of the insurance indemnity is determined according to the most severe damage. The insurance indemnity for the incident damage is calculated as 50% of the percentage of the permanent disability prescribed for this damage, but not more than 100% of the limit of permanent disability indemnity.

