

# Table of recompense indemnities for personal accident insurance



TPA- CP-20131

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 assigned in the case of health damage caused by an accident, where the duration of treatment prescribed by the doctor is at least 7 days.

Recompense is a lump sum indemnity calculated as a percentage of the limit of recompense indemnity as indicated in the insurance contract; The percentage of the recompense is determined based on this table.

NB! The above is a brief extract from policy conditions. The rules for determining the amount of recompense indemnity are in the "Personal accident Insurance Conditions". Please read the policy conditions!

## CALCULATION OF THE PERCENTAGE OF THE RECOMPENSE INDEMNITY

If, as a result of an insured event, the insured person has several different damages at the same time, the percentage of the recompense 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 recompense prescribed for this damage, but not more than 100% of the limit of recompense indemnity.

Injury	PERCENTAGE OF RECOMPENSE
<b>1. Fractures of skull bones</b>	
a) collarbone fracture	10
b) fracture of the base of skull	15
c) fracture of the collarbone and the base of skull	20
<b>2. Intracranial bruises</b>	
a) epidural	10
b) subdural, intracerebral	15
Note: If the localization of the bruise is not indicated on the medical certificate, the indemnity is determined according to p 2a	
<b>3. Brain damage</b>	
a) brain concussion, resulting in incapacity for work for up to 14 days,	1
b) brain concussion, resulting in incapacity for work for more than 14 days.	2
c) brain concussion, subarachnoid bruising	10
<b>4. Damage to the brain, spinal cord and peripheral nervous system</b>	
a) concussion of spinal cord	5
b) traumatic epilepsy	15
<b>5. Vision organs</b>	
Impermeability of one eye tear channels	10
<b>6. Post-traumatic</b>	
a) foreign substances medically removed from eye, conjunctivitis	1
b) keratitis, iridocyclitis, chorionic retinitis	2
c) iris defect, lens luxation, trichinosis, lid reversal, foreign substance unremoved from eyeball	10
<b>7. Wounds passing through the eyes, II to III degree burn or corrosion, hemophthalmia without loss of visual acuity</b>	1-3
<b>8. Orbital fracture</b>	10
<b>9. Fracture of zygoma, maxilla, mandible</b>	
a) of one bone,	5
b) of several bones, duplex-fracture	8
Note: The habitual dislocation and its relapse do not give the right to indemnity	
<b>10. Hearing organs</b>	
Traumatic rupture of one eardrum without loss of hearing sensitivity	5
Note: Not used in the case of a rupture of the eardrum accompanying the skull base fracture	

Injury	PERCENTAGE OF RECOMPENSE
<b>Respiratory organs</b>	
11. Fracture of nasal bone, anterior wall of frontal sinus and paranasal sinus	3
12. Lung injury, subcutaneous emphysema, hemothorax and pneumothorax, exudative pleuritis, pneumonia (other than hypostatic)	
a) unilateral	4
b) bilateral	8
13. Stern fracture	5
a) Radiologically proven fracture of one rib	2
b) for every next rib	1
14. Performed due to trauma	
a) thoracoscopy, thoracentesis	4
b) thoracotomy	8
15. Throat, tracheal injury, bronchoscopy, tracheotomy, tracheostomy	5
<b>Cardiovascular system</b>	
16. Injury of the heart, pericard, and large coronary arteries	15
<b>Gastrointestinal tract</b>	
17. Injury of pharynx, esophagus, stomach, intestines (wound, rupture, corrosion)	5
18. Liver damage due to acute incidental toxification	
a) liver insufficiency	10
19. Due to injury	
a) subcapsular liver rupture without surgery	5
b) suture of liver rupture	10
c) peritonitis caused by a rupture of the gall bladder	10
20. Spleen injuries	
a) subcapsular rupture without surgery	4
b) splenectomy	5
21. Post gastrointestinal tract injury	
a) gastric, pancreatic, intestinal suture	15
b) post traumatic pancreatic fistula	20
c) gastric, intestinal, pancreatic resection	30
22. Performed due to abdominal injury for diagnostic purposes (not included in points 19-23 and 25)	
a) laparoscopy (laparocentesis)	5
b) laparotomy	8
<b>System of urogenital and sex organs</b>	
23. a) renal contusion, subcapsular rupture without surgery	5
b) renal suture	10
24. Urinary tract surgery	
a) cystostomy	5
b) urinary tract suture, lumbotomy	10
25. Wounds, ruptures, burns of urogenital organs	5
26. Removal of one testicle, ovary, salpinx and due to trauma	15
<b>Soft tissues</b>	
27. Soft tissue injuries (including wounds, burns and freezing) based on the length of treatment	
a) an injury that requires a doctor prescribed treatment for 7-14 days	1
a) an injury that requires a doctor prescribed treatment for 15-30 days	2
a) an injury that requires a doctor prescribed treatment for more than 30 days	3
<b>Vertebral body, arch, joints fractures</b>	
28. a) 1- 2 vertebrae	8
a) 3- 5 vertebrae	10
c) over 6 vertebrae	20
29. Fracture of transversal or spinal process of vertebra	4
30. Sacral fracture	10
31. Coccygeal fracture	4
<b>Shoulder</b>	
32. Scapular, clavicular fracture, acromio-clavicular, sterno-clavicular tear	
a) fracture of one bone, tear of one joint	4
b) fracture of two bones, fracture with joint tear	8
c) tear of two joints with fracture of one bone, fracture on two bones with tear of one joint	10
d) scapular fracture with shoulder joint dislocation	7

Injury	PERCENTAGE OF RECOMPENSE
<b>33. Gleno-humeral joint</b>	
a) bone fragments tear fracture, glenoidal fracture, tendons and joint capsule tear	4
b) fracture of two bones	8
c) humeral tuberosity fracture, surgical or anatomical neck fracture	13
d) humeral fracture with dislocation	13
e) humeral fragmented multi fracture in gleno-humeral joint	15
Note: Habitual luxation and its recidives are not insured events Unstable joint and repeated not-operated shoulder joint dislocation are not considered an insured event	
<b>34. Humerus</b>	
a) diaphyseal fracture	10
b) duplex-fracture	15
<b>35. Elbow joint</b>	
a) tear fracture of bone fragments (also epicondyles), ulnar or radial fracture	5
b) ulnar or radial fracture	8
c) distal humeral metaphyseal fracture	10
d) humeral and ulnar or/and radial fracture	15
<b>36. Ulnar diaphyseal fracture</b>	
a) fracture of one bone	4
b) fracture of two bones, duplex-fracture of one bone	7
<b>37. Wrist joint</b>	
a) tear fracture of bone fragment(s), styloid process fracture, fracture of one bone, typical radial fracture with ulnar styloid process fracture	5
b) fracture of two or more bones on wrist joint, typical radial fracture with dislocation	8
<b>38. Growth plate fracture of persons under the age of 18 years</b>	
a) epiphysiolysis	3
b) epiphyseal fracture	4
c) epiphyseal fracture with dislocation	6
d) epiphyseal fragmented fracture	8
<b>39. Wrist, armpit injuries</b>	
a) fracture of one bone (other than scaphoid)	3
b) fracture of two and more bones	8
c) scaphoid fracture	8
<b>40. Fingers</b>	
<b>Thumb</b>	
a) extensor tendon rupture, joint capsule injury needing fixation	2
b) vertebral fracture, flexor tendon rupture, tendon, joint or bone panaritium	4
<b>41. II-III-IV-V finger</b>	
a) extensor tendon rupture, joint capsule injury needing fixation	1
b) vertebral fracture, flexor tendon rupture, tendon, joint or bone panaritium on one hand	2
c) for each subsequent finger injury	1
<b>42. Pelvis</b>	
a) fracture of one bone	5
b) fracture of two bones, duplex-fracture of one bone, one joint tear	8
c) fracture of three or more bones, two or more joints tear	15
<b>43. Hip joint</b>	
a) tear fracture of bone fragments	5
b) isolated trochanteric fracture, acetabular fracture	10
c) femoral head, neck, proximal metaphyseal fracture	20
<b>44. Femoral fracture</b>	
a) diaphyseal fracture	20
b) duplex-fracture	25
<b>45. Knee joint</b>	
a) rupture of cross or lateral ligaments	2
b) fresh meniscus tear proven at surgery	2
c) tear fracture of bone fragments, tibia epicondylitis fracture, fibula fracture, tuberosity fracture	4
d) patellar, tibial intercondylar eminence, condylar, proximal tibial metaphysis fracture	8
e) proximal tibial metaphysis and fibula head fracture	15
f) femoral condyle(s) fracture	16
g) femoral distal metaphysis fracture	20
e) femoral distal metaphysis and proximal tibial metaphysis and/or fibula head fracture	25

Injury	PERCENTAGE OF RECOMPENSE
46. <b>Tibial diaphyseal fracture</b>	
a) fibula fracture	4
b) tibial fracture, fibula duplex-fracture	8
c) tibial and fibula fracture, tibial duplex-fracture	12
47. <b>Ankle joint</b>	
a) ligaments stretch or strain not requiring cast fixation	1
a) ligaments stretch or strain requiring cast fixation	2
c) malleolar fracture	4
d) bimalleolar, malleolar and tibial fracture	7
d) bimalleolar and tibial fracture	10
48. <b>Achilles' tendon tear</b>	6
49. <b>Foot injuries</b>	
a) fracture of one bone (other than calcaneus and talus bone)	3
b) fracture or two-three bones, talus fracture	6
b) fracture of two and more bones, calcaneus fracture	10
50. <b>Toes fractures</b>	
a) 1- 2 toes	2
a) 3- 5 toes	4
51. <b>Fistulous osteomyelitis</b>	10
52. <b>Traumatic hemorrhagic shock, burn disease</b>	10
53. <b>Acute accidental poisoning</b> with chemicals, phytotoxins (toxic fungi, berries, herbs), snake bites, electricity fits, asphyxiation, respiratory poisoning with inpatient treatment	
a) up to 10 days	4
b) more than 10 days	8
Note: Used when poisoning does not result in damage to some organs.	
54. <b>Surgery performed due to injuries</b> (bloody reposition, osteosynthesis, installation of the apparatus, bone plastics; sewing of tendons, muscles, blood vessels and nerves, removal of foreign bodies)	
a) skull trepanation, surgery on meninges, brain	3
b) vertebral column, spinal cord	3
c) facial skull	2
d) clavicle, scapula, shoulder joint	2
e) shoulder and forearm, thigh, calf, knee, upper ankle, calcaneus	2
f) post traumatic arthroscopic surgery	2
g) wrist, hand, foot, other than toes and fingers	1
h) removal of post-fracture metal fixation	1
Note: Removal of superficial foreign bodies, minor operations are not indemnified	
55. <b>DISLOCATIONS MAKE UP 50% OF THE PERCENTAGE SHOWN IN THE TABLE</b>	

