



Table of accident insurance indemnity and compensation for loss of work capacity

Valid from 24.10.2023

Item no. No.	Injury	Percent of indemnity of the limit of compensation	Percent of loss of capacity for work of the limit of compensation
1.	Cranial injuries		
1.1.	Cranial bone fractures		
	1) fracture of cranial vault	10%	
	2) fracture of the base of skull	15%	
	3) fracture of cranial vault and base of skull	20%	
1.2.	Intracranial haematomas		
	1) epidural	10%	
	2) subdural, intracerebral	15%	
1.3.	Brain damage		
	1) head trauma, concussion	2%	
	2) brain contusion, subarachnoid haematoma (contusion)	10%	
1.4.	Injuries of brain, spinal cord and peripheral nervous system		
	1) spinal cord contusion	7%	
	2) traumatic epilepsy	15%	
	3) monoparesis (upper, lower)		30%
	4) hemiparesis and/or paraparesis		40%
	5) tetraparesis, loss of coordination, dementia		70%
	6) monoplegia		60%
	7) hemiplegia, paraplegia or tetraplegia, decortication syndrome		100%
	8) pelvic organ dysfunction depending on the organ and the scope of dysfunction, the percentage added is up to		70%
1.5.	Permanent paralysis of cranial nerve		10%
1.6.	Traumatic plexitis	10%	
1.7.	Peripheral nerve transection syndrome		
	1) dissection of radial, ulnar or median nerve at the level of arm and/or wrist joint; shin, fibular nerve transection at the height of shin and/or ankle		10%
	2) transection of two or more nerves at the height specified in the previous clause		20%
	3) transection of one nerve at the height of upper arm or thigh		25%
	4) transection of two or more nerves at the height specified in the previous clause		40%
2.	Sight organs		
2.1.	Paralysis of accommodation in one eye		15%
2.2.	Hemianopia (constriction of the field of vision of one eye by half), traumatic strabismus resulting from an injury of ocular muscles, ptosis, diplopia, concentric constriction of the field of vision		15%
2.3.	Pulsating exophthalmos in one eye		20%
2.4.	Lacrimal ducts' obstruction in one eye	10%	
2.5.	Consequences of eye trauma:		
	1) conjunctivitis, keratitis, iridocyclitis, chorioretinitis	5%	
	2) iris defect, lens luxation, trichiasis, inversion of eyelid, foreign bodies in the eyeball	10%	
2.6.	Wounds penetrating eye layers, II-III stage burn (corrosion) haemophthalmus without loss of visual acuity	5%	

2.7.	Loss of vision (in case of a previous loss of visual capability indemnity is calculated based on clause 2.10.)		
	1) complete loss of vision in one eye		50%
	2) complete loss of vision in the only eye		100%
2.8.	Removal of eyeball (enucleation)	10%	
2.9.	Orbital fracture	10%	
2.10	Reduced visual acuity given in the table of reduced visual acuity	See the table	
	Note. The sight organ's injury scale will be determined three months after the insured event on the basis of the medical certificate issued during follow-up.		
3.	Hearing organs		
3.1.	Absence of an auricle		
	1) in the extent of half of it or a change in the external shape as a result of trauma at least by half		10%
	2) to the full extent		20%
3.2.	Decrease in hearing acuity in one ear		
	1) 30-59 db	2%	
	2) 60-89 db	5%	
	3) over 90 db		10%
	4) deafness in one ear		20%
	5) deafness in both ears		50%
	Note. In the case of pain and suffering, the decrease in hearing acuity is determined audiometrically one month after the insured event. In the case of indemnity for incapacity for work, the decrease in hearing will be determined audiometrically six months after the insured event.		
3.3.	Traumatic rupture of one tympanic membrane (without a decrease of hearing acuity)	5%	
4.	Respiratory organs		
4.1.	Fracture of nasal bone, anterior wall of frontal and paranasal sinus	3%	
4.2.	Lung injury, subcutaneous air emphysema, haemothorax, pneumothorax, exudative pleuritis, foreign body in thoracic cavity, pneumonia (except hypostatic or post-operative)		
	1) unilateral	5%	
	2) bilateral	10%	
4.3.	Post-trauma		
	1) removal of lung lobe or part of lung		20%
	2) removal of one lung		35%
4.4.	Fracture of sternum	5%	
4.5.	Radiologically verified fracture of one rib	1%	
4.6.	Post-trauma (not compensated in case of clause 4.3)		
	1) thoracoscopy, thoracocentesis	5%	
	2) thoracotomy	10%	
4.7.	Injuries of larynx, trachea, bronchoscopy, tracheostomy	5%	
4.8.	Injuries of larynx, trachea with the constant need for a tracheostomy cannula		20%
5.	Cardiovascular system		
5.1.	Injuries of heart, pericardium, major blood vessels	25%	

	1) as a consequence of an injury of the heart, pericardium, major blood vessels and peripheral blood vessels		
	a) heart failure, class III based on the NYHA classification of 1964	20%	
	b) heart failure, class IV based on the NYHA classification of 1964	25%	
6.	Gastrointestinal tract		
6.1.	Fracture, dislocation of zygomatic bone, maxilla, mandible (see item 22.4)		
	1) of one bone	5%	
	2) of several bones, multiple fracture	10%	
	Note. Habitual dislocation and its relapses are not considered an insured event.		
6.2.	Tongue injuries (amputation)		
	1) in the distal third (distal 1/3)		15%
	2) in the middle third (distal 2/3)		30%
	3) in full		60%
6.3.	Injuries of pharynx, oesophagus, stomach, intestines (wound, rupture, corrosion), oesophagoscopy and gastroscopy	5%	
6.4.	Consequences of oesophagus injury:		
	1) narrowing (passable for liquid food)		40%
	2) obstruction (gastrostomy)		60%
6.5.	Post-injury		
	1) constriction of stomach, intestines, anus due to scarring	15%	
	2) adhesive illness	25%	
	3) intestinal, intestinal-vaginal, intestinal-pancreatic fistula	50%	
	4) colostomy		75%
6.6.	Liver injuries or damage as a result of acute random intoxication		
	1) serum hepatitis emerging with trauma treatment	5%	
	2) hepatic failure	10%	
6.7.	Post-trauma		
	1) liver subcapsular rupture, without surgery, diagnosed based on CT or US	5%	
	2) suturing of liver rupture	10%	
	3) peritonitis resulting from gallbladder rupture	15%	
	4) partial removal of liver (resection)		15%
6.8.	Spleen injuries		15%
	1) subcapsular rupture, without surgery, diagnosed based on CT or US	5%	
	2) loss of spleen		8%
6.9.	Consequences of gastrointestinal tract injury:		
	1) stomach, pancreatic, intestinal suturing	15%	
	2) pancreatic pseudo fistula	20%	
	3) resection of stomach, intestine, pancreas	30%	
	4) removal of the stomach		60%
6.10.	Diagnostic operations due to abdominal injury (not taken into account in addition to clauses 6.3–6.9)		
	1) laparoscopy (laparocentesis)	5%	
	2) laparotomy	10%	
	Note. Clauses 6.3–6.6 have to be diagnosed either with endoscopy, laparoscopy or with laparotomy		

7.	System of genitourinary organs		
7.1.	Kidney injuries		
	1) subcapsular rupture, without surgery, diagnosed based on CT or US	5%	
	2) kidney suturing	10%	
	3) partial loss of a kidney		5%
	4) removal of one kidney		10%
7.2.	Consequences of urinary tract injuries:		
	1) a decrease in the volume of urinary tract		10%
	2) toxic glomerulonephritis, urinary tract narrowing		25%
	3) traumatic toxicosis, crush syndrome, chronic renal insufficiency		30%
	4) urinary tract obstruction, genitourinary fistula		40%
7.3.	Urinary tract surgery		
	1) epicycstostomy	5%	
	2) urinary tract suturing, lumbotomy	10%	
7.4.	Genitourinary injuries		
	1) wounds, ruptures, burns, freezing	5%	
7.5.	Post-trauma		
	1) loss of one testicle, ovary, Fallopian tube	15%	
	2) loss of both testicles, part of penis, both ovaries, Fallopian tube		30%
	3) loss of uterus		
	a) to insured persons up to 40 years old		50%
	b) to insured persons over 40 years old		10%
	4) removal of penis and both testicles		50%
8.	Soft tissues		
8.1.	Injuries to soft tissues (bites, wounds, etc.) that require stitches and result in a scar at least 1 cm	1-10%	
8.2.	Burn scars with severe keloid on the body		
	1) 1-2% of the body area	10%	
	2) 3-4% of the body area	15%	
	3) 5-6% of the body area	20%	
	4) 7-8% of the body area	25%	
	5) 9-10% of the body area	30%	
	6) More than 10% of the body area	35%	
	7) strongly expressed cosmetic defects caused by scars to the face and the front part of the neck (alter the shape of the face significantly)	30%	
	8) total disfiguration of the face (mask face)	70%	
	Note. Soft tissue injury scale will be determined three months after the insured event. In case of injuries specified in sub-clause 1 of item 8.1, 1 cm ² of a scar gives entitlement to 1% of indemnity. The maximum indemnified is 10% of the sum insured of pain and suffering.		
9.	Vertebral column		
9.1.	Fracture of vertebral bodies, arches, articular processes		
	1) On one vertebra	5%	
	2) On two vertebrae	10%	
	3) On two or more vertebrae	25%	

9.2.	Fracture of one transverse or spinous process	3%	
9.3.	Fracture of sacrum	10%	
9.4.	Fracture, dislocation of coccyx (see item 22.4)	5%	
9.5.	Complete immobility of cervical vertebrae as a result of fracture		25%
10.	Scapula and clavicle		
10.1.	Fracture of scapula, clavicle, rupture of acromioclavicular, sternoclavicular junction		
	1) fracture of one bone, rupture of one junction	5%	
	2) fracture of two bones with rupture of one junction	10%	
	3) complete rupture of two junctions, complete rupture of two junctions with dislocation or fracture of one bone or one bone fracture and dislocation, fracture of two bones with rupture of one junction and dislocation	15%	
	4) clavicle pseudoarthrosis	10%	
11.	Shoulder joint		
11.1.	Shoulder joint injuries		
	1) tearing fracture of bone fragments, dislocation (see item 22.4)	5%	
	2) fracture of two bones, shoulder blade fracture with dislocation of shoulder joint, rupture of tendons and/or articular capsule verified with investigations	10%	
	3) fracture of head, surgical or anatomical neck of humerus, fracture of glenoid fossa, fracture of humerus with dislocation	15%	
	4) multiple fragmented fracture of humerus in shoulder joint	20%	
	Note. Repeated dislocations of unoperated shoulder joint are not considered an insured event.		
11.2.	Consequences of shoulder region injury:		
	1) ankylosis of the shoulder joint in good position (abduction 25-40 degrees, flexion 20-30 degrees, internal rotation 25-30 degrees)		20%
	2) ankylosis of the shoulder joint in bad position		30%
	3) shoulder joint contraction		
	a) mild (raises hand to the front up to 120 degrees)	5%	
	b) medium severity (raises hand to the front up to 90 degrees)	10%	
	c) severe (raises hand to the front up to 45 degrees)	20%	
	d) abduction up to 0-45 degrees, the percentage added is up to	10%	
11.3.	Fracture of shaft		
	1) of humerus	15%	
	2) multiple fracture	20%	
	3) post-fracture pseudoarthrosis		30%
11.4.	Amputation of the upper arm		
	1) exarticulation at the shoulder joint		80%
	2) in any part of upper arm		75%
	3) traumatic amputation of only upper extremity		100%
12.	Elbow joint and forearm		
12.1.	Injuries of elbow joint		
	1) bone fragment (including epicondyle) tearing fracture, fracture of radius or ulna in the joint, dislocation of a single bone (see item 24.3), luxation of elbow joint	5%	
	2) fracture of radius and ulna in the joint, dislocation of both bones (see item 24.3)	10%	

	3) Fracture of lower end of humerus	15%	
	4) fracture of humerus with fracture of radius and ulna	20%	
12.2.	Consequences of elbow joint injuries:		
	1) ankylosis of elbow joint		
	a) in an optimal position of 90-110 degrees		10%
	b) in maximum pronation the percentage added is up to		15%
	c) in maximum supination the percentage added is up to		20%
	Note: 10-20 degree pronation is considered optimum		
	2) "rattling" or unstable joint (from the resection of joint surfaces)		20%
	3) elbow joint contracture with preserved supination – pronation function		
	a) mild (flexion 50–60°, extension 160–175°)	10%	
	b) medium severity (flexion 65–90°, extension 140–155°)	20%	
	c) severe (flexion more than 90°, extension below 140°)	25%	
12.3.	Fracture of forearm bones		
	1) fracture of one bone	5%	
	2) fracture of two bones	10%	
12.4.	Traumatic amputation of forearm		
	1) on one bone	10%	
	2) on two bones	25%	
12.5.	Traumatic amputation of forearm		
	1) exarticulation in elbow joint		70%
	2) amputation of forearm at any height		60%
	3) traumatic amputation of only extremity at the height of forearm		100%
12.6.	Injuries of carpal joint		
	1) bone chip(s) tearing fracture, fracture of styloid process, fracture of one bone, dislocation of head of ulna, (see item 22.4.), fracture of radius in typical location (in loco typica)	5%	
	2) fracture of two or more bones in carpal joint	10%	
	3) perilunar dislocation	15%	
12.7.	Ankylosis of carpal joint		
	1) in good position (flexion 20 degrees, extension up to 20 degrees)		15%
	2) in bad position		20%
12.8.	Contraction of carpal joint		
	1) mild (mobility of extension-flexibility 55 degrees and more)	5%	
	2) medium severity (mobility of extension-flexibility 40-50 degrees)	10%	
	3) medium severity (mobility of extension-flexibility 40-50 degrees)	15%	
12.9.	Injuries of carpal, metacarpal bones		
	1) fracture of one bone (except scaphoid bone)	5%	
	2) fracture of two and more bones	10%	
	3) fracture of scaphoid bone	8%	
	4) wrist dislocation (see item 22.4), dislocation-fracture, wrist joint instability due to ligament injury	10%	
12.10.	Post-injury		
	1) scaphoid bone pseudoarthrosis	5%	
	2) traumatic amputation of all fingers or hand		55%

	3) traumatic amputation of the only hand		100%
13.	Thumb		
13.1.	Thumb injury		
	1) rupture of extensor ligament	3%	
	2) fracture of phalanges, dislocation (see item 22.4), rupture of flexor ligament, tendon, joint or bone panaritium	5%	
13.2.	Consequence of thumb injury:		
	1) ankyloses in one joint		5%
	2) ankyloses in two joints		10%
13.3.	Amputation of thumb		
	1) on the level of nail phalanx		8%
	2) from the interphalangeal joint		15%
	3) from proximal phalanx or metacarpophalangeal joint		20%
	4) with I metacarpal bone		25%
14.	II-III-IV-V finger		
14.1.	Fracture of one or more distal, middle or proximal phalanges, dislocation (see item 22.4), rupture of flexor or extensor ligament, joint, tendon or bone panaritium	3%	
14.2.	Consequences of finger injuries:		
	1) ankyloses in one joint		5%
	2) for each following joint additional		2%
14.3.	Amputation of index finger		
	1) from nail phalanx		5%
	2) from intermediate phalanx		7%
	3) from proximal phalanx		10%
	4) with metacarpal bone		15%
14.4.	Amputation of III, IV, V fingers		
	1) from nail phalanx		2%
	2) from intermediate phalanx		3%
	3) from proximal phalanx		5%
	4) with metacarpal bone		10%
15.	Pelvis, hip joint		
15.1.	Injuries of pelvis		
	1) fracture of one bone	5%	
	2) fracture of two bones, multiple fracture of one bone, rupture of one junction	10%	
	3) fracture of three or more bones, rupture of two or more junctions	15%	
	4) hemipelvectomy as a consequence of trauma		75%
15.2.	Injuries of hip joint		
	1) tear fractures of bone fragments	5%	
	2) isolated fracture of trochanter(s)	10%	
	3) dislocation of hip joint	15%	
	4) fracture femoral head, neck, proximal end, fracture of acetabulum	25%	
15.3.	Consequences of hip joint injury		

	1) ankylosis		
	a) in good position (flexion 30 degrees, abduction 0-5 degrees, external rotation 10-15 degrees)		25%
	b) in bad position		35%
	2) mild contraction (mobility up to 90 degrees from the position of extension)	10%	
	3) contraction of moderate severity (mobility up to 60 degrees from the position of extension)	15%	
	4) severe contraction (mobility up to 30 degrees from the position of extension)	20%	
	5) femoral neck pseudoarthrosis	15%	
16.	Thigh		
16.1.	Fracture of shaft of		
	1) femur	25%	
	2) multiple fracture	30%	
16.2.	Pseudoarthrosis after tibial fracture		25%
16.3.	Traumatic amputation of thigh		
	1) on one limb from hip joint, the upper third of thigh		70%
	2) the middle or lower third of thigh		60%
	3) on the only limb		100%
17.	Knee joint		
17.1.	Knee joint injuries		
	1) new meniscus or other cartilage rupture verified during surgery or examination	3%	
	2) fractures of bone fragments, fracture of head of fibula, rupture of cruciate ligament established during surgery and/or examination	5%	
	3) fracture of patella, intercondylar field of tibia, condyles, proximal end of tibia	10%	
	4) fracture of upper end of tibia with fracture of head of fibula	15%	
	5) fracture of femoral epicondyle (condyles), dislocation of shin (see item 22.4)	20%	
	6) fracture of distal end of femur	25%	
	7) fracture of distal end of femur, of upper end of tibia, of head of fibula	30%	
17.2.	Consequences of knee joint injury		
	1) ankylosis of the joint in good position (flexion 0-15 degrees)		10%
	2) ankylosis of the joint in bad position		20%
	3) mild contraction (mobility up to 90 degrees from the position of extension)	10%	
	4) contraction of moderate severity (mobility up to 60 degrees from the position of extension)	20%	
	5) severe contraction (mobility up to 30 degrees from the position of extension)	30%	
18.	Shin		
18.1.	Fracture of shaft of shin bones		
	1) fracture of fibula, tearing of bone fragments	5%	
	2) fracture of tibia, multiple fracture of fibula	10%	
	3) fracture of tibia and fibula, multiple fracture of tibia	15%	
18.2.	Pseudoarthrosis after shin bone fracture		
	1) on tibia	10%	
	2) on fibula and tibia	15%	

18.3.	Traumatic amputation of shin		
	1) at any height		45%
	2) exarticulation from knee joint		50%
	3) in case of the only limb		100%
19.	Ankle		
19.1.	Injury of ankle joint		
	1) fracture of one malleolus (rupture of tibiofibular syndesmosis)	5%	
	2) bimalleolar fracture, fracture of one malleolus and edge of tibia	10%	
	3) fracture of both malleoli and edge of tibia	15%	
	4) ankle injury needing fixation (fixation over two weeks)	3%	
19.2.	Consequences of ankle joint injury:		
	1) ankylosis in good position (plantar flexion 0 degrees, dorsal flexion up to 10 degrees)		15%
	2) ankylosis in bad position		25%
	3) contracture of ankle joint proper with movability of less than 15 degrees		10%
	4) exarticulation from ankle joint proper		40%
19.3.	Rupture of Achilles tendon	10%	
20.	Foot		
20.1.	Foot injuries		
	1) fracture of one bone (except calcaneus and ankle bone), dislocation (see item 22.4)	5%	
	2) Fracture of calcaneus, of ankle bone, of two or more metatarsal bones	10%	
20.2.	Consequences of foot injuries:		
	1) ankyloses in the distal ankle joint		10%
	2) amputation from all metatarsophalangeal joints		10%
	3) amputation at the height of metatarsal, tarsal bones		15%
	4) loss of foot either from Lisfranc or Chopart joint		25%
21.	Toes		
21.1.	Fracture of single or several distal, intermediate or proximal phalanges		
	1) 1-2 toes	2%	
	2) 3-5 toes	5%	
21.2.	Traumatic amputation		
	1) from nail phalanx of big toe		3%
	2) from proximal phalanx of big toe		5%
	3) loss of every II-V toe (removal from proximal phalanx)		2%
21.3.	Osteomyelitis as a complication of open fractures	10%	
22.	Other injuries		
22.1.	Traumatic, haemorrhagic shock, burn disease	10%	
22.2.	Random acute chemical poisoning, snake bites, carbon monoxide poisoning, electrical traumas		
	1) with hospitalisation for 5-10 days	5%	
	2) with hospitalisation for 11-20 days	10%	
	3) with hospitalisation for more than 20 days	15%	

22.3.	Muscle ruptures in upper and lower limbs verified during examination	3%	
22.4.	Dislocations make up 50% of the percentage given in the table		

Table of reduced visual acuity

Addendum to item 2.10

Visual acuity after trauma									
	0.7	0.6	0.5	0.4	0.3	0.2	0.1	Below 0.1	0.0
Visual acuity before trauma									
1.0-0.8	3%	5%	10%	10%	15%	20%	25%	35%	50%
0.7	-	3%	5%	10%	10%	15%	20%	30%	40%
0.6	-	-	3%	5%	10%	10%	15%	20%	25%
0.5	-	-	-	5%	5%	10%	10%	15%	20%
0.4	-	-	-	-	5%	5%	10%	15%	20%
0.3	-	-	-	-	-	5%	5%	10%	20%
0.2	-	-	-	-	-	-	5%	10%	20%
0.1	-	-	-	-	-	-	-	10%	20%
Below 0.1	-	-	-	-	-	-	-	-	20%