

CONFIRMED WITH the decision No. LVB1_0002/02-03-03-2017-44 of 17.05.2017 of the management board of AAS BTA Baltic Insurance Company Eesti filiaal.

Consequences of accidents in relation to which an insured person will receive compensation for medical expenses, daily allowance and sick pay

Nr.	Trauma
Central nervous system	
1	Traumatic bleeding of brain and neocortex: subarachnoid; epidural haematoma, subdural haematoma.
2	Brain damage.
3	Concussion
4	Brain traumas: a) brain concussion that was treated in ambulatory care for longer than 7 days; b) brain concussion that was treated in stationary care for longer than 24 days; c) brain piercing injury (foreign object in cranial cavity, excluding surgical supplies).
<i>Note. In case of recurring brain concussion, an insurance indemnity shall be paid out only in case if at least 6 months has passed from the previous analogous trauma.</i>	
5	Severe poisoning with neurotropic toxins, tick-borne encephalitis or encephalitis following vaccination or poliomyelitis, electrical trauma, lightning strike, food poisoning treated in stationary care.
6	All spinal cord injuries, including injuries to nerve endings of coccyx: spinal cord concussion, contusion, partial rupture, entrapment, poliomyelitis, full rupture.
7	Cranial nerve injuries.
Peripheral nervous system	
8	Injuries of cervical, brachial and lumbar plexuses: traumatic plexitis with functional impairment, partial or full rupture of nerve plexus. Nerve damage: on radius of the ankle, on ulna, shank, in shoulder, elbow joint, thigh, knee joint; traumatic neuritis.
Skull and facial bones	
9	Skull fracture: fracture of peripheral plate of cranial bones, fracture of cranial bones or skull base.
10	Fracture of nasal vault, fractures of frontal sinus and maxilla.
11	Jaw fractures, dislocation of lower jaw.
12	Formation of habitual dislocation of mandible during the period of validity of the insurance policy.
13	Jaw injury that caused partial or total loss of the jaw bone.
Visual organs	
14	Paralysis of accommodation of one eye, hemianopsia of one eye.
15	Narrowing of the visual field of one eye: non-concentrated, concentrated.
16	Pulsatile exophthalmos of one eye.
17	Eyeball piercing injury, iridocyclitis, retina inflammation, scarring trichiasis, ectropium, iris defect, change in the size of an eyehole.
18	Functional disruption of a tear duct of one eye.
19	II and III level burn, non-piercing eyeball injury, eyeball hemorrhage, non-magnetic foreign objects, conjunctivitis, keratitis, scarring of retina that does not cause visual impairment, corneal erosion.
20	Eye injury that caused total loss of vision in one eye.
21	Removal of eyeball as a consequence of trauma.

22	Orbital fracture.
23	Impairment of vision (see Annex 6).
Organs of hearing	
24	Outer ear injury that caused scarred deformation or loss of 1/3 of the ear; loss of 1/2 of the ear; total loss of outer ear.
25	Ear injury that caused decline in the level of hearing: decline in the level of hearing from the distance of 3 m; total deafness.
26	Post traumatic rupture of tympanic membrane without impairment of hearing. A rupture of tympanic membrane suffered as a consequence of a fracture of skull base shall not be compensated.
27	A rupture of tympanic membrane suffered as a consequence of a fracture of skull base shall not be compensated.
Sternum	
28	Sternum fracture, fracture of one or more ribs.
Respiratory system	
29	Lung injuries, subcutaneous emphysema; hemothorax, pneumothorax, pneumonia, exudative pleuritis, a foreign object in chest cavity: one-sided or two-sided.
30	Lung injury that caused partial or full removal of the lung.
31	Injury piercing the chest cavity, post traumatic thoracotomy.
32	Throat- and tracheal injury, hyoid bone fracture, post traumatic tracheotomy, bronchoscopy performed for the removal of a foreign object.
33	Throat-, hyoid injury, tracheal- and thyroid injury, tracheotomy performed due to post traumatic breathing difficulties, hoarseness or loss of voice.
Cardiovascular system	
34	Injuries to heart, cardiac muscle and major blood vessels.
35	Injury to major peripheral vessels
Digestive organs	
36	Tongue injury that caused scarring of the tongue (irrespective of extent of scarring); loss of 1/3 of the tip of the tongue; loss of 1/3 of the middle part or the body of tongue; partial or total loss of the root of tongue.
37	Loss of teeth:
<i>Note.</i>	
1. In case of loss of baby teeth, the insurance indemnity shall be paid out only for children up to 5 years of age.	
2. A loss or injury of teeth shall be handled as an insured event if it includes at least 1/4 of the crownwork or a major part of a teeth.	
3. An insurance indemnity will not be paid for injuries to dentures caused upon removal.	
38	Injury to oral cavity, throat, oesophagus or stomach, esophagogastroscopy performed for the removal of a foreign object.
39	Oesophagus injury that caused esophageal stricture, esophageal obstruction, but not earlier than 6 months after the occurrence of trauma.
40	Injury to digestive organs caused by severe poisoning that caused cholecystitis, duodenitis, gastritis, pancreatitis, enteritis, colitis, proctitis, paraproctitis, adhesions (requiring surgical intervention), scarred stricture of stomach, intestines and rectum (deformation); fistula of intestines, enterovaginal fistula, pancreatic fistula; performance of colostomy.
41	Hernia that occurred on the abdominal wall, diaphragm or as a result of an operation performed as a consequence of trauma.
<i>Note.</i> An insurance indemnity shall not be paid in case of the occurrence of physiological hernia on the abdominal wall (umbilical hernia, white lines, femoral hernia, inguinal hernia) as a consequence of lifting weights or physical effort.	

42	Traumatic injuries to liver, severe poisoning that caused hepatitis, liver rupture that required immediate surgical intervention; removal of gall bladder.
43	Partial removal of liver as a consequence of trauma.
44	Spleen injury that caused spleen rupture without the injury of splenic capsule; removal of spleen.
45	Stomach-, pancreatic-, intestinal- and peritoneal injuries that caused development of a pancreatic cyst; removal of at least 1/3 of the stomach and intestines; removal of the stomach and intestines with a portion of pancreas.
46	Injury to organs in the abdominal cavity that caused scopy (peritoneocentesis).
Genitourinary system	
47	Kidney injury that caused renal contusion, full or partial removal of kidneys.
48	Injury to urinary excretory system that caused chronic cystitis, urethritis, pyelitis, pyelonephritis, pyelocystitis, reduction in bladder capacity, glomerulonephritis, urethral stricture, renal insufficiency, urinary tract obstruction, genitourinary fistulas.
49	Injury to urinary excretion organs that requires surgical intervention.
50	Injury to reproductive organs that caused loss of one ovary, loss of one ovary and one fallopian tube, loss of one ovary and two fallopian tubes; loss of scrotum, loss of phallus, loss of uterus, in case of symptoms of the removal trauma of prostatitis.
51	Rape.
Soft tissue	
52	Injuries to facial soft tissue, frontal and lateral eyelid surfaces, jaw tissue that caused a small cosmetic defect; medium cosmetic defect, defined cosmetic defect, external deformation.
53	1. Injuries to scalp (part of head covered with hair), body, the soft tissue of hands and feet that caused scars bigger than 2 cm 2. Injuries to the soft tissue of body, hands and feet that caused pigmentation of at least 1% of body surface.
54	Burns, burn shock, post traumatic or traumatic haemorrhagic shock.
55	Closed injury of soft tissue that caused a muscle hernia, post traumatic periostitis, pericondritis, (partial or full) rupture of ligaments and tendons. Taking muscle tissue or fascia for plastic surgery required as a consequence of trauma, also an unabsorbed haematoma and a foreign object left in soft tissue (not earlier than 1 month after the occurrence of trauma).
Spinal column	
56	1. Intervertebral disc-, vertebral arch- and spinous process fracture. 2. Full or partial rupture of ligaments between discs, dislocations of spinous processes. 3. Fractures of transverse process and spinous process.
57	Sacrum and coccyx fracture, dislocation of coccyx, Removal of coccyx as a consequence of trauma.
<i>Note.</i> In case of spinal disc herniation, osteochondrosis, spondylosis, radiculitis, spondylolisthesis, an insurance indemnity shall not be paid.	
Scapula and clavicle	
58	Scapula: fracture or joint rupture; non-union fracture, pseudoarthrosis.
59	Clavicle fracture; joint rupture.
60	Partial or full rupture of ligaments of scapula and clavicle; rupture of a sternoclavicular joint.
Shoulder joint	
61	Injury to shoulder joint: full or partial rupture of ligaments or joint capsules alongside with dislocation of shoulder that was treated from the moment of immobilisation for 14 days or longer; fracture of the surface of scapula joint, upper extremity or anatomical neck of humerus, fracture of greater tubercle.
62	Injuries to shoulder joint that caused a habitual dislocation of shoulder, ankylosis of the joint but not earlier than 3 months after the occurrence of trauma, development of articulatio flagelliformis (loose joint) in the course of resection of the ossified portion of the joint.

Note. In case of habitual dislocation of the shoulder, an insurance indemnity shall only be paid after the occurrence of primary dislocation, if it occurred during the period of validity of insurance policy. The specific diagnosis must be confirmed by the medical facility where such repositioning was performed. In case of a recidive of a habitual dislocation, no insurance indemnity will be paid.

Humerus

63	Any kind of humerus fracture (excluding joint fracture). Humerus fracture with the development of pseudarthrosis (decision shall be made not earlier than 9 months after the occurrence of trauma).
64	Amputation or severe injury that occurred in the course of trauma and caused the amputation of upper limbs: amputation of scapula, clavicle or their parts; amputation of any part of the shoulder.

Elbow joint

65	Elbow joint injuries: partial or full rupture of ligaments, rupture of elbow joint capsule, dislocation of elbow joint, distortion of ligaments that was treated for at least 14 days alongside with immobilisation.
66	Fracture of elbow joint bones with injury to ligaments.
67	Injuries to elbow joint that caused immobility of the joint, development of articulatio flagelliformis (loose joint) (if such complication occurred in the course of resection of the ossified portion of the joint).

Forearm, radial bone and wrist joint

68	Forearm fracture, full or partial rupture of forearm ligaments, distortion of ligaments that was treated for at least 14 days with a plaster cast, wrist dislocation
69	Traumatic injury of the wrist and radial bone (bone fracture, joint capsule rupture, ligament rupture).
70	Amputation or severe injury that occurred in the course of trauma and caused amputation of the forearm in any extent.
71	Fracture of one or both bones of the forearm together with the development of pseudarthrosis. Payment of an insurance indemnity shall be discussed not earlier than 9 months after the occurrence of trauma.

Palm and fingers

72	Fracture or dislocation of carpal bones, non-union wrist fracture, pseudoarthrosis, but not earlier than 9 months after the occurrence of trauma.
73	Amputation or severe injury that occurred in the course of trauma and caused amputation of the wrist.
74	Fingers: a) traumatic or surgical removal of a nail as a consequence of trauma; trauma incidental to the injury of the soft tissue of a finger phalanx; b) dislocation or injury of a flexor tendon, rupture of joint capsule; finger fracture.
75	c) Finger injury causing its immobility.
76	Traumatic amputation of finger or an injury that caused the amputation of finger.
77	Loss of all fingers on one arm as a in the course of trauma or as a consequence of an injury.

Pelvis and hip joint

78	Pelvis fractures: ilium fracture, fracture of ischial bone, pubic bone, lower part of the ilium, joint capsule
79	Rupture of pubic symphysis and sacroiliac joint.
80	Femoral head fracture, femoral fracture, dislocation of hip joint, full or partial rupture of ligaments, distortion of ligaments that was treated for at least 14 days.
81	Injuries to hip joint that caused immobility of the joint, development of articulatio flagelliformis (loose joint) (in the course of resection of the ossified portion of the joint); endoprosthesis.

Thigh	
82	Any type of femoral fracture (excluding joint fracture):
83	Amputation or severe injury that occurred in the course of trauma and caused amputation of a thigh in any extent.
84	Fracture of thigh bone with the development of pseudoarthrosis (non-union fracture).
Knee joint	
85	Injuries to knee joint that caused hemarthrosis, rupture of meniscus (menisci), full or partial rupture of ligaments, distortion of ligaments that was treated for at least 14 days: rupture of bone fragments; fracture of patella; fracture of the bones of the pseudoarthrosis (distal femur and proximal epiphysis and tibia) of the knee, but not earlier than 9 months following the trauma.
86	Injuries to knee joint that caused immobility of the joint; development of articulatio flagelliformis (loose joint) (in the course of resection of the ossified portion of the joint).
Shank	
87	Tibia fracture
88	Traumatic amputation or severe injury that occurred in the course of trauma and caused amputation of the thigh in any extent.
89	Fracture of one or both tibiae that resulted in the formation of pseudoarthritis (nonunion fracture), but not earlier than 9 months following the trauma.
Ankle joint	
90	Injury to the ligaments of an ankle joint (full or partial rupture of ligaments, distortion of ligaments) that was treated with the placement of a plaster cast for at least 14 days.
<i>Note.</i> In case of recurring partial or full rupture of ligaments, the insurance indemnity shall be paid out only in the case if the new trauma occurs at least one year after previous injury.	
91	Shank: fracture of one ankle or tibial shin splint; rupture of tibiofibular syndesmosis.
92	Injuries to ankle joint that caused immobility of the joint (ankylosis), development of articulatio flagelliformis (loose joint) (in the course of resection of the ossified portion of the joint).
93	Full or partial rupture of Achilles tendon on condition that the insured person required stationary treatment for at least 24 hours.
Dorsum of foot and toes	
94	Dislocations of dorsal bones, injuries to ligaments (full or partial rupture).
95	Fracture of dorsal bones, injuries to ligaments (excluding extra bone), nonunion fracture, pseudoarthrosis but not earlier than 9 months following the trauma.
96	Amputation occurred in the course of trauma or an injury to the dorsum of foot that resulted in the amputation of joints between the phalanges of dorsum of foot; amputation of dorsum of foot; on the level of dorsum of foot - amputation of mortise joint, ankle joint and shank.
97	Traumatic or surgical removal of a toe nail as a consequence of trauma.
98	Dislocation of toe phalanges, injuries to tendons of one or more toes, fracture of toe phalanges.
99	Traumatic amputation or an injury that caused the amputation of toes.
Other	
100	Injuries caused by post traumatic thrombophlebitis, lymphostasis, osteomyelitis, trophic damage.
<i>Note.</i> In case of the occurrence of thrombophlebitis, lymphostasis and trophic damage, the insurance indemnity shall be paid out if such damage occurred after a trauma to upper and lower limbs (excluding injuries to major peripheral vessels and nerve damage), but not earlier than 6 months after the occurrence of said trauma. The insurance indemnity shall not be paid in case of purulent inflammations of toes and fingers	

Table Annex

Deterioration of vision after the occurrence of trauma

Visual acuity		Visual acuity	
Before trauma	After trauma	Before trauma	After trauma
1.0	0.9 to 0.0	0.9	0.8 to 0.0
0.8	0.7 to 0.0	0.7	0.6 to 0.0
0.6	0.5 to 0.0	0.5	0.4 to 0.0
0.4	0.3 to 0.0	0.3	0.2 to 0.0
0.2	0.1 to 0.0	0.1	0.1 to 0.0
0.1	0.0	-	-