

ANNEX NO. 2

FOR TERMS NO. EE6-1

TABLE FOR COMPENSATION RATES FOR PAIN AND SUFFERING UNDER THE TERMS OF ACCIDENT INSURANCE

No	Trauma	%
Central nervous system and peripheral nervous system		
1	Skull fracture:	
	a) fracture of peripheral plate of cranial bones;	5
	b) fracture of cranial bones;	15
	c) fracture of skull base;	20
	d) fracture of skull base and cranial bones.	25
2	Traumatic haemorrhage of brain or dura mater:	
	a) subarachnoid haemorrhage;	15
	b) epidural haematoma;	10
	c) subdural haematoma.	30
3	Concussion	10
4	Brain concussion	2
5	Severe poisoning with neurotropic toxins, tick-borne encephalitis or post-vaccination encephalitis, electrical trauma, lightning trauma, food poisoning with stationary treatment for:	
	a) 1-7 days (included);	5
	b) up to 21 days (included);	10
	c) up to 30 days (included);	15
	d) more than 30 days.	20
6	Various spinal cord injuries, including injuries of nerve endings of coccyx:	
	a) spinal cord concussion;	5
	b) spinal cord contusion;	10
	c) partial rupture of spinal cord, entrapment, poliomyelitis;	50
	d) full rupture of spinal cord.	100
7	Cranial nerve injuries.	10
8	Injuries of cervical, brachial and lumbar plexuses:	
	a) traumatic plexitis with functional impairment;	10
	b) partial rupture of nerve plexus;	40
	c) full rupture of nerve plexus.	70
	Nerve damage:	
	d) on radius in the ankle;	10
	e) on ulna, shank;	20
	f) in shoulder, elbow joint, thigh, knee joint;	40
	g) traumatic neuritis.	5
Visual organs		
9	Paralysis of accommodation of one eye.	15
10	Hemianopsia of one eye.	15
11	Narrowing of the visual field of one eye:	
	a) non-concentrated;	10
	b) concentrated.	15
12	Pulsatile exophthalmos of one eye.	20

13	Eyeball piercing injury, iridocyclitis, retina inflammation, scarring trichiasis, ectropium, iris defect, change in the size of an eyehole	10
14	Functional disruption of a tear duct of one eye.	5
15	II and III level burn, non-piercing eyeball injury, eyeball haemorrhage, non-magnetic foreign objects, conjunctivitis, keratitis, scarring of retina that does not cause visual impairment, corneal erosion.	5
16	Eye injury that caused a total loss of vision in one eye or injury to both eyes, irrespective of initial visual capacity.	100
17	Removal of eyeball with total loss of vision because of trauma.	10
18	Orbital fracture.	5
19	Impairment of vision (see the table).	
Organs of hearing		
20	Outer ear injury that caused:	
	a) scarred deformation or loss of 1/3 of the ear;	5
	b) loss of 1/2 of the ear;	15
	c) total loss of outer ear.	30
21	Ear injury that caused:	
	a) decline in the level of hearing from the distance of 1-3 m;	5
	b) decline in the level of hearing from the distance of up to 1 m;	15
	c) total deafness.	25
22	Post traumatic rupture of tympanic membrane without impairment of hearing. A rupture of tympanic membrane suffered because of a fracture of skull base shall not be compensated.	5
23	Ear injury that caused a chronic otitis (middle ear infection).	10
Respiratory system		
24	Fracture of nasal-, frontal- and maxilla bones.	3
25	Lung injuries, subcutaneous emphysema, hemothorax, pneumothorax, pneumonia, exudative pleuritis, a foreign object in chest cavity:	
	a) one-sided;	5
	b) two-sided.	10
26	Lung injury that caused:	
	a) partial removal of the lung;	35
	b) total removal of a lung.	50
27	Sternum fracture.	10
28	Rib fracture:	
	a) fracture of one rib;	1
	b) fracture of each following rib.	2
29	Injury piercing the chest cavity, post traumatic thoracotomy.	10
	If a lung or part of it was removed because of an injury of the chest cavity, clause 29 shall not be applied.	
30	Throat- and tracheal injury, hyoid bone fracture, posttraumatic tracheotomy, bronchoscopy performed for the removal of a foreign object.	5
31	Throat and tracheal injury, hyoid bone fracture, posttraumatic tracheotomy, bronchoscopy performed for the removal of a foreign object. Throat-, hyoid injury, tracheal- and thyroid injury, tracheotomy performed due to post traumatic breathing difficulties, hoarseness or loss of voice. If damages will be compensated on the grounds of clause 31, clause 30 shall not be applied.	10
Cardiovascular system		
32	Injuries to heart, cardiac muscle and major blood vessels.	15
33	Injuries to heart, cardiac muscle and major blood vessels that caused a cardiovascular disease	25
34	Injury to major peripheral blood vessels that did not cause circulatory disorders.	10

35	Injury to major peripheral blood vessels that caused a cardiovascular disease If an insurance indemnity is paid out according to clauses 32 or 43, clauses 33 and 35 will not be applied.	25
Digestive organs		
36	Jaw bone fractures:	
	a) maxilla and cheekbone fractures;	5
	b) mandible fracture and mandible dislocation.	3
	If a loss of tooth also occurred with a fracture of alveolar process, said fracture will not be taken into account when paying the insurance indemnity.	
37	Formation of habitual dislocation of mandible during the period of validity of the insurance policy.	10
38	Jaw bone injury that caused:	
	a) partial loss of jaw bone;	40
	b) total loss of jaw bone and teeth.	80
39	Tongue injury that caused:	
	a) scarring of the tongue (irrespective of extent of scarring)	5
	b) loss of 1/3 of the tip of the tongue;	15
	c) loss of 1/3 of the middle part of the body of tongue;	30
	d) partial or total loss of the root of tongue;	60
40	Loss of teeth:	
	a) 1 tooth;	1
	b) 2-3 teeth;	3
	c) 4-6 teeth;	10
	d) 7-9 teeth;	15
	e) 10 teeth or more.	20
	In case of partial or full loss of baby teeth of children in the age of up to 5 years, insurance indemnity shall be paid on the grounds of general terms. Loss or injury of teeth shall be considered to be an insured event if it includes at least 1/4 of the crownwork. Removal or implantation of a tooth shall be handled analogous to loss of tooth.	
41	Oesophagus injury that caused:	
	a) esophageal stricture;	15
	b) esophageal obstruction, but not earlier than 6 months after the occurrence of trauma.	100
	In case of a shorter period, insurance indemnity shall be paid on the grounds of clause 42a.	
42	Injury to digestive organs caused by severe poisoning that caused:	
	a) cholecystitis, duodenitis, gastritis, pancreatitis, enteritis, colitis, proctitis, paraproctitis;	15
	b) adhesions (requiring surgical intervention), scarred stricture of stomach, intestines and rectum (deformation);	25
	c) fistula of intestines, enterovaginal fistula, pancreatic fistula;	30
	d) performance of colostomy.	50
	In case of traumas specified in clauses a and b becoming worse, the insurance indemnity shall be paid out 3 months after said injury occurred and, in case of traumas specified in clauses c and d, such payment shall be made at least 6 months after the occurrence of the injury. Until that, insurance indemnity shall be paid according to clause 42a.	
43	Hernia that occurred on the abdominal wall, diaphragm or as a result of an operation performed as a consequence of trauma. Insurance indemnity to be paid out on the grounds of clause 43 shall be paid in addition to compensation for a trauma of abdominal cavity.	10
44	Traumatic liver injuries, severe poisoning that caused:	
	a) hepatitis;	5
	b) liver rupture that required immediate surgical intervention;	15

	c) removal of gall bladder.	15
45	Partial removal of liver as a consequence of trauma.	30
46	Spleen injury that caused:	
	a) spleen rupture without the injury of splenic capsule;	5
	b) removal of spleen.	10
47	Stomach-, pancreatic-, intestinal- and peritoneal injuries that caused:	
	a) development of a pancreatic cyst;	20
	b) removal of 1/3 of the stomach and intestines;	30
	c) removal of 1/2 of the stomach, tail of the pancreas, 1/3 of the pancreas and 1/2 of the intestines;	45
	d) removal of 2/3 of the stomach, 2/3 of the pancreas and 2/3 of the intestines;	60
	e) removal of the stomach, 2/3 of the pancreas and 2/3 of the intestines;	80
	f) removal of the stomach and intestines with a portion of pancreas.	100
48	Injury to organs in the abdominal cavity that caused:	
	a) laparoscopy (peritoneocentesis);	5
	b) laparotomy (in case of injury hesitation regarding organs in the abdominal cavity);	10
	c) laparotomy (in case of injury to organs in the abdominal cavity);	10
	d) recurring laparotomy.	10
If damages will be compensated on the grounds of clauses 45-47, clause 48 shall not be applied. In case of a removal of an organ as a consequence of trauma, insurance indemnity shall be paid on the grounds of clause 48.		
Genitourinary system		
49	Kidney injure that caused:	
	a) renal contusion;	5
	b) partial removal of a kidney;	15
	c) removal of one kidney.	50
50	Injury to excretory system that caused:	
	a) chronic cystitis, urethritis;	5
	b) pyelitis, pyelonephritis, pyelocystitis, reduction in bladder capacity;	10
	c) glomerulonephritis, urethral stricture;	20
	d) renal insufficiency;	35
	e) urinary tract obstruction, genitourinary fistulas.	50
51	Injury to urinary excretion organs that requires surgical intervention:	
	a) in case of suspicion of injury to organs;	10
	b) in case of recurring surgery having been performed after the occurrence of trauma.	15
If a kidney or part of it was removed, clause 50 shall not be applied.		
52	Injury to genitals that caused:	
	a) loss of one ovary and one fallopian tube;	15
	b) loss of two ovaries, one testicle and phallus;	30
	c) loss of uterus: women under 40;	50
	women at age 40-50;	30
	women over 50;	15
	d) loss of phallus	50
53	Rape.	30
Soft tissue		
54	Injuries to facial soft tissue, frontal and lateral eyelid surfaces, jaw tissue that caused:	

	a) scars in the size of 3 to 5 cm, small cosmetic defect;	5
	b) scars bigger than 5 cm, defined cosmetic defect;	15
	c) total deformation of the face.	50
The extent of injury to soft tissue shall be determined 3 months after the occurrence of an insured event.		
Facial deformation – facial symmetry or visual appearance noticeable changes due to mechanical, chemical, thermal of other impact.		
55	Injuries to scalp (part of head covered with hair), body, soft tissue of hands and feet that caused scarring in the following extent:	
	a) 0.5% - 2% of body surface;	5
	b) 2% - 4% of body surface;	10
	c) 4% - 6% of body surface;	15
	d) 6% - 8% of body surface;	20
	e) 8% - 10% of body surface;	30
	f) 10% or more of body surface.	35
In case of a compound fracture or surgery compensation for burns will not be paid.		
56	Injuries to the soft tissue of body, hands and feet that caused pigmentation and second-degree burns in the following extent:	
	a) 1-2 %;	1
	b) 2% and more.	3
57	Burns, burn shock.	10
58	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).	5
Spinal column		
59	Intervertebral disc-, vertebral arch- and spinous process fracture of:	
	a) 1-2 vertebrae;	15
	b) three or more vertebrae.	20
60	Fractures of transverse process and spinous process of:	
	a) 1-2 vertebrae;	3
	b) three or more vertebrae.	5
If one and the same trauma is covered by clause 59, clause 61 will not be applied.		
61	Sacrum and coccyx fracture, dislocation of coccyx.	10
62	Removal of coccyx as a consequence of trauma.	20
Scapula and clavicle		
63	Scapula and clavicle:	
	a) fracture of one bone or rupture of one joint;	5
	b) fracture of two bones or rupture of two joints or fracture of one bone and rupture of one joint;	10
	c) non-union fracture, pseudarthrosis, rupture of two joints and fracture of one bone, fracture of two bones and rupture of one joint.	15
64	Partial or full rupture of ligaments of scapula and clavicle:	10
65	Rupture of a sternoclavicular joint.	10
Shoulder joint		
66	Injury to shoulder joint:	
	a) 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.	5
	b) fracture of the surface of scapula joint, upper extremity or anatomical neck of humerus, greater tubercle.	10

67	Injuries to shoulder joint that caused:	
	a) habitual dislocation of shoulder;	15
	b) ankylosis, not earlier than 3 months after the trauma;	30
	c) development of articulatio flagelliformis (loose joint) in the course of resection of the ossified portion of the joint.	50
Complementary insurance indemnity will not be paid for a transplant. 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. If an insurance indemnity was paid on the grounds of clause 66, but it was followed by the deterioration of the situation specified in clause 67, the insurance indemnity will be paid according to clause 67 but by taking into account the insurance indemnity already received.		
Humerus		
68	Any kind of humerus fracture (excluding joint fracture):	
	a) without dislocation;	10
	b) with dislocation.	15
69	Amputation or severe injury that occurred as a consequence of trauma and caused the amputation of upper limbs:	
	a) amputation of scapula, clavicle or their parts;	80
	b) amputation of any part of the shoulder.	75
70	Humerus fracture with the development of pseudarthrosis.	45
An insurance indemnity to be paid on the grounds of clause 70 shall be paid not earlier than 9 months after the occurrence of trauma, but if a compensation for humerus fracture had already been paid out (clause 68), the difference of insurance indemnities shall be paid out upon the occurrence of pseudarthrosis.		
Elbow joint		
71	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	5
72	Fracture of elbow joint bones:	
	a) fracture of one bone without dislocation, injury to ligaments;	5
	b) fracture of two bones without dislocation;	10
	c) fracture of a bone(s) with dislocation;	15
73	Injuries to elbow joint that caused:	
	a) immobility of the joint;	40
	b) development of articulatio flagelliformis (loose joint) (if such complication occurred in the course of resection of the ossified portion of the joint).	50
Forearm		
74	Forearm fracture:	
	a) fracture of one bone;	5
	b) fracture of two bones, fracture of one bone with the dislocation of other bone.	10
75	Amputation or severe injury that occurred as a consequence of trauma and caused any kind of amputation of the forearm.	65
76	Fracture of one or both bones of the forearm together with the development of pseudarthrosis:	
	a) fracture of one bone;	20
	b) fracture of both bones.	30
The compensation decision regarding the development of pseudarthrosis shall be reviewed not earlier than 9 months after the occurrence of trauma.		
Radial bone and wrist joint		
77	Full or partial rupture of forearm ligaments, distortion of ligaments that was treated for 14 days, wrist dislocation.	5
78	Traumatic injury of the wrist and radial bone (bone fracture, joint capsule rupture, ligament rupture).	10

Palm and fingers		
79	Dislocation of carpal bones with ligament injury and immobilisation for more than 14 days.	3
80	Fracture of carpal bones:	
	a) fracture of one bone;	3
	b) fracture of two and more bones;	5
	c) non-union fracture, pseudoarthrosis, but not earlier than 9 months after the occurrence of trauma.	10
81	Amputation or severe injury that occurred as a consequence of trauma and caused the amputation of the wrist:	50
Thumb		
82	Thumb fracture and dislocation, trauma incidental to the injury of the soft tissue of a thumb phalanx, injury of a tendon in the thumb, rupture of a joint capsule.	3
83	Thumb injuries that caused:	
	a) immobility of one joint;	5
	b) immobility of two joints.	10
84	Amputation or severe injury that occurred as a consequence of trauma and caused:	
	a) amputation of the distal phalanx and interphalangeal (IP) joint of the thumb;	5
	b) amputation of the middle phalanx and metacarpal bone of the thumb (loss of thumb).	10
Fingers (excluding thumb)		
85	Finger fracture and dislocation, trauma incidental to the injury of the soft tissue of a finger phalanx, purulent inflammation (excluding paronychia).	1
86	Rupture of a joint capsule, traumatic removal of a fingernail or surgical removal of a fingernail consequential to a trauma.	3
87	Traumatic injury or amputation of a finger that caused:	
	a) amputation of the distal phalanx of the finger (loss of phalanx);	5
	b) amputation of the middle phalanx of the finger (loss of two phalanxes);	10
	c) amputation of main phalanx (loss of finger);	15
	d) amputation of wrist.	20
88	Loss of all fingers on one arm as a consequence of trauma or injury.	50
Pelvis		
89	Pelvis fractures:	
	a) ilium fracture;	5
	b) fracture of ischial bone, pubic bone, lower part of the ilium, joint capsule;	10
	c) fracture of one or more bones.	15
90	Rupture of pubic symphysis and sacroiliac joint:	
	a) rupture of one ligament;	10
	b) rupture of two ligaments;	15
	c) rupture of three ligaments.	20
Hip joint		
91	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:	
	a) femoral head or neck fracture, dislocation of hip joint;	20
	b) injury of ligaments;	5
92	Injuries to hip joint that caused:	
	a) immobility of the joint;	50
Thigh		
93	Any type of femoral fracture (excluding joint fracture):	
	a) without dislocation;	20

	b) with dislocation.	25
94	Amputation or severe injury that occurred as a consequence of trauma and caused any kind of amputation of the thigh on:	
	a) one foot;	70
	b) only foot.	100
95	Femoral fracture with the development of pseudoarthrosis (nonunion fracture), but not earlier than 9 months after the occurrence of a trauma. If an insurance indemnity was paid out on the grounds of c.98, the difference of insurance indemnities shall be compensated for on the grounds of c.100.	55
Knee joint		
96	Injury to knee joint that caused:	
	a) hemarthrosis, rupture of meniscus (menisci), full or partial rupture of ligaments, distortion of ligaments that was treated for at least 14 days:	3
	b) rupture of bone fragments;	5
	c) fracture of patella;	5
	d) fracture of the bones of the pseudoarthrosis (distal femur and proximal epiphysis and tibia) of the knee.	10
97	Injury to knee joint that caused:	
	a) immobility of the joint;	30
	b) development of articulatio flagelliformis (loose joint) (in the course of resection of the bones of the knee joint);	35
Leg		
98	Tibia fracture:	
	a) fibula fracture;	5
	b) tibia fracture;	15
	c) fracture of both bones.	20
An additional 10% shall be paid for the operation.		
99	Amputation or severe injury that occurred as a consequence of trauma and caused any kind of amputation of the shank.	60
100	Fracture of one or both tibiae that resulted in the formation of pseudoarthrosis (nonunion fracture), but not earlier than 9 months after the occurrence of said trauma:	
	a) fibula fracture;	10
	b) tibia fracture;	30
	c) fracture of both bones;	40
	d) nonunion fracture of fibula in case of a fracture of both bones;	25
	e) nonunion fracture of tibia in case of a fracture of both bones;	35
Ankle joint		
101	Injury to ligaments of ankle joint (partial or full rupture of ligaments, distortion of ligaments) that was treated for at least 14 days:	5
102	Shank:	
	a) fracture of one ankle or tibial shin splint;	5
	b) fracture of one or both ankles with tibial shin splint, rupture of tibiofibular syndesmosis, dislocation.	15
103	Injuries to ankle joint that caused	
	a) immobility of the joint (ankylosis);	25
	b) development of articulatio flagelliformis (loose joint) (in the course of resection of the ossified portion of the joint);	35
104	Full or partial rupture of Achilles tendon:	
	a) in case of conservative treatment;	10

	b) in case of surgical intervention.	15
Dorsum of foot and toes		
105	Dislocations of dorsal bones, injuries to ligaments (full or partial rupture).	3
106	Fracture of dorsal bones:	
	a) fracture of 1-2 bones, injury to ligaments (excluding otr bones);	5
	b) fracture of three or more bones, calcaneal fracture;	10
	c) non-union fracture, pseudoarthrosis, but not earlier than 9 months after the occurrence of trauma.	15
107	Amputation or severe injury that occurred as a consequence of trauma and caused:	
	a) amputation of joints between the phalanges of dorsum of foot (loss of all toes);	30
	b) amputation of dorsal bones;	35
	c) amputation of dorsal calcaneus, tibia and ankle joint.	50
108	Dislocation of one (several) toe phalanges, injuries to tendons.	1
109	Fracture of toe phalanges:	
	a) 1-2 toes;	2
	b) 3-5 toes;	5
110	Traumatic amputation or an injury that caused the amputation of toes:	
	Amputation of proximal phalanx of dorsum of foot (loss of toe);	3
	2nd, 3rd, 4th and 5th toe:	
	a) amputation of distal or middle phalanx of 2nd and 3rd toe;	3
	b) amputation of proximal phalanx of 2nd and 3rd toe (loss of toe);	5
	c) amputation of distal or middle phalanx of 4th and 5th toe;	10
	d) amputation of proximal phalanx of 4th and 5th toe (loss of toe);	15
111	Injured caused by post traumatic tromboflebitis, lymphostasis, osteomyelitis, trophic damage. Clause 111 shall be applied in case of the occurrence of tromboflebitis, lymphostasis and trophic damage that occurred after traumas 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. Clause 111 shall not be applied in case of purulent inflammations of toes and fingers.	10
112	Traumatic or haemorrhagic shock caused by a trauma.	10
113	Contracting poliomyelitis, resulting in incapacity for work.	25
114	Contracting encephalitis, resulting in incapacity for work.	25

TABLE ANNEXN
AMOUNT OF INSURANCE INDEMNITY IN CASE OF DETERIORATION OF HEALTH AFTER THE OCCURRENCE OF TRAUMA.

Visual acuity		Insurance indemnity	Visual acuity		Insurance indemnity
Before trauma	After trauma	%	Before trauma	After trauma	%
	0.9	1			
Below 1.0	0.8	1	Below 0.9	0.8	1
	0.7	1		0.7	1
	0.6	1		0.6	1
	0.5	2		0.5	2
	0.4	2		0.4	2
	0.3	3		0.3	3
	0.2	4		0.2	4
	0.1	6		0.1	6
	0.1	8		0.1	8
	0.0	10		0.0	10
Below 0.8	0.7	1	Below 0.7	0.6	1
	0.6	1		0.5	1
	0.5	2		0.4	2
	0.4	2		0.3	2
	0.3	3		0.2	3
	0.2	4		0.1	4
	0.1	6		0.1	6
	0.1	8		0.0	8
	0.0	10		0.0	0.0
Below 0.6	0.5	1	Below 0.5	0.4	1
	0.4	1		0.3	1
	0.3	2		0.2	2
	0.2	2		0.1	2
	0.1	3		0.1	3
	0.1	4		0.0	4
	0.1	4		0.0	0.0
	0.0	5		0.0	0.0
Below 0.4	0.3	1	Below 0.3	0.2	1
	0.2	1		0.1	1
	0.1	2		0.1	2
	0.1	3		0.0	4
	0.0	4		0.0	0.0
Below 0.2	0.1	1	Below 0.1	0.1	2
	0.1	2		0.0	4
	0.0	4		0.0	4
Below 0.1	0.0	4	-	-	-

Note.

1. Full loss of vision (0.0) shall be considered equal to the visual acuity of 0.01 up to light-sensitivity.
2. If, as a consequence of trauma, an eyeball with full visual capacity was removed, an additional compensation shall be paid out in the volume of 10% of the insurance indemnity.