

**SPECIAL INSURANCE CONDITIONS
OF GROUP INSURANCE
INSURANCE OF PERMANENT CONSEQUENCES OF ACCIDENT WITH
PROGRESSION**

1 INTRODUCTORY PROVISIONS
(RULES GOVERNING THE INSURANCE)

- 1.1 These Special Insurance Conditions are effective from 1 April 2017.
- 1.2 Insurance of permanent consequences of accident with progression, i.e. with progressive insurance benefits, (hereinafter "*PPI*") is governed by the insurance policy terms and conditions, these special insurance conditions and General Insurance Conditions of Group Non-Life Assurance 1.3 (hereinafter "*VPPSNP*").
- 1.3 The PPI scheme covers insured persons who are members of the group defined in the insurance policy or whose names appear in the list of insureds, which the policyholder regularly sends to the insurance company as agreed.
- 1.4 The PPI insurance may be agreed as insurance with progression of 250% or 500%. The progression percentage is set out in the insurance policy.
- 1.5 The PI insurance may be taken out independently or as supplemental insurance to non-life or life insurance.

What is important

Insurance of permanent consequences of accident is, in addition to these special insurance conditions, governed by General Insurance Conditions of Group Non-Life Assurance (VPPSNP 1.3), even if it is arranged as supplemental insurance to life insurance. Please remember to read the General Conditions.

2 INSURANCE RISK, INSURED EVENT
(WHAT YOU ARE COVERED FOR)

- 2.1 The insurance risk is an accident of the insured.
- 2.2 The insured event is a permanent bodily injury which the insured sustained as a result of an accident during the term of insurance and which was obvious or manifested itself in the first 12 months from the date of the accident and for which it is possible to determine the nature and extent of the definite permanent bodily injury.
- 2.3 If the insured, as a result of an accident covered under this insurance policy, inevitably finds himself/herself in a situation where he/she is not protected against the forces of nature and as a result of such exposure suffers a bodily injury which is otherwise covered under this insurance, the bodily injury is considered to be an insured event.
- 2.4 The nature and extent of the definite permanent bodily injury is assessed at the end of the 12th month from the date of the accident, unless the nature of the permanent bodily injury allows an earlier valuation.

What is important

For procedures and obligations in the case of an insured event, see also paragraph 10.3 and Article 11 of VPPSNP.

1. You should notify a claim without undue delay (fill in and post the appropriate form).
2. You should provide true explanation of the rise and scope of consequences of the event and support it with necessary documents (e.g. photographs, statements by witnesses, medical reports, etc.).
3. The insurance company will start investigation without undue delay to establish the extent of the benefit. The investigation must be completed within three months from the claim notification date.
4. The benefit is payable within 15 days from the end of investigation.

Please note: The limitation period of 4 years starts to run from the insured event date. If you do not notify a claim within the above time limit, your claim will be forfeited and the insurance company will not pay you the benefit.

3 INSURANCE BENEFIT

(HOW MUCH THE INSURER WILL PAY IN THE CASE OF AN INSURED EVENT)

- 3.1 In the event of a claim the insurance company will pay a single benefit in the amount of the relevant percentage of the sum assured agreed for this insurance in the insurance policy as of the date of injury; the percentage will correspond to the extent of the bodily injury as set out in the valuation table, which is attached to these special insurance conditions.
- 3.2 The insurance company will also recognize as an insured event an accident due to which the insured sustained a permanent bodily injury not specifically listed in the valuation table (i.e. in the scale of injuries) but comparable to an injury listed therein.
- 3.3 In such a case the percentage of the permanent bodily injury will be established by a healthcare facility which will be appointed by the insurance company and which will establish the percentage taking into account the percentage of a permanent bodily injury of the closest similar nature and severity listed in the table.
- 3.4 If a single accident causes several permanent bodily injuries, the insured will be entitled to benefits in the sum of percentages payable for individual permanent bodily injuries, however, up to a maximum of 100% value.
- 3.5 If 250% progression is agreed in the PPI insurance policy, the appropriate percentage of the sum assured for the purpose of determining the benefit amount will be calculated as follows:

Evaluation of a permanent bodily injury or a sum of permanent bodily injuries (P) %	Appropriate percentage of the sum assured (%)
0% to 25%	P
26% to 50%	2 x P - 25%
51% to 75%	3 x P - 75%

76% to 100%	4 x P - 150%
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3.6 If 500% progression is agreed in the PPI insurance policy, the appropriate percentage of the sum assured for the purpose of determining the benefit amount will be calculated as follows:

Evaluation of a permanent bodily injury or a sum of permanent bodily injuries (P) %	Appropriate percentage of the sum assured (%)
0% to 20%	P
21% to 40%	3 x P - 40%
41% to 60%	5 x P - 120%
61% to 80%	7 x P - 240%
81% to 100%	9 x P - 400%

Calculation example

Input data: benefit progression up to 500%, loss percentage = 75%. The benefit will be calculated using the formula $7 \times 75\% - 240\%$, i.e. the benefit will be 285% of the sum assured.

3.7 If individual permanent bodily injuries caused by one or more accidents relate to:

- a) the same body part (organ, limb or a part thereof), they will be assessed as a whole, with the maximum value given for anatomical or functional loss of the part of the body (organ, limb or a part thereof),
- b) a body part (organ, limb or part thereof) that was damaged before the accident,

the insurance company will proportionally reduce the benefit according to the extent of the previous bodily injuries.

3.8 If the bodily injury caused by an accident is aggravated due to the insured person refusing or not observing appropriate treatment, benefits will be provided according to consequences which would be in the same circumstances sustained by an average healthy person who would undergo appropriate treatment.

3.9 The insurance benefit as a percentage of the sum assured agreed for the PPI insurance as of the insured event date will be determined according to the valuation table and depending on the nature and extent of the permanent bodily injury; the benefit will be determined as final in deadlines specified in article 2.4.

What is important

For exclusions from this insurance see article 12.1 of VPPSNP. Please remember to read the exclusions.

3.10 The insurance benefit is paid to the insured.

4 **TERM AND TERMINATION OF THE INSURANCE**

(HOW LONG THE COVER LASTS)

- 4.1 If this insurance is taken out as supplemental insurance to life or non-life insurance, it is concluded for the same term as the life or non-life insurance.
- 4.2 Inception of this insurance in respect of each insured person is the same as inception of the insurance to which this supplemental insurance was agreed; if this insurance was agreed at a later date, the insurance inception date is specified in the insurance policy.
- 4.3 The insurance cover of the insured will cease on the date when a benefit in the amount of 100% of the agreed sum assured is paid for an insured event, or on the date when a benefit is paid in an amount which together with all other benefits paid for 12 immediately preceding calendar months equals 100% of the sum assured agreed in respect of the insured.

5 **INSURANCE PREMIUM**

(PRICE OF INSURANCE)

- 5.1 The amount of premium and the premium payment frequency are specified in the insurance policy.

6 **DEFINITIONS**

(DEFINITIONS OF MEANINGS)

Loss of a body part – total physical loss or total permanent loss of function.

Loss of eye / eyesight - total and irreversible loss of vision expressed as a condition where the level of recovery of eyesight is 3/60 or less of Sneller chart.

Loss of hearing or speech - total and irreversible loss.

Burns – injuries to flesh or skin which compromise skin integrity on a minimum surface specified in the valuation table and which are caused by contact with thermal sources, chemicals or sources of abnormally low temperatures.

Scars / Burns on the face – injuries to soft facial tissues, to the surface of the throat front and sides and to the area of the lower jaw and ears, which, after the surface injury has healed, leave marks at least of the size specified in the valuation table, which develop into keloid, hypertrophic or hyperpigmented scars and/or cause malfunction of facial muscles.

[ZPPSNPPPI 1.3]

VALUATION TABLE

Loss		
1	Loss of sight of both eyes	100%
2	Loss of both arms or both hands	100%
3	Loss of hearing in both ears, of traumatic origin	100%
4	Loss of speech	100%
5	Loss of one arm and one leg	100%

6	Loss of one arm and one foot (at the talocrural joint)	100%	
7	Loss of one hand and one foot (at the talocrural joint)	100%	
8	Loss of one hand and one leg	100%	
9	Loss of both legs	100%	
10	Loss of both feet (at the talocrural joint)	100%	
11	Loss of the lower jaw	100%	
12	Total paralysis	100%	
Head			
13	Loss of osseous substance of the skull in all its thickness - surface of at least 6 sq cm	40%	
14	Loss of osseous substance of the skull in all its thickness - surface of 3 to 6 sq cm	20%	
15	Loss of osseous substance of the skull in all its thickness - surface of less than 6 sq cm	10%	
16	Partial loss of the lower jaw, rising section in its entirety or a half of the jaw bone	40%	
17	Loss of one tooth	0.5%	
18	Total loss of vision in one eye	40%	
19	Total loss of hearing in one ear	30%	
Upper limbs			
		Dominant	Non-dominant
20	Loss of one arm or one hand	60%	50%
21	Considerable loss of osseous substance in the humerus of one arm (definite and incurable injury)	50%	40%
22	Total paralysis of the upper limb (incurable lesion of the nerves)	60%	50%
23	Total paralysis of the circumflex nerve	20%	15%
24	Anchylosis of the shoulder joint	40%	30%
25	Anchylosis of the elbow joint - in favourable position (15 degrees round the right angle)	25%	20%
26	Anchylosis of the elbow joint - in adverse position	40%	35%
27	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%	30%
28	Total paralysis of the median nerve	45%	35%
29	Total paralysis of the radial nerve (in the spiral groove)	40%	35%
30	Total paralysis of the radial nerve (deep branch)	30%	25%
31	Total paralysis of the ulnar nerve	30%	25%
32	Anchylosis of the wrist in favourable position (straight and in pronation)	20%	15%
33	Anchylosis of the wrist in unfavourable position (flexion or strained extension or supine position)	30%	25%
34	Total loss of the thumb	20%	15%
35	Partial loss of the thumb (ungual phalanx)	10%	5%
36	Total anchylosis of the thumb in all joints	20%	15%
37	Total loss of the forefinger	15%	10%
38	Total loss of two phalanges of the forefinger	10%	8%
39	Total loss of the unguinal phalanx of the forefinger	5%	3%
40	Total simultaneous loss of the thumb and forefinger	35%	25%

41	Total loss of the thumb and a finger other than the forefinger	25%	20%
42	Total loss of two fingers other than the thumb and forefinger	12%	8%
43	Total loss of three fingers other than the thumb and forefinger	20%	15%
44	Total loss of four fingers including the thumb	50%	45%
45	Total loss of four fingers excluding the thumb	35%	30%
46	Total loss of the middle finger	10%	8%
47	Total loss of a finger other than the thumb, forefinger and middle finger	7%	3%
Lower limbs			
48	Total loss of one leg (upper half of the thigh)	60%	
49	Total loss of one leg (lower half of the thigh)	50%	
50	Total loss of foot at the ankle joint (tibio-tarsal disarticulation)	45%	
51	Partial loss of foot (sub-ankle bone disarticulation)	40%	
52	Partial foot amputation (midtarsal disarticulation) (Chopart)	35%	
53	Partial foot amputation (tarso-metatarsal disarticulation) (Lisfranc)	30%	
54	Total paralysis of lower limb (incurable nerve lesion)	60%	
55	Complete paralysis of the peroneal nerve	30%	
56	Complete paralysis of the tibial nerve	20%	
57	Complete paralysis of the sciatic nerve	40%	
58	Anchylosis of the hip joint	40%	
59	Anchylosis of the knee joint	35%	
60	Anchylosis of the ankle joint	30%	
61	Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition)	60%	
62	Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg	40%	
63	Loss of osseous substance of the knee-pan while the movements are preserved	20%	
64	Shortening of the lower limb by at least 5 cm	30%	
65	Shortening of the lower limb by 3-5 cm	20%	
66	Shortening of the lower limb by 1-3 cm	10%	
67	Total loss of all toes	25%	
68	Total loss of four toes including the big toe	20%	
69	Total loss of four toes excluding the big toe	10%	
70	Total loss of the big toe	10%	
71	Total loss of two toes other than the big toe	5%	
72	Total loss of a toe other than the big toe	3%	
Anchylosis of fingers (other than the thumb and forefinger) and of toes (other than the big toe) shall only entitle the insured to 50% of the compensation which would be due for the loss of the said members.			
Spine and Spinal Cord			
73	Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)	up to 25%	
74	Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	26% - 40%	
75	Severe permanent consequences (visible spinal deformities, gibbus,	41% - 80%	

	plegia, paresis of limbs, etc.)	
Internal organs		
76	Total loss of one kidney	50%
77	Total loss of two kidneys	100%
78	Total loss of one lung	50%
79	Total loss of spleen	15%
80	Permanent impairment of the digestive system	25% - 80%
Loss of internal organs is covered by this insurance only if the loss was sustained directly and solely as a result of a bodily injury due to an accident covered by this insurance policy, and totally independently of the state of health of the insured.		
Burns on the body		
81	Third degree burns cover 27% and more of the body surface	10%
82	Third degree burns cover 18% - 26.99% of the body surface	up to 7%
83	Third degree burns cover 9% - 17.99% of the body surface	up to 5%
84	Third degree burns cover 4.5% - 8.99% of the body surface	up to 3%
Scars / Burns on the face		
85	Scars of 3 cm to 10 cm in length, third degree burns of similar size	up to 10%
86	Scars of 10 cm and more, third degree burns of similar size	up to 20%