

ZPPSNP PPI 1.3 Effective from 1 April 2017 Code: Group 725

# 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%

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%	Р
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 TERMMINATION 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**

Lo	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	100%	
12	Total paralysis	100	10/	
12	Total paralysis	100	J /0	
He				
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	%	
Up	per 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			
	The state of the s	40%	35%	
27	Extensive loss of osseous substance of the two bones of the forearm	40% 40%	35% 30%	
27 28				
	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%	30%	
28	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve	40% 45%	30% 35%	
28 29	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)	40% 45% 40%	30% 35% 35%	
28 29 30	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)	40% 45% 40% 30%	30% 35% 35% 25%	
28 29 30 31	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)  Total paralysis of the ulnar nerve  Anchylosis of the wrist in favourable position (straight and in	40% 45% 40% 30% 30%	30% 35% 35% 25% 25%	
28 29 30 31 32	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)  Total paralysis of the ulnar nerve  Anchylosis of the wrist in favourable position (straight and in pronation)  Anchylosis of the wrist in unfavourable position (flexion or strained	40% 45% 40% 30% 30% 20%	30% 35% 35% 25% 25% 15%	
28 29 30 31 32 33	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)  Total paralysis of the ulnar nerve  Anchylosis of the wrist in favourable position (straight and in pronation)  Anchylosis of the wrist in unfavourable position (flexion or strained extension or supine position)	40% 45% 40% 30% 30% 20%	30% 35% 35% 25% 25% 15%	
28 29 30 31 32 33	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)  Total paralysis of the ulnar nerve  Anchylosis of the wrist in favourable position (straight and in pronation)  Anchylosis of the wrist in unfavourable position (flexion or strained extension or supine position)  Total loss of the thumb	40% 45% 40% 30% 30% 20% 30%	30% 35% 35% 25% 25% 15% 25%	
28 29 30 31 32 33 34 35	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)  Total paralysis of the ulnar nerve  Anchylosis of the wrist in favourable position (straight and in pronation)  Anchylosis of the wrist in unfavourable position (flexion or strained extension or supine position)  Total loss of the thumb  Partial loss of the thumb (ungual phalanx)	40% 45% 40% 30% 30% 20% 30% 20%	30% 35% 35% 25% 25% 15% 25% 15% 5%	
28 29 30 31 32 33 34 35 36	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)  Total paralysis of the ulnar nerve  Anchylosis of the wrist in favourable position (straight and in pronation)  Anchylosis of the wrist in unfavourable position (flexion or strained extension or supine position)  Total loss of the thumb  Partial loss of the thumb (ungual phalanx)  Total anchylosis of the thumb in all joints	40% 45% 40% 30% 30% 20% 30% 20% 10% 20%	30% 35% 35% 25% 25% 15% 25% 15%	
28 29 30 31 32 33 34 35 36 37	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)  Total paralysis of the median nerve  Total paralysis of the radial nerve (in the spiral groove)  Total paralysis of the radial nerve (deep branch)  Total paralysis of the ulnar nerve  Anchylosis of the wrist in favourable position (straight and in pronation)  Anchylosis of the wrist in unfavourable position (flexion or strained extension or supine position)  Total loss of the thumb  Partial loss of the thumb (ungual phalanx)  Total anchylosis of the forefinger	40% 45% 40% 30% 30% 20% 30% 20% 10% 20% 15%	30% 35% 35% 25% 25% 15% 25% 15% 5% 15% 10%	

# **MetLife**

Total loss of two fingers other than the thumb and forefinger 20% 15% 15% 170tal loss of there fingers other than the thumb and forefinger 20% 15% 45% 15 with 18 with	41	Total loss of the thumb and a finger other than the forefinger	25%	20%	
Total loss of three fingers other than the thumb and forefinger 20% 45% 45% 45% 170tal loss of four fingers including the thumb 55% 30% 45% 45% 170tal loss of four fingers excluding the thumb 35% 30% 30% 46 170tal loss of four fingers excluding the thumb 35% 30% 30% 46 170tal loss of the middle finger 10% 38% 30% 46 170tal loss of a finger other than the thumb, forefinger and middle finger 10% 38% 30% 47 170tal loss of a finger other than the thumb, forefinger and middle finger 10% 30% 48 170tal loss of one leg (upper half of the thigh) 60% 48 170tal loss of one leg (lower half of the thigh) 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	42				
Total loss of four fingers including the thumb  50% 45%  Total loss of four fingers excluding the thumb  35% 30%  Total loss of the middle finger  10% 8%  Total loss of a finger other than the thumb, forefinger and middle finger  Lower limbs  Total loss of one leg (upper half of the thigh)  60%  Total loss of one leg (upper half of the thigh)  50%  Total loss of one leg (lower half of the thigh)  50%  Total loss of foot at the ankle joint (tibio-tarsal disarticulation)  45%  Partial loss of foot (sub-ankle bone disarticulation)  40%  Partial foot amputation (midtarsal disarticulation)  40%  Total paralysis of tour (tarso-metatarsal disarticulation)  40%  Total paralysis of lower limb (incurable nerve lesion)  60%  Complete paralysis of the peroneal nerve  70%  Complete paralysis of the tibial nerve  70%  Anchylosis of the hip joint  40%  Anchylosis of the knee joint  70%  Anchylosis of the knee joint  70%  Anchylosis of the ankle joint  10%  Anchylosis of the lankle joint  10%  Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition)  10%  10%  10%  10%  10%  10%  10%  10	43	<u> </u>	20%	15%	
Total loss of four fingers excluding the thumb  Total loss of the middle finger  Total loss of a finger other than the thumb, forefinger and middle finger  Total loss of a finger other than the thumb, forefinger and middle finger  Total loss of one leg (lower half of the thigh)  Total loss of one leg (lower half of the thigh)  Total loss of one leg (lower half of the thigh)  Total loss of foot at the ankle joint (tibio-tarsal disarticulation)  Total loss of foot at the ankle joint (tibio-tarsal disarticulation)  Total loss of foot (sub-ankle bone disarticulation)  Partial foot amputation (midtarsal disarticulation) (Lopart)  Total aralysis of lower limb (incurable nerve lesion)  Complete paralysis of the verime fincurable nerve lesion)  Complete paralysis of the bibial nerve  Complete paralysis of the sciatic nerve  Anchylosis of the hip joint  Anchylosis of the knee joint  Anchylosis of the ankle joint  Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition)  Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg  Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg  Shortening of the lower limb by 3-5 cm  Shortening of the lower limb by 3-5 cm  Total loss of an toes excluding the big toe  Total loss of four toes including the big toe  Total loss of four toes including the big toe  Total loss of four toes including the big toe  Total loss of four toes excluding the big toe  Total loss of four toes including the big toe  Total loss of four toes of the than the big toe  Total loss of four toes of the than the big toe  Total loss of four toes including the big toe  Total loss of four toes including the big toe  Total loss of four toes of the than the big toe  Total loss of four toes of the rim the thumb and forefinger) and of toes (other than the big toe)  Total loss of spinary (other than the thumb and forefinger) and of toes (other than the big toe)  Total loss of fou	44	-	50%	45%	
Total loss of the middle finger   10%   8%   3%   10tal loss of a finger other than the thumb, forefinger and middle finger   7%   3%   3%   3%   10tal loss of a finger other than the thumb, forefinger and middle finger   10%   3%   3%   3%   10tal loss of one leg (lower half of the thigh)   60%   10%	45	· ·			
Total loss of a finger other than the thumb, forefinger and middle finger for the thigh)  8 Total loss of one leg (lower half of the thigh)  50 Total loss of foot at the ankle joint (tibio-tarsal disarticulation)  51 Partial loss of foot (sub-ankle bone disarticulation)  52 Partial foot amputation (midtarsal disarticulation) (Logarty)  53 Partial foot amputation (midtarsal disarticulation) (Lisfranc)  54 Total paralysis of the veri limb (incurable nerve lesion)  55 Complete paralysis of the peroneal nerve  56 Complete paralysis of the peroneal nerve  57 Complete paralysis of the sciatic nerve  58 Anchylosis of the hip joint  59 Anchylosis of the hip joint  50 Anchylosis of the hip joint  50 Anchylosis of the ankle joint  51 Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition)  50 Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg  50 Loss of osseous substance of the knee-pan with enverents are preserved  51 Shortening of the lower limb by at least 5 cm  52 Shortening of the lower limb by 1-3 cm  53 Total loss of four toes including the big toe  54 Shortening of the lower limb by 1-3 cm  55 Total loss of four toes excluding the big toe  56 Shortening of the lower limb by 1-3 cm  57 Total loss of four toes excluding the big toe  58 Total loss of four toes excluding the big toe  59 Total loss of the big toe  70 Total loss of the big toe  71 Total loss of the big toe  72 Total loss of the big toe  73 Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, paresthesial in the extremities, etc.)				8%	
Inger   Lower limbs   A8   Total loss of one leg (upper half of the thigh)   60%		-			
Total loss of one leg (upper half of the thigh)   60%				5,75	
Total loss of one leg (lower half of the thigh)  Total loss of foot at the ankle joint (tibio-tarsal disarticulation)  Partial loss of foot (sub-ankle bone disarticulation)  Partial loss of foot (sub-ankle bone disarticulation)  Partial foot amputation (midtarsal disarticulation)  Partial foot amputation (tarso-metatarsal disarticulation) (Lisfranc)  Partial foot amputation (tarso-metatarsal disarticulation)  Total paralysis of lower limb (incurable nerve lesion)  Complete paralysis of the peroneal nerve  Complete paralysis of the peroneal nerve  Anchylosis of the hip joint  Anchylosis of the hip joint  Anchylosis of the hip joint  Anchylosis of the ankle joint  Anchylosis of the ankle joint  Anchylosis of the ankle joint  Coss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition)  Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg  So Loss of osseous substance of the knee-pan while the movements are preserved  Anchylosis of the lower limb by at least 5 cm  Shortening of the lower limb by 3-5 cm  Coss of osseous all toes  Total loss of all toes  Total loss of four toes excluding the big toe  Total loss of four toes excluding the big toe  Total loss of fingers (other than the big toe  Anchylosis of fingers (other than the big toe  Anchylosis of fingers (other than the big toe  Light permanent consequences (post-traumatic recurrent weretbrogenic problems which did not exist before the injury, mild limitation of motion, paresthesia in the extremities, etc.)	Lo	wer limbs			
Total loss of foot at the ankle joint (tibio-tarsal disarticulation)  Partial loss of foot (sub-ankle bone disarticulation)  Partial foot amputation (midtarsal disarticulation)  Partial foot amputation (midtarsal disarticulation) (Chopart)  Partial foot amputation (tarso-metatarsal disarticulation) (Lisfranc)  Partial foot amputation (tarso-metatarsal disarticulation) (Lisfranc)  Total paralysis of lower limb (incurable nerve lesion)  Complete paralysis of the peroneal nerve  20%  Complete paralysis of the biral nerve  20%  Anchylosis of the hip joint  40%  Anchylosis of the hip joint  40%  Anchylosis of the kine joint  30%  Anchylosis of the kine joint  30%  Anchylosis of the ankle joint  30%  Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition)  Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg  Loss of osseous substance of the knee-pan while the movements are preserved  Shortening of the lower limb by at least 5 cm  30%  Shortening of the lower limb by 1-3 cm  10%  Total loss of four toes including the big toe  Total loss of four toes excluding the big toe  Total loss of four toes excluding the big toe  Total loss of two toes other than the big toe  Total loss of ingers (other than the big toe  Anchylosis of fingers (other than the big toe  Total loss of fingers (other than the big toe  Anchylosis of fingers (other than the big toe  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Anderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	48	Total loss of one leg (upper half of the thigh)	609	%	
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 sciatic nerve       40%         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	49	Total loss of one leg (lower half of the thigh)	50%		
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 peroneal nerve       20%         57       Complete paralysis of the sciatic nerve       40%         58       Anchylosis of the knee joint       35%         60       Anchylosis of the knee joint       30%         61       Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition)       60%         61       Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg       40%         62       Loss of osseous substance of the knee-pan while the movements are preserved       20%         63       Loss of osseous substance of the knee-pan while the movements are preserved       20%         64       Shortening of the lower limb by 3-5 cm       20%         65       Shortening of the lower limb by 3-3 cm       20%         66       Shortening of the lower limb by 1-3 cm       10%         67       Total loss of four toes including the big toe       20%	50	Total loss of foot at the ankle joint (tibio-tarsal disarticulation)	459	%	
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 peroneal 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%         61       Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg       40%         62       Loss of osseous substance of the knee-pan while the movements are preserved       20%         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 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	51	Partial loss of foot (sub-ankle bone disarticulation)	409	%	
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 two toes other than the big toe     5%       71     Total loss of a toe other than the thumb and forefinger) and of toes (other than the big toe)       Anchylosis of fingers (other t	52	Partial foot amputation (midtarsal disarticulation) (Chopart)	359	%	
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 two toes other than the big toe     5%       71     Total loss of a toe other than the thumb and forefinger) and of toes (other than the big toe)       Anchylosis of fingers (other t	53	, , , , , ,	309	%	
55     Complete paralysis of the tibial nerve     20%       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 two toes other than the big toe     5%       71     Total loss of two toes other than the big toe     5%       72     Total loss of a toe other than the thumb and forefinger) and of toes (other than the big toe)       Anchylosis of fingers (other than the thum	54		609	%	
57 Complete paralysis of the sciatic nerve  40% 58 Anchylosis of the hip joint 59 Anchylosis of the knee joint 59 Anchylosis of the knee joint 59 Anchylosis of the ankle joint 50 Anchylosis of the ankle joint 50 Complete paralysis of the knee joint 50 Anchylosis of the ankle joint 50 Complete paralysis of the knee joint 50 Complete paralysis of the knee joint 50 Anchylosis of the ankle joint 50 Complete paralysis of the knee joint 50 Complete paralysis of the lower imb by and some or calf bone or shin 50 Complete paralysis of the knee joint 50 Complete paralysis of the paralysis of the said members. 50 Complete paralysis of the compensation which would be due for the loss of the said members. 50 Complete paralysis of the compensation which would be due for the loss of the said members. 50 Complete paralysis of the compensation which would be due for the loss of the said members. 50 Complete paralysis of the compensation which would be due for the loss of the said members. 50 Complete paralysis of the pa	55		309	%	
58 Anchylosis of the hip joint 59 Anchylosis of the knee joint 59 Anchylosis of the knee joint 59 Anchylosis of the knee joint 50 Anchylosis of the ankle joint 50 Anchylosis of the ankle joint 51 Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition) 50 Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg 51 Loss of osseous substance of the knee-pan while the movements are preserved 52 Shortening of the lower limb by at least 5 cm 53 Shortening of the lower limb by 3-5 cm 54 Shortening of the lower limb by 1-3 cm 55 Shortening of the lower limb by 1-3 cm 56 Shortening of the lower limb by 1-3 cm 57 Total loss of all toes 58 Total loss of four toes including the big toe 59 Total loss of four toes excluding the big toe 50 Total loss of four toes excluding the big toe 50 Total loss of the toes other than the big toe 50 Total loss of the toes other than the big toe 50 Total loss of two toes other than the big toe 50 Total loss of of the compensation which would be due for the loss of the said members.  50 Total loss of toe toes (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages) 74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	56	Complete paralysis of the tibial nerve	209	%	
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 two toes other than the big toe       5%         71       Total loss of two toes other than the big toe       5%         72       Total loss of a toe 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	57	Complete paralysis of the sciatic nerve	409	%	
59 Anchylosis of the knee joint 60 Anchylosis of the ankle joint 61 Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition) 62 Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg 63 Loss of osseous substance of the knee-pan while the movements are preserved 64 Shortening of the lower limb by at least 5 cm 65 Shortening of the lower limb by 3-5 cm 66 Shortening of the lower limb by 1-3 cm 67 Total loss of all toes 68 Total loss of four toes including the big toe 69 Total loss of four toes excluding the big toe 70 Total loss of two toes excluding the big toe 71 Total loss of two toes other than the big toe 72 Total loss of a toe other than the big toe 73 Anchylosis of fingers (other than the thumb and forefinger) and of toes (other than the big toe) 8 shall only entitle the insured to 50% of the compensation which would be due for the loss of the said members. 8 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) 74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	58	, , ,	409	%	
60 Anchylosis of the ankle joint 61 Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition) 62 Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg 63 Loss of osseous substance of the knee-pan while the movements are preserved 64 Shortening of the lower limb by at least 5 cm 65 Shortening of the lower limb by 3-5 cm 66 Shortening of the lower limb by 1-3 cm 67 Total loss of all toes 68 Total loss of four toes including the big toe 69 Total loss of four toes excluding the big toe 70 Total loss of two toes excluding the big toe 71 Total loss of two toes other than the big toe 72 Total loss of two toes other than the big toe 73 Total loss of two toes other than the big toe 74 Anchylosis of fingers (other than the thumb and forefinger) and of toes (other than the big toe) 75 Spine and Spinal Cord 76 Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages) 75 Moderate permanent consequences (visible spinal deformities, scollosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	59		359	%	
61 Loss of osseous substance from the thigh bone or calf bone or shin bone (incurable condition) 62 Loss of osseous substance of the knee-pan with a considerable difficulty of movements in stretching the leg preserved 63 Loss of osseous substance of the knee-pan while the movements are preserved 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) 74 Moderate permanent consequences (visible spinal deformities, scollosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	60	·	309	%	
bone (incurable condition)  Comparison of the knee-pan with a considerable difficulty of movements in stretching the leg difficulty of movements in stretching the leg Loss of osseous substance of the knee-pan while the movements are preserved  Shortening of the lower limb by at least 5 cm 30%  Shortening of the lower limb by 3-5 cm 20%  Shortening of the lower limb by 1-3 cm 10%  Total loss of all toes 25%  Total loss of four toes including the big toe 20%  Total loss of four toes excluding the big toe 10%  Total loss of two toes excluding the big toe 10%  Total loss of two toes other than the big toe 5%  Total loss of two toes other than the big toe 5%  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  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	61	•			
difficulty of movements in stretching the leg  Loss of osseous substance of the knee-pan while the movements are preserved  Shortening of the lower limb by at least 5 cm  Shortening of the lower limb by 3-5 cm  Shortening of the lower limb by 1-3 cm  Total loss of all toes  Total loss of four toes including the big toe  Total loss of four toes excluding the big toe  Total loss of the big toe  Total loss of two toes other than the big toe  Total loss of a toe other than the big toe  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  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)					
Loss of osseous substance of the knee-pan while the movements are preserved  64 Shortening of the lower limb by at least 5 cm  65 Shortening of the lower limb by 3-5 cm  66 Shortening of the lower limb by 1-3 cm  67 Total loss of all toes  68 Total loss of four toes including the big toe  69 Total loss of four toes excluding the big toe  70 Total loss of the big toe  71 Total loss of two toes other than the big toe  72 Total loss of a toe other than the big toe  73 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.  8 pine 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)  74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	62		409	%	
preserved  Shortening of the lower limb by at least 5 cm  Shortening of the lower limb by 3-5 cm  Shortening of the lower limb by 1-3 cm  Total loss of all toes  Total loss of four toes including the big toe  Total loss of four toes excluding the big toe  Total loss of the big toe  Total loss of the big toe  Total loss of two toes other than the big toe  Total loss of two toes other than the big toe  Total loss of a toe other than the big toe  Total loss of a toe other than the big toe  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  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)					
65 Shortening of the lower limb by 3-5 cm 66 Shortening of the lower limb by 1-3 cm 67 Total loss of all toes 68 Total loss of four toes including the big toe 69 Total loss of four toes excluding the big toe 70 Total loss of the big toe 71 Total loss of two toes other than the big toe 72 Total loss of two toes other than the big toe 73 Anchylosis of fingers (other than the thumb and forefinger) and of toes (other than the big toe) 84 Spine and Spinal Cord 75 Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages) 74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	63	preserved			
66 Shortening of the lower limb by 1-3 cm  67 Total loss of all toes  68 Total loss of four toes including the big toe  69 Total loss of four toes excluding the big toe  70 Total loss of the big toe  71 Total loss of two toes other than the big toe  72 Total loss of a toe other than the big toe  73 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.  8 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)  74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	64				
67 Total loss of all toes  8 Total loss of four toes including the big toe  9 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  72 Total loss of a toe other than the big toe  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)  74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	65	Shortening of the lower limb by 3-5 cm	209	%	
Total loss of four toes including the big toe  Total loss of four toes excluding the big toe  Total loss of the big toe  Total loss of two toes other than the big toe  Total loss of two toes other than the big toe  Total loss of a toe other than the big toe  Total loss of a toe other than the big toe  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  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	66	Shortening of the lower limb by 1-3 cm	109	%	
Total loss of four toes excluding the big toe  Total loss of the big toe  Total loss of two toes other than the big toe  Total loss of a toe other than the big toe  Total loss of a toe other than the big toe  Total loss of a toe other than the big toe  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  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	67	Total loss of all toes	259	%	
Total loss of the big toe  Total loss of two toes other than the big toe  Total loss of a toe other than the big toe  Total loss of a toe other than the big toe  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  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	68	Total loss of four toes including the big toe	209	%	
Total loss of two toes other than the big toe  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  Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	69	Total loss of four toes excluding the big toe	109	%	
Total loss of a toe other than the big toe  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  Table Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Table Light permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	70	Total loss of the big toe	109	%	
Total loss of a toe other than the big toe  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  Table Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  Table Light permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	71	Total loss of two toes other than the big toe	5%	, 0	
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)  74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)		_			
T3 Light permanent consequences (post-traumatic recurrent vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  T4 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	shall only entitle the insured to 50% of the compensation which would be due for the loss of the said members.				
vertebrogenic problems which did not exist before the injury, mild limitation of motion, intermittent blockages)  74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)			un to	25%	
74 Moderate permanent consequences (visible spinal deformities, scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)  26% - 40%	13	vertebrogenic problems which did not exist before the injury, mild	up to .	<b>∠</b> J /0	
scoliosis, paravertebral muscle spasms, moderate limitation of motion, paresthesia in the extremities, etc.)	7/		26%	40%	
motion, paresthesia in the extremities, etc.)	14		20/0 -	<del>1</del> 0 /0	
	75		41% -	80%	



	plegia, paresis of limbs, etc.)			
Int	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%		
as	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.			
Bu	rns 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%		