

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

"Table of compensation rates for permanent disability under accident insurance"

No.	Trauma	%
1	Loss of thumb of the right hand	15
2	Loss of thumb of the left hand	10
3	Loss of index finger of the right hand	10
4	Loss of right palm	30-50
5	Loss of another finger (excluding thumb and index finger) of the right hand	5
6	Loss of thumb and another finger (excluding index finger) of the right hand	25
7	Loss of thumb and index finger of the right hand	30
8	Loss of 2 fingers of the right hand (excluding thumb)	15
9	Loss of thumb and two other fingers (excluding index finger) of the right hand	30
10	Loss of thumb, an index finger and one other finger of the right hand	35
11	Loss of 3 fingers of the right hand (excluding thumb)	20
12	Loss of thumb and three other fingers of the right hand	35
13	Loss of thumb, three other fingers and respective metacarpal of the right hand	40
14	Loss of 4 fingers of the right hand (excluding thumb)	35
15	Loss of 4 fingers (excluding thumb) and respective metacarpal of the right hand	40
16	Loss of 5 fingers of the right hand	45
17	Loss of 5 fingers and a palm of the right hand	50
18	Stiffness of right wrist, favourable position	10
19	Stiffness of right wrist, unfavourable position	15-20
20	Limited or missing rotation of forearm depending on the position	10-20
21	Elbow joint of the right hand moves within the range of 30-90°	10
22	Stiffness of the elbow joint of the right hand, favourable position	15-20
23	Stiffness of the elbow joint of the right hand, unfavourable position	15-30
24	Amputation of forearm	50
25	Right upper arm rises sideways by the maximum of 120°	10
26	Right upper arm rises sideways by the maximum of 90°	15
27	Right upper arm rises sideways by the maximum of 40-80°	20-25
28	Stiffness of right shoulder joint, right upper arm rises sideways by 0-30°	15-30
29	Full amputation of an upper limb	60
30	Full amputation of both upper limbs	100
31	Full paralysis of radial nerve of the right arm	15-25
32	Full paralysis of median nerve of the right arm	22-32
33	Full paralysis of ulnar nerve of the right arm	25
34	Full paralysis of two nerves of a forearm of the right arm	40
35	Full paralysis of all nerves of a forearm of the right arm	45
36	Full paralysis of the right brachial plexus	60
37	Loss of a single toe	1-5
38	Loss of big toe and at least two other toes	10
39	Loss of 4 toes, excluding big toe	10
40	Amputation of dorsum of foot or an ankle	20-25
41	Stiffness of lower ankle, favourable position	10-15
42	Stiffness of higher ankle, favourable position	10-20
43	Stiffness of higher ankle, unfavourable position	20
44	Amputation of one shank	30
45	Functional impairment of knee joint	5-20
46	Stiffness of knee joint, favourable position	15-25

47	Amputation of a thigh	50
48	Full amputation of a lower limb	60
49	Amputation of both shanks	70
50	Amputation of one shank and thigh of the other leg	80
51	Amputation of both thighs	90
52	Full amputation of both lower limbs	100
53	Lower limb shortened by 4 cm or more	10
54	Full paralysis of tibial nerve or femoral nerve	20
55	Full paralysis of sciatic nerve	50
56	Distortive facial scarring:	
57	Extensive distortive facial scarring or injuries:	25-40
58	Injury causing particularly grave facial deformation, extensive absence of soft tissue, total loss of nose or both auriculae	45-60
59	Loss of scalp (part covered with hair)	2-20
60	Facial nerve hemiplegia	10-30
61	Facial nerve diplegia	20-40
62	Loss of vision in one eye	50
63	Loss of hearing in one ear	15
64	Loss of hearing in both ears	25
65	Impairment of chewing function, excluding cases when the impairment of chewing function of a person 18 years of age or older has been caused by an injury of permanent teeth or dentures	1-10
66	Trismus or lockjaw, only ingestion of liquid food is possible	30
67	Partial loss of tongue, speech blurred but comprehensible	0.5-15
68	Loss on tongue, speech hard to understand	40
69	Loss of tongue, cannot speak comprehensibly	70
70	Hoarseness due to paralysis of both vocal cords	10-30
71	Tracheoesophageal fistula or loss of throat function	50
72	Loss of throat connected to tracheoesophageal fistula and loss of speech	70
73	Loss of one kidney, other kidney healthy	10
74	Loss of phallus	50
75	Urinary fistula	40-50
76	Small intestine fistula	40-50
77	Large intestine fistula	30
78	Incisional hernia, requires supporting bandage	5-20
79	Impairment of genitals resulting in sterility	25

Other terms:

1. Provided that the permanent disability linked to the right arm and specified in the abovementioned table is, in case of a right-handed person, assigned to the left arm, the insurance indemnity paid out shall be reduced by 5% (five per cent).

In case of left-handed persons, current term shall be applied conversely, meaning that the percentage of permanent disability linked to the right arm and specified in the abovementioned table is correct in case of functional impairment of the left arm. In case of left-handed persons, the insurance indemnity paid out shall be reduced by 5% (five percent) in case of functional impairment of the right arm.

2. In case of loss of phalanx, the insurance indemnity shall be calculated by taking into account the fact that each phalanx constitutes as 1/3 of the finger, so that by counting phalanges lost and by dividing that number by three, a figure equal to the number of full fingers lost will be obtained.

3. In case of the occurrence of a knee or hip joint impairment as a consequence of an accident and the emplacement of an artificial joint being medically indicated, the compensation for permanent disability shall be paid out in the amount of 20% (twenty per cent) of full insurance indemnity.

4. In case of skull fractures, the percentage of permanent disability shall be assigned respective to incidental brain damage. Skull fracture shall not be treated as permanent disability without neurological, otological or other symptoms.