



# Valuation table

Benefits for permanent consequences of injury  
valid as of June 1, 2019

## Head and sensory organ injuries

Severe neurological brain disorders after severe head injury	50%
Traumatic facial nerve disorder	10%
Facial damage accompanied by functional disorders	20%
Loss of the entire nose	20%
Total loss of smell (no benefits are provided for partial loss)	10%
Loss of one eye	40%
Loss of both eyes	100%
Complete loss of vision in one eye	25%
Complete loss of vision in both eyes	75%
Concentric and non-concentric narrowing of the visual field	15%
Loss of one auricle	10%
Loss of both auricles	15%
Loss of hearing in one ear	15%
Loss of hearing in both ears	45%
Disfiguring scars in the facial region	5%

## Damage to the teeth (caused by traumatic injury)

Loss of one tooth (only tooth loss greater than 50% is covered; damage to milk teeth and dental replacements is not covered)	1%
Loss of each additional tooth	1%

## Neck injuries

Loss of voice	25%
Condition after	50%

## Chest, lung, heart or oesophageal injuries

Limited chest mobility and adhesions of the lungs and thoracic wall, clinically verified (by spirometry)	15%
Heart and lung injuries are assessed on the basis of the limitation of functional capacity:	
No limitation of physical activities, FEV over 2 litres	3%
Mild limitation of physical activities, FEV between 1.5 and 2 litres	20%
Significant limitation of physical activity, FEV up to 1 litre	45%
Any form of physical activity causes symptoms that may occur even at rest, FEV up to 0.5 litre	70%

## Abdomen and digestive tract injuries

Abdominal wall damage accompanied by abdominal muscle injury	15%
Loss of the spleen	15%

## Urinary and sexual organ injuries

Loss of one kidney	20%
Loss of one testicle	10%
Loss of both testicles	20%
Penile loss or severe deformities	20%

## Spine and spinal cord injuries

Limitation of spinal mobility, mild degree	10%
Limitation of spinal mobility, moderate degree	20%
Limitation of spinal mobility, severe degree	30%
Post-traumatic damage to the spine and spinal cord or spinal cord roots, mild degree	20%
Post-traumatic damage to the spine and spinal cord or spinal cord roots, moderate degree	40%
Post-traumatic damage to the spine and spinal cord or spinal cord roots, severe degree	60%

## Pelvic injuries

Severe pelvic damage with spine statics disorder and impaired lower limb function	50%
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## Upper limb injuries

### Damage to the shoulder and arm area

Loss of the upper limb in the shoulder joint or in the area between the elbow and shoulder joint	70%
Complete stiffness of the shoulder joint in an unfavourable position	30%
Complete stiffness of the shoulder joint in a favourable position	25%
Limited mobility of the shoulder joint, moderate degree	10%
Limited mobility of the shoulder joint, severe degree	15%
Recurrent dislocation of the joint	15%
Irreparable sternoclavicular dislocation	3%

### Damage to the elbow and forearm

Complete stiffness of the elbow joint	20%
Limited mobility of the elbow joint	10%
Loss of forearm	45%

### Loss of, or damage to, the hand

Loss of hand at wrist	50%
Loss of all fingers on one hand	50%
Loss of a finger	10%
Loss of a finger phalanx	5%
Complete stiffness of the wrist	15%
Limited wrist mobility	15%

### Damage to the thumb

Loss of terminal phalanx	9%
Compl	6%

## Lower limb injuries

### Damage to the hip, thigh and knee

Loss of one lower limb at the hip joint or in the area of the intervertebral and knee joints	50%
Total hip replacement	15%
Complete stiffness of the hip	30%
Limited hip mobility, mild degree	10%
Limited hip mobility, moderate degree	20%
Limited hip mobility, severe degree	30%

### Damage to the knee

Complete knee stiffness	30%
Endoprosthesis	15%
Limited knee mobility, mild degree	10%
Limited knee mobility, moderate degree	15%
Limited knee mobility, severe degree	25%

### Lower leg damage

Loss of lower limb in the lower leg area with knee preserved	45%
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### Damage in the ankle joint area

Loss of lower limb at or below the ankle joint	40%
Complete stiffness of the ankle joint in a rectangular position	25%
Restricted mobility of the ankle joint	10%

### Damage to the lower limb area

Loss of all toes on the same foot	15%
Loss of both big toe joints	10%
Loss of another toe (including a little toe)	2%

## Traumatic damage to the nerves in the lower limb

### The assessment already includes possible vasomotor and trophic disorders

Traumatic sciatic nerve disorder	30%
Traumatic femoral nerve disorder	20%
Traumatic disorder of the	15%
Traumatic disorder of the peroneal nerve trunk with the involvement of all innervated muscles	15%

Permanent consequences of an injury not specified in the valuation table shall be determined by the claims assessor in cooperation with a medical assessor of the insurance company based on the degree of severity.