

Table of Compensation for Injury 1/2022

Valid from 17.01.2022

This table of compensation for injury forms part of the insurance contract entered into between the Estonian Branch of Compensa Vienna Insurance Group, ADB, the brand of which in Estonia is Seesam (hereinafter referred to as Seesam), and the policyholder.

Injury	Percentage of compensation
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1. CRANIAL INJURIES

1.1 Cranial bone fractures:	
a) fracture of cranial dome	10
b) fracture of cranial base	15
c) fracture of cranial dome and base	20
1.2 Intracranial haematomas:	
a) epidural	10
b) subdural, intracerebral, subarachnoid haematoma	15
1.3 Brain injuries:	
a) brain concussion	2
b) Brain contusion	10
1.4 Injuries to the brain, spinal cord and peripheral nervous system:	
a) spinal cord contusion	7
b) traumatic epilepsy	15
1.5 Traumatic plexitis	10

2. SOFT TISSUES

2.1 Soft tissue burns of II or III degree:	
a) 1–2% of body surface	3
b) 3–4% of body surface	7
c) 5–6% of the body surface	10
d) 7–8% of the body surface	15
e) 9–10% of the body surface	20
f) 11–20% of the body surface	25
g) over 20% of the body surface	35
Note: the extent of the injury must be established and recorded by a physician immediately after the accident occurs.	
2.2 Injuries to soft tissues (bites, open tears on the skin, wounds, etc.)	
2.2.1 at least 2 cm long, requiring stitching:	
a) In the face and neck area	3
b) In the body area	1
2.2.2 at least 10 cm long, requiring stitching	5

Injury	Percentage of compensation
2.3 Intermuscular abscess resulting from injury, requiring surgical intervention.....	2
Note: determined 1 month after injury on the basis of a medical certificate.	
3. SIGHT ORGANS	
Note: extent of injury will be determined 3 months after the insurance incident on the basis of a medical certificate issued during follow-up.	
3.1 Functional disorder of lacrimal ducts:	
a) functional disorder of lacrimal duct due to scarring.....	5
b) traumatic dacryocystitis.....	15
3.2 After eye injury:	
a) conjunctivitis,	3
b) keratitis, iridocyclitis	5
c) iris defect, lens luxation, trichiasis, inversion of eyelid.....	10
3.3 Wounds penetrating eye membrane, burns (corrosion) of II–III degree, hemophthalmus without any degradation of visual acuity	5
3.4 Orbit fracture.....	10
4. EAR STATUS AND HEARING ABILITY	
4.1 Hearing loss in one ear 30-50 dB and at frequency 500–4000 Hz. Determined 3 months after injury	5
4.2 Traumatic rupture of one tympanic membrane (without loss of hearing).....	5
Note: does not apply in the case of rupture of tympanic membrane accompanying fracture of skull base.	
5. VERTEBRAL COLUMN	
5.1 Fracture of vertebral bodies, arches, articular processes:	
a) 1–2 vertebrae.....	8
b) 3 or more vertebrae.....	10
5.2 Fracture of one transverse or spinous process	3
5.3 Spinal column torsion/rotation.....	3
5.4 Fracture of sacrum	10
5.5 Fracture, dislocation of coccyx (see item 21).....	6
6. RESPIRATORY ORGANS	
6.1 Fracture of nasal bone, anterior wall of frontal and paranasal sinus	4
6.2 Lung injury, subcutaneous air emphysema, haemo-, pneumothorax, exudative pleuritis, foreign body in thoracic cavity:	
a) unilateral.....	5
b) bilateral.....	8
6.3 Chest contusion.....	2
6.4 Fracture of sternum	5
6.5 Radiologically verified fracture of one rib.....	3
a) for every successive rib	0,5

Injury	Percentage of compensation
6.6 Carried out because of the injury:	
a) thoracoscopy, thoracocentesis.....	4
b) thoracotomy	8
6.7 Injuries of larynx, trachea, tracheostomy.....	5
6.8 Bronchoscopy.....	2

7. CARDIOVASCULAR SYSTEM

7.1 Injuries to heart, pericardium, big magistral blood vessels.....	20
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8. GASTROINTESTINAL TRACT

8.1 Fracture of maxilla, mandible on one bone, dislocation (see item 21).....	5
8.2 Fracture of maxilla, mandible on several bones, multiple fracture	10
Note: habitual dislocations are not considered to be an insured event.	
8.3 Injuries to pharynx, oesophagus, stomach, intestines (wound, rupture, corrosion)	8
8.4 Constriction of stomach, intestines, anus due to scarring	15
8.5 Intestinal, intestinal-vaginal, intestinal-pancreatic fistula after injury	50
8.6 Injury to (due to accident):	
a) liver subcapsular rupture, without surgery	5
b) suturing of liver rupture.....	10
c) removal of gallbladder.....	5
8.7 Injury to (due to accident):	
a) stomach, pancreatic, intestinal suturing.....	15
b) resection of stomach, intestine, pancreas	20
8.8 Diagnostic operations due to abdominal injury:	
a) laparoscopy.....	3
b) laparotomy	8
8.9 Spleen injuries:	
a) removal of spleen	12
b) subcapsular rupture, without surgery.....	8

9. GENITOURINARY ORGANS

9.1 Subcapsular rupture, without surgery	5
9.2 Kidney suturing	10
9.3 Operations in urinary tract:	
a) epicystostomy.....	5
b) urinary tract suturing, lumbotomy	10
9.4 Genitourinary injuries: wounds, ruptures, burns, freezing	5
9.5 Removal of one testis, ovary, Fallopian tube	5
9.6 Removal of both testes, ovaries, Fallopian tubes	15

Injury	Percentage of compensation
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10. SCAPULA AND CLAVICLE

10.1 Fracture of scapula, clavicle, rupture of acromio-clacular, strenoclavicular junction:	
a) fracture of one bone, rupture of one junction	6
b) fracture of two bones with rupture of one junction	8
c) rupture of two junctions with fracture of one bone or rupture of one junction with fracture of two bones	10

11. SHOULDER JOINT AND HUMERUS

11.1 Tearing fracture of shoulder joint bone fragments, dislocation (see item 21)	6
11.2 Fracture of two bones of shoulder joint, complete rupture of tendons and/or articular capsule verified with examinations, fracture of glenoid fossa, rupture of biceps long head tendon or biceps tendon.....	8
11.3 Fracture of head, surgical or anatomical neck of humerus, fracture of humerus with dislocation	10
11.4 Multiple fragmented fracture of humerus in shoulder joint	12
11.5 Fracture of humerus diaphysis	10
11.6 Fracture of humerus in distal metaphyseal section.....	10
11.7 Multiple fracture of humerus	15
11.8 Rapture of long primary and distal tendon of humerus biceps.....	8
11.9 Partial rupture of shoulder joint tendons and/or articular capsule verified with examinations	4
Note: habitual dislocations of humerus and shoulder joint are not considered to be an insured event.	

12. ELBOW JOINT AND FOREARM

12.1 Injuries to elbow joint:	
a) bone fragment (including epicondyle) tearing fracture, fracture of radius or ulna in the joint, luxation of elbow joint.....	6
b) fracture of radius and ulna in the joint	8
12.2 Intraarticular fracture of the elbow joint.....	12
12.3 Complete rupture of elbow joint ligaments.....	6
12.4 Partial rupture of elbow joint ligaments.....	3
12.5 Fracture of forearm bones:	
a) fracture of one bone	4
b) fracture of two bones of forearm, multiple fracture of one bone.....	8
12.6 Injuries to carpal joint:	
a) bone chip tearing fracture, fracture of styloid process, fracture of one bone, fracture of radius in typical location with fracture of styloid process of ulna	6
b) fracture of two or more bones in carpal joint, fracture of radius in typical location with dislocation	10
c) perilunar dislocation, injury to carpal joint ligaments	12
12.7 Injuries to carpal, metacarpal bones:	
a) fracture of one carpal or metacarpal bone (except scaphoid bone)	4
b) fracture of two or more bones	6
c) fracture of scaphoid bone	10

Injury	Percentage of compensation
13. FINGERS	
13.1 Thumb	
a) Rupture of flexor or extensor ligament	5
b) Fracture, dislocation of phalanges (see item 21)	4
13.2 II-III-IV-V finger	
a) Fracture, dislocation of one or more phalanges (see item 21).....	3
b) Rupture of flexor or extensor ligament	4
c) For the injury of every successive finger	1
Note: for amputations, compensation for injury is not granted. Instead, the rates indicated in the permanent disability chart are applied.	
14. PELVIS, HIP JOINT	
14.1 Pelvic injuries:	
a) fracture of one bone	8
b) fracture of two bones, multiple fracture of one bone, rupture of one junction	12
c) fracture of three or more bones, rupture of two or more junctions	18
14.2 Hip joint injuries:	
a) avulsion fracture of bone fragments isolated greater tuberosity fracture	12
b) hip dislocation	10
c) fracture of femoral head, neck, proximal metaphysis, fracture of articular nape.....	20
15. THIGH	
15.1 Fracture of femur in diaphysial section	20
15.2 Multiple fracture of femur	25
16. KNEE JOINT	
16.1 New meniscus rupture verified during surgery on knee joint	4
16.2 Tearing fracture of knee joint bone fragments, fracture of fibular head, rupture of cruciate ligaments verified during operation/examination, rupture of collateral ligaments	8
16.3 Fracture of patella, intercondylar field of tibia, condyles	10
16.4 Rupture of patellar ligament.....	8
16.5 Fracture of tibia proximal metaphysis	15
16.6 Fracture of tibia proximal metaphysis with fracture of fibular head	17
16.7 Fracture of femoral distal metaphysis	20
16.8 Tendon rupture of quadriceps femoris.....	8

Injury	Percentage of compensation
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17. SHIN

17.1 Fracture of shin bones:	
a) fracture of fibula, tearing of bone fragments	6
b) fracture of tibia, multiple fracture of fibula.....	8
c) fracture of tibia diaphysis.....	12
d) fracture of tibia and fibula, multiple fracture of tibia.....	15

18. ANKLE

18.1 Rupture of Achilles' tendon	6
18.2 Complete rupture of Achilles' tendon, fracture of one malleolus (rupture of tibiofibular syndesmosis)	8
18.3 Bimalleolar fracture, fracture of one malleolus and edge of tibia.....	10
18.4 Trimalleolar fracture.....	15
18.5 Fracture of both malleoli and edge of tibia	10
18.6 Ankle injury needing fixation (for 2 weeks or more).....	4
18.7 Intra-ankle fracture of distal epimetaphysis of tibia.....	15

19. FOOT

19.1 Fracture of one metatarsal bone (except calcaneus and talus).....	5
19.2 Fracture of two-three bones	8
19.3 Fracture of calcaneus, talus, fracture of four and more bones.....	15

20. TOES

20.1 Fracture, dislocation (see item 21) or amputation of phalanx, from nail or middle phalanx on one to two digits.....	3
20.2 Fracture, dislocation (see item 21) or amputation of phalanx, from nail or middle phalanx on three to five digits.....	4
20.3 Amputation of big toe, one phalanx	5
20.4 Amputation of big toe, whole toe.....	10
20.5 Injury to tendons of one toe.....	1

21. DISLOCATIONS

Dislocations make up 50% of the percentage given in the table.

22. OTHER INJURIES

22.1 Acute accidental poisoning with chemicals, gas poisoning, carbon monoxide poisoning, snakebite, bee, wasp or hornet sting, electrical trauma:	
a) with hospital treatment for 5-10 days.....	5
b) with hospital treatment for 11-20 days	10
c) with hospital treatment for over 20 days	15
22.2 Muscle ruptures of upper and lower extremities.....	4
22.3 Injuries that need medical attention and heal in more than 7 days. For example: burns, contusions, wounds with a length of up to 2 cm and require suturing, etc.....	1

23. CALCULATING THE PERCENTAGE OF COMPENSATION

- 23.1 If as a result of an insured event several parts of one body part have been damaged at the same time, the insurance indemnity will be determined on the basis of percentage of compensation for injury for the most severe injury.
- 23.2 If as a result of an insured event the function of more than one body part or sense has been damaged at the same time, a combined indemnity will be calculated, that does not exceed the compensation for injury insurance amount specified in the policy.