

VALUATION TABLEPERMANENT PHYSICAL IMPAIRMENT

Valid from 1 June 2020

	Description and extent of bodily injury	Percentage of indemnity
	HEAD	
0001	Complete defect in the cranial vault up to 3 cm ²	3
0002	Complete defect in the cranial vault from 3 cm ² to 10 cm ²	7
0003	Complete defect in the cranial vault from 10 cm ² to 15 cm ²	12
0004	Complete defect in the cranial vault over 15 cm ²	25
	The term ,complete defect in the cranial vault' means the loss of the entire thickness of the bone (points 0001 to 0004)	
0005	Objective symptoms or medical observation by a psychiatrist or a neurologist, subjective complaints after injuries to the head or other parts of the body can only be assessed if treatment is confirmed seeing a psychologist, psychiatrist or neurologist at least 3 times a year - assessed at the end of the third year from the date of injury	5
0006	Serious brain disorders and mental disorders after severe head injury - with proven brain changes of a mild degree (if the client's medical condition does not require disability)	20
0007	Serious brain disorders and mental disorders after severe head injury - with proven brain changes of medium degree (if the client's health condition causes disability with organic mental disorder)	50
8000	Serious brain disorders and mental disorders after severe head injury, with proven structural changes of the brain of a severe degree (if the client's health condition requires the care of another person - personal assistance, caregiving services or social service according to the Social Services Act)	100
	A mild concussion is not considered a severe head injury.	
0009	Traumatic facial nerve disorder - mild degree	5
0010	Traumatic facial nerve disorder - medium degree	10
0011	Traumatic facial nerve disorder - severe	15
0012	Traumatic injury of the trigeminal nerve - mild degree	5
0013	Traumatic injury of the trigeminal nerve - medium degree	10
0014	Traumatic damage to the trigeminal nerve - severe	15
0015	Damage to the face in the form of scars causing compassion or disgust, without functional impairment, assessed according to Auxiliary Table 1	see Table 1
0016	Damage to the face or neck accompanied by functional impairment or causing compassion or disgust (e.g. narrowing of the mouth, jaw mobility, lip deficit), mild degree, if the functional impairment of soft and hard tissues is up to 30 % compared to the norm (norm - soft tissues not damaged by the accident and hard tissue)	10
0017	Damage to the face or neck accompanied by functional impairment or causing compassion or disgust (e.g. narrowing of the mouth, limitation of jaw mobility, lip deficiency), moderate, if the functional impairment of soft and hard tissues is above 30-50 % compared to the norm	20
0018	Damage to the face or neck accompanied by functional impairment or causing compassion or disgust (e.g. narrowing of the mouth, limitation of jaw mobility, lip deficiency), of a severe degree, if the functional impairment of soft and hard tissues is above 50 % compared to the norm	35
0019	Anatomical loss of half of the face	80
0020	Mock fistula after skull base injury (liquorrhea)	25
	NOSE, SMELL, TASTE	
0021	Loss of the tip of the nose	10
0022	Loss of the entire nose - no narrowing, no breathing impairment	20
0023	Loss of the entire nose - with narrowing, with impaired breathing	25
0024	Deformity of the nose, with functionally significant respiratory impairment	10
0025	Chronic atrophic inflammation of the nasal mucosa, after a burn or scald	10
0026	Perforation of the nasal septum	5
0027	Chronic purulent post-traumatic sinusitis	10
0028	Olfactory impairment - confirmed by appropriate professional examination	5
0029	Loss of sense of smell, complete - confirmed by appropriate professional examination	10
0030	Taste disorder - confirmed by appropriate professional examination	5

		Porcontago
	Description and extent of bodily injury	Percentage of indemnity
0031	Loss of taste, complete - confirmed by appropriate professional examination	10
	EYE, SIGHT	
0032	The consequences of eye injuries resulting in reduced visual acuity are assessed according to auxiliary table No 2	see Table 2
	In the case of total loss of vision, the assessment of total permanent loss cannot be more than 25 % in one eye, more than 75 % in the other eye and more than 100 % in both eyes. However, the permanent physical impairment referred to in points 0033, 0041 to 0044, 0046, 0054 and 0055 shall be assessed even above this threshold.	
0033	For anatomical loss or atrophy of the eye, permanent visual impairment shall be added to the established value	5
0034	Lens loss in one eye, including impaired accommodation (with contact lens tolerance of at least 4 hours per day), without further visual assessment	15
0035	Loss of lens in one eye, including impaired accommodation (with contact lens wear less than 4 hours per day), without further visual assessment	18
0036	Loss of a lens in one eye, including impaired accommodation (with complete contact lens or intraocular lens intolerance)	25
0037	Loss of the lens of both eyes (including impaired accommodation), unless visual acuity with the contact lens is worse than 6/12.	15
	The artefact should be evaluated according to 0032, with the possibility of adding any impairment of accommodation - points 0050 to 0053.	
0038	Traumatic oculomotor nerve disorder or oculomotor muscle balance disorder	20
0039	Concentric constriction of the field of vision is valued according to Auxiliary Table 3	see Table 3
0040	Other field of view restrictions are valued according to Auxiliary Table 4	see Table 4
0041	Violation of tear duct patency - in one eye	5
0042	Violation of tear duct patency - in both eyes	10
0043	Eyelid or eyebrow malposition, surgically uncorrectable - on one eye	5
0044	Eyelid or eyebrow malposition, surgically uncorrectable - in both eyes	10
0045	Dilation and paralysis of the pupil (of the seeing eye), independently of visual disturbance	3
0046	Deformity of the outer segment and its surroundings, causing pity or disgust, also ptosis of the upper eyelid if it does not cover the pupil, also post-traumatic glaucoma (independent of visual disturbance), for each eye	5
0047	Ptosis of the upper eyelid (of the seeing eye, surgically uncorrectable if it covers the pupil) - unilateral	20
0048	Ptosis of the upper eyelid (of the seeing eye, surgically uncorrectable if it covers the pupil) - bilateral	40
0049	Permanent macroscopically visible corneal opacification off-centre (independent of visual disturbance) of one or both eyes	1
0050	Traumatic Accommodative Impairment - unilateral, up to 45 years	8
0051	Traumatic Accommodative Impairment - bilateral, up to 45 years	5
0052	Traumatic Accommodative Impairment - unilateral, 45 years and older	5
0053	Traumatic Accommodative Impairment - bilateral, 45 years and older	3
0054	Post-traumatic, surgically uncorrectable lagoophthalmos - unilateral	8
0055	Post-traumatic, surgically uncorrectable lagoophthalmos - bilateral	12
	When assessing under 0054 and 0055, the assessment under 0046 cannot be made at the same time.	
	EAR, HEARING	
0056	Loss of part of the pinna or deformity	5
0057	Loss of one pinna	10
0058	Loss of both pinnae	15
0059	Permanent post-traumatic perforation of the eardrum, without obvious secondary infection	5
0060	Chronic suppurative otitis media, proven as a result of trauma	15
0061	Unilateral hypoacusis - mild	1

0062 Unilateral hypoacusis - medium degree 0063 Unilateral hypoacusis - severe 0064 Bilateral hypoacusis - mild 0065 Bilateral hypoacusis - medium degree	5 8
0064 Bilateral hypoacusis - mild	8
0065 Bilateral hypoacusis - medium degree	7
The state of the s	15
0066 Bilateral hypoacusis - severe 0067 Hearing loss of one ear	20
Loss of hearing in the second ear (where the first ear was deaf	hefore
the accident) Bilateral deafness as a result of a single injury	50
0070 Impairment of balance and auditory labyrinthine function - unilat	teral, 10
0071 Impairment of balance and auditory labyrinth function - unilateral moderate degree	al, 15
0072 Impairment of balance and auditory labyrinthine function - unilative severe	teral, 20
0073 Impairment of balance and auditory labyrinthine function - bilate mild degree	eral, 20
0074 Impairment of balance and auditory labyrinth function - bilateral, moderate degree	30
0075 Impairment of balance and auditory labyrinthine function - bilate severe	eral, 40
The assessment of reduced hearing acuity (hypoacusis) also tal into account the possible wearing of hearing aids (scores 0061 to 0066).	
DENTITION	
The insurer provides benefits for the loss of teeth or part of teeth if it is caused by external forces directly resulting from the accide	
0076 Loss of a permanent tooth or its vitality	1
0077 Loss of part of a permanent tooth	0,5
0078 Loss, breakage and damage to dentures and temporary (baby)	teeth 0
0079 Conditions after tongue injury with tissue defect or scar deformit	ty 15
When valuing under 0080, the valuation under 0084 to 0087 car	nnot
be made at the same time. NECK	
0080 Narrowing of the larynx or trachea - mild	10
0081 Narrowing of the larynx or trachea - medium degree	20
0082 Narrowing of the larynx or trachea - severe	60
When valuing under 0082 or 0083, it is not possible to simultane value under 0084 to 0088.	eously
0083 Partial loss of voice	15
0084 Loss of voice (aphonia)	30
Loss of speech - as a result of damage to the speech organs	30
0086 Speech impairment - as a result of damage to the speech organ When valuing under 0084 to 0088, it is not possible to value und 0082 and 0083 at the same time.	
0087 Condition after tracheotomy with permanently inserted cannula	50
In the case of a valuation under 0088, the valuation under 0082 0087 cannot be carried out at the same time.	
0088 Loss of larynx	80
CHEST, LUNGS, HEART, ESOPHAGUS	
0089 Restriction of chest mobility and lung and chest wall adhesions of lly verified (also spirometric examination) - mild	clinica- 15
Restriction of chest mobility and adhesions of the lungs and che clinically verified (also spirometric examination) - medium degre	
Restriction of chest mobility and lung and chest wall adhesions ally verified (also spirometric examination) - severe	clinica- 45
Post-traumatic damage to the breast glands in women - unilater mastectomy up to and including 45 years of age	ral 25
Post-traumatic damage to the breast glands in women - bilatera mastectomy up to and including 45 years of age	d 40
Post-traumatic breast injury in women - unilateral mastectomy o years of age	over 45 15
O095 Post-traumatic damage to the breast glands in women - bilatera mastectomy over 45 years of age	30
0096 Deformation of the breast	10
	ied - 20
O097 Cardiovascular disorders (only after direct injury), clinically verifimild degree of impairment	
	50

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Post-traumatic damage to the spine, spinal cord, spinal cord plexus, spinal dura mater and roots, with permanent objective signs of impaired function - mild degree Post-traumatic damage to the spine, spinal cord, spinal cord plexus, spinal dura mater and roots, with permanent objective signs of impai-	0138	Mobility limitation of the thoracolumbar spine - medium degree	15
0140 spinal dura mater and roots, with permanent objective signs of impaired function - mild degree Post-traumatic damage to the spine, spinal cord, spinal cord plexus, spinal dura mater and roots, with permanent objective signs of impaido	0139	Mobility limitation of the thoracolumbar spine - severe	30
0141 spinal dura mater and roots, with permanent objective signs of impai-	0140	spinal dura mater and roots, with permanent objective signs of impai-	20
	0141	spinal dura mater and roots, with permanent objective signs of impai-	40

	Description and extent of bodily injury	Percentage of indemnity
0142	Post-traumatic damage to the spine, spinal cord, spinal cord plexus, spinal dura mater and roots, with permanent objective signs of impaired function - severe	80
0143	Post-traumatic damage to the spine, spinal cord, spinal cord plexus, spinal dura mater and spinal roots, without objective symptoms, but with persistent subjective discomfort evidenced by medical observation, if repeated follow-up examinations (at least 4 consecutive examinations) have been carried out within 12 months)	4
0144	Paraplegia	90
0145	Quadruplegia	100
	The assessment of types of permanent sequelae causally related to spine, spinal cord, spinal cord plexus and spinal root injuries shall be assessed only under 0141 to 0146.	
	PELVIS	
0146	Pelvic plexus disorder, with spinal misalignment, including impaired lower limb function, in women under 45 years of age	55
0147	Pelvic plexus disorder, with spinal misalignment, including impaired lower limb function, in women over 45 years of age	40
0148	Disruption of the pelvic plexus connection, with impaired spinal statics, including impaired lower limb function, in men	35
	UPPER LIMBS	
	The values are for right-handed people. For left-handed people the opposite applies.	
	When assessing the loss of a limb or part of a limb, endoprostheses and sub-articular joints, the wobble, stiffness or limitation of mobility of the joint cannot be assessed at the same time.	
	When assessing instability or limited mobility of limb joints, the permanent effects of an injury to one limb joint cannot be assessed by using both the instability (wobble) score and the limited mobility score.	
	When assessing limitation of mobility or instability, muscle hypotrophy is no longer assessed.	
	Shoulder joint area	
0149	Loss of upper limb at shoulder joint - non-functioning limb - right	60
0150	Loss of upper limb at shoulder joint - non-functioning limb - left Loss of upper limb at the shoulder joint or in the area between the	50
0151	elbow and shoulder joint - functional limb, right Loss of upper limb at the shoulder joint or in the area between the	55
)152	elbow and shoulder joint - functional limb, left	45
0153	Complete stiffness of the shoulder joint in an unfavourable position (complete abduction, adduction or close to it), right	35
0154	Complete stiffness of the shoulder joint in an unfavourable position (complete abduction, adduction or close to it), left	30
0155	Complete stiffness of the shoulder joint in the favourable or near-favourable position (extension from 50° to 70°, extension from 40° to 45° and internal rotation 20°), right	30
0156	Complete stiffness of the shoulder joint in the favourable or near-favourable position (extension from 50° to 70° , extension from 40° to 45° and internal rotation 20°), left	25
0157	Limitation of shoulder joint mobility (forward extension from 160° to 180°)	3
0158	Shoulder joint mobility limitation, mild degree (forearm extension from 141° to 160°), right	5
0159	Shoulder joint mobility limitation, mild degree (forearm extension from 141° to 160°), left	4
0160	Shoulder joint mobility limitation, medium degree (forearm extension from 90° to 140°), right	10
0161	Shoulder joint mobility limitation, medium degree (forearm extension from 90° to 140°), left	8
0162	Shoulder joint mobility limitation, severe degree (right forearm extension up to $90^\circ)$	18
0163	Shoulder joint mobility limitation, severe degree (extension of forearm up to 90°), left	15
	For mild, moderate or severe shoulder joint mobility limitations (scores 0158 to 0164), with simultaneous limitation of rotational movements, the percentage of the score is increased by 4%.	
0164	Post-traumatic deformities of the humerus (fractures healed with axial or rotational deviation) after supracondylar fractures, for each full 5° of deviation	3
0165	Shoulder endoprosthesis (except for possible malfunctions)	10
0166	Pseudoarthrosis of the humerus - right (including limited mobility)	35
0167	Pseudoarthrosis of the humerus - left (including limited mobility)	30
0168	Chronic inflammation of the bone marrow, only after open injuries or after surgical interventions necessary to heal the consequences - right (assessed at the end of the third year from the date of injury)	30
	Chronic inflammation of the bone marrow, only after open injuries or	0.5
0169	after surgical interventions necessary to heal the consequences - left (assessed at the end of the third year from the date of injury)	25

	Description and extent of bodily injury	Percentage of indemnity
0171	Unrepaired sternoclavicular dislocation, except for possible malfunction - left	3
0172	Unrepaired acromioclavicular dislocation (without impaired shoulder joint function) - right	6
0173	Unrepaired acromioclavicular dislocation (without impaired shoulder joint function) - left	5
0174	Sequelae of poorly healed clavicle fractures - right	5
0175	Sequelae of poorly healed clavicle fractures - left	4
	The permanent sequelae following a supraspinatus muscle tear are assessed by the loss of function of the shoulder joint.	
0176	Permanent sequelae following a rupture of the long head of the biceps brachii muscle, with intact function of the shoulder and elbow joints - right	4
0177	Permanent sequelae following a rupture of the long head of the biceps muscle with intact function of the shoulder and elbow joints - left	3
0178	Post-traumatic circulatory atrophic changes in one upper limb, without impairment of function, proven as a consequence of trauma	6
0179	Post-traumatic circulatory atrophic changes in both upper limbs, without impairment of function, demonstrated as a consequence of trauma	12
0180	Post-traumatic muscular atrophy, right upper limb	5
0181	Post-traumatic muscular atrophy, left upper limb	3
	Elbow joint and forearm area	
0182	Complete stiffness of the elbow joint, in an unfavourable position (full extension or full flexion and a position close to them) - right	30
0183	Complete stiffness of the elbow joint, in an unfavourable position (full extension or full flexion and a position close to them) - left	25
0184	Complete stiffness of the elbow joint, in a favourable or near-favourable position (90° to 95° flexion), right	20
0185	Complete stiffness of the elbow joint, in a favourable or near-favourable position (90° to 95° flexion), left	16
0186	Limitations in elbow joint mobility (flexion from 119° to 140°) - right or left	1
0187	Elbow joint mobility limitation, mild degree (flexion from 101° to 120°) - right	6
0188	Elbow joint mobility limitation, mild degree (flexion from 101° to 120°) - left	5
0189	Restriction of elbow joint mobility, medium degree (flexion from 70° to 100°) - right	12
0190	Restriction of elbow joint mobility, medium degree (flexion from 70° to 100°) - left	10
0191	Mobility limitation of the elbow joint, severe degree (flexion up to 69°) - right	18
0192	Mobility limitation of the elbow joint, severe degree (flexion up to 69°) - left	15
0193	Complete stiffness of the radioulnar joints (with inability to retract or abduct the forearm), in an unfavourable position or in positions close to it (in maximal pronation or supination - in extreme retraction or adduction), on the right	20
0194	Complete stiffness of the radioulnar joints (with inability to retract or abduct the forearm), in an unfavourable position or in positions close to it (in maximal pronation or supination - in extreme retraction or adduction), left	17
0195	Complete stiffness of the radioulnar joints, in a favourable position (middle position or slight pronation), on the right	20
0196	Complete stiffness of the radioulnar joints, in a favourable position (middle position or slight pronation), left	17
0197	Restriction of forearm adduction and abduction, mild degree, right	5
0198	Restriction of forearm adduction and abduction, mild degree, left	4
0199	Restriction of forearm adduction and adduction, medium degree, right	9
0200	Restriction of forearm adduction and adduction, medium degree, left	7
0201	Restriction of forearm adduction and abduction, severe degree, right	16
0202	Restriction of forearm adduction and abduction, severe degree, left	12
0203	Elbow endoprosthesis (except for possible functional impairment)	10
0204	Pseudoarthrosis of both forearm bones, right (including limited mobility)	40
0205	Pseudoarthrosis of both forearm bones, left (including limited mobility)	35
0206	Pseudoarthrosis of the radius, right (including limited mobility)	30
0207	Pseudoarthrosis of the radius, left (including limited mobility)	25
0208	Pseudoarthrosis of the ulna, right (including limited mobility)	20
0209	Pseudoarthrosis of the ulna, left (including limited mobility) Chronic inflammation of the bone marrow of the forearm bones, only after open injuries or after surgical procedures presessed to treat the	15
0210	after open injuries or after surgical procedures necessary to treat the consequences of the injury, right (assessed at the end of the third year after the injury)	28

	Description and extent of bodily injury	Percentage of indemnity
0211	Chronic inflammation of the bone marrow of the forearm bones, only after open injuries or after surgical procedures necessary to treat the consequences of the injury, left (assessed at the end of the third year after the injury)	23
0212	Wobbly elbow joint (proven by X-ray/USG/MRI or other imaging technique), unless orthopaedic support device is required, right	15
0213	Wobbly elbow joint (proven by X-ray/USG/MRI or other imaging technique), unless orthopaedic support device is required, left	12
0214	Wobbly elbow joint (proven by X-ray/USG/MRI or other imaging technique), if an orthopaedic support device is required, right	20
0215	Wobbly elbow joint (proven by X-ray/USG/MRI or other imaging technique), if an orthopaedic support device is required, left	15
0216	Loss of forearm, with preserved elbow joint, right	55
0217	Loss of forearm, with preserved elbow joint, left	45
	Hand	
	If part or all of a finger is lost, grip impairment cannot be assessed at the same time under the items relating to finger grip impairment and palmar grip impairment (0266 to 0283).	
0218	Loss of hand at wrist, right	50
0219	Loss of hand at wrist, left	42
0220	Loss of all fingers of the hand, possibly including the metacarpal bones, right	50
0221	Loss of all fingers of the hand, possibly including the metacarpal bones, left	42
0222	Loss of fingers of hand except thumb, possibly including metacarpals, right	45
0223	Loss of the fingers of the hand except the thumb, possibly including the metacarpals, left	38
0224	Complete stiffness of the wrist, in an unfavourable position or in positions close to it (complete dorsal or palmar flexion of the hand), right	30
0225	Complete stiffness of the wrist, in an unfavourable position or in positions close to it (complete dorsal or palmar flexion of the hand), left	25
0226	Complete wrist stiffness, in a favourable position (dorsal flexion 20° to 40°), right	20
0227	Complete wrist stiffness, in a favourable position (dorsal flexion 20° to 40°), left	18
0228	Wrist endoprosthesis (except for possible malfunction)	10
0229	Pseudoarthrosis of the navicular bone, right (including limited mobility)	15
0230	Pseudoarthrosis of the navicular bone, left (including limited mobility)	13
0231	Wrist mobility limitation, mild degree, right	6
0232	Wrist mobility limitation, mild degree, left	5
0233	Wrist mobility limitation, medium degree, right	11
0234	Wrist mobility limitation, medium degree, left	9
0235	Wrist mobility limitation, severe, right	19
0236	Wrist mobility limitation, severe degree, left	16
0237	Wrist instability (demonstrated by X-ray/USG/MRI or other objective professional examination), mild, right	5
0238	Wrist instability (demonstrated by X-ray/USG/MRI or other objective professional examination), mild, left	4
0239	Wrist instability (demonstrated by X-ray/USG/MRI or other objective professional examination), moderate and severe, right	10
0240	Wrist instability (demonstrated by X-ray/USG/MRI or other objective professional examination), moderate and severe, left	9
	Thumb	
0241	Major loss of soft parts, with scarring and impaired sensitivity or post-traumatic deformities, right	4
0242	Major loss of soft parts, with scarring and impaired sensitivity or post-traumatic deformities, left	3
0243	Loss of part of the bone of the end phalanx of the thumb, right	7
0244	Loss of part of the bone of the end phalanx of the thumb, left	5
0245	Loss of the end phalanx of the thumb, right	10
0246	Loss of the end phalanx of the thumb, left	8
0247	Loss of both thumb phalanges, right	19
0248	Loss of both thumb phalanges, left Loss of thumb with metacarpal bone, right	25
0250	Loss of thumb with metacarpal bone, right	25
	Complete stiffness of the interphalangeal joint of the thumb, in an	
0251	unfavourable position (extreme flexion), right Complete stiffness of the interphalangeal joint of the thumb, in an	8
0252	unfavourable position (extreme flexion), left Complete stiffness of the interphalangeal joint of the thumb, in an	7
0253	Complete stiffness of the interphalangeal joint of the thumb, in an unfavourable position (in hyperextension), right	7

	Description and extent of bodily injury	Percentage of indemnity
0254	Complete stiffness of the interphalangeal joint of the thumb, in an unfavourable position (in hyperextension), left	6
0255	Complete stiffness of the interphalangeal joint of the thumb, in a favourable position (slight bending), right	6
0256	Complete stiffness of the interphalangeal joint of the thumb, in a favourable position (slight bending), left	5
0257	Complete stiffness of the base joint of the thumb, right	6
0258	Complete stiffness of the base joint of the thumb, left	5
0259	Complete stiffness of the carpometacarpal joint of the thumb, in an unfavourable position (complete abduction or adduction), right	9
0260	Complete stiffness of the carpometacarpal joint of the thumb, in an unfavourable position (complete abduction or adduction), left	8
0261	Complete stiffness of the carpometacarpal joint of the thumb, in a favourable posture (slight opposition), right	6
0262	Complete stiffness of the carpometacarpal joint of the thumb, in a favourable posture (slight opposition), left	5
0263	Complete stiffness of all joints of the thumb, in an unfavourable position, right	25
0264	Complete stiffness of all joints of the thumb, in an unfavourable position, left	21
0265	Thumb grip impairment with mild interphalangeal joint mobility limitation, right	2
0266	Thumb grip impairment with mild interphalangeal joint mobility limitation, left	1
0267	Thumb grip impairment with mid-level interphalangeal joint mobility limitation, right	4
0268	Thumb grip impairment with mid-level interphalangeal joint mobility limitation, left	3
0269	Thumb grip impairment with severe interphalangeal joint mobility limitation, right	6
0270	Thumb grip impairment with severe interphalangeal joint mobility limitation, left	5
0271	Thumb grip impairment with limitation of mobility of the base joint, mild degree, right $ \\$	2
0272	Thumb grip impairment with limitation of mobility of the base joint, mild degree, left	1
0273	Thumb grip impairment with limitation of base joint mobility, medium degree, right	4
0274	Thumb grip impairment with limitation of mobility of the base joint, medium degree, left	3
0275	Thumb grip impairment with limitation of mobility of the base joint, severe degree, right	6
0276	Thumb grip impairment with limitation of mobility of the base joint, severe degree, left	5
0277	Thumb grip impairment with carpometacarpal joint mobility limitation of mild degree, right	3
0278	Thumb grip impairment with carpometacarpal joint mobility limitation of mild degree, left	2
0279	Impaired thumb grip function with limitation of carpometacarpal joint mobility of the middle degree, right	6
0280	Impaired thumb grip function with limitation of carpometacarpal joint mobility of the middle degree, left	5
0281	Thumb grip impairment with severe carpometacarpal joint mobility limitation, right	9
0282	Thumb grip impairment with severe carpometacarpal joint mobility limitation, left	7
0283	Inability of full extension of the interphalangeal joint of the thumb, with undisturbed grip function, right	5
0284	Inability to fully extend the interphalangeal joint of the thumb, with undisturbed grip function, left	3
0285	Inability to fully extend the base joint of the thumb, with intact grip function, right	3
0286	Inability to fully extend the base joint of the thumb, with intact grip function, left	2
	Index finger	
	If part or all of the index finger is lost, grip impairment cannot be assessed at the same time according to 0306 to 0313.	
0287	Major loss of soft parts, with scarring and impaired sensitivity or post- -traumatic deformities, right (scarring, trophic changes and impaired sensation are no longer assessed)	3
0288	Major loss of soft parts, with scarring and impaired sensitivity or po- st-traumatic deformities, left (scarring, trophic changes and impaired sensation are no longer assessed)	2
0289	Loss of part of the bone of the end phalanx of the index finger, right	4
0290	Loss of part of the bone of the end phalanx of the index finger, left	3
0291	Loss of the end phalanx of the index finger, right	5
0292	Loss of the end phalanx of the index finger, left	4

Loss of two phalanges of the index finger, without stiffness of the base joint, left Loss of two phalanges of the index finger, with stiffness of the base joint, light Loss of two phalanges of the index finger, with stiffness of the base joint, light Loss of all three phalanges of the index finger, right 12 Loss of all three phalanges of the index finger, right 15 Loss of all three phalanges of the index finger, right 16 Loss of all three phalanges of the index finger in extreme careful complete stiffness of all three joints of the index finger in extreme extension, right 16 Loss of index finger with metacarpal bone, left 17 Complete stiffness of all three joints of the index finger in extreme extension, right 18 Complete stiffness of all three joints of the index finger in extreme extension, right 19 Loss of all three joints of the index finger in extreme extension, right 19 Loss of all three joints of the index finger in extreme extension, right 19 Loss of all three joints of the index finger in extreme 19 Loss of the index finger in extreme extension, right 19 Loss of all three joints of the index finger in extreme extension, right 19 Loss of all three joints of the index finger in extreme extension, right 19 Loss of all three joints of the index finger in extreme extension, right 19 Loss of all three joints of the index finger in extreme properties stiffness of all three joints of the index finger in extreme properties stiffness of all three joints of the index finger, more than 2 to 3 cm making days and properties grape in the palm, right 19 Loss of all three joints of the index finger, more than 2 to 3 cm making grapen function of the index finger, more than 3 to 4 cm making until the palm is fully graped, left 19 Loss of all three joints of the index finger, more than 3 to 4 cm are missing until the palm is fully graped, left 19 Loss of all three joints of the index finger, more than 4 cm missing until the palm is fully graped, left 19 Loss of the index finger in the index finger in the index finger in t		Description and extent of bodily injury	Percentage of indemnity
compete stiffness of all three pionts of the index finger, in extreme extension, right Compete stiffness of all three pionts of the index finger in extreme extension, right Compete stiffness of all three pionts of the index finger in extreme extension, right Compete stiffness of all three pionts of the index finger in extreme extension, right Compete stiffness of all three pionts of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, right Compete stiffness of all three joints of the index finger in extreme extension, left Impaired grasping function of the index finger, to 2 cm missing for complete grasp in the palm, right Impaired grasping function of the index finger, to 2 cm missing for complete grasp in the palm, right Impaired grasping function of the index finger, more than 2 to 3 cm missing until the palm is fully grasped, right Impaired grasping function of the index finger, more than 3 to 4 cm are missing until the palm is fully grasped, right Impaired grasping function of the index finger, more than 3 to 4 cm are missing until the palm is fully grasped, right Impaired grasping function of the index finger, more than 4 cm missing until the palm is fully grasped, right Impaired grasping function of the index finger, more than 4 cm missing until the palm is fully grasped, right Insability to fully extend any of the interphalangeal joints of the index finger, with intact grasping function, right Insability	0293		8
Loss of No phalanges of the index finger, with stiffness of the base joint, left loss of all three phalanges of the index finger, right 12 loss of all three phalanges of the index finger, left 10 loss of all three phalanges of the index finger, left 10 loss of all three phalanges of the index finger, left 10 loss of index finger with metacarpal bone, left 13 loss of index finger with metacarpal bone, left 13 loss of index finger with metacarpal bone, left 13 loss of index finger with metacarpal bone, left 13 loss of index finger with metacarpal bone, left 14 loss of lindex finger in extreme extension, right 16 loss, right 16 loss, right 16 loss, right 16 loss, right 17 loss, right 17 loss, right 18 loss, right 19 loss of both pains right 19 loss, right 19 loss of both pains right 19 loss, right 19 loss of the end phalanx of one of these fingers, left 19 loss of the holes fingers, right 19 loss of the hole phalanges, without stiffness of	0294		6
Joint, left 12 Joss of all three phalanges of the index finger, right 12 Loss of all three phalanges of the index finger, right 15 Jose 12 Loss of all three phalanges of the index finger, left 16 Jose 12 Loss of index finger with metacarpal bone, right 15 Jose 20 Loss of index finger with metacarpal bone, left 13 Jose 21 Complete stiffness of all three joints of the index finger in extreme extension, right 12 Complete stiffness of all three joints of the index finger in extreme extension, left 15 Complete stiffness of all three joints of the index finger in extreme extension, left 16 Complete stiffness of all three joints of the index finger in extreme extension, left 17 Complete stiffness of all three joints of the index finger in extreme fexion, left 18 Jose 18 Complete stiffness of all three joints of the index finger in extreme fexion, left 18 Jose 19 Loss of all three joints of the index finger in extreme fexion, left 19 Jose 19 Loss of all three joints of the index finger in extreme fexion, left 19 Jose 19 Loss of all three joints of the index finger in extreme fexion, left 19 Jose 19 Loss of all three joints of the index finger in extreme fexion, left 19 Jose 19 Loss of all three joints of the index finger in extreme fexion, left 19 Jose 19 Jos	0295		10
Loss of all three phalanges of the index finger, left 10 Loss of index finger with metacarpal bone, right 15 Loss of index finger with metacarpal bone, left 16 Loss of index finger with metacarpal bone, left 17 Loss of index finger with metacarpal bone, left 18 Loss of index finger with metacarpal bone, left 19 Loss of index finger with metacarpal bone, left 19 Loss of index finger with metacarpal bone, left 10 Loss of index finger with metacarpal bone, left 10 Loss of index finger with metacarpal bone, left 10 Loss of index finger with metacarpal bone, left 10 Loss of index finger with red points of the index finger in extreme extension, left 10 Loss of index finger with red points of the index finger in extreme feachon, left 10 Loss of index finger with red points of the index finger in extreme feachon, left 10 Loss of index finger with red points of the index finger in extreme feachon, left 10 Loss of index finger with red points of the index finger in extreme feachon, left 10 Loss of index finger with red points of the index finger in extreme feachon, left 11 Loss of index finger with red points of the index finger in extreme feachon, left 12 Loss of part with red parabin, right loss of the index finger, more than 2 to 3 cm missing until the palm is fully grasped, left 10 Loss of index finger with red parabins finder with red	0296		8
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Complete stiffness of all three joints of the index finger in extreme extension, left complete stiffness of all three joints of the index finger in extreme extension, left complete stiffness of all three joints of the index finger in extreme extension, left complete stiffness of all three joints of the index finger in extreme feation, right complete stiffness of all three joints of the index finger in extreme feation, right complete stiffness of all three joints of the index finger in extreme feation, left feating from the index finger in extreme feation, left feating from the index finger, 1 to 2 cm missing for complete grasp in the palm, right complete grasp in the palm, right provided grasping function of the index finger, 1 to 2 cm missing for complete grasp in the palm, right provided grasping function of the index finger, more than 2 to 3 cm missing until the palm is fully grasped, left grasping function of the index finger, more than 2 to 3 cm missing until the palm is fully grasped, left grasping function of the index finger, more than 3 to 4 cm are missing until the palm is fully grasped, left grasping function of the index finger, more than 3 to 4 cm are missing until the palm is fully grasped, left grasping function of the index finger, more than 3 to 4 cm are missing until the palm is fully grasped, left grasping function of the index finger, more than 4 cm missing until the palm is fully grasped, left grasping function of the index finger, more than 4 cm missing until the palm is fully grasped, left grasping function of the index finger, more than 4 cm missing until the palm is fully grasped, left grasping function of the index finger, more than 4 cm missing until the palm is fully grasped, left grasping function of the index finger, more than 4 cm missing until the palm is fully grasped, left grasping function, right label from the finger grasping function of the index finger, right grasping function, right grasping function, right grasping function of the index finger, right grasping function of	0298	Loss of all three phalanges of the index finger, left	10
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0344 Inal Upp Unnanc the par ber of t disc 0345 Tra 0346 Tra 0347 Tra 0348 Tra 10348 Tra	politity to fully extend the base joint of the finger, left oper limb - traumatic nerve disorders der items 0346 to 0368, the percentage of indemnity for moderate is severe impairment is shown. For a slight degree of impairment, benefit (indemnity) is half of the percentage shown. For complete easis, 5 per cent is added to the stated percentage of indemnity/ lefit. It is assessed on the basis of an EMG examination at the end the third year from the date of injury. Any vasomotor and trophic orders are already included in the assessment.	
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0346 Tra 0347 Tra 0348 Tra inne	umatic isolated lesion of one (any) nerve	
0347 Tra 0348 Tra inne	anals located recent of one (any) nerve	3
0348 Tra	umatic axillary nerve disorder, right	20
U348 inne	umatic axillary nerve disorder, left	15
Tra	umatic disorder of the radial nerve trunk with involvement of all ervated muscles, right	30
	umatic disorder of the radial nerve trunk with involvement of all ervated muscles, left	20
	umatic radial nerve disorder with preservation of trigeminal muscle ction, right	20
	umatic radial nerve disorder with preservation of trigeminal muscle ction, left	15
	tal phrenic nerve palsy with impaired function of the thumb musc- right	12
	tal phrenic nerve palsy with impaired function of the thumb scles, left	7
0354 Tra	umatic musculocutaneous nerve disorder, right	20
	umatic musculocutaneous nerve disorder, left	15
	umatic ulnar nerve trunk disorder with involvement of all innervated scles, right	25
0357 mus	umatic ulnar nerve trunk disorder with involvement of all innervated scles, left	20
0358 tion	umatic disorder of the distal part of the ulnar nerve with preserva- of the ulnar flexor function of the wrist and part of the deep flexor ne fingers, right	20
0359 tion	umatic disorder of the distal part of the ulnar nerve with preserva- of the ulnar flexor function of the wrist and part of the deep flexor ne fingers, left	15
	umatic median nerve trunk disorder with involvement of all innerva- muscles, right	25
	umatic median nerve trunk disorder with involvement of all inner- ad muscles, left	20
	umatic disorder of the distal part of the median nerve with involve- nt mainly of the thenar muscles, right	15
	umatic disorder of the distal part of the median nerve with involve- nt mainly of the thenar muscles, left	10
	umatic disorder of all three nerves (possibly the whole brachial ve bundle) non-functional stump, right	50
	umatic disorder of all three nerves (possibly the whole brachial ve bundle) non-functioning stump, left	40
0366 Fin	ger sensitivity disorder due to nerve damage, for each finger, right	2
0367 Fin	ger sensitivity disorder due to nerve damage, for each finger, left	1
LO	WER LIMBS	
and		
Wh join ass mo	en assessing the loss of a limb or part of a limb, endoprostheses I sub-articular joints, the wobble, stiffness or limitation of mobility of joint cannot be assessed at the same time.	

	Description and extent of bodily injury	Percentage of indemnity
	When assessing limitation of mobility or instability, muscle hypotrophy is no longer assessed.	,
0368	Loss of one lower limb at the hip joint	55
0369	Loss of one lower limb in the area between the hip and knee joints	50
0370	Pseudoarthrosis of the femur in the neck or necrosis of the head	40
0371	Hip arthroplasty (except for possible functional impairment)	20
0372	Chronic inflammation of the bone marrow of the femur, only after open injuries or after surgical interventions necessary to treat the consequences of the injury (assessed at the end of the third year from the date of injury)	25
0373	Shortening of one lower limb - length difference up to 1 cm of one lower limb	0
0374	Shortening of one lower limb - length difference up to 2 cm of one lower limb	1
0375	Shortening of one lower limb - length difference up to 4 cm of one lower limb	5
0376	Shortening of one lower limb - length difference up to 6 cm of one lower limb	10
0377	Shortening of one lower limb - length difference of more than 6 cm of one lower limb	20
0378	Post-traumatic femoral deformities (fractures healed with axial or rotational deviation, proven by radiograph), for every 5° of deviation. Deviations above 45° are assessed as limb loss (relative limb shortening cannot be taken into account when assessing axial deviation)	5
0379	Complete stiffness of the hip joint in an unfavourable position (com- plete adduction or abduction, extension or flexion and positions close to these)	40
0380	Complete stiffness of the hip joint in a favourable position (slight extension and basic position or slight flexion)	30
0381	Hip joint mobility limitation, mild degree	10
0382	Hip joint mobility limitation, moderate degree	17
0383	Mobility limitation of the hip joint, severe degree	25
	Knee	
0384	Complete stiffness of the knee in an unfavourable position (complete extension or flexion beyond an angle of 20°)	30
0385	Complete stiffness of the knee in an unfavourable position (in flexion above 30°)	45
0386	Complete stiffness of the knee in a favourable position	25
0387	Knee joint endoprosthesis (except for possible functional impairment)	15
0388	Knee joint mobility limitation, mild degree (except for evaluation of possible wobbling of the knee joint)	8
0389	Knee joint mobility limitation, moderate (except for the assessment of possible wobbling of the knee joint)	15
0390	Mobility limitation of the knee joint, severe degree (except for evaluation of possible wobbling of the knee joint)	25
0391	Knee instability, mild, with damage to the collateral ligaments (demonstrated by X-ray/USG/MRI or other specialist examination)	10
0392	Knee joint instability, moderate, with damage to the collateral ligaments and partially cruciate ligament (demonstrated by X-ray/USG/MRI or other specialist examination)	15
0393	Knee joint instability, severe, with complete damage to the collateral ligaments and cruciate ligament (demonstrated by X-ray/USG/MRI or other specialist examination)	25
0394	Permanent sequelae following surgical removal of the meniscus - partial meniscectomy, with full range of motion and good joint stability, otherwise based on the impairment of function (if impairment of function is assessed, it cannot be assessed under this item)	2,5
0395	Permanent sequelae after surgical removal of the meniscus - subtotal or total meniscectomy, with full range of motion and good joint stability, otherwise based on the impairment of function (if impairment of function is assessed, it cannot be assessed under this item)	5
0396	Permanent sequelae after surgical removal of both menisci, with full range of motion and good joint stability, otherwise based on to impairment of function (if impairment of function is assessed, it cannot be assessed under this item)	10
	Tibia	
397	Loss of the lower limb at the crus, with preservation of the knee	45
398	Loss of lower limb at the crus, with stiffed knee joint	50
_	Pseudoarthrosis of the crus or both crural bones	45
0399	Observation of the boson control of the control of	
0399	Chronic inflammation of the bone marrow of the crus, only after open injuries or after surgical procedures necessary to treat the consequences of the injury (assessed at the end of the third year from the date of injury)	25

	Description and extent of bodily injury	Percentage of indemnity
0402	Loss of leg at or below the talocrural (ankle) joint	40
0403	Complete stiffness of the ankle joint in an unfavourable position (dorsal flexion or greater degrees of plantar flexion)	30
0404	Complete stiffness of the ankle joint in the right-angled position (except for possible limitation or complete loss of pronation and supination)	25
0405	Complete stiffness of the ankle joint in a favourable position (flexion to the stifle about $5\ensuremath{^\circ}\xspace)$	20
0406	Limitation in mobility of the ankle joint, mild degree	6
0407	Limitations in mobility of the ankle joint, medium degree	11
0408	Limitations in mobility of the ankle joint, severe degree	18
0409	Complete loss of pronation and supination of the leg	15
0410	Limitation of pronation and supination of the leg	8
0411	Wobbling of the knee joint, mild degree (demonstrated by X-ray/USG/MRI or other specialist examination)	5
0412	Wobbling of the knee joint, moderate (demonstrated by X-ray/USG/MRI or other specialist examination)	8
0413	Wobbling of the knee joint, severe (demonstrated by X-ray/USG/MRI or other specialist examination)	13
0414	Flat, valgus of the foot or misaligned foot, as a result of injury and other postural deformities in the ankle and foot	25
0415	Chronic inflammation of the bone marrow in the tarsus and calcaneus, only after open injuries or after surgery necessary to treat the effects of the injury (assessed at the end of the third year from the date of injury)	15
	Foot area	
0416	Loss of foot at Chopart's joint with ankle arthrodesis or plantar flexion stump	30
0417	Loss of the foot at or below the Lisfranc joint	25
0418	Loss of part of the foot in the metatarsal area	20
0419	Loss of all toes	15
0420	Loss of both phalanges of the hallux	10
0421	Loss of both phalanges of the hallux with the metatarsal bone or part of it	15
0422	Loss of the end phalanx of the hallux	3
0423	Loss of another toe (except the hallux), for each toe	2
0424	Loss of a phalanx or part of a phalanx of another finger (except the thumb)	1
0425	Loss of the big toe with the metatarsal bone or part of it	10
0426	Complete stiffness of the interphalangeal joint of the big toe	3
0427	Complete stiffness of the base joint of the big toe	7
0428	Complete stiffness of both joints of the big toe	10
0429	Mobility limitation of the interphalangeal joint of the big toe	2
0430	Mobility limitation of the base joint of the big toe	5
0431	Malfunction of any toe other than the big toe, for each toe	1
0432	Post-traumatic circulatory and trophic disorders, in one lower limb, without impairment of function	10
0433	Post-traumatic circulatory and trophic disorders, in both lower limbs, without impairment of function	20
0434	Post-traumatic atrophy of the lower limb muscles, with unlimited range of motion at the joint, at the thigh	5
0435	Post-traumatic atrophy of the lower limb muscles, with unlimited range of motion in the joint, on the crus	3
	Lower limb - traumatic nerve disorders	
	Under items 0437 to 0447, the percentage of benefit for moderate and severe impairment is shown. For a slight degree of impairment, the benefit is half of the percentage shown. For complete paresis, 5 per cent is added to the stated percentage of benefit/indemnity. It is assessed on the basis of an EMG examination at the end of the third year from the date of injury. Any vasomotor and trophic disorders are already included in the assessment.	
0436	Traumatic isolated lesion of one (any) nerve	5
0437	Traumatic lumbosacral plexus disorder, unilateral	30
0438	Traumatic lumbosacral plexus disorder with incontinence disorder	50
0439	Traumatic sciatic nerve disorder	25
0440	Traumatic hip nerve disorder	20
0441	Traumatic disorder of the tibial nerve trunk with involvement of all innervated muscles	25
0442	Traumatic disorder of the distal part of the tibial nerve with impairment of finger function	5
0443	Traumatic calf nerve strain disorder with involvement of all innervated muscles	25
0444	Traumatic disorder of the deep branch of the calf nerve	20

	Description and extent of bodily injury	Percentage of indemnity
0445	Traumatic disorder of the superficial branch of the calf nerve	5
0446	Traumatic disorder of the terminal branches of the sensory nerves of the lower limb	1
	MISCELLANEOUS	
0447	Post-traumatic pain without functional impairment	0
0448	Mental or behavioural disorders caused by an accident (except as provided for in 0005 to 0008)	0
0449	Post-traumatic pigmentation	0
0450	Scars and deformities which leave no functional impairment (except in the case of items 0015, 0452, 0453, 0455 and 0457)	0
0451	Particularly disfiguring scars (keloid) on exposed parts of the body if they do not reach 1% of the body surface (exposed parts: neck, décolleté - in women, forearms, hands, shins, dorsa of the legs)	3
0452	Extensive superficial scarring (without taking into account joint dysfunction) up to 1% of the body surface area on the face	3
0453	Extensive superficial scarring (without taking into account joint dysfunction) of up to 1 % of the body surface (except in cases under 0452 and 0453)	0
0454	Extensive superficial scarring (not including joint dysfunction) from 1% to 15% of body surface area	10
0455	Extensive superficial scarring (not including joint dysfunction) from 16% to 40% of body surface area	30
0456	Extensive superficial scarring (without taking into account impaired joint function) over 40% of the body surface	50

Auxiliary Table 1

Insurance benefit (indemnity) for permanent bodily injury for facial scars

Normal scar										
Length of scar in cm	1	2	3	4	5	6	7	8	9	10
Percentage of benefit/indemnity	0	1	1,5	2	2,5	3	3,5	4	4,5	5
Hypertrophic scar										
Length of scar in cm	1	2	3	4	5	6	7	8	9	10
Percentage of benefit/indemnity	0	1	2	3	4	5	6	7	8	9
Keloid scar										
Length of scar in cm	1	2	3	4	5	6	7	8	9	10
Percentage of benefit/indemnity	1	2	3	4	5	6	7	8	9	10

Facial scars are scars on the visible area, i.e. forehead, temporal bone, nose, cheeks, upper and lower lip, visible part of the chin. For the purposes of scar assessment in this table, the length of the scar in centimetres is rounded according to mathematical rules.

Assessment one year after the injury is not required for scar valuation regarding children.

Auxiliary Table 2

Insurance benefit for permanent bodily injury in case of reduced visual acuity with optimal spectacle correction

	6/6	6/9	6/12	6/15	6/18	6/24	6/30	6/36	6/60	3/60	1/60	0
		Procento plnění										
6/6	0	2	4	6	9	12	15	18	21	23	24	25
6/9	2	4	6	8	11	14	18	21	23	25	27	30
6/12	4	6	9	11	14	18	21	24	27	30	32	35
6/15	6	8	11	15	18	21	24	27	31	35	38	40
6/18	9	11	14	18	21	25	28	32	38	43	47	50
6/24	12	14	18	21	25	30	35	41	47	52	57	60
6/30	15	18	21	24	28	35	42	49	56	62	68	70
6/36	18	21	24	27	32	41	49	58	66	72	77	80
6/60	21	23	27	31	38	47	56	66	75	83	87	90
3/60	23	25	30	35	43	52	62	72	83	90	95	95
1/60	24	27	32	38	47	57	68	77	87	95	100	100
0	25	30	35	40	50	60	70	80	90	95	100	100

If, before the accident, the visual acuity was so reduced as to correspond to a permanent visual impairment within the meaning of this auxiliary table of more than 75 %, and the accident has caused blindness in the better eye and the other eye has a visual acuity worse than 75 % of the permanent visual impairment within the meaning of this auxiliary table, and if blindness has occurred in that eye, a benefit of 25 % shall be payable.

Auxiliary Table 3

Insurance benefit for permanent bodily injury in case of concentric narrowing of the field of vision

Degree of concentric con- striction	One eye	Both eyes equally	One eye if the other one is blind		
	Perc	entage of benefit/inde	emnity		
to 60 °	0	10	40		
to 50 °	5	25	50		
to 40°	10	35	60		
to 30°	15	45	70		
to 20°	20	55	80		
to 10 °	23	75	90		
to 5°	25	100	100		

If one eye was blind before the accident and the other eye had a concentric narrowing to 25 ° or more, and total or virtual blindness or a narrowing of the field of vision to 5 ° occurred in that eye, the benefit is 25%.

Auxiliary Table 4

Insurance benefit for permanent bodily injury in case of nonconcentric narrowing of the field of vision

Hemianopsia	Percentage of benefit
hononymous left-handed	35
hononymous right-handed	45
binasal	10
bitemporal	60 -70
double-sided top	10 - 15
double-sided lower	30 - 50
unilateral nasal	6
unilateral temporal	15 - 20
one-sided top	5 - 10
one-sided lower	10 - 20
quadrant nasal upper	4
quadrant nasal inferior	6
quadrant temporal superior	6
quadrant temporal inferior	12

Central scotoma, both unilateral and bilateral, is assessed based on visual acuity.

In 2016, Colonnade entered the Central and Eastern European insurance market by acquiring the insurance activities of Australian insurer QBE and continued its expansion in 2017 by acquiring the offices of US-based AIG. It is represented by more than 460 employees in seven countries in the region and has gross written premiums exceeding EUR 161 million (2018). Colonnade holds a financial strength rating of A- (Excellent) and a credit rating of a- with a stable outlook from rating agency A.M.Best

