

**TABLE FOR DETERMINING THE PERCENTAGE OF  
PERMANENT LOSS OF GENERAL WORKING CAPACITY  
(DISABILITY) DUE TO AN ACCIDENT –  
GENERAL DISABILITY TABLE (OTINV-T)**

**INTRODUCTORY NOTES**

- (1) This table is used for defining the percentage of disability of the insured and it is an integral part of the accident insurance policy concluded between the policyholder and Generali osiguranje Srbija a.d.
- (2) When coverage is stipulated based on this Disability Table, and some consequence is not listed in the table, the percentage of disability is determined according to similar damage listed in the Table.
- (3) Disability percentage is determined based on the Disability Table, after a completed medical treatment at the point when, according to a doctor's prognosis, the insured's condition would neither improve nor deteriorate. If the treatment or rehabilitation lasts longer than 3 years from the date of the accident, then the condition found at end of the said period is considered as final, and the disability percentage is determined accordingly.
- (4) In case of multiple injuries of some limbs, spine or organs, total disability on a limb, spine or organ is determined by using the full percentage shown in the Table as the most severe consequence of damage; a half of percentage calculated in the table for the second biggest damage, and then successively 1/4, 1/8 of percentage, etc. Total percentage cannot exceed percentage set out in the Disability Table for total loss of that limb or organ. Consequences of finger injuries are added without applying the above principle, taking into account the special conditions set out in the Table. Comparative measurement with arthrometer is mandatory.
- (5) For personal accident insurance, in case of loss of general working capacity, only percentages set out in this Table shall apply.
- (6) Assessments of disability for different consequences on one wrist of upper or lower limbs are not summed up, and the disability is determined according to the item giving higher percentage, except for the knee injuries for which the principle referred to in item (3) applies, but the sum of percentages for individual damages cannot exceed a total of 30% of disability.
- (7) When applying certain items from this Disability Table for one consequence on the same organs or limbs, the item determining the highest percentage is applied, i.e., application of two items for one functional damage or consequence is not allowed.
- (8) In case of loss of multiple limbs or organs due to one accident, the disability percentages for each limb or organ are summed up, but they cannot exceed 100%.
- (9) If general working capacity of the insured was permanently impaired before the start of insurance coverage or due to a previous accident for which the insured was paid the compensation, except when the reported accident caused increase of the preexisting disability and when insurer's liability is determined based on the difference between total percentage of disability and the one previously determined.  
Insurer's maximum liability for multiple injuries caused in a single or multiple accidents is equal to the percentage of insured sum for 100% disability.
- (10) If the definition of disability described in a particular item in the Disability Table includes several degrees of damage (marked a, b, c or d), insurer's medical censor is the only person who has the right to assess the degree of disability related to that item.
- (11) Total loss of loss of the joint function of the limbs (shoulder, elbow, hip, knee) and thumb and index finger implies a total loss of their physiological mobility.

When determining the percentage of disability, the following shall not be taken into account:

- Subjective difficulties, in terms of reduced muscular mobility, pains and swellings on the injured spot;
- Individual abilities, social status or occupation (professional abilities) of the insured.

## TABLE FOR DETERMINING THE PERCENTAGE OF DISABILITY

I. Head	
1. Diffuse brain damage with clinically confirmed diagnosis of loss of brain function:	<b>100%</b>
<ul style="list-style-type: none"> <li>• inveterate hemiplegia with aphasia and agnosia;</li> <li>• dementia (Korsakov's Syndrome);</li> <li>• Parkinson's Syndrome on both sides with distinct rigor;</li> <li>• total – hemiplegia, paraplegia, triplegia, tetraplegia;</li> <li>• epilepsy with dementia and mental deterioration;</li> <li>• psychosis behind organic brain injury</li> </ul>	
2. Brain damage with clinically confirmed diagnosis:	<b>90%</b>
<ul style="list-style-type: none"> <li>• chemiparesis with a very distinct spasticity;</li> <li>• extra pyramidal symptomatology (lack of movement coordination and presence of rough involuntary movements);</li> <li>• pseudobulbar paralysis with enforced laughter or crying</li> <li>• cerebellum damage with distinct disruption of balance, walk and movement coordination</li> </ul>	
3. Loss of control over the muscles of the head (pseudobulbar syndrome)	<b>80%</b>
4. Epilepsy with frequent seizures and clinically recorded changes in character and personality after hospital treatment with appropriate tests	<b>70%</b>
5. Focal brain damage with clinically confirmed consequences of psycho-organic syndrome, with psychiatrist's and psychologist's findings after a hospital treatment and appropriate tests:	
a)	<b>40%</b>
b) medium degree	<b>50%</b>
c) high degree	<b>60%</b>
6. Hemiparesis and dysphasia:	
a) low degree	<b>30%</b>
b) medium degree	<b>40%</b>
c) high degree	<b>50%</b>
7. Damages of cerebellum with a diadochokinesis and asynergy	<b>40%</b>
8. Epilepsy with rare seizures:	
a) without seizures with regular therapy	<b>20%</b>
b) with rare seizures with regular therapy	<b>30%</b>
9. Concussive brain injuries	
a) a post-concussive syndrome with objective neurological findings after clinically diagnosed brain concussion	<b>20%</b>
b) operated intra-cerebral hematoma without neurological failure	<b>20%</b>
10. Post trepanation condition of the cranial vault, or fracture of skull base or cranial vault, diagnosed with an X-ray	<b>10%</b>
11. Concussion diagnosed within 24h from the moment of injury	<b>5%</b>
12. Loss of scalp	
a) 1/3 of scalp area	<b>5%</b>
b) 1/2 of the scalp area	<b>15%</b>
c) entire scalp	<b>30%</b>
<b>Notes - items 1-12</b>	
<ul style="list-style-type: none"> <li>• Disability is not accepted for concussions that are not verified by a hospital or outpatient facility within 24 hours from the moment of injury.</li> <li>• All forms of epilepsy must be clinically determined using all modern methods of diagnosis.</li> <li>• For different consequences of brain damage caused by an accident, disability percentage is not added, but instead determined based on the item most favorable for the insured person.</li> <li>• Permanent disability for all cases under items 1 - 10 is determined 10 months after the injury, at the earliest.</li> <li>• Permanent disability for the case under item 6 is determined after the completion of treatment.</li> </ul>	
II. Eyes	

13. Total loss of eyesight in both eyes	100%
14. Total loss of eyesight in one eye	33%
15. Weakening of eyesight in one eye: for each 1/10 of vision reduction	3.33%
16. If eyesight is also weakened in the other eye by more than 3/10, each tenth of vision reduction in that eye	6.66%
17. Diplopia as permanent and irreparable consequence of eye injury:	
a) external ophthalmoplegia	10%
b) total ophthalmoplegia	20%
18. Loss of eye lens:	
a) in one eye	20%
b) in both eyes	30%
19. Partial damages to the retina and cornea:	
a) partial loss of field of vision resulting from detached retina following a direct injury to a healthy eye	5%
b) opacitates corporis vitrei, resulting from hemorrhage in the cornea following an eye injury	5%
20. Mydriasis resulting from a direct eye injury	5%
21. Incomplete internal ophthalmoplegia	10%
22. Injuries of the lacrimal apparatus and eyelids:	
a) Epiphora	5%
b) Entropium, ectropium	5%
c) Ptosis of eyelids	5%
23. Concentric narrowing of field of vision in the remaining eye:	
a) up to 60 degrees	10%
b) up to 40 degrees	30%
c) up to 20 degrees	50%
d) up to 5 degrees	60%
24. One-sided concentric narrowing of field of vision	
a) up to 50 degrees	5%
b) up to 30 degrees	15%
c) up to 5 degrees	30%
25. Homonymous hemianopsia	30%
<b>Notes - items 13-25</b>	
<ul style="list-style-type: none"> <li>• For detached retina, disability is determined based on items 15, 16, and 19</li> <li>• Eye bulb injury resulting in detached retina must be clinically diagnosed.</li> <li>• Evaluation of the eye damage is made after finished medical treatment, except in cases under items 17 and 21 for which minimal period is one year after injury.</li> </ul>	
<b>III. Ears</b>	
26. Total deafness in both ears with normal vestibular function of the inner ear	40%
27. Total deafness in both ears with vestibular dysfunction of the inner ear	60%
28. Impaired sense of balance with normal hearing	5%
29. Total deafness in one ear with normal vestibular function of the inner ear	15%
30. Total deafness in one ear with vestibular dysfunction of the inner ear	20%
31. Hardness of hearing in both ears with normal vestibular function of the inner ear: overall loss of hearing:	
a) 20 – 30%	5%
b) 31 – 60%	10%
c) 61 – 85%	20%
32. Bilateral hearing damage with vestibular dysfunction of the inner ear: overall loss of hearing:	
a) 20 – 30%	10%
b) 31 – 60%	20%
c) 61 – 85%	30%
33. Unilateral severe hearing damage with normal vestibular function of the inner ear: loss of hearing on the level of 90 – 95 decibels	10%
34. Unilateral severe hearing damage with vestibular dysfunction of the inner ear: loss of hearing on the level of 90 – 95 decibels	12.5%
35. Earlobe injury:	
a) partial loss or deformity	5%
b) total loss or deformity	10%
<b>Notes - items 26-35</b>	
<ul style="list-style-type: none"> <li>• For all cases referred to in this chapter, the level of disability is determined after a completed medical treatment, but not earlier than 6 months from the injury, except in case of item 35, which is determined upon the completed treatment.</li> </ul>	

<b>IV. Face</b>	
36. Facial deformity accompanied by functional disorders and/or post-traumatic deformities of facial bones:	
a) low degree	5%
b) medium degree	10%
c) high degree	25%
<b>Note - item 36</b>	
• For cosmetic and aesthetic facial scars, disability is not determined.	
37. Limited mouth opening:	
a) gap between the top and bottom teeth - up to 4 cm	5%
b) gap between the top and bottom teeth - up to 3 cm	15%
c) gap between the top and bottom teeth - up to 1.5 cm	30%
38. Defects followed by functional disorder on jaw bones, on tongue or palate:	
a) low degree	10%
b) medium degree	20%
c) high degree	30%
<b>Notes - items 36-38</b>	
• For cases under 36, 37 and 38, disability is determined after the completed treatment, but no sooner than 6 months following an injury.	
39. Loss of permanent teeth	
a) up to 16 teeth - per tooth	1%
b) 17 or more teeth - per tooth	1,5%
40. Paresis of facial nerve after temporal bone fracture or injury of corresponding parotid region:	
b) low degree	5%
b) medium degree	10%
c) high degree with contraction and tics of facial muscles	20%
d) paralysis of facial nerve	30%
<b>Note - item 40</b>	
• Disability described under item 40 is determined after the completed treatment but no sooner than one year after the injury.	
<b>V. Nose</b>	
41. Nose injuries:	
a) partial loss of nose	15%
b) loss of entire nose	30%
42. Anosmia resulting from verified fracture of upper internal part of nasal bones:	5%
43. Change in shape of the nose:	
b) mild	5%
b) medium	10%
c) severe	15%
44. Heavy breathing caused by fracture of the nasal septum determined clinically and by an X-ray immediately after injury	5%
<b>VI. Trachea and Esophagus</b>	
45. Injuries of trachea:	
a) post tracheotomy stage (tracheotomy following an injury)	5%
b) stenosis of trachea after injuries of larynx and the initial part of trachea	10%
46. Stenosis of trachea, causing permanent wearing of cannula	60%
47. Permanent organic hoarseness caused by injury	
a) mild	5%
b) severe	15%
48. Narrowing of esophagus:	
a) mild	10%
b) medium	20%
c) severe	30%
49. Total narrowing of esophagus with permanent gastrostomy	80%
<b>VII. Thorax</b>	
50. Ribs injury:	
a) a malunion fracture of 2 ribs or malunion fracture of the sternum with normal lung function	10%
b) a malunion fracture of 3 or more ribs with normal lung function	10%
51. Post-thoracotomy condition	10%

52. Restrictive damage of lung function caused by rib fracture, penetrating injuries of thorax, post-traumatic adhesions, chemathorax and pneumothorax:	
a) vital capacity reduced by 20–30 %	15%
b) vital capacity reduced by 31–50%	30%
c) vital capacity reduced by 51 % or more	50%
53. Fistula induced by damage to lung tissue (emphysema)	15%
54. Chronic localized lung abscess after injury	20%
<b>Notes - items 50-54</b>	
<ul style="list-style-type: none"> <li>• Lung capacity is determined by repeated spirometry and if necessary, by more detailed pulmonary exam and ergometry.</li> <li>• If the conditions under items 50, 51, 53 and 54 are accompanied by a reduced lung capacity, then these conditions are evaluated based on item 52.</li> <li>• Based on items 52, 53 and 54, the evaluation is carried out after the completed treatment, but no sooner than one year after the date of injury.</li> <li>• Disability is not determined for the fracture of one rib.</li> </ul>	
55. Loss of one breast:	
a) before 50 years of age	10%
b) after 50 years of age	5%
c) severe breast damage before 50 years of age	5%
56. Loss of both breasts:	
a) up to 50 years of age	30%
b) over 50 years of age	15%
c) severe damage to both breasts up to 50 years of age	10%
57. Consequences of penetrating cardiac injury or penetrating injuries to the thoracic great vessels:	
a) normal electrocardiogram	30%
b) variable electrocardiogram that reflects the severity of change	60%
c) blood vessels	15%
d) aortic aneurysm with an implant	40%
<b>VIII. Skin</b>	
58. Deeper scars on the body after burns or injuries, with no impact on mobility, that cover:	
a) up to 10% of the body surface area	5%
b) up to 20% of the body surface area	10%
c) over 20% of the body surface area	15%
59. Deep scars on the body after burns or injuries covering:	
a) up to 10% of the body surface area	10%
b) up to 20% of the body surface area	20%
c) over 20% of the body surface area	30%
<b>Notes - items 58-59</b>	
<p>Cases referred to under items 58 and 59 are calculated by applying the Rule of Nines</p> <p>The total burned surface area of the body is defined by using Wallace rule</p> <p>Rule of nines</p> <ul style="list-style-type: none"> <li>– Head and neck.....9%</li> <li>– One arm.....9%</li> <li>– Anterior trunk.....2 x 9%</li> <li>– Posterior trunk.....2 x 9%</li> <li>– Leg.....2 x 9%</li> <li>– Perineum and genitals .....1%</li> </ul> <ul style="list-style-type: none"> <li>• Deeper scarring occurs after an intermediate burn (II-B degree) and/or injury causing a small skin defect.</li> <li>• Deep scarring occurs after a deep burn (III and IV degree) and/or severe skin defect.</li> <li>• Disability is not determined for consequences of superficial burns of the skin (I and IIA degree burns).</li> <li>• Functional disorders caused by burns or injuries listed under item 59 are assessed based on related item in the Table.</li> </ul>	
<b>IX. Abdomen</b>	
60. Traumatic hernia verified in a hospital immediately after injury, if an injury of soft parts of abdominal wall in that area has been confirmed in addition to the hernia	5%
61. Injuries to thoracic diaphragm:	
a) condition after a rupture of thoracic diaphragm immediately after the injury, confirmed and surgically treated in a hospital	20%
b) a relapse of thoracic hernia after a surgical treatment of traumatic hernia of thoracic diaphragm	30%
62. Postoperative hernia after laparotomy performed because of an injury:	
a) mild	10%
b) severe	20%
63. Surgical scar(s) resulting from surgical opening of the abdomen for the purpose of testing the contents (exploratory laparotomy)	5%

64. Injury of the intestines, liver, spleen, stomach:	
a) with suturing	15%
b) intestine and stomach injury with resection	20%
c) liver injury with resection	30%
65. Loss of spleen:	
66. Pancreas injury based on functional damage	25%
67. Anus praeternaturalis - permanent	50%
68. Gastrointestinal fistula	30%
69. Permanent 'incontinentio alvi':	
a) partial	30%
b) total	60%
<b>X. Urinary tract</b>	
70. Loss of one kidney with normal function of the other	30%
71. Loss of one kidney and damage to the other:	
a) up to 30% of function impairment	40%
b) over 30%, up to 50% of function impairment	55%
c) over 50% of function impairment	80%
72. Functional damage to one kidney:	
a) up to 30% of function impairment	10%
b) up to 50% of function impairment	15%
c) over 50% of function impairment	20%
73. Functional damage to both kidneys:	
a) up to 30% of function impairment	30%
b) up to 50% of function impairment	45%
c) over 50% of function impairment	60%
74. Urinary incontinence due to injury to urethra:	
a) mild (under 18 ch)	10%
b) medium (under 14 ch)	20%
c) severe (under 6 ch)	35%
75. Bladder injury with reduced capacity, for each 1/3 of capacity reduction	10%
76. Total incontinence:	
a) in men	30%
b) in women	30%
77. Urinary fistula:	
a) urethra	20%
b) perineal and vaginal area	40%
<b>XI. Genital organs</b>	
78. Loss of one testicle before the age of 60	15%
79. Loss of one testicle after the age of 60	5%
80. Loss of both testicles before the age of 60	50%
81. Loss of both testicles after the age of 60	30%
82. Loss of penis before the age of 60	50%
83. Loss of penis after the age of 60	30%
84. Penis deformity, loss of capacity for sexual intercourse, before the age of 60	50%
85. Penis deformity, loss of capacity for sexual intercourse, after the age of 60	30%
86. Loss of uterus and ovaries before the age of 55:	
a) loss of uterus	30%
b) loss of one ovary	10%
c) loss of both ovaries	30%
87. Loss of uterus and ovaries after the age of 55	
a) loss of uterus	10%
b) for the loss of each ovary	5%
88. Damage to vulva and vagina preventing sexual intercourse, before the age of 60	50%
89. Damage to vulva and vagina preventing sexual intercourse, after the age of 60	15%
<b>XII. Spinal column</b>	

90. Spinal column injury with permanent damage to the spinal cord or peripheral nerves (tetraplegia, paraplegia, triplegia), followed by inability to control defecation and urination	<b>100%</b>
91. Spinal cord injury with total paralysis of the lower limbs, with preserved control of defecation and urination	<b>90%</b>
<b>Notes - items 90-91</b>	
<ul style="list-style-type: none"> <li>Assessment of damage is performed upon determining permanent neurological damage.</li> </ul>	
92. Spinal injury with permanent damage to the spinal cord or peripheral nerves (weakness in three or four limbs) with preserved control of defecation and urination, confirmed by EMG:	<b>90%</b>
93. Spinal injury with paresis of the lower extremities, confirmed by EMG:	
a) mild	<b>40%</b>
b) medium	<b>50%</b>
c) severe	<b>60%</b>
<b>Notes - items 92-93</b>	
<ul style="list-style-type: none"> <li>Impairment evaluation is carried out after the completion of the treatment, but not sooner than 2 years from the date of injury.</li> </ul>	
94. Reduced spinal mobility due to fracture of at least two vertebra with change in the spinal curvature (kyphosis, gibus, scoliosis):	
a) mild	<b>20%</b>
b) medium	<b>30%</b>
c) severe	<b>40%</b>
95. Reduced spinal mobility after a cervical vertebrae injury:	
a) mild	<b>5%</b>
b) medium	<b>20%</b>
c) severe	<b>30%</b>
96. Reduced spinal mobility after an injury of the bone part of thoracic vertebrae:	
a) mild	<b>5%</b>
b) medium	<b>10%</b>
c) severe	<b>15%</b>
97. Reduced spinal mobility after an injury of the lumbar vertebrae:	
a) mild	<b>15%</b>
b) medium	<b>25%</b>
c) severe	<b>35%</b>
98. Serial fracture of spinal processes of three or more vertebrae	<b>5%</b>
99. Serial fracture of transverse processes of three or more vertebrae	<b>10%</b>
<b>Note</b>	
<ul style="list-style-type: none"> <li>Hernia disci intervertebralis, all types of lumbago, discopathy, spondylosis, ondylolisthesis, spondylolysis, sacralgia, myofasciitis, coccygodynia, sciatica, fibrositis, fasciitis and all pathoanatomical changes of the lumbosacral region indicated by analogous terms are not covered.</li> </ul>	
<b>XIII. Pelvis</b>	
100. Multiple fractures of the pelvis with severe deformity	<b>30%</b>
101. Symphysiolysis with horizontal and/or vertical dislocation	
a) 1 cm in size	<b>10%</b>
b) 2 cm in size	<b>15%</b>
a) over 2 cm in size	<b>25%</b>
102. Malunion fracture of one thigh bone	<b>10%</b>
103. Malunion fracture of both thigh bones	<b>15%</b>
104. Malunion fracture of the pubic or sciatic bone	<b>10%</b>
105. Malunion fracture of two bones: pubic, sciatic, or pubic and sciatic	<b>15%</b>
106. Malunion fracture of sacral bone	<b>10%</b>
107. Coccyx bone (tailbone):	
a) malunion fracture of tailbone or surgical removal of broken fragment of the tailbone	<b>5%</b>
b) surgically removed tailbone	<b>10%</b>
<b>Notes - items 100-107</b>	
<ul style="list-style-type: none"> <li>Disability is not determined for malunion fractures of pelvic bones and if there are no actual functional problems.</li> </ul>	
<b>XIV. Arms</b>	
108. Loss of both arms or hands	<b>100%</b>
109. Loss of arm in the shoulder	<b>70%</b>
110. Loss of upper arm	<b>65%</b>
111. Loss of arm below the elbow with preserved elbow function	<b>60%</b>
112. Loss of a hand	<b>55%</b>

113. Loss of all fingers:	
a) on both hands	90%
b) on one hand	45%
114. Loss of a thumb	20%
115. Loss of index finger	12%
116. Loss of middle finger, ring finger or little finger:	
a) middle finger	9%
b) ring finger or little finger, per finger	6%
117. Loss of metacarpal bone of a thumb	6%
118. Loss of metacarpal bone of an index finger	4%
119. Loss of metacarpal bone of middle finger, ring finger or little finger, per bone	3%
<b>Notes - items 108-119</b>	
<ul style="list-style-type: none"> <li>• A half of the disability is determined for the loss of one thumb joint, and for the loss of one joint on any of the remaining fingers, 1/3 of the disability set for that particular finger.</li> <li>• Partial loss of bone section of a joint is considered loss the whole joint.</li> <li>• For the loss of fingertip, one half of the disability set for the loss of a joint</li> </ul>	
<b>XV. Upper arm</b>	
120. Total stiffness of the shoulder joint in a functionally improper position (abduction)	35%
121. Total stiffness of the shoulder joint in a functionally favorable position (adduction)	25%
122. Reduced mobility of an arm in the shoulder joint - compared to a healthy arm:	
a) reduced joint mobility up to 1/3	3%
b) reduced joint mobility up to 2/3	15%
c) reduced joint mobility over 2/3	25%
123. Recurrent dislocation of the shoulder joint that often occurs after the injury	10%
124. Looseness of the shoulder joint with bone defect of the joints	30%
125. Collarbone:	
a) malunion fracture of the clavicle	5%
b) false joint in non-union fracture of the clavicle	10%
126. Partial dislocation of the acromioclavicular or sternoclavicular joint	5%
127. Total dislocation of acromioclavicular or sternoclavicular joint	10%
128. Shoulder joint prosthesis	30%
129. False joint in non-union fracture of the humerus	30%
130. Final stage of chronic osteomyelitis of the upper extremity bones with fistula	10%
131. Paralysis of the accessorius nerve	15%
132. Paralysis of the brachial plexus	60%
133. Partial paralysis of the brachial plexus (upper part or lower part)	35%
134. Paralysis of the axillary nerve	15%
135. Paralysis of the radial nerve	30%
136. Paralysis of the medianus nerve	35%
137. Paralysis of the ulnaris nerve	30%
138. Paralysis of two nerves on one arm	50%
139. Paralysis of three nerves on one arm	60%
<b>Notes - items 120-139</b>	
<ul style="list-style-type: none"> <li>• Paresis of nerves is covered with up to 2/3 of disability determined for paralysis of that nerve.</li> <li>• Disability is determined upon the completion of medical treatment, but not sooner than two years from the date of injury; confirmed by EMG (maximum 3 months old) is required.</li> </ul>	
<b>XVI. Forearm</b>	
140. Total stiffness of the elbow in functionally favorable position ranging from 100 to 140 degrees	20%
141. Total stiffness of the elbow in functionally improper position	30%
142. Reduced mobility of an elbow - compared to the healthy arm:	
a) reduced joint mobility up to 1/3	5%
b) reduced joint mobility up to 2/3	15%
c) reduced joint mobility over 2/3	20%
143. Loosened elbow joint – oscillation in horizontal movements:	
a) deviation up to 10 degrees	10%
b) deviation up to 20 degrees	15%
c) deviation over 20 degrees	25%



144. Elbow prosthesis	25%
145. Pseudoarthrosis in case of non-union fracture of both forearm bones	30%
146. Pseudoarthrosis in case of non-union fracture of the back side of the forearm (radius)	15%
147. Pseudoarthrosis in case of non-union fracture of the inner bone of the forearm (ulna)	15%
148. Anchylosis of the forearm in supination	25%
149. Anchylosis of the forearm in middle position	15%
150. Anchylosis of the forearm in pronation	20%
151. Reduced rotation of the forearm (torsion) - compared to the healthy arm:	
a) reduced joint mobility up to 1/3	5%
b) reduced joint mobility up to 2/3	10%
c) reduced joint mobility over 2/3	15%
152. Total stiffness of the wrist	
a) in extended position	15%
b) in axis of the forearm	20%
c) in flexed position	30%
153. Reduced mobility of the wrist - compared to the healthy arm:	
a) reduced joint mobility up to 1/3	3%
b) reduced joint mobility up to 2/3	15%
c) reduced joint mobility over 2/3	20%
154. Prosthesis of the conical and/or lunate bone	20%
155. Prosthesis of the wrist joint	25%
<b>Note</b>	
• False joint of the conical and/or the lunate bone is evaluated based on item 153.	
<b>XVII. Fingers</b>	
156. Total stiffness of all the fingers of one hand	40%
157. Total stiffness of the whole thumb	15%
158. Total stiffness of the whole index finger	9%
159. Total stiffness of the middle finger, ring finger and little finger;	
a) whole middle finger	6%
b) whole ring and little finger, for each one	4%
<b>Notes - items 156-159</b>	
• For total stiffness of one thumb joint, a half of the disability sum determined for the loss of the entire finger is assigned, whereas for total stiffness of one joint on other fingers, a third of the disability sum determined for the loss of a finger is assigned.	
• Total sum of all percentages for stiffness of joints of one finger cannot exceed the percentage set for total stiffness of that finger.	
160. Reduced mobility of a thumb after properly healed fracture of the base I of the metacarpal bone (Bennett)	5%
161. Malunion of the Bennett's fracture	10%
162. Fracture of the metacarpal bones:	
a) malunion fracture of the thumb metacarpal bone	4%
b) malunion fracture of the index finger, middle finger, ring finger and little finger metacarpal bone - per bone	2%
163. Reduced mobility of the distal or basal joint of the thumb:	
a) mild	3%
b) severe	6%
164. Reduced mobility of some joints of the index finger:	
a) mild – for each joint	2%
b) severe – for each joint	3%
165. Reduced mobility of some joints:	
a) middle finger:	
1) mild – for each joint	1,5%
2) severe – for each joint	2,5%
b) ring finger and little finger:	
1) mild – for each joint	1%
2) severe – for each joint	2%
<b>Notes - items 160-165</b>	
• Total disability determined under items 163, 164 and 165 cannot exceed the disability percentage determined for total stiffness of the same finger.	
• Mild reduced mobility means a mobility reduced by a half compared to the normal mobility, whereas severe means a	

reduced mobility above one half of the normal mobility.

<b>XVIII. Legs</b>	
166. Loss of both upper legs (femur, thighbones)	<b>100%</b>
167. Leg exarticulation at the hip	<b>70%</b>
168. Loss of upper leg in the upper third, the stump unsuitable for prosthesis	<b>60%</b>
169. Loss of upper leg below the upper third	<b>50%</b>
170. Loss of both lower legs, stumps suitable for prosthesis	<b>80%</b>
171. Loss of lower leg, stumb less than 6 cm	<b>45%</b>
172. Loss of lower leg, stumb longer than 6 cm	<b>40%</b>
173. Loss of both feet	<b>80%</b>
174. Loss of one foot	<b>35%</b>
175. Loss of the entire foot except the heel and ankle bone	<b>35%</b>
176. Loss of the middle section of a foot and toes	<b>30%</b>
177. Loss of a foot at the middle section (metatarsus)	<b>25%</b>
178. Loss of the first or fifth metatarsal bone	<b>5%</b>
179. Loss of the second, third and fourth metatarsal bone, per bone	<b>3%</b>
180. Loss of all toes on one foot	<b>20%</b>
181. Loss of a big toe:	
a) loss of the final phalanx on a big toe	<b>5%</b>
b) loss of the entire big toe	<b>10%</b>
182. Complete loss of each toe, except the big toe	<b>2.5%</b>
183. Partial loss of each toe, except the big toe	<b>1%</b>
<b>Note:</b>	
• Stiffness of interfalangeal joints of II-V toes in extended position or reduced mobility of these joints is not considered disability.	
184. Total stiffness of the hip in a functionally favourable position	<b>30%</b>
185. Total stiffness of the hip in a functionally unfavourable position	<b>40%</b>
186. Total stiffness of both hips	<b>70%</b>
187. Old traumatic hip dislocation that has not been returned to its original position	<b>40%</b>
188. False joint due to non-union fracture of the thigh bone (femur) with reduction	<b>45%</b>
189. Degenerative changes in the hip joint with a deformation after fracture, followed by reduced mobility of the hip, diagnosed with an X-ray – compared to the healthy hip:	
a) reduced joint mobility up to 1/3	<b>15%</b>
b) reduced joint mobility from 1/3 to 2/3	<b>25%</b>
c) reduced joint mobility over 2/3	<b>35%</b>
190. Hip prosthesis	<b>30%</b>
191. Reduced hip mobility - compared to the healthy hip:	
a) reduced joint mobility up to 1/3	<b>10%</b>
b) reduced joint mobility from 1/3 to 2/3	<b>15%</b>
c) reduced joint mobility over 2/3	<b>25%</b>
192. False joint resulting from non-union fracture of the thighbone	<b>40%</b>
193. Malunion fracture of the thigh bone with angulation of:	
a) 10-20 degrees	<b>10%</b>
b) over 20 degrees	<b>15%</b>
194. Final stage of a chronic osteomyelitis of lower limbs (with fistula)	<b>10%</b>
195. Big and deep scars in the muscles of the upper and lower leg as well as traumatic hernia of the upper and lower leg, without joint dysfunction	<b>10%</b>
196. Circulatory changes following a damage to large blood vessels of the lower limbs:	
a) lower leg	<b>10%</b>
b) upper leg	<b>20%</b>
199. Shortening of leg caused by fracture:	
a) 2 – 4 cm	<b>10%</b>
b) 4.1 – 6 cm	<b>15%</b>
a) over 6 cm	<b>20%</b>
198. Stiffness of the knee:	
a) in a functionally favourable position (flexiing up to 10 degrees)	<b>25%</b>

b) in a functionally unfavourable position	<b>35%</b>
199. Degenerative changes in the knee joint, with deformity, after a joint injury, with reduced mobility, diagnosed with an X-ray – compared to the healthy knee:	
a) reduced joint mobility up to 1/3	<b>15%</b>
b) reduced joint mobility from 1/3 to 2/3	<b>25%</b>
c) reduced joint mobility over 2/3	<b>30%</b>
200. Reduced mobility of the knee - compared to the healthy knee:	
a) reduced joint mobility up to 1/3	<b>5%</b>
b) reduced joint mobility from 1/3 to 2/3	<b>15%</b>
c) reduced joint mobility over 2/3	<b>20%</b>
201. Reduced knee flexion by less than 15 degrees	<b>5%</b>
202. Knee instability following a knee ligament injury:	
a) instability in one direction	<b>5%</b>
b) instability in two directions	<b>15%</b>
c) constant use of orthopedic device	<b>30%</b>
203. Knee prosthesis	<b>30%</b>
204. Damage to the meniscus with relapsing obstruction or condition following a surgically removed meniscus	<b>5%</b>
205. Loose intraarticular body caused by an injury	<b>10%</b>
206. Functional disorder following removal of patella (kneecap):	
a) partial removal of patella	<b>5%</b>
b) complete removal of patella	<b>15%</b>
207. False joint of the patella	<b>10%</b>
208. Recurring traumatic knee synovitis and/or traumatic chondromalacia of patella	
209. Pseudoarthrosis of tibia	<b>10%</b>
a) no bone defect	<b>20%</b>
b) with bone defect	<b>30%</b>
210. Malunion fracture of the upper leg with 'valgus' or 'recurvatus' deformities	
a) from 5 to 15 degrees	<b>10%</b>
b) over 15 degrees	<b>15%</b>

211. Total stiffness of the ankle joint in functionally favorable position (flexing of 5 – 10 degrees towards the sole of the feet)	20%
212. Total stiffness of the ankle joint in a functionally unfavourable position	25%
213. Reduced ankle joint mobility - compared to a healthy ankle	
a) reduced joint mobility by up to 1/3	5%
b) reduced joint mobility from 1/3 to 2/3	15%
c) reduced joint mobility over 2/3	20%
214. Reduced mobility of the ankle joint in one direction of less than 10 degrees, or reduced mobility of subtalar joint - compared to the healthy side	5%
215. Endoprosthesis of ankle joint	25%
216. Traumatic expansion of the malleolar bone of the foot - compared to a healthy foot	15%
217. Feet deformity: pes eskavatus, pes planovalgus, pes varus, pes ekvinus	
a) mild	10%
b) severe	20%
218. Deformity of calcaneus after compressive fracture	20%
219. Deformity of talus following a fracture, with degenerative changes	20%
220. Isolated fracture of tarsus without major deformity	5%
221. Deformity of one metatarsal bone following fracture, per bone, but in total not more than 10%	3%
222. Major deformity of metatarsus following a fracture	10%
223. Total stiffness of the end joint of the big toe	2.5%
224. Total stiffness of the basal toe joint, or both joints	5%
225. Stiffness of the basal joint of II – V toe, per toe	1%
226. Deformity or ankylosis of II – V toe in flexed position (digitus fleksus), per toe	1.5%
227. Big scars on the heel or sole after damage to the soft parts:	
a) up to 1/2 of the sole surface area	10%
b) over 1/2 of the sole surface area	20%
228. Paralysis of the ischiadic nerve	40%
229. Paralysis of the femoral nerve	30%
230. Paralysis of the tibial nerve	25%
231. Paralysis of the peroneal nerve	25%
232. Paralysis of the gluteal nerve	10%
<b>Notes</b>	
<ul style="list-style-type: none"> <li>• A maximum level of disability to be assigned for paresis of a leg nerve is 2/3 of the percentage set out for paralysis of that nerve.</li> <li>• Disability under items 228 – 232 shall be determined upon completion of medical treatment, but not sooner than 2 years from the date of injury, with EMG results, not older than 3 months.</li> </ul>	

## Effective Date and Date of Implementation

Effective date: 31.12.2022

