

# Loss of salary Insurance – Non-professional illness and Accidents

Insurance product information document

Insurer: MGEN Vie, registered under SIREN number 441 922 002, 3-7 Square Max Hymans, 75748 PARIS Cedex 15 France.

Represented by VYV International Benefits, 7 Square Max Hymans, 75648 Paris Cedex 15, France, RCS Paris 813 36 1441, Orias 16002500.

Product: Insurance contract no. MGENIB110043NP

This information document provides a summary of the main benefits and exclusions of the contract. It does not consider your specific needs and requests. You will find full information on this product in the contract's information leaflet, which should be read carefully. The benefits preceded by a tick are systematically covered by the contract.

The purpose of the "Loss of salary - Non-professional illness and Accidents" insurance is to provide international civil servants employed by an international organization within the United Nations, members of AMFI-GPAFI, with optional benefits in the event of non-professional illnesses or non-professional accidents, including accidents occurring on the home-workplace journey.

The group insurance contract has been taken out by AMFI-GPAFI with VYV International Benefits, acting on behalf of the insurer MGEN Vie, whose legal notices appear at the bottom of the page.



## What is covered

- ✓ The purpose of the insurance is to pay benefits in the event of a Member's total or partial inability to work due to illness or non-professional accident, including an accident occurring on the home-workplace journey, when the civil servant's salary is no longer paid in full due to the exhaustion of sick leave days (certified and non-certified) on full salary.

The insurance coverage includes payment of daily benefits.

- ✓ Depending on the Member's length of service within the international organizations, the insurance will be effective once the three (3) months of sick leave on full pay (staff members with less than three (3) years of continuous service) or nine (9) months of sick leave on full pay (staff members with three (3) years or more of continuous service) have been exhausted.

- ✓ **Daily benefits: 50% of the insured annual salary**



## In which countries am I covered?

Coverage is provided 24 hours a day, worldwide, only in case of non-professional illnesses or accidents (including accidents occurring on the home-workplace journey).



## What is the premium to pay?

The annual premium for active international civil servants who have completed less than 3 years of continuous service in accordance with point 5 of the leaflet is 1.95% of the insured annual salary.

The annual premium for active international civil servants who have completed 3 or more years of continuous service in accordance with point 5 of the leaflet is 0.95% of the insured annual salary.



## What is not covered

- ✗ PROFESSIONAL ILLNESSES, PROFESSIONAL ACCIDENTS, EXCLUDING ACCIDENTS OCCURRING ON THE HOME-WORKPLACE JOURNEY, AS WELL AS BODILY INJURIES SIMILAR TO THE CONSEQUENCES OF AN ACCIDENT;
- ✗ THE CONSEQUENCES OF ACTS OF WAR IN SWITZERLAND AND ABROAD. HOWEVER, IF A WAR BREAKS OUT FOR THE FIRST TIME AND SURPRISES THE MEMBER ABROAD, IN THE COUNTRY WHERE THE MEMBER IS STAYING, THE INSURANCE COVERAGE REMAINS IN FORCE FOR 14 DAYS FOLLOWING THE START OF HOSTILITIES;
- ✗ ACCIDENTS DURING THE INTENTIONAL COMMITTING OF A CRIME OR AN OFFENCE;
- ✗ SUICIDE, SELF-MUTILATION OR ATTEMPTED SUICIDE;
- ✗ ACCIDENTS OCCURRING DURING THE USE OF AIRCRAFT AND DURING PARACHUTE JUMPS IF THE MEMBER INTENTIONALLY VIOLATES THE REQUIREMENTS OF THE AUTHORITIES OR DOES NOT POSSESS OFFICIAL PERMITS AND AUTHORISATIONS OR KNEW OR SHOULD HAVE KNOWN FROM THE CIRCUMSTANCES THAT THE PERMITS AND AUTHORISATIONS PRESCRIBED FOR THE AIRCRAFT USED OR FOR THE MEMBERS OF THE CREW WERE MISSING;
- ✗ THE EFFECTS OF IONISING RADIATION. HOWEVER, DAMAGE TO HEALTH RESULTING FROM RADIATION PRESCRIBED BY A DOCTOR AND NECESSITATED BY AN INSURED EVENT IS INSURED;
- ✗ ACCIDENTS OCCURRING DURING MILITARY SERVICE ABROAD AND DURING PARTICIPATION IN ACTS OF WAR;
- ✗ PARTICIPATION IN ACTS OF TERRORISM AND BANDITRY;
- ✗ PARTICIPATION IN FIGHTS OR BRAWLS, UNLESS THE MEMBER WAS INJURED BY THE PROTAGONISTS WHILE NOT TAKING PART IN THE FIGHT OR BRAWL OR WHILE ASSISTING A DEFENCELESS PERSON;
- ✗ PARTICIPATION IN DISORDERLY CONDUCT.



## Are there any limitations on coverage?

### Main limitations:

- ! Deductible period:
  - 3 months' sick leave with full pay for civil servants with less than three (3) years' continuous service;
  - 9 months' sick leave with full salary for civil servants with three (3) or more years' continuous service.
- ! Coverage period:
  - Provided that the civil servant is still employed by the organization and on sick leave, a maximum of 720 days (24 months at 50%) per period of four (4) consecutive years.
- ! The loss of salary insurance is effective when the Member receives only half pay.
- ! Membership of the international civil servant is possible by the month in which the age of 65 is reached at the latest.



## What are my obligations?

**Under penalty of nullity of the insurance contract and lack of coverage:**

### Documents to complete and submit for membership:

- An individual application form accurately completed and signed;
- A health questionnaire accurately completed and signed;
- The sick leave declaration (certified and uncertified);
- The last salary slip.

### Procedure to follow during membership:

- Ensure that the premium is paid to AMFI-GPAFI in accordance with the fixed terms;
- Inform AMFI-GPAFI, within a maximum of thirty (30) days, of any change in the Member's personal and professional status.

### Procedure to follow in case of a claim to obtain benefits payment:

- Send to the AMFI-GPAFI all the supporting documents required for the payment of benefits provided for in the information leaflet.



## When do I pay the premium and how?

The annual premiums must be paid, in CHF, by the international civil servant to AMFI-GPAFI by means of salary deductions. If this option is not available within the employing organization, then the deduction will be made from the international civil servant's bank account (LSV/SDD) by AMFI-GPAFI. If a direct debit is not available, the international civil servant will have to pay the premium through of a bank transfer.

Funds must be received before the beginning of a month for the coverage to be effective during that month.

For any month started, the premium is due in full. The same applies if the Member dies or is separated from his/her organization during a month.



## Start and end of the insurance coverage

The insurance coverage is subordinated to AMFI-GPAFI's membership and acceptance by the Insurer.

The effective date of the insurance coverage is indicated on the membership certificate sent to the Member by AMFI-GPAFI.

The insurance coverage terminates in the following cases:

- when the international civil servant no longer meets the AMFI-GPAFI's membership conditions;
- in the event of non-payment of premiums;
- when the Member resumes work at 100%;
- when the Member receives a disability benefit from his/her Pension Fund;
- when the Member receives a retirement benefit from any collective pension scheme;
- if the insurance is terminated by the Member in writing by the end of a month, giving a full month's notice;
- at the end of the 6<sup>th</sup> month following the appointment termination date for international civil servants with less than three (3) years of continuous service;
- at the end of the 18<sup>th</sup> month following the appointment termination date for international civil servants with three (3) or more years of continuous service;
- after compensation for a maximum of 720 days (24 months at 50%) per period of four consecutive years;
- in the event of a false statement;
- on the day of the Member's death;
- in case of termination of the group insurance contract MGENIB1100433NNP concluded between the AMFI-GPAFI and the Insurer.



## How can I terminate the insurance coverage?

Membership is tacitly renewed on the 1<sup>st</sup> of January of each year for a period of twelve (12) months.

The main Member (the international civil servant) may request the termination of his/her insurance coverage and/or that of his/her family members (Dependents) by sending a request to AMFI-GPAFI, in writing (e-mail or letter) by the end of a month, with a full month's notice.

Termination becomes effective on the 1<sup>st</sup> day of the month following the notice period.