

Non-professional accident insurance - Treatment expenses, death & disability

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 : Life and disability insurance contract no. MGENIB1100432NP

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 optional in the contract according to the choice made by the Member. The purpose of the "Non-professional accident" insurance is to provide international civil servants employed by an international organization within the United Nations, members of AMFI-GPAFI, as well as their family members (UN-recognized "Dependents"), with benefits in case of non-professional accidents (in accordance with the provisions of the Swiss Federal Act on Accident Insurance (UVG)) and including accidents occurring on the home-workplace journey.

The group 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 provide treatment and life & disability benefits in case of non-professional accidents (including accidents occurring on the home-workplace journey), according to the choice made by the Member, either:
- ✓ Reimbursement of unlimited treatment expenses:
 - Reimbursement for a duration of five (5) years for expenses prescribed or carried out by a doctor (see list of benefits in the information leaflet);
 - Home care;
 - Travel and transport required by the accident;
 - Expenses incurred for rescue operations;
 - Search and rescue operations.

and/or

- ✓ Payment of a lump sum in case of the Member's* death: a minimum benefit of CHF 100,000 and a maximum one of CHF 1,000,000, optionally in increments of CHF 100,000.

and/or

- ✓ Payment of a lump sum in case of the Member's* disability: a minimum benefit of CHF 100,000 and a maximum one of CHF 1,000,000, optionally in increments of CHF 100,000.

*For international civil servants affiliated from 1st January 2023, the sum insured may not exceed four (4) times the annual salary.

*For Dependent Spouses, the insured lump sum will be limited to CHF 300'000.



In which countries am I covered in case of an accident?

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



What is the premium to pay?

- Unlimited treatment expenses (for a maximum of 5 years): CHF 120 per year.
- Lump sum in case of death: 0.06% of the insured lump sum.
- Lump sum in case of disability: 0.06% of the insured lump sum.



What is not insured

- ✗ PAYMENT OF THE DAILY HOSPITAL FEE AND DAILY BENEFITS (SALARY) UNDER THE UNLIMITED TREATMENT EXPENSES BENEFIT, CLAIMS RESULTING FROM PARTICIPATION IN ALL SPORTS AND COMPETITIONS IN A PROFESSIONAL CAPACITY;
- ✗ PROFESSIONAL ILLNESSES AND PROFESSIONAL ACCIDENTS, WITH THE EXCEPTION OF ACCIDENTS OCCURRING ON THE HOME-WORKPLACE JOURNEY;
- ✗ 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 ATTEMPT SUICIDE;
- ✗ ACCIDENTS OCCURRING DURING THE USE OF AIRCRAFT AND 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 LACKING;
- ✗ THE EFFECTS OF IONISING RADIATION. HOWEVER, HEALTH DAMAGE 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 HELPING A DEFENCELESS PERSON;
- ✗ PARTICIPATION IN DISORDERLY CONDUCT.



Are there any limitations on coverage?

Main limitations:

- ! Insurance coverage is limited to non-professional accidents, including accidents on the home-workplace journey.
- ! Children are excluded from the "death benefit" and "disability benefit".
- ! The international civil servant and family members (Dependents) can join at any time and are eligible on the first day of the month.
- ! Membership of the international civil servant and/or his/her family members (Dependents) 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;
- For the international civil servant wishing to be covered in case of death and/or disability his/her 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:

- Contact AMFI-GPAFI;
- Fill in and sign the declaration form in case of accident and send it to AMFI-GPAFI;
- Send all the supporting documents necessary for the payment of the benefits provided in the information leaflet to AMFI-GPAFI.



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;
- if the insurance is terminated in writing by the Member by the end of a month, with a full month's notice;
- in case of a false statement;
- at the end of the month of the Member's 70th birthday, only for new enrolment from 1st January 2023;
- on the day of the Member's death;
- for family members (Dependents) as soon as they cease to belong to the category of "Dependents" eligible for the insurance coverage;
- in case of termination of the group insurance contract no. MGENIB1100432NNP concluded between AMFI-GPAFI and the Insurer.



How can I terminate the insurance coverage?

Membership is tacitly renewed on the 1st 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 1st day of the month following the notice period.