

**Contract number: MGENIB1100433NNP**

# INFORMATION LEAFLET

Loss of salary Insurance

Illnesses

&

Non-professional Accidents

(including accidents occurring on the home-workplace journey)

Currency CHF

Taken out by AMFI-GPAFI for its Members,  
active International Civil Servants of the United Nations Office and affiliated Organizations

*Contractual document*

*Effective as of 1 January 2023*

As a Member, you are covered by the Loss of salary Insurance, taken out by AMFI-GPAFI with MGEN VIE, under the contract number no. MGENIB1100433NNP, which is intended to provide optional insurance coverage for International Civil Servants, members of AMFI-GPAFI, having subscribed to the Loss of salary insurance proposed by AMFI-GPAFI, of benefits in case of non-professional illnesses or accidents and including accidents occurring on the home-workplace journey.

The terms and conditions for the implementation of the benefits and the various benefits you are entitled to are set out in this information leaflet.

*This document is a translation of the terms and conditions of the insurance leaflet written in French. However, only the French version is binding.*

*Intermediated by: ASN, Advisory Services Network AG, Bederstrasse 51, 8002 Zurich, Switzerland*

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### Section 1. Purpose and basis of the information leaflet

#### 1- Purpose of the information leaflet

The contract, object of this information leaflet is a group insurance contract with optional membership taken out by l'Association des Mutuelles des Fonctionnaires Internationaux (AMFI) acting on behalf of its entity GPAFI (Groupement de Prévoyance et d'Assurance des Fonctionnaires Internationaux), with the Insurer MGEN VIE, under an underwriting delegation with VYV International Benefits (VYV-IB).

The declarations of both AMFI-GPAFI and the Members serve as a basis to this contract.

The Contract falls under *branche 1 - Accident, 2 - Illness and 20 - Life and Death*, as defined in Article R.211-2 of the *Code de la mutualité* (French Mutual Insurance Companies Code) and is governed by its stipulations as well as by the provisions of *Livre II* (Tome II) of the said Code and the French legislation in force.

The purpose of the Contract is to provide International Civil Servants, members of AMFI-GPAFI, who have subscribed to the Loss of salary insurance proposed by AMFI-GPAFI, benefits in the event of non-professional illnesses or non-professional accidents and including accidents occurring on the home-workplace journey, as per this information leaflet, namely:

- Payment of daily benefits in case of sick leave,
- Payment of daily benefits in case of a non-professional accident (including accidents occurring on the home-workplace journey).

Members have access to the content of the Statutes of the Insurer at <http://www.mgen.fr>. In the event of a conflict of interpretation between the contract covered by this leaflet and the provisions of the Statutes of the Insurer, the provisions of the contract shall prevail.

### 2- Effect, duration, renewal of the membership certificate and withdrawal

#### 2.1 Membership

Application for coverage under this policy shall be made by means of an individual application form completed, dated and signed by the Applicant.

This individual application specifies the identity of the Applicant, the elements necessary to determine the coverage and calculate the premium and the Applicant's consent.

The Applicant must acknowledge having read the pre-contractual documents, i.e., the Insurance Product Information Document (IPID) and this information leaflet.

The Insurer's acceptance is notified to the Applicant through AMFI-GPAFI.

The Applicant's membership to the insurance is confirmed by a membership certificate.

#### 2.2 Effective date and renewal

For new Members and for those taken over from the previous contract, membership of the insurance takes effect on the date mentioned on the membership certificate received (including the one issued through the previous contract).

From 1 January 2023 and for all Members, membership ends on 31 December 2023. It is then tacitly renewed on 1 January of each year for a period of twelve (12) months, unless terminated by the Member or the Insurer.

#### Membership may be terminated:

- **At the initiative of the Insurer:**
  - in the event of non-payment of premiums by the Member, in accordance with the terms and conditions set out in this leaflet,
  - on the date on which the Member is no longer a member of AMFI-GPAFI,
  - in case of a false statement.
- **At the Member's Initiative:**
  - in writing by the end of a month, giving one (1) full months' notice.
- **As of right:**
  - in case of cancellation of the group insurance contract no. MGENIB1100432NNP, subject of this leaflet.

### 3- Member's obligations

Member may be required to justify at any time the statements made to the Insurer at the time of enrolment.

In case of omission or misrepresentation by the Member, the Insurer is entitled to either invoke the nullity of the contract, or to continue its execution under the new conditions it will set, or to ask for its cancellation in case of refusal of the new conditions.

### 4- Additional provisions

#### 4.1 Subrogation

For the payment of daily benefits, the Insurer is subrogated to the rights and actions of the Members against the liable third parties, up to the amount of the said benefits.

The Insurer is automatically subrogated to the beneficiary who is the victim of an accident in its action against the third-party responsible, whether it is fully responsible or not. If the beneficiary has been directly compensated by the third party, the refund of the benefits paid by the Insurer is required.

The beneficiary who, through negligence or voluntary renunciation, makes recovery impossible, is obliged to refund the benefits received.

The Insurer waives any right of recourse against AMFI-GPAFI.

#### 4.2 Personal data protection

In accordance with Regulation (EU) 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (known as the General Data Protection Regulation), in the context of the management of the insurance contract, the Member's personal data may be transferred to the Insurer, its agents, service providers, subcontractors or reinsurers. Members are informed that data concerning them, and any beneficiaries are processed for the purposes of taking out, managing and executing the insurance contract and for its commercial management. It may also be used in the context of operation controls, the fight against fraud and money laundering and the financing of terrorism, the search for beneficiaries of unpaid death contracts, the execution of legal and regulatory provisions, and this in application of the contract.

The data collected is essential for the implementation of this processing and is intended for the relevant departments of the Insurer and AMFI-GPAFI. The Insurer is obliged to ensure that this data is accurate, complete and, if necessary, updated. The data collected will be kept for the entire duration of the contractual relationship plus any legal requirements or in compliance with the periods stipulated by the *Commission Nationale de l'Informatique et des Libertés (CNIL)*.

Members and/or beneficiaries have a right of access, rectification or deletion, limitation of the processing of their data, portability, opposition to the processing, as well as the right to define directives on their fate after their death. They may exercise their rights by contacting the **Data Protection Officer of the VYV Group, Tour Montparnasse - 33, avenue du Maine - BP 245 - 75755 Paris Cedex 15** or [dpo@groupe-vyv.fr](mailto:dpo@groupe-vyv.fr). When exercising their rights, the production of an identity document may be requested. In the event of a persistent dispute, they have the right to refer the matter to the CNIL at [www.cnil.fr](http://www.cnil.fr) or at 3, place de Fontenoy, TSA 80715, 75334 Paris Cedex 7, France.

Data related to the state of health of Members, which processing is necessary for the performance of the obligations and exercise of the rights of the Insurer or of the Members themselves with regards to the right to social protection, may be processed in the context of the conclusion, management and performance of the said contract. This data is intended exclusively for the medical service of the Administrator. Rights may be exercised for the attention of the medical officer of the Insurer by sending an e-mail to: [gpafi@vyv-ib.com](mailto:gpafi@vyv-ib.com).

#### 4.3 Administrative agreement

The administrative management tasks of the contract have been entrusted by the Insurer to AMFI-GPAFI.

The payment of the benefits provided for the "Loss of salary" in case of temporary incapacity to work is carried out by AMFI-GPAFI.

Medical acceptance for the enrolment to the Loss of salary insurance is carried out by VYV International Benefits (VYV-IB), 3/5/7 Square Max-Hymans, 75748 Paris Cedex 15, France.

#### 4.4 Supervisory authority

The Insurer's supervisory authority is the *Autorité de Contrôle Prudentiel et de Résolution (ACPR)*, 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09, France.

#### 4.5 Information – Complaints – Mediation

Where Members seek clarification or have a complaint about:

- conditions of enrolment to the insurance,
- claims,
- payment of premiums,

they should contact AMFI-GPAFI, Palais des Nations 1211 Geneva 10, Switzerland or by e-mail at [gpafi@un.org](mailto:gpafi@un.org).

Receipt of the complaint will be acknowledged within ten (10) days from its receipt unless the reply itself is given within this period. In any case, in accordance with

applicable legislation, a reply will be sent before the expiration of a period of two (2) months from the date of receipt of the complaint.

If, despite the answers given, the complaint is not resolved, Members may write to **VYV International Benefits, Customer Relations Department, 7 Square Max Hymans, 75748 Paris Cedex 15, France, email: [gpafi@vyv-ib.com](mailto:gpafi@vyv-ib.com)**, enclosing a copy of the replies received from AMFI-GPAFI.

Once all the procedures for handling complaints have been exhausted, the Member may refer the matter to the MGEN Ombudsman in writing, and send the complaint by post to **CNPM - MÉDIATION - CONSOMMATION, 27 Avenue de la Libération 42400 SAINT-CHAMOND** or on the dedicated website: <https://www.cnpm-mediation-consommation.eu>.

The Ombudsman's opinion is not binding on the parties to the dispute who retain the right to refer the matter to the competent courts. The Ombudsman is not authorized to give an opinion on the conditions of enrolment to the insurance. The terms and conditions of mediation can be consulted on the mediation website <http://www.mediation-mgen.fr>.

#### 4.6 Jurisdiction and language of the contract

The contract object of this leaflet is governed by the Swiss substantive law, as regards the relationship with the Members, and by the Swiss Federal Act on Accident Insurance (UVG). In the event of a dispute with a member, the competent courts are the Swiss courts.

The language of this leaflet is English. However, only the French version is binding.

#### 4.7 Limitation clause - International sanctions

The Insurer shall not be liable to provide insurance coverage or to pay a claim or provide benefits under these provisions if such coverage, payment, or benefits would expose it to any sanction, prohibition or restriction under the United Nations resolutions related to economic or trade sanctions, or under the laws and regulations of the European Union, the United States of America or any other jurisdiction.

No payment shall be made directly or indirectly to any country subject to sanctions at the date of the event as imposed by the United Nations, the Office of Foreign Assets Control (OFAC) of the US Treasury or the European Union.

#### 4.8 Reluctance or false statement

The conditions of the contract are based on the declarations transmitted by the Member to the Insurer through AMFI-GPAFI.

A member applying for the Loss of salary insurance must complete a health questionnaire in a complete and truthful

manner. The conditions of the contract are based on the declarations transmitted by the Member to the Insurer through AMFI-GPAFI.

If it appears that the Member has made a false statement concerning his/her state of health at the time of application, the insurance is immediately terminated. If benefits have been paid, these must be refunded by the Member.

Apart from the ordinary causes of nullity, any inaccuracy or intentional omission may lead the Insurer to invoke the nullity of the membership. The premiums paid will then be retained by the Insurer, which will be entitled to payment of all those due as damages.

Except as provided in the preceding paragraphs, no Member may be excluded from the insurance against his/her will as long as he/she is a member of the insured group and provided that the premiums are paid.

## Section 2. Members

### 5- Insured persons

International Civil Servants employed by an International Organization within the United Nations, belonging to one of the following two categories, are eligible for the Loss of salary insurance described in this leaflet:

- Category 1: Active International Civil Servants, holding a fixed-term contract, with less than three (3) years of continuous service who are entitled to sick leave with full pay for a maximum of three (3) months and with half pay for a maximum of three (3) months in any consecutive twelve (12) month period.
- Category 2: Active International Civil Servants, holding an indefinite, permanent or fixed-term contract, who have completed three (3) or more years of continuous service and who are entitled to sick leave with full pay for a maximum of nine (9) months and with half pay for a maximum of nine (9) months in any four (4) consecutive years.

### 6- Enrolment to the insurance

#### 6.1 Membership conditions for International Civil Servants

Although Members are free to choose their country of residence, they must, in majority, reside in Switzerland or in Luxembourg or in France or in Belgium.

International Civil Servants must be stationed in Geneva at the time of enrolment.

For International Civil Servants who have completed three (3) or more years of continuous service and who are entitled to nine (9) months of sick leave with full pay, membership may be requested if they have not taken more than one hundred (100) certified and uncertified sick leave days over the last four (4) years, nor more than twenty (20) certified and uncertified sick leave days over the last twelve (12) months.

For International Civil Servants who have completed less than three (3) years of continuous service and who are entitled to three (3) months of sick leave on full pay, affiliation may be requested if they have not taken more than ten (10) certified and uncertified sick leave days over the last twelve (12) months.

International Civil Servant may join at any time, at the beginning of the month, if he/she is still in service and by the month in which he/she reaches the age of 65 at the latest.

The Applicant becomes a Member once the application for membership has been accepted by the Insurer.

The Insurer reserves the right to request additional information to the Applicant and/or to refuse the insurance coverage.

## 6.2 Membership formalities

Applicants must, at the time of submitting their individual membership application:

- Complete accurately and sign an individual application form,
- Complete accurately and sign a health questionnaire which will be sent to the Insurer's Medical Advisor for membership approval.

The individual application form and the health questionnaire must be submitted together with the last salary slip and the sick leave Declaration indicating the number of sick leave days (certified and non-certified) taken over the last four (4) years and the last twelve (12) months.

It is specified that the membership formalities are not required for Members previously insured through a group contract with optional membership of AMFI-GPAFI and wishing to retain equivalent insurance coverage.

Membership is confirmed through a membership certificate sent, by email, to the Member by AMFI-GPAFI.

## 7- Effective date of the benefits

The insurance coverage is effective for each Member on the following dates:

- **Members previously insured through another AMFI-GPAFI optional group contract:** on 1 January 2023.
- **New Members affiliated through this contract:** on the effective date of the insurance coverage indicated on the membership certificate sent to the Member by AMFI-GPAFI.

## 8- Termination of benefits

Once admitted to the insurance a Member cannot be excluded if he/she fulfil the eligibility conditions.

The insurance coverage will terminate in the following cases:

- For each Member individually:
  - when he/she no longer meets the AMFI-GPAFI membership conditions,
  - in the event of non-payment of premiums and in compliance with the provisions of this leaflet,
  - when he/she resumes work at 100%,
  - when he/she receives a disability benefit from his/her Pension Fund,
  - when he/she receives a retirement benefit from any collective pension scheme,
  - if he/she terminates in writing the insurance by at the end of the 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 his/her death.
- For all Members:
  - in the event of termination of the group insurance contract concluded between AMFI-GPAFI and the Insurer.

## Section 3. Definitions

The terms and expressions used in this information leaflet have the meanings mentioned below:

**Accident:** any unintentional bodily injury of the Member, resulting from the sudden and unexpected action of an external cause, excluding an acute or chronic illness. Proof of the accident lies with the beneficiary(ies), and any classification by another Organization cannot be invoked against the Insurer.

**Non-professional illness:** a non-professional illness is a slow-onset illness, occurring outside the workplace, which temporarily incapacitates the International Civil Servant from working.

**Member:** the International Civil Servant working for an international Organization within the United Nations and eligible for the Loss of salary insurance coverage proposed by AMFI-GPAFI.

**Beneficiary:** the Member to whom the benefits are due by the Insurer under the contract if the risk occurs.

**Management Administrator:** AMFI-GPAFI entrusted, for a limited period which may be renewable, to carry out administrative management tasks on behalf of the Insurer (premiums collection, claims files administration, etc).

**Force majeure:** unforeseeable and irresistible event, which is external to the debtor of the obligation.

**Deductible period:** corresponds to the period of sick leave, between the beginning date of the sick leave and the beginning date of the covered benefit, during which the Member is not entitled to benefits payment.

**Insurer:** the Organization which bears the risk covered under the contract, which is the subject of this leaflet, i.e., MGEN Vie, 3 Square Max Hymans, 75748 Paris Cedex 15, France, governed by the *Code de la Mutualité*.

**Contractual period of insurance:** the coverage period, set by the Insurer and AMFI-GPAFI, begins on 1 January 2023 and ends on 31 December 2025 at midnight. It is subject to renewal.

**Prescription:** the period beyond which the Member can no longer have his/her rights recognized.

**Applicant:** an International Civil Servant, already a member of AMFI-GPAFI or eligible for membership, who submits an individual application for membership.

**Social security:** any social security scheme to which the Member may belong (Swiss / French / other).

**Claim:** any event of a random nature likely to engage the insurance coverage.

**Policyholder:** L'Association des Mutuelles des Fonctionnaires Internationaux, on behalf of its entity GPAFI, signs the contract for the benefit of its Members and is solely responsible for the payment of the premiums to the Insurer, composed of all the Members' premiums.

## Section 4. Benefits

### 9- Territorial scope of benefits

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

No payment may be made, directly or indirectly, to a country subject to sanctions at the time of the event, as decreed by the United Nations, the Office of Foreign Assets Control (OFAC) of the US Treasury or the European Union.

### 10- Insured salary

#### 10.1 Basis for calculation of benefits

The amount of benefits is based on the Member's annual salary declared by AMFI-GPAFI to the Insurer.

The insured salary corresponds to the annual salary as calculated under point 10.2.

#### 10.2 Basis for calculation of premiums

The monthly insured salary is determined as follows:

- **For General Services staff members:** gross salary less staff assessment. The amount is expressed in CHF.
- **For Professionals staff members:** gross salary plus post adjustment less staff assessment. The amount, expressed in USD, is converted into CHF using the United Nations Operational Rate of Exchange (UNORE).

The annual salary depends on the Applicant's monthly salary which is annualized. It is calculated by AMFI-GPAFI according to the last salary slip submitted with the application form and is communicated to the Insurer at the time of enrolment.

The annual initial insured salary is reviewed on an annual basis.

For International Civil Servants previously covered under a group contract with optional membership, the annual salary considered is the last calculated salary under this previous contract.

In no case may the declared salary exceed the Member's actual remuneration.

## 11- Loss of salary insurance benefits

### 11.1 Object

The insurance comes into effect:

- once the first nine (9) months or three (3) months of sick leave on full salary have been exhausted, depending on the number of years of service,
- when the Member is receiving only half his salary.

It covers non-professional illnesses, non-professional accidents and accidents occurring on the home-workplace journey.

**Maternity or paternity leave does not give entitlement to daily benefits.**

### 11.2 Terms and conditions of the payment of the benefits

Benefits are paid directly by AMFI-GPAFI to a Member on (partial or total) sick leave in case of illness or non-professional accident (including accidents occurring on the home-workplace journey).

Benefits may not be paid retroactively after a period of two (2) years from the date on which the benefit right arose.

Benefits are payable in CHF. If bank fees are charged to the Member, he/she must bear the cost (as a deduction from the amount of the benefit due).

Under no circumstances shall the Insurer be held liable for any damage that the Member may suffer due to the exchange rate fluctuations, nor for any bank fees that may be charged when receiving the payment of a benefit in a foreign currency or when receiving a bank transfer from the Insurer.

### 11.3 Limitation of benefits

The total of the sums paid by the Insurer, the International Organization, or any other social protection or provident Organization covering replacement income of the same nature (excluding the increase for a third party and supplementary benefit for the use of a third party), and where applicable, all those paid as a remuneration for work or corresponding to a replacement income, cannot exceed, in the event of incapacity of work, 100% of the insured salary. If this limit is exceeded, the Insurer's benefit is reduced accordingly. If necessary, the benefits or fractions of benefits unduly paid may be claimed.

## 11.4 Amount

The daily benefits are fixed as follows:

Daily benefits	Amount
Deductible period	<ul style="list-style-type: none"> <li>- 3 months for Members with less than three (3) years of continuous service,</li> <li>- 9 months for Members with three (3) or more years of continuous service.</li> </ul>
Amount	<b>50% of the insured salary</b>
Covered period	<ul style="list-style-type: none"> <li>- 3 months for Members with less than three (3) years of continuous service, i.e., from the 91<sup>st</sup> day to the 810<sup>th</sup> day of sick leave,</li> <li>- 9 months for Members with three (3) years or more of continuous service, i.e., from the 271<sup>st</sup> day to the 990<sup>th</sup> day of sick leave,</li> <li>- A maximum of 720 days (24 months at 50%) per period of four (4) consecutive years for all Members.</li> </ul>

The daily benefits are reduced proportionally if the Member resumes work (partially or totally).

## Section 5. Supporting documents to provide

### 12- Documents to provide to AMFI-GPAFI in case of sick leave

In case of sick leave, the Human Resources Department of the Organization employing the Member shall inform AMFI-GPAFI of the number of days of sick leave covered by this contract.

The Member must then provide AMFI-GPAFI the following supporting documents:

- a bank details of the Member's account,
- the salary slips for each month concerned for the payment of the benefits.

The Insurer, if necessary and through AMFI-GPAFI, may request other supporting documents to complete the file.

The payment can be done by AMFI-GPAFI only if all the above information has been received.

## Section 6. EXCLUSIONS

### 13- EXCLUSIONS

ARE EXCLUDED AND ARE NOT COVERED BY THE LOSS OF SALARY INSURANCE:

- 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 COVER 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.

## Section 7. Premiums

### 14- Premiums amounts

The annual premium for active International Civil Servants who have completed less than 3 years of continuous service, in accordance with point 5 of this 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 this leaflet is 0.95% of the insured annual salary.

### 15- Payment of premiums

#### 15.1 Terms of premiums payment by the Member

The annual premiums must be paid monthly, 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 and ensure that AMFI-GPAFI receives the funds before the beginning of a month for the coverage to be effective during this month.

In all cases, for all Members, the premium is due in full based on the annual salary.

In case of termination during the year or in case of death, AMFI-GPAFI will receive the pro rata premium from 1 January to the effective date of termination calculated based on the premium rates in force.

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.

#### 15.2 Non-payment of premiums

In case of non-payment of the premiums within the fixed term period the insurance coverage will be suspended, and no benefit will be paid.

If, despite reminders, the Member does not pay the premiums, he/she will be excluded from the insurance for a minimum period of five (5) years from the date of the last payment received.