

## Life insurance

The life insurance offered by GPAFI with the compagnie Swiss Life S.A. is pure life insurance. If a child, a spouse, a spouse, a partner or a parent depends on you and your income, you need life insurance.

Do you own a property and have a mortgage or a housing loan? In the event of death the bank, faced with the decline in household income, may require a debt amortization. If the surviving spouse does not have the requested amount it is likely that he / she will have to sell the property. Subscribing to this insurance can protect your family from such a situation.

Enrollment conditions	<ul style="list-style-type: none"> <li>- Enrollment is possible at any time, at the beginning of the month, if the staff member is still active.</li> <li>- The staff member's spouse can also take out life insurance.</li> <li>- The insurance ends when the insured turns 65. Enrollment must therefore be made before this deadline.</li> </ul>
Beginning of the coverage	<ul style="list-style-type: none"> <li>- The date indicated on the insurance certificate.</li> </ul>
End of the coverage	<ul style="list-style-type: none"> <li>- The insurance can be terminated in writing by the insured at the end of each month, with one full month's notice.</li> <li>- The insurance ends no later than the month in which the insured person turns 65 .</li> <li>- The insurance can be terminated if the framework contract between SwissLife and GPAFI is terminated.</li> <li>- The insurance ceases if the insured person is no longer an employee of an affiliated organization of the United Nations system. In the event that the spouse is also insured, his/her coverage is also terminated.</li> </ul>
Restriction	<ul style="list-style-type: none"> <li>- The insurance is only valid if the insured persons reside in Switzerland.</li> </ul>
Medical process	<ul style="list-style-type: none"> <li>- Enrollment is subject to a medical process.</li> <li>- SwissLife is entitled to refuse the enrollment.</li> </ul>
Resiliation	<ul style="list-style-type: none"> <li>- The cancellation of insurance must be done in writing with 1 months' notice.</li> </ul>
Beneficiaries	<ul style="list-style-type: none"> <li>- The following persons are beneficiaries, in the order cited: <ol style="list-style-type: none"> <li>1. The surviving spouse or registered partner, failing that the unmarried or unregistered person who is not related (also of the same sex), who maintained with the deceased under the same roof a community of life similar to that of the marriage uninterrupted during the last five years preceding the death;</li> <li>2. Direct descendants as well as persons whose support was largely the responsibility of the deceased;</li> <li>3. Parents;</li> <li>4. Brothers and sisters;</li> <li>5. The other heirs, excluding public authorities.</li> </ol> </li> </ul>

## Monthly premiums

### Insured amounts Men / Women

	M-100 000	W-100 000	M-200 000	W-200 000	M-300 000	W-300 000	M-500 000	W-500 000
<b>Age</b>								
<b>20-39</b>	3.35	3.35	6.70	6.70	10.00	10.00	16.70	16.70
<b>40-44</b>	6.70	6.70	13.35	13.35	20.00	20.00	33.35	33.35
<b>45-49</b>	10.85	8.35	21.70	16.70	32.50	25.00	54.20	41.70
<b>50-54</b>	16.70	12.50	33.35	25.00	50.00	37.50	83.35	62.50
<b>55-59</b>	26.70	20.00	53.35	40.00	80.00	60.00	133.35	100.00
<b>60-65</b>	45.85	29.20	91.70	58.35	137.50	87.50	229.20	145.85

### Operational process :

1. If you are not a member of GPAFI yet, but works for a member organization within the United Nations system you need apply for membership first by filling the membership documents that you can find on our website or by clicking on <http://www.gpafi.com/en/documentation-and-forms>;
2. Please include the authorization for deduction from your salary or the LSV form: [aut\\_prel\\_sal.pdf \(gpafi.org\)](#) or [debit\\_direct\\_lsv\\_formulaire.pdf \(gpafi.org\)](#) (French only);
3. If you are already a member but would like to enroll your spouse/partner, who is not registered with GPAFI, please fill again the membership form and send it back;
4. An application form for SwissLife collective life insurance [admission\\_gpafi\\_pdf\\_interactif\\_english.pdf](#) must be completed by each person who would like to enroll;
5. A certified sick leave attestation must be submitted for each international civil servants who would like to enroll. The attestation of sick leave dans must be completed by the HR assistant and can be downloaded by clicking on the following link : [attestation\\_sick\\_leave\\_3.0.pdf \(gpafi.org\)](#) ;
6. If the spouse/partner is not a UN employee nor employed by one UN Agency, he(she) will have to complete the SwissLife medical questionnaire which can be downloaded by clicking on the following link: [Questionnaire\\_gesundheitspruefung\\_en.pdf \(gpafi.org\)](#), instead of the attestation of sick leave;
7. If you wish to opt for an insured amount of at CHF 500'000, the complete SwissLife medical questionnaire must be completed and returned;
8. The documents signed, with a wet signature, must be sent by email at [gpafi@un.org](mailto:gpafi@un.org) or by internal mail, including a readable copy of your national passport and, for international civil servants, the carte de légitimation and the personnel action form;
9. GPAFI will contact you once the process is finalized.