

Annex I

RFP No. PCD/07/061 - Provision of medical insurance services for participants to meetings organized by WIPO

Terms of Reference

WIPO insures participants attending meetings, seminars or working groups organized by WIPO or under the auspices of WIPO (including government delegates).

The purpose of this insurance is to provide the above persons with 100% reimbursement of reasonable and customary expenses relating to urgent medical care following an illness, up to 100,000 Swiss francs per period insured.

1. Definitions

Reasonable and customary expenses: expenses that do not exceed the normal charge made for the service or supply concerned in the locality in which it is given and under the best prevailing conditions.

Accident: any sudden and involuntary injury to the human body resulting from an exceptional external cause.

Illness: any deterioration in health confirmed by a competent medical authority.

Maternity: any treatment related to pregnancy.

Medical care: any examination or measure taken to restore and maintain health.

Urgent medical care: medical care which cannot be delayed to a later date.

Doctor: any person who holds a medical degree from a school of university level recognized by the government of the country in which the person is licensed to practice medicine.

2. Benefits

All reasonable and customary expenses relating to urgent medical care following an illness. Reimbursement is subject to the following limits:

- In the event of hospitalization, the costs of bed and board shall be reimbursed at the rate of a semi-private room in the hospital concerned, reimbursement being limited to 100,000 Swiss francs per person, per period insured.

3. Risks excluded

- medical care relating to an accident;

- non-urgent medical care relating to an illness;
- the consequences of illness or accident resulting from deliberate and intentional action on the part of the insured person, such as attempted suicide;
- the medical expenses of persons who, in time of war, are enlisted or voluntarily enter military service;
- the consequences of brawls, except in cases of self-defense;
- rejuvenation and cosmetic treatment, except where cosmetic surgery is necessary as a result of an accident or of an illness covered by the insurance;
- direct or indirect results of nuclear explosions and related heat-release or irradiation.

4. Claim procedure

Outpatient treatment

The insured person must first visit the WIPO Medical Service, where he or she will then be directed, where necessary, to the relevant clinics or specialists for treatment. Should the Medical Service not be available, for example during the night or at weekends, the insured person must go to the *Permanence de Chantepoulet* permanent medical center, with which there is a direct payment arrangement. Invoices from these clinics or specialists should be sent to the WIPO Medical Service.

Hospital treatment

The Company shall issue a guarantee certificate for admission to a hospital establishment, which relieves the insured person of the obligation to make a guarantee deposit. The hospital establishment may send its invoice directly to the insurance company for payment.

5. Reimbursement procedure

The original invoices, including any statement of treatment details, shall be sent by WIPO to the insurance company.

Reimbursement shall be effected by the insurance company within ten working days of receipt of the invoices.

Reimbursement is normally made in Swiss francs. Where a currency conversion is necessary, the applicable exchange rate shall be the official United Nations exchange rate in force on the date of the corresponding invoice.

6. Total reimbursements

Reimbursements totaled 7,691.60 Swiss francs in 2004, 9,231.70 Swiss francs in 2005 and 3,834.10 Swiss francs in 2006.

7. Number of participants and delegates

There were 5,863 participants and delegates in 2004, 6,848 in 2005 and 7,030 in 2006.