

Annex I to Request for Proposals (RFP) N° PCD/08/026:

PROVISION OF ACCIDENT, SICKNESS AND LOSS-OF-EARNINGS INSURANCE FOR SHORT-TERM EMPLOYEES, CONSULTANTS*, SPECIAL LABOUR CONTRACT (SLC) HOLDERS*, TRANSLATORS AND INTERPRETERS FOR WIPO

Terms of Reference

WIPO insures short-term employees, consultants, Special Labour Contract (SLC) holders, translators and interpreters.

The purpose of this insurance is to provide the above persons with 100% reimbursement of reasonable and customary expenses relating to accidents, sickness and loss of earnings.

SUMMARY OF BENEFITS

W A R N I N G: ILLNESS means a deterioration in the health of an insured person that occurs while he/she is rendering services to the assured, or within the recognized period of incubation.

Periodical, preventive health examination is not considered an illness.

The following benefits are payable subject to the presentation of a medical report (accident or illness).

A. <u>Payable in respect of ACCIDENT</u>	<u>Employee's annual salary</u>
1. Death:	3 times
2. Loss of one limb and/or one eye and/or, in the case of interpreters only, hearing in one ear or loss of voice:	1 ½ times
3. Loss of two limbs and/or one eye and/or, in the case of interpreters only, hearing in both ears or loss of voice:	3 times
4. Permanent total disablement other than loss of two limbs or both eyes or, in the case of interpreters only, hearing in both ears or loss of voice:	3 times
5. Temporary total disablement: the employee's daily salary per day of disablement for a maximum of 13 weeks from the 5th day of the disablement to the exhaustion of paid sick leave, whichever is the earlier , and then at 50% of daily salary for up to a further 13 weeks.	

Where a contract has ended, the coverage after the last day of the contract will be limited to four weeks on half pay.

6. Temporary partial disablement: part of the benefit payable under Item 5, determined in proportion to the degree of Temporary Partial Disablement for a maximum of 26 weeks from the date of the disablement.

B. Payable in respect of ILLNESS

7. Permanent total disablement: annual payment of three-tenths of the employee's annual salary, payable quarterly in advance for a maximum period of 10 years, but not beyond the death of the employee.
8. Temporary total disablement: the same benefit as under Item 5 above.
9. Temporary partial disablement: the same benefit as under Item 6 above.

C. Payable in respect of PREGNANCY

10. Medically certified sick-leaves related to pregnancy are covered by the insurance (except during the maternity leave given by the Organization). Medical expenses are not reimbursed.

D. Payable in respect of MEDICAL EXPENSES, subject to presentation of a medical certificate (accident or illness) and originals of doctor's fees, pharmaceutical, laboratory bills, etc.

11. All medical expenses, **up to 10,000 Swiss francs**, arising as a result of any accident or illness (see definition above) that results in a claim under any of the Items 1-9 above, including the following expenses: nursing home charges, surgical, pharmaceutical, hospital and convalescence expenses (but excluding thermal cures), any travel expenses necessarily incurred in obtaining proper treatment, the reasonable cost of any artificial limbs and surgical appliances, also dental services, optical appliances and other prostheses if incurred as the direct result of an accident.

Note: i. The insurance policy does not apply to:

- (a) medical expenses linked to pregnancy;
- (b) bodily injury, whether fatal or non-fatal, or illness directly or indirectly caused by, or arising or resulting from, or traceable to:
 - participation in speed or duration tests or races of any kind;
 - an accident occurring when the employee is under the influence of intoxicating liquor or drugs; the employee being affected (temporarily or otherwise) by the use of alcohol or drugs; suicide or attempted suicide; air travel (other than as a passenger).

- ii. The policy is extended to cover motorcycling, either as a driver or passenger, as a normal means of transport but excluding speed or endurance tests or races of any kind.

* Consultants and SLC holders may only be covered for loss-of-earnings (items A and B above).