

ANNEX I

To Request for Proposals N° PCD/09/022



Terms of Reference

for

**Accident Insurance (including evacuation and repatriation) for
Staff Members and Dependants of the World Intellectual
Property Organization (WIPO)**

1. **Subject of the contract**

The WIPO and UPOV accident group insurance plan currently insures staff members, pensioners, their spouses and dependent children under the following three separate insurance contracts:

- 1.1. Mandatory work-related accident insurance for staff members and employees.
- 1.2. Optional non-work-related accident insurance for staff members and pensioners.
- 1.3. Optional accident insurance for spouses and dependent children.

Each contract provides for the reimbursement of costs for medical treatment following an accident as well as death and disability benefits, according to the rules set out in the Special Conditions to the respective contract.

WIPO and UPOV wish to place these contracts with one and the same insurer.

2. Proposals should include a profit-sharing clause considering the three contracts as a single unit.
3. The risk of terrorism is presently covered under each contract; this coverage shall be maintained.
4. With the exception of the war risk inclusion clause under contract 1.1 there is no event limit.
5. For general and specific policy terms and conditions of all three contracts please refer to the Accident Insurance Administrative Manual attached in Annex II.
6. Mandatory work-related accident insurance for staff members (1.1.) – additional information:
 - 6.1. Event limit: please note the limit of CHF 5,000,000 for any one event resulting from acts of war under CP 3 of the Special Conditions. Although no other event limit exists, you should note that according to binding staff regulations, a maximum of five WIPO and UPOV officials are allowed to travel on the same aircraft.
 - 6.2. WIPO and UPOV have taken out a separate medical insurance policy for permanent staff members; this policy covers only the cost of treatment following a non-work related accident.

6.3. Your attention is drawn to CP 2 of the Special Conditions stipulating that coverage is extended to work-related diseases.

6.4. Presently, WIPO and UPOV provide coverage for the cost of emergencies and repatriation in/from foreign countries to the country of residence by means of a separate contract concluded with an international assistance company.

Bidders are asked to include such coverage in their proposal; for this purpose, they may suggest assistance of their choice. The assistance company should preferably act as a subcontractor to the bidder. WIPO will hold the bidder responsible for the performance of contractual obligations that the bidder has delegated to the subcontractor.

6.5. Premiums for the following categories of insured persons are currently expressed as a lump sum:

- consultants in the field, international experts and lecturers;
- Administrative staff hired for technical assistance projects in the field;
- interns;
- participants in meetings organized by WIPO and UPOV or under their auspices including Government Delegates.

Statistics on insured persons and on payment benefits are attached in Annex III.

7. Optional non-work-related accident insurance for staff members and pensioners (1.2.) – additional information

- Coverage for the cost of treatment is optional as staff members benefit from mandatory cover for the cost of treatment following non-work related accidents through the group medical insurance.

8. Optional accident insurance for spouses and dependent children (1.3.) – additional information:

- Your attention is drawn to the fact that this is comprehensive coverage, which means that death/disability coverage and cost of treatment coverage cannot be taken out separately.

- Please note the following extension of the definition of spouse:

“If a marriage, domestic or same-gender partnership is legally recognized under the laws of the country of nationality of the staff member, the staff member’s partner shall be considered to have the status of his/her spouse under the insurance contract”.

9. Statistics on payments of benefits are attached in Annex III.