

REQUEST FOR PROPOSALS (RFP) N° PCD/09/022

ACCIDENT INSURANCE FOR WIPO STAFF AND DEPENDENTS

BIDDERS' QUESTIONS AND WIPO'S ANSWERS

MAY 6, 2009

Item N°	Questions Received	WIPO's Answers			
1	Excluding death claims it seems that all other claims reported are cost of treatments. Can you please confirm there is no Partial or Total Disability Claims?	Yes, all other claims concerned cost of treatments.			
2	Could you please provide more detailed demographic information on the different insured per category for the work-related insurance, e.g. including the ages (or age brackets)?	Please find hereunder this information for regular staff members, consultants and short-term staff. The other categories recruited/invited are different from one year to the other.			
			Staff members	Consultants	Short- terms
		25-29	6	4	13
		30-34	75	7	56
		35-39	168	8	62
		40-44	231	8	53
		45-49	198	6	29
		50-54	140	2	26
		55-59	128	4	11
		60-64	24	1	13
		+65	3		3
3	Could you please provide concerning the claims experience for the work-related accident insurance an indication per claim of the category of the concerned insured?	Claims related to the cost of treatment concerned staff members, consultants or short-terms staff. Death benefit and its related cost of treatment were paid to a participant to a meeting organized by WIPO.			

Item N°	Questions Received	WIPO's Answers	
	Questions 4 to 11 below only concern evacuation and repatriation coverage.		
4	This request is for all categories of insured under the work-related accident insurance, please confirm.	Yes.	
5	Is this 24/7 or only for business trips outside Switzerland (excluding home leave, holidays and others).	The evacuation and repatriation coverage does not cover home leave or holidays but only business trips outside Switzerland, excluding Iraq and North Korea.	
6	Demographic data need - number of covered persons?	Same as for work-related accident insurance.	
7	Geographical spread of locations insured if coverage is 24/7?	Not applicable.	
8	Total number of traveled days (outside Switzerland and Liechtenstein).	10,200 days per year plus 12 in Iran and 8 in Afghanistan.	
9	Frequency, average length, geographical indication?	Impossible to provide.	
10	Claims experience date last couple of years?	No claim has ever been registered.	
11	Please confirm type of coverage you request: Services only contract, having the incurred evacuation/repatriation costs covered within the limit of the plan cfr Art 13 and CP8; or full insurance coverage contract with deduction of the costs that can be reimbursed under the plan cfr Art 13 and CP8: or full insurance coverage contract without deduction of the costs that can be reimbursed under the plan cfr Art 13 and CP8, or another type of coverage, please specify.	Evacuation and repatriation costs are reimbursed if they concern work-related accidents or illnesses after the reimbursement of costs under the plan Art 13 and CP 8 for up to 30,000 Sfr. with an additional amount of 70,000 Sfr. provided by evacuation and repatriation coverage.	
