**Malicious Acts Insurance Policy (MAIP)**

1. The purpose of the Malicious Acts Insurance Policy (MAIP) – formerly known as the War Risk Insurance Plan – is to cover eligible individuals worldwide for death or disability caused by a malicious act.

1. The MAIP is administered by the [United Nations Department of Safety & Security (DSS),](https://dss.un.org/) through Willis UK Limited of London, a broker representing the Underwriters, Lloyd’s of London.

1. All staff and Individual subscribers covered by the Malicious Acts Insurance Policy (MAIP) must comply with all security directives. Failure to comply with such security directives is grounds for termination. Staff and Non-Staff alike are required to be aware of security directives, including issuance of security clearance for travel and completion of the Field Security course. MAIP is an example of interagency cooperation and is based on adherence of all UN Organizations to common security guidelines and procedures. The programme takes advantage of economies of scale, market leverage, and synergies in organizations’ operations and risk in order to achieve overall cost efficiencies.

* + [Malicious Acts Insurance Policy (MAIP](https://popp.undp.org/policy-page/malicious-acts-insurance-policy-maip)[)](https://popp.undp.org/node/5611)
  + [MAIP Annex A - Continental Scale](https://popp.undp.org/node/5606)

1. UNDP is one of the UN agencies that subscribe to the MAIP programme. As such, it is required to provide updated underwriting census information annually to the UN in order to renew this policy. The total policy cost and billing of participants is based upon the number and location (designated countries, non-designated countries, or HQ countries) of staff and/or other individuals eligible for compensation.

1. The UN sends a renewal circular to the Office of Human Resources (OHR) at UNDP, requesting workforce information. OHR compiles and electronically sends relevant data on all staff as well as non-staff to the UN.

# Eligibility

1. The following individuals are automatically covered by the MAIP:
   1. Internationally recruited staff membersadministered under the UN Staff Regulations and Staff Rules
   2. Locally recruited staff members, both General Service (GS) staff and National Professional Officers (NPOs), administered under the UN Staff Regulations and Staff Rules
   3. International Personnel Service Agreement (IPSA) holders
   4. National Personnel Service Agreement (NPSA) holders
   5. Locally recruited service contract (SC) holders
   6. Official visitors(determined by their travel/DSA status)

1. MAIP is **not** extended to spouses or dependent children.

# Coverage

8. Under MAIP, the individuals mentioned in the paragraph above are covered on a 24hour basis for accidents resulting in death or disability caused by:

1. War
2. Invasion
3. Hostilities
4. Acts of foreign enemies, whether war be declared or not
5. Civil war
6. Revolution
7. Rebellion
8. Insurrection
9. Military or usurped power
10. Riots or civil commotion
11. Sabotage
12. Explosion of war weapons
13. Terrorist activities

# Exclusions

1. The MAIP does not cover death or dismemberment directly or indirectly resulting from or consequent upon the insured persons:
   1. Engaging in or taking part in UN naval, military, or air force service or operations
   2. Using a firearm, unless the staff member is authorized, in writing, by the UN Security Service to carry arms
   3. Using, as a passenger, a military aircraft as mode of transportation, except in disaster and emergency situations, where no other means of transport is available
   4. Being under the influence of alcohol or drugs
   5. Engaging in air travel, except as a passenger
   6. Committing suicide or attempted suicide or intentional self-injury
   7. Being in a state of insanity
   8. Initiating the criminal act
   9. Deliberately exposing themselves to exceptional danger (except in an attempt to save human life)

1. This policy does not cover:
   1. Deliberate exposure to exceptional danger (except in an attempt to save human life) or the insured person's own criminal act, or willful or reckless misconduct
   2. The insured person's negligent or blatant disregard or breach of UN/UNDP security guidelines or procedures
   3. Loss consequent on war, whether declared or not, between any of the following countries namely China, France, the UK, the Russian Federation and USA
   4. Loss consequent on war in Europe, whether declared or not, other than civil war, any enforcement action by or on behalf of the UN in which any of the countries stated in c) above or any armed forces thereof are engaged
   5. Any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent
   6. Disablement in any way caused or contributed to by: neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue, or mental or emotional diseases or disorders of any type

1. If an insured person loses their life while transporting for the Organization large amounts of cash in areas where banking facilities are not available, it is extremely unlikely that the claim will be covered under this policy since it would be considered as “deliberate exposure to exceptional danger.”

**Limitations**

# Maximum per event

12. The policy has a maximum limit of $50,000,000 on any one event. This means that the Underwriters will only cover claims of up to $50,000,000 for any one event, which is defined as all individual losses arising out of or directly occasioned by one specific event occurring at an identifiable time and place; however, the duration and extent of any "event" so defined shall be limited to 24 consecutive hours and within a 10-mile radius. Any individual loss that occurs outside such a period and/or radius will not be included in that defined "event".

# Air travel

13. This policy covers only up to 30 passengers on any one aircraft and, therefore, there should not be more than 30 passengers from the UN system travelling on any aircraft unless this has been brought to the prior attention of the Underwriters through [DSS**.**](https://dss.un.org/)

# Benefits

14. There are three benefits under MAIP:

1. Death
2. Permanent total disablement
3. Permanent partial disablement

# Death Benefit

1. The benefit under MAIP for death is as follows:
   1. US$500,000 for:
      1. Internationally recruited professional staff members governed under the UN Staff Regulations and Staff Rules
      2. Official visitors
      3. IPSA holders; and

* 1. Ten times the net annual salary (all additional allowances, e.g., spouse and child benefits and language allowance, are excluded in the calculations), subject to a maximum of US$500,000 for:
     1. Locally recruited staff members governed by the UN Staff Regulations and Staff Rules
     2. NPSA holders
     3. Locally recruited SC holders

1. Should an insured person, while covered under MAIP, disappear, and their body not be found within 12 months after their disappearance and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the insured person sustained malicious bodily injury and that such injury caused their death, the Underwriters will pay the death benefit under MAIP provided that the person or persons to whom such sum is paid sign(s) an agreement to refund such sum to the Underwriters if the insured person is subsequently found to be living.

# Permanent total disablement benefit

1. Permanent Total Disablement means disablement that entirely prevents the insured person from attending to any business or occupation of any and every kind, that lasts 12 months, and that, at the expiry of that period, is beyond hope of improvement. In no case will the Underwriters be liable to pay compensation unless the medical advisor(s) whom they appoint is/are allowed, so often as deemed necessary, to make an examination of the insured person.

1. The benefit under MAIP for permanent total disablement and dismemberment is as follows:

* 1. US$500,000 as per items 1 to 5 of the continental scale found in Annex A above for:
     1. Internationally recruited professional staff members governed under the UN Staff Regulations and Staff Rules
     2. Official visitors
     3. IPSA holders; and
  2. Ten times the net annual salary (all additional allowances, e.g. spouse and child benefits, language allowance, are excluded in the calculations), subject to a maximum of US$500,000 as per items 1 to 5 of the continental scale found in Annex A for:
     1. Locally recruited staff members governed under the UN Staff Regulations and Staff Rules
     2. NPSA holders
     3. Locally recruited SC holders

1. If, as a consequence of an accident, any physical disability or condition of the insured person that existed before the accident occurred is aggravated, the amount of any compensation payable under this insurance in respect of the consequences of the accident shall be the amount that is reasonably considered to have been payable if such consequences had not been so aggravated.

# Permanent partial disablement benefit

1. Permanent Partial Disablement means disablement that prevents insured persons from attending to a substantial part of their business or occupation, that lasts 12 calendar months, and that, at the expiry of that period, is beyond hope of improvement. In no case will the Underwriters be liable to pay compensation unless the medical advisor(s) whom they appoint is/are allowed, so often as deemed necessary, to make an examination of the insured person.

1. The benefit under MAIP for permanent partial disablement is as follows:

* 1. A percentage of US$500,000 as per items 6 to 42 of the continental scale found in Annex A for:
     1. Internationally recruited professional staff members governed

under the UN Staff Regulations and Staff Rules

* + 1. Official visitors
    2. IPSA holders; and

* 1. A percentage of 10 times the net annual salary (all additional allowances, e.g., spouse and child benefits and language allowance, are excluded in the calculations), subject to a maximum of US$500,000 as per items 6 to 42 of the continental scale found in Annex A for:
     1. Locally recruited staff members governed under the UN Staff

Regulations and Staff Rules

* + 1. NPSA holders
    2. Locally recruited SC holders

**Beneficiaries**

1. In the case of death, the benefit payable is for the beneficiaries designated by the:
   1. Staff member: on [Form P-2 Designation, Change or Revocation of Beneficiary](https://popp.undp.org/node/5586)
   2. PSA and SC holders: Beneficiary designated by the PSA/SC holders in their Agreement/Contract.