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MAD FILE

TO: Distribution List
A:

DATE: 13 June 2006

REFERENCE:

FROM: Mr. Jayantilal M. Karia, Director
DE: Accounts Division, OPPBA, DM, United Nations

SUBJECT: **Malicious Acts Insurance Policy**
OBJET: **Summary of Policy changes in 2006**

1. Reference is made to my previous memorandum on the subject dated 16 December 2005. As reported at the time, several policy improvements were achieved prior to the first anniversary of this three-year policy. For ease of reference, all policy changes and improvements achieved prior and after the 1 January anniversary are summarized below.

Worldwide coverage

2. First, the policy has been expanded to the 10 HQ countries (Austria, Canada, France, Germany, Italy, Japan, Netherlands, Switzerland, UK and USA) that were previously not covered. Most participating organizations opted to purchase such coverage.

Expansion of coverage

3. Insurers agreed to eliminate the exclusion for Post-Traumatic Stress Disorder (PTSD) and to cover this as a disabling condition under the policy. The definition of PTSD per WHO's International Classification of Diseases (ICD-10) will be applied (attached). The associated benefit can reach up to 100% of the maximum benefit under the policy, in cases where PTSD is diagnosed to be chronic and permanent and results in the inability of the staff member to perform his/her functions.

4. Insurers also agreed to cover Medical Expenses up to 10% of the benefit for Death, Permanent Total Disablement or permanent disabling injuries subject to the overall maximum benefit for each Insured Person.

Refining of Categories of Insured Persons Policy Wording

5. Related to the expansion of coverage worldwide, we have refined the policy wording regarding Categories of Insured Persons. The new Categories of Insured Persons are as follows:

- Georgios Kestekos
 - Hedwig Maey
 - Katly Gi
 - Moussa Ba
 - Richard Floyer-Helenor
 - Desk Chiefs.
- cc: Neeta Talari
Georgios
John Logan

JMK

Category of Insured Persons 1

- a) Internationally and locally recruited Professional Staff;
- b) Other members of the workforce Internationally Recruited;
- c) Other (i.e. Individuals on loan to the Organization, Staff on Secondment from Governments.

Category of Insured Persons 2

- a) Internationally and locally recruited General Service Staff, Field Service Staff and National Professional Officers;
- b) Other members of the workforce Locally Recruited;

Category of Insured Persons 3

A Non-Staff Person whilst on mission/travel/daily subsistence allowance status including:

- a) Official visitors including external auditors
- b) Special Guests

New policy wording is attached. In the event that the policy does not fully account for all categories requiring coverage, please notify IDS immediately.

Profit sharing arrangement

5. Following a material increase in the number of covered lives and negotiations conducted by the Accounts Division/Insurance and Disbursement Service (IDS), insurers agreed to a profit sharing arrangement. Under this arrangement a profit commission of 20% of the net profits is returnable to the insured, in accordance with the following formula:

Original Gross premium

- Brokerage commission (10%)
 - All claims paid during the period plus outstanding provisions
 - Insurer's expenses at 25% of original gross premium
 - Deficit, if any, from the profit commission account of the previous insurance year or years.
- = Net Profit

The above arrangement will result in premium savings for policy years with average or low loss history. In the years with unusually high loss experience, the commission may not apply. I will communicate with the policy participants regarding the mechanism for allocation of any resulting savings for 2006 at a later date.

Policy limits and rates

6. As previously advised, current limits and rates are:

For Designated Countries:

Aggregate policy limit is \$50 million per occurrence

Category 1 (Professionals): \$261.09 per person per annum

Category 2 (General Service): \$ 90.86 per person per annum

For Non-Designated Countries:

Aggregate policy limit is \$50 million per occurrence

Category 1: \$86.17 per person per annum

Category 2: \$29.98 per person per annum

For the Headquarters countries except Geneva and New York

Aggregate policy limit is \$50 million per occurrence

Category 1 & 2: \$7 per person per annum

For Geneva

Aggregate policy limit is \$100 million per occurrence

Category 1 & 2: \$11.50 per person per annum

For New York

For aggregate limit of \$100 million per occurrence

Category 1 & 2: \$16.50 per person per annum

Additional aggregate limit of \$50 million per occurrence

(total \$150 million per occurrence)

Derived annual rate is \$7.88 per person per annum

(this is in addition to \$16.50 for the \$100 million limit)

Final Cost Allocations

7. Attached as Annex A for your records is the final cost allocation for the 2006 policy year, based on which your organization has been billed, including the allocation for the excess policy for New York. The latter coverage was only recently established and cost will be billed to participants with New York exposure shortly, per Annex B. You will be contacted directly by the Central Accounts Section/UN Accounts Division concerning billing of your respective organizations.

Claims Procedures

8. Please find attached as Annex C claims procedures to streamline and facilitate submission of MAIP claims. Kindly distribute the procedures to your respective field offices.

9. For questions on this matter, please do not hesitate to contact Ms. Vera Rajic, Chief, IDS(rajic@un.org), Ms. Jasminka Haznadar, Finance Officer, IDS (haznadar@un.org), or Mr. Panagiotis Vergetis, Associate Finance Officer, IDS. Thank you for your attention to this matter.

cc: Mr. W. Sach
Ms. D. Russler
Ms. Kristiane Golze

ANNEX A

MAIP - Staff by Organisation, All Staff 2006 Policy Year

Organisation	Designated			Non-Designated			Total Designated and Non-Designated					
	G/F/S	P	Total	Premium	G/F/S	P	Total	Premium	G/F/S	P	Total	Total premium
CTBTO	0	0	0	\$ -	0	0	0	\$ -	0	0	0	\$ -
DPKO	12648	2325	14973	\$ 1,756,231.53	377	34	411	\$ 14,232.24	13025	2359	15384	\$ 1,770,463.77
FAO	831	806	1637	\$ 285,943.20	292	291	583	\$ 33,829.63	1123	1097	2220	\$ 319,772.83
IAEA	0	1	1	\$ 261.09	25	13	38	\$ 1,869.71	25	14	39	\$ 2,130.80
ICAO	71	128	199	\$ 39,870.58	0	9	9	\$ 775.53	71	137	208	\$ 40,646.11
ICJ	0	0	0	\$ -	0	0	0	\$ -	0	0	0	\$ -
IMO	20	4	24	\$ 2,861.56	6	4	10	\$ 524.56	26	8	34	\$ 3,386.12
IOM	3422	384	3806	\$ 411,181.48	507	78	585	\$ 21,921.12	3929	462	4391	\$ 433,102.60
ITC	5	9	14	\$ 2,804.11	4	5	9	\$ 550.77	9	14	23	\$ 3,354.88
PAHO	294	149	443	\$ 65,615.25	99	71	170	\$ 9,086.09	393	220	613	\$ 74,701.34
UN	1785	1256	3041	\$ 490,114.14	389	279	668	\$ 35,703.65	2174	1535	3709	\$ 525,817.79
UNCTAD	0	18	18	\$ 4,699.62	0	8	8	\$ 689.36	0	26	26	\$ 5,388.98
UNEP	247	293	540	\$ 98,941.79	26	19	45	\$ 2,416.71	273	312	585	\$ 101,358.50
HABITAT	110	212	322	\$ 65,345.68	1	1	2	\$ 116.15	111	213	324	\$ 65,461.83
UN +	2142	1779	3921	\$ 659,101.23	416	307	723	\$ 38,925.87	2558	2086	4644	\$ 698,027.10
UNAIDS	24	137	161	\$ 37,949.97	10	35	45	\$ 3,315.75	34	172	206	\$ 41,265.72
UNCHR	151	115	266	\$ 43,745.21	2	2	4	\$ 232.30	153	117	270	\$ 43,977.51
UNDP	13392	3439	18831	\$ 2,114,685.63	12660	1111	13771	\$ 475,281.67	26052	4550	30602	\$ 2,589,967.30
UNESCO	907	287	1194	\$ 157,342.85	256	78	334	\$ 14,396.14	1163	365	1528	\$ 171,738.99
UNFPA	731	204	935	\$ 119,681.02	202	50	252	\$ 10,364.46	765	208	993	\$ 130,045.48
UNHCR	4364	1029	5393	\$ 665,174.65	282	112	394	\$ 18,105.40	4646	1141	5787	\$ 683,280.05
UNICEF	5440	2302	7742	\$ 1,095,307.58	979	539	1518	\$ 75,796.05	6419	2841	9260	\$ 1,171,103.63
UNICTR	246	213	459	\$ 77,963.73	0	0	0	\$ -	246	213	459	\$ 77,963.73
UNICTY	38	7	45	\$ 5,280.31	13	2	15	\$ 562.08	51	9	60	\$ 5,842.39
UNIDO	167	342	509	\$ 104,466.40	39	174	213	\$ 16,162.80	206	516	722	\$ 120,629.20
UNOPS	2442	899	3341	\$ 456,600.03	194	106	300	\$ 14,950.14	2636	1005	3641	\$ 471,550.17
UNRWA	9	139	148	\$ 37,109.25	0	0	0	\$ -	9	139	148	\$ 37,109.25
Grand Total	47344	14698	62042	\$ 8,139,176.66	16363	3021	19384	\$ 750,882.31	63559	17673	81232	\$ 8,890,058.97

Designated
P \$ 261.09
G and FS \$ 90.86

Non-Designated
P \$ 86.17
G and FS \$ 29.86

Appendix A

Optional MAIP

Organisation	UN HQ		SWI		NY		Total HQ staff	Total premium for HQ	Grand Total Staff Count	Grand Total Premium	3% charge	Grand Total Premium (including 3% charge)
	Count	Premium	Count	Premium	Count	Premium						
CTBTO	325	\$ 2,275.00	0	\$ -	0	\$ -	325	\$ 2,275.00	\$ 2,275.00	\$ 68.25	\$ 2,343.25	
DPKO	200	\$ 1,400.00	1	\$ 11.50	658	\$ 10,857.00	859	\$ 12,268.50	\$ 1,782,732.27	\$ 53,481.97	\$ 1,836,214.24	
FAO	2221	\$ 15,547.00	11	\$ 126.50	31	\$ 511.50	2263	\$ 16,185.00	\$ 335,957.83	\$ 10,078.73	\$ 346,036.56	
IAEA	2238	\$ 15,666.00	2	\$ 23.00	4	\$ 66.00	2244	\$ 15,755.00	\$ 17,885.80	\$ 536.57	\$ 18,422.37	
ICAO	648	\$ 4,536.00	0	\$ -	0	\$ -	648	\$ 4,536.00	\$ 45,182.11	\$ 1,355.46	\$ 46,537.57	
ICJ	118	\$ 826.00	0	\$ -	0	\$ -	118	\$ 826.00	\$ 826.00	\$ 24.78	\$ 850.78	
IMO	341	\$ 2,387.00	0	\$ -	0	\$ -	341	\$ 2,387.00	\$ 5,773.12	\$ 173.19	\$ 5,946.31	
IOM	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 433,102.60	\$ 12,993.08	\$ 446,095.68	
ITC	0	\$ -	286	\$ 3,289.00	0	\$ -	286	\$ 3,289.00	\$ 6,643.88	\$ 199.32	\$ 6,843.20	
PAHO	553	\$ 3,871.00	0	\$ -	0	\$ -	553	\$ 3,871.00	\$ 78,572.34	\$ 2,357.17	\$ 80,929.51	
UN	1149	\$ 8,043.00	2812	\$ 32,338.00	4997	\$ 82,450.50	8958	\$ 122,831.50	\$ 648,649.29	\$ 19,459.48	\$ 668,108.77	
UNCTAD	1	\$ 7.00	556	\$ 6,394.00	8	\$ 132.00	565	\$ 6,533.00	\$ 11,921.98	\$ 357.66	\$ 12,279.64	
UNEP	240	\$ 1,680.00	184	\$ 2,116.00	24	\$ 396.00	448	\$ 4,192.00	\$ 105,550.50	\$ 3,166.52	\$ 108,717.02	
HABITAT	12	\$ 84.00	2	\$ 23.00	3	\$ 49.50	17	\$ 156.50	\$ 65,618.33	\$ 1,968.55	\$ 67,586.88	
UN +	1402	\$ 9,814.00	3554	\$ 40,871.00	5032	\$ 83,028.00	9988	\$ 133,713.00	\$ 831,740.10	\$ 24,952.20	\$ 856,692.30	
UNAIDS	2	\$ 14.00	288	\$ 3,312.00	16	\$ 264.00	306	\$ 3,590.00	\$ 44,855.72	\$ 1,345.67	\$ 46,201.39	
UNCHR	0	\$ -	354	\$ 4,071.00	8	\$ 132.00	362	\$ 4,203.00	\$ 48,180.51	\$ 1,445.42	\$ 49,625.93	
UNDP	146	\$ 1,022.00	60	\$ 690.00	1118	\$ 18,447.00	1324	\$ 20,159.00	\$ 2,610,126.30	\$ 78,303.79	\$ 2,688,430.09	
UNESCO	2827	\$ 19,789.00	27	\$ 310.50	11	\$ 181.50	2865	\$ 20,281.00	\$ 192,019.99	\$ 5,760.60	\$ 197,780.59	
UNFPA	2	\$ 14.00	7	\$ 80.50	319	\$ 5,263.50	328	\$ 5,358.00	\$ 135,403.48	\$ 4,062.10	\$ 139,465.58	
UNHCR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$ -	\$ 683,280.05	\$ 20,498.40	\$ 703,778.45	
UNICEF	59	\$ 413.00	287	\$ 3,300.50	778	\$ 12,837.00	1124	\$ 16,550.50	\$ 1,187,654.13	\$ 35,629.62	\$ 1,223,283.75	
UNICTR	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 77,963.73	\$ 2,338.91	\$ 80,302.64	
UNICTY	1114	\$ 7,798.00	0	\$ -	0	\$ -	1114	\$ 7,798.00	\$ 13,640.39	\$ 409.21	\$ 14,049.60	
UNIDO	782	\$ 5,474.00	4	\$ 46.00	4	\$ 66.00	790	\$ 5,586.00	\$ 126,215.20	\$ 3,786.46	\$ 130,001.66	
UNOPS	77	\$ 539.00	53	\$ 609.50	420	\$ 6,930.00	550	\$ 6,078.50	\$ 479,628.67	\$ 14,368.86	\$ 494,017.53	
UNRWA	0	\$ -	2	\$ 23.00	3	\$ 49.50	5	\$ 72.50	\$ 37,181.75	\$ 1,115.45	\$ 38,297.20	
Grand Total	13055	\$ 91,385.00	4936	\$ 56,764.00	8402	\$ 138,633.00	26393	\$ 286,782.00	\$ 9,176,840.97	\$ 275,305.23	\$ 9,452,146.20	

UN HQ \$ 7.00

SWI \$ 11.50

NY \$ 16.50

Annex B

Excess Policy for staff based in New York

Organisation	NY		3%	Total (including
	Count	Premium	charge	3% charge)
CTBTO	0	\$ -	\$ -	\$ -
DPKO	658	\$ 5,182.47	\$ 155.47	\$ 5,337.95
FAO	31	\$ 244.16	\$ 7.32	\$ 251.48
IAEA	4	\$ 31.50	\$ 0.95	\$ 32.45
ICAO	0	\$ -	\$ -	\$ -
ICJ	0	\$ -	\$ -	\$ -
IMO	0	\$ -	\$ -	\$ -
IOM	0	\$ -	\$ -	\$ -
ITC	0	\$ -	\$ -	\$ -
PAHO		\$ -	\$ -	\$ -
UN	4997	\$ 39,356.88	\$ 1,180.71	\$ 40,537.58
UNCTAD	8	\$ 63.01	\$ 1.89	\$ 64.90
UNEP	24	\$ 189.03	\$ 5.67	\$ 194.70
HABITAT	3	\$ 23.63	\$ 0.71	\$ 24.34
UN +	5032	\$ 39,632.54	\$ 1,188.98	\$ 40,821.52
UNAIDS	16	\$ 126.02	\$ 3.78	\$ 129.80
UNCHR	8	\$ 63.01	\$ 1.89	\$ 64.90
UNDP	1118	\$ 8,805.48	\$ 264.16	\$ 9,069.65
UNESCO	11	\$ 86.64	\$ 2.60	\$ 89.24
UNFPA	319	\$ 2,512.48	\$ 75.37	\$ 2,587.85
UNHCR		\$ -	\$ -	\$ -
UNICEF	778	\$ 6,127.61	\$ 183.83	\$ 6,311.43
UNICTR	0	\$ -	\$ -	\$ -
UNICTY	0	\$ -	\$ -	\$ -
UNIDO	4	\$ 31.50	\$ 0.95	\$ 32.45
UNOPS	420	\$ 3,307.96	\$ 99.24	\$ 3,407.20
UNRWA	3	\$ 23.63	\$ 0.71	\$ 24.34
Grand Total	8402	\$66,175	\$ 1,985.25	\$ 68,160.25

ANNEX C

MAIP CLAIMS PROCESS

1. All incidents potentially leading to MAIP claims must be immediately reported to IDS as well as DSS by the substantive HR or Administrative Office. The **initial notification** of the accident should include as much of the claims information requested below as available at that point. However, lack of details should not prevent or delay the notification process. Additional claims information may be furnished later.

2. Claim documents should be submitted to substantive HR or Administrative Offices for onward submission to IDS. The claims information provided to IDS should include:

1. Date of Incident
2. Circumstances of the Incident
3. Description of loss (injuries or death)
4. Name and index number of staff member(s)
5. Date of Birth of staff member(s)
6. Level/grade of staff member(s)
7. Copy of staff member's contract
8. Copy of latest personnel action indicating net basic salary
9. Security report and police report if applicable
10. For death cases only:
 - death certificate and post mortem report
 - beneficiary designation
11. For medical expenses claim
 - receipted medical invoices to substantiate the claim
 - the invoices must be certified as necessary and valid costs by the pertinent UN Medical Officer

Additional information may be required by the insurers during their claim review.

3. All MAIP claims are subject to certification by DSS that the victim was in compliance with prevailing security guidelines and procedures. IDS will seek such confirmation from DSS for each reported claim.

4. For **disability cases**, all pertinent medical information must be submitted by the substantive HR or Administrative Office (or staff member directly if instructed so by the substantive office) to the **UN Medical Service** (or medical office of other participating organization, as applicable). Medical information is not to be submitted to IDS. The UN Medical Service will communicate directly with the claims adjustor regarding medical evaluation and any disability assessments. For **medical expenses claim**, the substantive HR of Administrative Office (or staff member directly if instructed so by the substantive office) must have medical invoices certified by the **UN Medical Service** (or medical office of other participating organization) prior to submitting the invoices to IDS.

5. After the insurer's claims adjustor has reviewed the claim, they approve reimbursement amount payable in accordance with the terms of the policy (or deny the claim if deemed not to be covered by the policy). IDS and Medical Service if necessary

ANNEX C

will verify the reimbursement amount. Claims adjustor then transfers the funding to the UN account.

6. Upon receipt of the funding from the claims adjustor, IDS will arrange for disbursements of claim proceeds to beneficiaries in cases involving UN beneficiaries. When beneficiaries of other policy participants (funds, agencies and programs) are involved, IDS will generally transfer funds to the policy participant (fund, agency or programme) who will then be responsible to disburse the proceeds to the beneficiary.

7. Prior to any disbursement of funds IDS will verify the claims amount and beneficiary/ payee information. According to section 2.4 of ST/SGE/2004/11 of 9 August 2004, MAIP payments made by the United Nations shall be made against a complete release from all further liability in respect of any proceeds paid from the malicious acts insurance policy. Consequently, prior to disbursement of any MAIP proceeds, IDS will require the substantive administrative or HR office:

- to complete forms indicating, inter alia:
 - the designated beneficiary
 - confirmation of current salary level of the victim

For UN beneficiaries, banking information where funds should be transferred must be provided by substantive HR or Administrative office directly to the UN Treasury.

- to obtain a signed Release form prepared by OLA from the beneficiary

8. In any cases where a beneficiary has engaged an attorney, the substantive HR or administrative office should contact OLA for advice and notify IDS of the actions taken. IDS will then liaise as necessary with OLA prior to making any payments.

9. It is incumbent upon substantive HR or administrative offices to report the MAIP claim to IDS and to liaise with the MAIP beneficiary during the claims settlement process. It is strongly recommended that such substantive offices appoint a focal point to assist and guide beneficiaries with regard to MAIP and other claims arising from the malicious act (ABCC, life insurance, health insurance, as the case may be).

F43.1 Post-traumatic stress disorder

Arises as a delayed or protracted response to a stressful event or situation (of either brief or long duration) of an exceptionally threatening or catastrophic nature, which is likely to cause pervasive distress in almost anyone. Predisposing factors, such as personality traits (e.g. compulsive, asthenic) or previous history of neurotic illness, may lower the threshold for the development of the syndrome or aggravate its course, but they are neither necessary nor sufficient to explain its occurrence. Typical features include episodes of repeated reliving of the trauma in intrusive memories ("flashbacks"), dreams or nightmares, occurring against the persisting background of a sense of "numbness" and emotional blunting, detachment from other people, unresponsiveness to surroundings, anhedonia, and avoidance of activities and situations reminiscent of the trauma. There is usually a state of autonomic hyperarousal with hypervigilance, an enhanced startle reaction, and insomnia. Anxiety and depression are commonly associated with the above symptoms and signs, and suicidal ideation is not infrequent. The onset follows the trauma with a latency period that may range from a few weeks to months. The course is fluctuating but recovery can be expected in the majority of cases. In a small proportion of cases the condition may follow a chronic course over many years, with eventual transition to an enduring personality change (F62.0).

Traumatic neurosis

Schedule of Benefits - Insured Person Category (1)
(Amended - 01 January 2006)
(Applying separately to each Insured Person)

Category of Insured Persons 1:

A Person engaged by the Insured and designated to the Professional category as follows:-

- (a) Internationally and locally recruited Professional Staff, including:-
 - 1) Permanent; Indefinite; Continuing Appointments
 - 2) Fixed-Term Appointments
 - 3) Temporary Fixed Term Appointments
 - 4) ALD's
 - 5) Short-Term Appointments
 - 6) Junior Professional Officers and Associate Professional Officers
 - 7) USD 1 a year appointments

- (b) Other members of the workforce Internationally Recruited -
 - 1) Consultants
 - 2) Individuals on Service Contracts
 - 3) Individuals on Special Service Agreements or similar class of contract

- (c) Other:-
 - 1) Individuals on reimbursable or non-reimbursable loan to the organization and assigned to the duty station.
 - 2) Staff on Secondment from Governments

Operative Time:

24 hours, worldwide, but only in respect of Injury caused directly or indirectly by War or a Malicious Act.

Maximum Benefit any one person:

USD 500,000

Deductible:

None

Section 1 – Injury

1	Death	USD 500,000	
2	Permanent Total Disablement	USD 500,000	
3	Permanent Partial Disablement	a percentage of USD 500,000 relative to the degree of disability as shown in the attached Permanent Disablement Scale which prescribes the maximum percentage payable for a range of Permanent Disabling Injuries.	
4	Temporary Total Disablement	Benefit	Not insured
		Benefit Period	Not applicable
		Deferment Period	Not applicable
5	Medical Expenses Extension	Up to 10% of the benefit for Death, Permanent Total Disablement or Permanent Partial Disablement, subject to a maximum of USD 10,000.	

Section 2 – Illness

6	Death	Not Insured	
7	Permanent Total Disablement	Not Insured	
8	Temporary Total Disablement	Benefit	Not insured
		Benefit Period	Not applicable
		Deferment Period	Not applicable
9	Medical Expenses Extension	Not insured	

Section 3 - Medical Expenses

10	Medical Expenses	Not Insured	
11	In-patient hospital confinement benefit	Not insured	
12	Supplementary Travel and Accommodation Expenses	Not Insured	
13	Emergency Repatriation	Not insured	

Schedule of Benefits - Insured Person Category (2)
(Amended - 01 January 2006)
(Applying separately to each Insured Person)

Category of Insured Persons 2:	A Person engaged by the Insured and designated to the General Service, Field Service and National Professional Officer categories as follows:- (a) Internationally and locally recruited General Service Staff, Field Service Staff and National Professional Officer including:- 1) Permanent; Indefinite; Continuing Appointments 2) Fixed-Term Appointments 3) Temporary Fixed Term Appointments 4) ALD's 5) Short-Term Appointments (b) Other Members of the workforce Locally Recruited including:- 1) Consultants 2) Individuals on Service Contracts 3) Individuals on Special Service Agreements
Operative Time:	24 hours, worldwide, but only in respect of Injury caused directly or indirectly by War or a Malicious Act.
Maximum Benefit any one person:	USD 500,000
Deductible:	None

Section 1 - Injury

1	Death	10 x Annual Salary	
2	Permanent Total Disablement	10 x Annual Salary	
3	Permanent Partial Disablement	a percentage of 10 x Annual Salary relative to the degree of disability as shown in the attached Permanent Disablement Scale which prescribes the maximum percentage payable for a range of Permanent Disabling Injuries.	
4	Temporary Total Disablement	Benefit	Not insured
		Benefit Period	Not applicable
		Deferment Period	Not applicable
5	Medical Expenses Extension	Up to 10% of the benefit for Death, Permanent Total Disablement or Permanent Partial Disablement, subject to a maximum of USD 10,000.	

Section 2 - Illness

6	Death	Not insured	
7	Permanent Total Disablement	Not insured	
8	Temporary Total Disablement	Benefit	Not insured
		Benefit Period	Not applicable
		Deferment Period	Not applicable
9	Medical Expenses Extension	Not insured	

Section 3 - Medical Expenses

10	Medical Expenses	Not Insured	
11	In-patient hospital confinement benefit	Not insured	
12	Supplementary Travel and Accommodation Expenses	Not Insured	
13	Emergency Repatriation	Not insured	

Schedule of Benefits - Insured Person Category (3)
(Amended - 01 January 2006)
 (Applying separately to each Insured Person)

Category of Insured Persons 3: A Non-Staff Person whilst on mission/travel/daily subsistence allowance status including:-
 (a) Official visitors including external auditors
 (b) Special Guests

Operative Time: 24 hours, worldwide, but only in respect of Injury caused directly or indirectly by War or a Malicious Act.

Maximum Benefit any one person: USD 500,000

Deductible: None

Section 1 – Injury

1	Death	USD 500,000
2	Permanent Total Disablement	USD 500,000
3	Permanent Partial Disablement	a percentage of USD 500,000 relative to the degree of disability as shown in the attached Permanent Disablement Scale which prescribes the maximum percentage payable for a range of Permanent Disabling Injuries.
4	Temporary Total Disablement	Benefit Not insured
		Benefit Period Not applicable
		Deferment Period Not applicable
5	Medical Expenses Extension	Up to 10% of the benefit for Death, Permanent Total Disablement or Permanent Partial Disablement, subject to a maximum of USD 10,000.

Section 2 – Illness

6	Death	Not insured
7	Permanent Total Disablement	Not insured
8	Temporary Total Disablement	Benefit Not insured
		Benefit Period Not applicable
		Deferment Period Not applicable
9	Medical Expenses Extension	Not insured

Section 3 - Medical Expenses

10	Medical Expenses	Not Insured	
11	In-patient hospital confinement benefit	Not insured	
12	Supplementary Travel and Accommodation Expenses	Not Insured	
13	Emergency Repatriation	Not insured	

MAIP Distribution List

AGENCY	NAME/TITLE	E-MAIL ADDRESS	TELEPHONE	FAX
CTBTO, Vienna	Mr. Pierce Corden, Director, Division of Administration	Pierce.Corden@ctbto.org	43-1-26030-6100	43-1-26030-5950
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DPKO, New York	Mr. F. Dureau	dureau@un.org	3-8254	
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