

UN VOLUNTEERS LIFE AND DISMEMBERMENT INSURANCE

UN international volunteers

LIFE INSURANCE

The capital sum payable on the death of an insured person, whatever the cause may be, amounts to 100.000 USD. Repatriation expenses will be refunded up to 10.000 USD.

If the death is caused by malicious acts (e.g. war, murder, sabotage...), the capital sum payable is brought to 500.000 USD.

The capital sums mentioned above are only payable if the death occurs before the volunteer's 70th birthday.

DISMEMBERMENT INSURANCE

If any accident or disease listed below results in permanent dismemberment within one year after being incurred or diagnosed, the insured shall receive the whole or part of the insured sum of 100.000 USD.

The admitted diseases are tropical disease, stroke, heart attack, meningitis, encephalitis, blindness, deafness and permanent total renal insufficiency. Tropical disease means a sickness which is typical for tropical countries and cannot practically be incurred in another climate. Examples of tropical disease are: pestilence, leprosy, trypanosoma, etc.

If the permanent disability is attributable to a malicious act, the capital sum payable shall be the whole or part of the insured sum of 500.000 USD.

The amount of the insured sum is determined by the degree of disability according to the final condition of the insured. For a left-handed person the rates stipulated for the right upper limb shall apply to the left upper limb and vice-versa.

The total amount of the insured sum for several dismemberments caused by the same accident can never be more than the total capital sums insured.



PLEASE NOTE THAT CERTAIN EXCLUSIONS APPLY.

These include, but are not limited to, attempted suicide, voluntary mutilation, motor-vehicle racing, dangerous competition, brawls, radioactivity and injuries resulting from braking the law. The coverage is suspended in time of war for insured persons who are mobilized or volunteer.

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