# Loss of salary insurance in case of sick leave for international civil servants

(Edition 2012)

## Staff Rules provisions

A staff member who holds a continuing appointment, or who holds a fixed-term appointment for three years or who has completed three years or more of continuous service shall be granted sick leave of up to nine months on full salary and nine months on half salary in any period of four consecutive years.

A staff member who holds a fixed-term appointment and who has completed less than three years of continuous service shall be granted sick leave of up to three months on full salary and three months on half salary in any period of twelve consecutive months.

## Benefits of the loss of salary insurance

The loss of salary insurance covers non-professional illness, non-professional accidents, and accidents on the journey to and from the workplace.

The insurance comes into effect, once the initial nine months (or three months) full salary sick leave has been exhausted. The insurance then pays the staff member 50% of his/her salary during the period of incapacity for work as certified by a doctor, up to a maximum of 720 days (24 months at 50%) per period of four consecutive years, or until the staff member receives his/her pension, which ever is soonest.

## Payment of benefits

The staff member who has exhausted his entitlement to sick leave on full salary must inform GPAFI immediately, providing a copy of the memo from the Human Resources Service, his/her Personal Action plus his/her attendance records.

If an agreement exists between GPAFI and the staff member's organization, the compensation may be paid directly through Payroll Unit, along with the 50% of salary still being paid by the organization.

Benefits cannot be claimed retroactively beyond a period of two years from the right to claim.

If the staff member who is on sick leave on half salary is claiming for compensation for illness or accident attributable to the performance of officials duties, GPAFI may advance the benefits to the staff given that the procedure can sometimes be quite lengthy, that the decision of the organization can not be foreseen and that benefits cannot be paid retroactively beyond a period of two years. If at the end of the procedure, the illness or accident is recognized as being “professional”, resulting in the conversion of the sick leave on half salary to sick leave on full salary, the staff member must reimburse GPAFI the compensation received during the period in question.

## Beginning and end of coverage

The coverage begins on the date indicated on the Zurich insurance policy.

The coverage ends if the staff member cancels in writing before the end of the month, or upon notice, or at the date of cancellation of the contract between GPAFI and Zurich.

## Insured salary

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|---|---|
| General Service category: | Gross salary – Staff Assessment |
| Professional category: | Gross salary + Post Adjustment – Staff Assessment |

## Annual premiums

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| 0.9% of the insured salary | for staff members with nine months sick leave on full salary (continuing appointment or fixed-term appointment for three years or three years or more of continuous service). |
| 2.0% of the insured salary | for staff members with three months sick leave on full salary (fixed-term appointment and less than three years of continuous service). |

## Admission

The admission is limited to staff members who hold fixed-term or continuing appointments.

The admission is limited to staff members who have neither cumulated more than 100 days sick leave during the last four years, nor more than 20 days during the current year.

For those staff who are granted sick leave of up to three months on full salary, they must not cumulated more than 10 days during the current year.

Zurich reserves the right to refuse an application for admission or to accept an application for admission with a reservation.

## Application for acceptance

An application and health questionnaire must be fully completed and submitted together with the last pay slip and attendance records showing the sick leave taken during the past four years.

## General exclusions and conditions pertaining to the cover provided

You are not covered for:
- Industrial injuries, accidents or illnesses including the consequences of such illness or accidents;
- Injuries due to acts of war, terrorist activity and/or civil unrest (exceptions to this are for persons of temporary residential status where cover is provided for maximum 14 days following such an outbreak);
- Suicide, injuries or illnesses resulting from attempted suicide, self harm or mutilation;
- Accidents or injuries sustained while travelling in a private air vehicle as a pilot or passenger, parachuting or paragliding, without the proper official authorizations;
- Any injuries sustained whilst engaged in any illegal activity, including terrorism, rioting, and insurrection, acts of war or sabotage;
- Injuries sustained whilst carrying out Military Service;
- Injuries sustained while involved in violence, fighting or brawling (the exception to this is when such injures were as a result of an action carried out in self-defense or in aid of a third party;
- Injury or illnesses resulting from deliberate exposure to ionizing radiation (exceptions to this are when this exposure has been prescribed by a qualified doctor, dentist or medical practitioner).

In any case, only the provisions of the contract between GPAFI and Zurich are valid.