

# Disability Insurance: Policy highlights

Life & Disability Insurance  
(Incl. Passive War Risk Insurance)

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December 2021

# 1. Scope

All ICMPD staff and personnel have access to the group Life & disability Insurance Plan (policy no. **080700/101**) provided by Allianz Partners and administered by PassportCard Deutschland. This plan provides the coverage in effect 24 hours per day, worldwide, both in professional and non-professional life. It covers for life and disability in case of death, partial or permanent disability and temporary incapacity to work caused by accident, illness and disease.

In case of an accident, experts are covered by the Travel insurance while ONLY on mission abroad on behalf of ICMPD.

Given its extensive nature, the following constitutes a summary of the most relevant elements of the plan. Please see the [Policy Document](#) for a complete overview.

## SCOPE OF SERVICES (ALL STAFF MEMBERS UNDER AGE 65)

### Life & Disability Insurance

Coverage relating to death, partial or permanent disability, and temporary incapacity to work caused by accident, illness, and disease.

### Passive War Risk Insurance

Coverage of damages relating to accidental death/disability caused by war/warlike situations. The consequences of a civil or non-civil war, an insurrection, a riot, an attack, protest or acts of terrorism, wherever the location of these events are covered if the Covered Person does not actively participate in such event or if they are called upon to perform a maintenance or monitoring mission in order to ensure the security of people and assets for the benefit of the ICMPD. Also, Cases of self-defense and assistance to person in danger are covered.

### Eligibility

- They are an employee of the ICMPD;
- They are aged 18 or older and under the age 65 at the time of joining the Group Policy;
- They are Actively at Work as defined herein.

### Lump-sum in the event of death

In the event of the death of the Covered Person before attaining age 70, during the period of coverage, for any cause unless otherwise excluded below in exclusions, a lump sum shall be provided to the designated beneficiary.

### Disability benefits

The purpose of this coverage is to provide benefits to the covered Person before attaining age 65 in the event of total incapacity from work and/or disability of the Covered

Person resulting from illness or accident as recognised by the Insurer.

These benefits are of a compensatory nature. Accordingly, the coverage includes, expressed in percentage of the Annual Base Salary hereunder, the payment of :

- A Disability annuity in the event of incapacity from work in the Covered Person's Own Occupation for the first 24 months of coverage;
- Thereafter and until the age of 65, a disability annuity if the Covered Person is physically or mentally incapable, totally or partially, to exercise any professional activity that is appropriate to their skills, training, and education.

### Waiting Period

The right to benefits shall take effect at the end of the prescribed Waiting Period of 90 days, from the date of the sick leave incapacitating the Covered Person to perform their full-time occupation with the ICMPD resulting from accident, illness or disease.

This period starts on the first day of each sick leave and consists of an uninterrupted series of days of incapacity from work.

### Duration

This benefit is payable for 24 months and paid monthly in arrears while the Covered Person is unable to perform their Own Occupation with the ICMPD, and thereafter until age 65 as long as the Covered Person is unable to perform any occupation that is appropriate in relation to their skills, training, and education.

### Termination of Disability Benefit

The payment of the Disability benefit ceases to be due:

- in the event of a return to work if due to natural recovery, surgical operation or medical treatment or when the Insurer considers that the Covered Person is deemed able to return to work whether in their Own Occupation or any Other Gainful Occupation in accordance with the Duration paragraph set out above; or

- on the date the Covered Person attains age 65; or
- on the date of the death of the Covered Person;

In the event the Contract is terminated, payments of Disability benefits due to an insured event that occurred before the effective date of termination continue to be paid

### Exclusions

#### The following are not covered:

- The suicide of the Covered Person, before one year of continuous coverage; however suicide is covered if, the Covered Person has a combined one year of continuous insurance on the date of suicide on account of their enrolment in this Group Policy and, prior coverage in another group insurance policy with compulsory membership;
- The consequences of an illness or accident intentionally provoked by the covered person, intentional, conscious or unconscious, self-injuries or suicide attempt;
- The consequences directly or indirectly resulting from the decay of an atomic nucleus/core.

### Are excluded the consequences from:

- a surgical operation necessitated by an accident excluded from the insurance,
- alcoholism, obvious drunkenness or if it is revealed that at the time of the accident, the Covered Person at the origin of the accident had a blood-alcohol level at least equal to the legally permitted blood alcohol level in the application of German law, or to the legally permitted level in the application of the country where the accident took place, the use of narcotics or medicinal substances in the ICMPD – Life & Disability Contract No. 080700/101 - Effective date: 01/01/2022 page 24/43 Confidential absence or outside the limits of medical prescription. It is understood that the claims resulting from utilization in contra-indication of the drug leaflet are not covered.
- participation in a duel, a crime, an intentional offense or a fight, except in the case of self-defense and assistance to a person in danger,
- participation in all sports and competitions in a professional capacity,
- participation in military or police actions,
- detention, possession or manipulation by the Covered Person at the place of the accident of mechanisms of war or a weapon,
- The Covered Person's act of belligerence or terrorism claimed or not,
- the participation of the Covered Person in all competitions (and their trials) involving the use of vehicles or motorboats,
- an accident resulting from the practice of bungee jumping and kitesurfing, and the Covered Person's use (including as a passenger) of hang gliders, paragliders, ultra-light motorized aircraft and any other non-approved aircraft to carry out public transport,
- loss resulting directly or indirectly from the disintegration of the atomic nucleus,
- the practice of any sports activity carried out in clear violation of the safety rules defined by the public authorities in such a way that the Covered Person could not ignore the risk,
- accidents occurring during the participation of the Covered Person in competitions, aerial demonstrations, aerobatics, acrobatics, raids, record attempts, flights on prototypes, test flights, jumps made with unauthorized parachutes, and military seafaring activities, bets, racings and aerobatic.

### Risks resulting from an aerial navigation accident are only covered if:

- the aircraft was authorized as airworthy in accordance with the governing regulatory technical specifications and issued a valid navigability certificate,
- the aircraft used for the flight has been officially accepted by the governing regulatory aviation authority issuing a valid certificate as such, to provide transportation of passengers.

## Limitations

### The following constitute limitations of this insurance cover:

- Benefits are paid only for damages caused by the accident;
- When measuring the degree of disability, an amount for previous disability shall be deducted if the physical and mental function is affected that was already impaired prior to the accident. The previous disability shall be measured in accordance with the section below outlining 'Permanent Disability';
- If in the event of a disability, illnesses or infirmities exacerbated accident-induced damage to health – especially such injuries as are caused or exacerbated by health-debilitating factors – or the consequences thereof, the disability percentage rate that would otherwise determine the amount of the benefit shall be reduced in proportion to the share due to illness or infirmity if said share amounts to at least 25%.

## War Risk Insurance

The consequences of a civil or non-civil war, an insurrection, a riot, an attack, protest or acts of terrorism, wherever the location of these events and whomever the protagonists are not covered **except if the Covered Person does not actively participate in** such event or if they are called upon to perform a maintenance or monitoring mission in order to ensure the security of people and assets for the benefit of the ICMPD. It is understood that cases of self-defense and assistance to persons in danger are covered.

### Exclusion:

The following countries under economic sanctions are excluded as countries of destination: Iran, North Korea (Democratic People's Republic of Korea), Syria, Territories of Crimea.

Please note that kidnapping or being taken as a hostage is not covered by any of the above-mentioned types of insurances.

Therefore the staff members are required to avoid unnecessary risks involving their own safety and the safety of others.

Staff members are additionally cautioned that disregard of ordinary safety measures may adversely affect their claims for compensation.

## 2. Benefits

Benefit details are laid out in the [Policy Document](#).

# 3. Claims & supporting documents

In case of a claim please email the plan administrator PassportCard Deutschland to:

[icmpd@passportcard.de](mailto:icmpd@passportcard.de) as you must notify them of the Disability, no later than within two (2) months after the expiration of the aforementioned waiting period. If such notification occurs after this two (2)-month period the duration of sick leave shall be deemed to have started on the day of notification to the Insurer.

**Except in the event of force majeure**, illnesses or accidents not declared within six (6) months following the beginning of the sick leave shall be excluded from the coverage and therefore be not subject to compensation, provided that the absence or delay in declaring the claim has resulted in prejudice to the Insurer.

The Covered Person, through ICMPD shall provide the supporting documents as provided below for the payment of benefits in the event of a claim:

## In Case of Death

- notification of death provided by the Insurer;
- official death certificate issued by the attending physician who pronounced the death and indicating the cause of death;
- photocopy of the complete family register/or proof of family status;
- photocopy of the Civil Solidarity Pact (PACS) or foreign equivalent of civil union partnership defined herein;
- photocopy of the official certificate attesting to the status of a cohabiting couple (if applicable), as defined herein;
- verification of the identity of all individuals linked to a claim (the deceased member as well as all the beneficiaries) through one of the following: a certified copy of a passport, a certified copy of an official government ID, or a certified copy of the birth certificate
- bank account information.

## In Case of Sick Leave

- Declaration of incapacity or disability from work duly completed by the ICMPD (signed and stamped) detailing the amount of salary paid over the last twelve (12) months preceding the sick leave;
- Medical certificate duly completed by the treating physician addressed to the medical director of the Insurer, and
- Notice of the prolongation(s) by the treating physician.

## In Case of Disability

- Bank account information for the automatic transfer of payment;
- Certified copy of the birth certificate of the Covered Person; or in place of that, a certified copy of a passport, or a certified copy of an official government ID document;
- Medical certificate justifying the disability established by

the treating physician addressed to the medical director of the Insurer, in an envelope duly marked "Strict Medical Confidentiality;" and

- If the Covered Person pursues a remunerated activity, the photocopies of the salary statements for the relevant quarter, or the certification of unemployment benefits paid by the local unemployment insurance scheme

# 4. Communication

All communication is handled by PassportCard at [icmpd@passportcard.de](mailto:icmpd@passportcard.de)

# Further information

## Documentation:

Policy and certificate [available here](#)

For more information [visit here](#)

## : General enquiries

[contact@geodesk.fr](mailto:contact@geodesk.fr)

[icmpd@passportcard.de](mailto:icmpd@passportcard.de)

(Claims management : [icmpd@passportcard.de](mailto:icmpd@passportcard.de))

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# Contact

# 24/7 customer service

Policy Number 080700/101

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