

PassportCard



In Partnership with

Allianz

 ICMPD
GEODESK



LIFE & DISABILITY COVERAGE BY PASSPORTCARD & ALLIANZ FAQS

PassportCard, in partnership with Allianz, created a website designated for ICMPD staff members, which includes the policy and all the detailed information on the insurance coverage.

[View webpage](#)

Generic Requests please submit via e-mail to: icmpd@passportcard.de

For urgent/direct contact with Insurance Representative, please dial +49 (0) 40 46 00 20 333
24/7 multilingual service center will support you with all forms filling.

Everything you need to know

1

Is death insurance only related to death due to a work-related accident or is it valid in any case? What are the conditions?

It applies to professional and private life 24/7 included accidents as a result of severe illness.

In case of death of one of the insured members, PassportCard will guide the relatives through the whole process and support the forms application.

The death lump sum is an amount of 10 times the annual base salary of the insured member, up to the maximum sum of 280,000 Euro.

This lump sum will be paid to the designated beneficiaries or legal heir in the event of the insured member's death.

2

Many of ICMPD-employees are not eligible for national benefits and have short-term contracts with ICMPD - does this mean that even after the contract period that there is coverage by the long-term disability benefit in certain cases?

To be eligible for insurance coverage, the staff members/personnel must be employed by ICMPD and have an official contract. If a disability case happened during the time of employment at ICMPD, PassportCard will continue to pay until age 65.

3

What are the exclusions to the insurance coverage?

- The Suicide of the member before one year of continuous coverage;
- Suicide is covered if the member had a combined one year of continuous insurance on the date of suicide on account of their enrolment in the Group Policy and, prior coverage in another group insurance policy with compulsory membership;
- Consequences of an illness or accident intentionally provoked by the member, intentional, conscious or unconscious, self-injuries or suicide attempt;
- Consequences directly or indirectly resulting from the decay of an atomic nucleus/core;
- The worldwide life cover is valid as long as the member isn't actively participating in an act of war or living in restricted countries/regions- North Korea, Syria, Iran, and the region of Crimea;

4

Who is the beneficiary of death insurance? Family automatically, or do the employees have to specify concretely, obviously before death

The default beneficiary is yourself. If you want to designate a person to become your life insurance beneficiary, you need to inform PassportCard in written form (e-mail: icmpd@passportcard.de). The beneficiary form is located on the website of PassportCard and is available for download. Please send your email to PassportCard with the filled-in and signed beneficiary form.

NOTE: *The beneficiary should be appointed and informed NOW, instead of waiting for an extraordinary event (e.g., coma). Please note, that ICMPD HR-department is not responsible to assign/inform beneficiaries or to communicate on the behalf of the insured staff member.*

Otherwise, the official legal procedure for the claim is the following:

- **Primary beneficiary:** upon the account holder's death, all the benefits will go to his/her legal partner (spouse, civil union partner, common life partner),
- **Secondary beneficiary:** if the primary beneficiary does not collect all benefits before his/her own death, all the benefits will go to a person that inherits under a will or account (e.g. to your children)
- **Tertiary beneficiary:** is the third beneficiary in line to receive life insurance proceeds would depend on the standard rules of heritage applicable in your country.

If you do not specify the beneficiary to PassportCard, the standard heritage rules of your country would apply.

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Can somebody else notify of the disability on behalf of the staff member, in case the person is not able to do that themselves?

All staff members are responsible to inform their designated beneficiaries to speak on their behalf to claim for insurance. To organize the Power of Attorney, it is recommended:

- a. to fill up a beneficiary form, determining and designating someone who can speak on your behalf, in case you are not able to communicate yourself (e.g. in coma condition);
- b. provide a copy of the membership certificate;
- c. provide emergency contact details, whom to contact in such circumstances.

All this information needs to be communicated via email to icmpd@passportcard.de

The waiting period is 90 days. The member has to notify the insurance of the Disability via PassportCard on icmpd@passportcard.de, no later than 2 months after the expiration of the waiting period. If notification occurs after these 2 months, the duration of sick leave shall be deemed to have started on the day of notification to the Insurer.

Except in case of force majeure, illnesses or accidents not declared within 6 months following the beginning of the sick leave shall be excluded from the coverage and will not be compensated.

Otherwise, the official legal procedure for the claim is the following:

- **Primary beneficiary:** upon the account holder's death, all the benefits will go to his/her legal partner (spouse, civil union partner, common life partner),
- **Secondary beneficiary:** if the primary beneficiary does not collect all benefits before his/her own death, all the benefits will go to a person that inherits under a will or account (e.g. to your children)
- **Tertiary beneficiary:** is the third beneficiary in line to receive life insurance proceeds would depend on the standard rules of heritage applicable in your country.

If you do not specify the beneficiary to PassportCard, the standard heritage rules of your country would apply.

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Who decides after 2 years, if an employee can work an adequate job or still get the disability pension?

The treating doctor and the assigned Allianz doctor will decide if you can work an adequate job or still get the disability pension.

Please find below the steps of the process:

1. Treating doctor
2. Doctor assigned from Allianz discussion between them two
3. Medical arbitrator determined by:
Mediator of the French Federation of Insurance Companies, without prejudice to other possible legal action, who can be contacted at the following address:

La Médiation de l'Assurance
TSA 50 110
75 441 Paris Cedex 09
www.mediation-assurance.org

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What are the advantages of an irrevocable designation?

The revocable designation gives the employee the flexibility to change, as you are entering different life phases, you can decide who should be your beneficiary(s).

The irrevocable designation is a binding agreement and much stricter. Once an employee provided a written designation, indicating certain people in your form (e.g. family/children), he or she can only change the beneficiaries later on with the authorization of the former beneficiary.

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Will ICMPD get personal information on the employees status of health?

No, because of personal data protection ICMPD will not be informed. The organization receives information only regarding the medical claim, determining the disability benefits.

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Is the employee covered during vacation or only under Mission/work-related travels?

Eligible employees are covered as long as they receive their salary from ICMPD, including paid vacation. Not paid vacation, sabbatical leaves, or SLWOP are not covered by insurance.

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Disability at 65 years old birthday - please explain for a work-related accident. Does it mean that payment of benefits stops, although the disability is still there?

FOR DISABILITY: YES The claim/reimbursement ends at age of 65, considered the standard retirement age (until you turn 65). After 65, you must investigate social security systems or have anticipated private arrangements such as a pension fund or other.

FOR LIFE INSURANCE: employee would be covered up to 70 years, for each year after 65 years, he or she would get 20% less of benefits.

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Where can I get a Membership Certificate?

The membership certificate can be obtained from PassportCard website or send a mail to icmpd@passportcard.de.

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What happens if I move from one country to another?

The moving from one country to another is possible. Insurance coverage is offered in almost every country worldwide, providing special risk plans even in high-risk countries, except for Syria, North Korea, Crimea and Iran.

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Permanent disability (i.e. loss of limb) - how is the amount calculated?

It will be paid by disability insurance and would depend on the salary, rather than on the sickness. There is a 90-day waiting period to be observed before insurance coverage kicks in.

The monthly payment is 50% of the base salary or a max of EUR 6,000 per month.

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Can a former employee claim also after leaving ICMPD for an event that has occurred at that time?

Yes, this is possible. If the event happened before he or she left ICMPD, the insurance coverage is not ending when leave the ICMPD. The PassportCard will continue to pay as long as the insured member is eligible to claim.

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How to claim?

Please refer to Article 17, page 28, in the Allianz insurance policy available on the website (TITLE VI-FORMALITIES IN THE EVENT OF A CLAIM)

Contact details for PassportCard:

+49 (0)40 46 00 20 333

ICMPD@passportcard.de

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If we have a staff from Syria working at ICMPD at another location, and suffers an incident which is covered. Is this covered? What about if serving family members move back to Syria as home country.

Being Syrian and working outside his country makes eligible and he is fully covered. However, in case of death if his family is settled in Syria and wishes to claim the money it would be blocked due to international compliance with Syria. Allianz is not allowed to payment in a bank account in Syria. But if the family holds a bank account in another country, then they could receive the money there.

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What is the definition of an illness intentionally provoked by a member ?

By intentional illnesses, in contrast to negligence, we mean health impairments caused by intentional action or omission, or their treatment costs. If you intentionally cause an impairment of health because you, for example chop off several fingers of a hand in order to defraud your accident or disability insurance, your health insurance wouldn't be liable to pay for treatment, if the intent of your deed would be determined to be intentional.

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How are you collecting information about the designated beneficiary by the employee in case of death?

You are required to complete the Designation of Beneficiary Form and return this form back to PassportCard for our records.

3. How is Life Insurance paid?

You must contact icmpd@passportcard.de, and provide the following supporting documents for the payment of benefits in the event of a claim:

- 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
- photocopy of the official certificate attesting to the status of a cohabiting couple (if applicable),
- 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.

4. Is Ukraine covered in the Insurance scheme?

Yes the zone of coverage is worldwide except for sanctioned countries as listed in the policy wording.

Please note that the following events are excluded from coverage :

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, except if the Covered Person does not actively participate in such event or if they is called upon to perform a maintenance or monitoring mission in order to ensure the security of people and assets for the benefit for the Member Company. It is understood that in cases of self-defense and assistance to person in danger are covered.

Of course we are
available for any
question at any time.

Book an appointment

Call us at +49 (0) 40 4600 20 444

Or email us at affiliate@passportcard.de

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