

ACCIDENT AND HEALTH

INTERGOVERNMENTAL ORGANISATIONS

Intergovernmental Organisations face many challenges in an increasingly unpredictable world. Activities range from providing local resources on projects assisting countries recovering from war or natural disaster, to helping countries developing trade and service economies. These varied activities lead to a diverse multi-cultural workforce, spread across the globe.

Workforces are the key asset in the operation of these organisations. They often fall outside local social security systems, due to the special privileges and immunities afforded to these organisations. Provision must therefore be made by employers for income protection and dependant's support should their staff be injured or become ill as a result of performing their official duties.

Willis has over fifty years' experience arranging Injury and Illness insurance for such organisations. Working with insurers and our specialist Liability Wordings Team we have developed policy wordings which meet the specific needs of international organisations, reflecting their contractual obligations to staff under the specific forms of contract used. One such wording is an Injury and Illness compensation insurance, which follows the contractual obligations of staff compensation plans and meets awards made within the terms of these plans.

More and more organisations whose work is predominantly project-based are employing greater numbers of short-term staff and consultants. Willis can arrange Injury and Illness insurance, paying a predefined capital sum benefit in the event of a claim and which can be tailored to specific requirements.

In recent years there has been a noticeable increase in terrorist attacks, threatening areas and groups which were not previously seen as targets. Intergovernmental organisations have staff in many parts of the world where there is war and unrest, as well as large accumulations of staff in headquarter locations in major cities, which have become more frequent targets for terrorists. Injury and Illness insurance against malicious acts including acts of terrorism can be arranged by the Willis Accident and Health Team.



TYPES OF POLICIES

STAFF COMPENSATION PLAN

Benefits are designed to meet contractual obligations that an organisation may have to replace local social security provisions for service-incurred injuries or illness to staff members, which result in death or disability.

Uniquely, policies are designed to follow decisions made by organisations with regard to the annual and one-off awards made in accordance with Staff Rules.

DEFINED BENEFIT PLAN

Provides capital sum benefits for death, injury and illness whether work or non-related.

MALICIOUS ACTS/WAR RISKS

Additional capital sums payable in the event of death or disablement as a result of injury sustained from a specific hostile act.

GROUP LIFE PLAN

Providing capital sum benefits in the event of death.

MEDICAL EVACUATION

Cover for the costs of an emergency medical evacuation service to bring an ill or injured person to the nearest centre of medical excellence for specialist treatment.

TRAVEL BENEFIT PLAN

Additional benefits for people travelling on the organisation's behalf, such as cover for lost baggage, cancellation and delays.

EXAMPLES OF POLICIES RECENTLY ARRANGED INCLUDE:

- A Malicious Acts insurance policy for staff of an organisation located worldwide with a significant concentration in higher risk territories.
- A Nuclear, Chemical and Biological Terrorism specific policy for an entity headquartered in a major European city.
- A Group Injury and Illness policy covering local and international employees of governmental financial institution.
- An Accident policy to cover Consultants of a New York headquartered UN Specialized Agency on a worldwide basis.

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The policy wording will provide details of all policy coverages and exclusions. A full policy summary highlighting any significant or unusual limitations and exclusions will be supplied with your quotation.

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