

UN System Insurance Coverage for Individual Consultants

	Category 1	Category 2	Category 3	Category 4
Maximum Benefit any one Insured Person	USD 280000	USD 160000	USD 40000	USD 20000
Injury	<p><u>Death:</u> USD 180000</p> <p><u>Permanent total Disablement:</u> USD 180000</p> <p><u>Permanent Disablement:</u> A percentage of USD 180000 relative to the degree of disability as shown in the Permanent Disablement Scale which prescribes the maximum percentage payable for a range of permanent disabling injuries.</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> Not insured</p>	<p><u>Death:</u> USD 80000</p> <p><u>Permanent total Disablement:</u> USD 80000</p> <p><u>Permanent Disablement:</u> A percentage of USD 80000 relative to the degree of disability as shown in the Permanent Disablement Scale which prescribes the maximum percentage payable for a range of permanent disabling injuries.</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> USD 80000</p>	<p><u>Death:</u> USD 20000</p> <p><u>Permanent total Disablement:</u> USD 20000</p> <p><u>Permanent Disablement:</u> A percentage of USD 20000 relative to the degree of disability as shown in the Permanent Disablement Scale which prescribes the maximum percentage payable for a range of permanent disabling injuries.</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> Not insured</p>	<p><u>Death:</u> USD 20000</p> <p><u>Permanent total Disablement:</u> USD 20000</p> <p><u>Permanent Disablement:</u> A percentage of USD 20000 relative to the degree of disability as shown in the Permanent Disablement Scale which prescribes the maximum percentage payable for a range of permanent disabling injuries.</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> USD 20000</p>
Illness	<p><u>Death:</u> USD 180000</p> <p><u>Permanent Total Disablement:</u> USD 180000</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> Not insured</p>	<p><u>Death:</u> Not insured</p> <p><u>Permanent Total Disablement:</u> Not insured</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> Not insured</p>	<p><u>Death:</u> USD 20000</p> <p><u>Permanent Total Disablement:</u> USD 20000</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> Not insured</p>	<p><u>Death:</u> Not insured</p> <p><u>Permanent Total Disablement:</u> Not insured</p> <p><u>Temporary Total Disablement:</u> Not insured</p> <p><u>Medical Expenses Extension:</u> Not insured</p>
Medical Expenses	<p><u>Medical Expenses:</u> USD 100000</p> <p><u>In-patient hospital confinement benefit:</u> Not insured</p> <p><u>Supplementary Travel and Accommodation Expenses:</u> Not insured</p> <p><u>Emergency Repartition:</u> Not insured</p>	<p><u>Medical Expenses:</u> Not insured</p> <p><u>In-patient hospital confinement benefit:</u> Not insured</p> <p><u>Supplementary Travel and Accommodation Expenses:</u> Not insured</p> <p><u>Emergency Repartition:</u> Not insured</p>	<p><u>Medical Expenses:</u> USD 20000</p> <p><u>In-patient hospital confinement benefit:</u> Not insured</p> <p><u>Supplementary Travel and Accommodation Expenses:</u> Not insured</p> <p><u>Emergency Repartition:</u> Not insured</p>	<p><u>Medical Expenses:</u> Not insured</p> <p><u>In-patient hospital confinement benefit:</u> Not insured</p> <p><u>Supplementary Travel and Accommodation Expenses:</u> Not insured</p> <p><u>Emergency Repartition:</u> Not insured</p>

Category 1: Person engaged by the Insured under the Special Service Agreement as International Contractors

Category 2: Person engaged by the Insured under the Special Service Agreement as Local Contractors

Category 3: Retired United Nations staff engaged by the Insured under the Special Service Agreement as International Contractors.

Category 4: Retired United Nations staff engaged by the Insured under the Special Service Agreement as Local Contractors