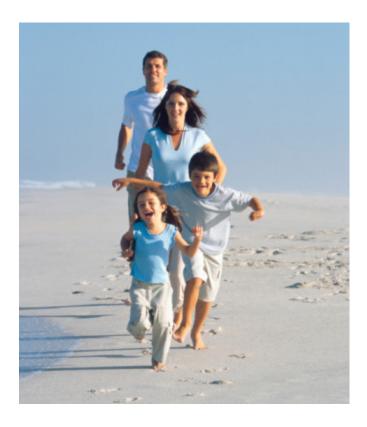
UN VOLUNTEERS LIFE AND DISMEMBERMENT INSURANCE

UN national volunteers

LIFE INSURANCE

The capital sum payable in case of an insured person's death amounts to 10.000 USD. If the death is caused by malicious acts (e.g. war, murder, sabotage...), the capital sum payable is brought to 50.000 USD.

There is no age limit for eligibility to the life insurance benefit. However, in the event of death of an insured person aged over 63, only 50% of this benefit will be paid out.



DISMEMBERMENT INSURANCE

Total Permanent Dismemberment

If you are recognised as suffering a total permanent dismemberment you are entitled to a capital sum of 20.000 USD. If the total permanent dismembrement is attributable to a malicious act, the capital sum payable shall be the whole or part of the insured sum of 50.000 USD.

Partial Permanent Dismemberment

In case the dismemberment is partial, a proportion of this capital sum will be paid out, according to the degree of invalidity.

Your profession is not taken into consideration. The total loss of the use of a limb will be considered as the loss of a limb. For a person who is left-handed the rates relative to the upper right limb will be applied to the left and vice-versa.

The total amount of the payable sum for several dismemberments resulting from the same accident can never be more than the total capital sums insured.

PLEASE NOTE THAT CERTAIN EXCLUSIONS APPLY.



These include, but are not limited to, attempted suicide, voluntary mutilation, motor-vehicle racing, dangerous competition, brawls, radioactivity and injuries resulting from braking the law. The coverage is suspended in time of war for insured persons who are mobilized or volunteer.

