

Life and Invalidity Insurance

Insurance Product Information Document

Insurer: MGEN, registered under the number SIREN 775 685 399, regulated by the provisions of Tome II of Code de la mutualité (the French Mutual Insurance Companies Code) and whose head office is located at 3 square Max-Hymans 75 748 Paris Cedex 15 FRANCE. Represented by VYV International Benefits, 7 Square Max Hymans, 75648 Paris Cedex 15, France, RCS Paris 813 36 1441, Orias 16002500.

Group insurance contract n° MGENIB1100884NNP

This information document provides a summary of the principal benefits and exclusions of the contract. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation to read carefully. Benefits preceded by a green check mark mean that they are systematically granted within the contract.

What type of insurance is it? The Association named Association Internationale des Interprètes de Conférence (AIIC) has subscribed a Life and Invalidity plan on behalf of potential Insured Members ; it provides voluntary coverage for Conference Interpreting Agents (ACIs) during periods when they are not under contract with a European Institution or covered by the mandatory insurance contract subscribed by the European Commission for ACIs, referenced as "Provision of sickness and accident insurance services for Conference Interpreting Agents (ACIs)". This plan provides Life and Invalidity benefits from the first euro, meaning that insured Conference Interpreting Agents (ACIs) are not required to present proof of coverage by a national Social Security scheme in order to receive benefits. Where applicable, benefits paid under this plan may take into account any amounts reimbursed by national Social Security schemes.



What is insured?

LIFE AND INVALIDITY BENEFITS

Coverage applicable to Conference Interpreting Agents (ACIs) with an average of 50 days of work minimum over the past three years and under the age of 65:

- ✓ Lump sum in case of death all causes,
- ✓ Lump sum in case of permanent invalidity,
- ✓ Temporary incapacity all causes daily benefits.

Coverage applicable to Conference Interpreting Agents (ACIs) with fewer than 50 days of work on average over the past three years and/or over the age of 65:

- ✓ Lump sum in case of death all causes,
- ✓ Temporary incapacity all causes daily benefits.



Where am I covered?

- **Geographical scope of coverage:** the coverage provided under the policy is valid worldwide.
- **Temporal scope of coverage:** The insured members are covered under the policy as of the effective date specified in their Certificate of Insurance, and according to the following provisions:
 - Death and Temporary All Causes Benefits: Coverage is provided during inactive days only.
 - Permanent Invalidity:
 - Coverage in case of accident is provided during inactive days only.
 - Coverage in case of illness is provided in all cases.



What is not insured?

GENERAL EXCLUSIONS

EXPENSES ARE EXCLUDED FROM THE COVER:

- ✗ **BENEFITS ARE EXCLUDED FOR ANY INCAPACITY FOR WORK, INVALIDITY, OR DEATH RESULTING DIRECTLY OR INDIRECTLY FROM AN ILLNESS, CONDITION, OR MEDICAL DISORDER THAT WAS DIAGNOSED OR EVIDENT BEFORE THE EFFECTIVE DATE OF THE COVERAGE,**
- ✗ **ANY CONDITION RELATED TO PSYCHOLOGICAL OR PSYCHIATRIC DISORDERS IS EXCLUDED;**
- ✗ **ANY CONDITION RELATED TO BACK PAIN IS EXCLUDED, UNLESS IT REQUIRES SURGERY;**
- ✗ **THE CONSEQUENCES OF ACTIVE PARTICIPATION IN WAR, INVASION, ACT OF TERRORIST ACTIVITIES, REBELLION (WHETHER WAR BE DECLARED OR NOT), CIVIL WAR, COMMOTION, MILITARY OR USURPED POWER, MARTIAL LAW, RIOT OR THE ACT OF ANY LAWFULLY CONSTITUTED AUTHORITY, OR WHILE THE INSURED MEMBER IS CARRYING OUT ARMY, NAVAL OR AIR SERVICE OPERATIONS, WHETHER OR NOT WAR HAS BEEN DECLARED;**
- ✗ **THE CONSEQUENCES OF ACTS THAT CONSTITUTE A COMMISSION OR ATTEMPT TO COMMIT A FELONY, CRIMINAL OFFENCE OR ASSAULT BY THE INSURED MEMBER;**
- ✗ **THE CONSEQUENCES OF SELF-MUTILATION, SELF-INFLICTED INJURY, SUICIDE OR ANY ATTEMPT THEREAT WHILE SANE OR INSANE;**
- ✗ **THE CONSEQUENCES OF ILLNESSES, INJURIES OR ACCIDENTS, INTENTIONALLY CAUSED BY THE INSURED MEMBER;**
- ✗ **THE CONSEQUENCES OF ILLNESSES, INJURIES OR ACCIDENTS, CAUSED BY BETS OR CHALLENGES.**



Are there any restrictions on cover?

- ! **Expenses incurred before the start date and after the end of cover**
- ! **Coverage applicable to Conference Interpreting Agents (ACIs) with an average of 50 days of work minimum over the past three years and under the age of 65:**
 - Lump sum in case of permanent invalidity: If the "T" invalidity rate is below 20%, no lump sum will be paid.
 - Temporary incapacity all cause: Deductible period of 60 days.
- ! **Coverage applicable to Conference Interpreting Agents (ACIs) with fewer than 50 days of work over the past three years and/or over the age of 65:**
 - Temporary incapacity all cause: Deductible period of 90 days.



When and how do I pay?

Premiums are due from the Insured Member, via the Administrator, and are payable in euros, yearly and in advance.



What are my obligations?

Under penalty of nullity of the insurance contract or unsecured benefits, the Insured Person must:

- **When taking out the policy:**
 - Complete and sign an individual application form with a designation of beneficiary's form,
 - Provide all supporting documents required by the Insurer,
 - Pay the premium within the deadlines set out in the information notice.
- **During the policy period:**
 - Pay the premiums amount within the deadlines set out in the information notice.
- **In case of a claim:**
 - Send a claim request with the supporting documents.



When does the cover start and end?

Eligible Conference Interpreting Agents (ACIs) may join the insurance coverage at any time. The sole condition for initial eligibility is that the individual must have been accredited and performed at least one day of interpreting duties during the rolling year preceding the date of enrolment in this coverage. Insurance cover takes effect following receipt by the Administrator of the whole premium payment and receipt of the complete application file. The Administrator needs to receive the following completed forms:

- Application form,
- Designation of beneficiary's form.

The insurance coverage takes effect on the date mentioned on the certificate of insurance. Thereafter, coverage shall be automatically renewed on January 1st of each year. The Administrator – Henner – shall verify that any individual whose coverage is renewed has performed at least one day of interpreting duties during the rolling year immediately preceding the renewal date.

The Beneficiary's membership may be terminated:

- if the Insured Member does not pay the premiums,
- if the contract between MGEN and the European Commission for ACIs, referenced as "Provision of sickness and accident insurance services for Conference Interpreting Agents (ACIs)" is terminated,
- on the date the Insured Member no longer meets the conditions to be covered,
- in the event of reluctance to submit supporting documents or misrepresentation,
- on the day of the Insured Member's death.

In addition, the Insured Member's membership is automatically terminated in the event of termination of the group insurance contract between AIIC and the Insurer.



How do I cancel the contract?

On the annual expiry date of the contract, which is set on December 31st, by notifying the Policyholder at least two (2) months before this date, i.e. by October 31st at the latest. The termination is effective on December 31st, at midnight, of the year in which it is notified.

The Insured Member may notify his/her request for termination in the following ways, at the Insured Member's discretion:

- either by simple letter or any other durable medium
- or by a declaration made at the head office or at one of the Insurer's branches,
- or by an extrajudicial act,
- or when the membership to this coverage is made by a remote communication method, by the same method of communication,
- or by any other means provided for in the contract between AIIC and the Insurer.