

## Loan Coverage Insurance

Insurance product information document

Insurer: MGEN, registered under SIREN number 775 685 399, 3-7 Square Max Hymans, 75748 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.

Product: Insurance contract no.MGENIB1100524NNP

**This information document provides a summary of the main benefits and exclusions of the contract. It does not consider your specific needs and requests. You will find full information on this product in the contract's information leaflet, which should be read carefully.** The benefits preceded by a tick are systematically covered by the contract.

The purpose of the "Loan Coverage Insurance" is to provide international civil servants, who are members of La Mutuelle and who take out ordinary and/or housing loan(s) with La Mutuelle, with coverage for the remaining balance due on their ordinary and/or housing loan(s) in the event of death from any cause or disability.

The group insurance contract has been taken out by La Mutuelle with VYV International Benefits, acting on behalf of the insurer MGEN, whose legal notices appear at the bottom of the page.



### What is covered

- ✓ The purpose of the coverage is to provide international civil servants, who are members of La Mutuelle and who take out ordinary and/or housing loan(s) with La Mutuelle, with coverage for the remaining balance due on their ordinary and/or housing loan(s) in the event of death from any cause or disability, as recognised by the Pension Committee of the United Nations Joint Staff Pension Fund or the World Trade Organisation Pension Plan, resulting from an illness or accident of the borrowing member.



### In which country am I covered?

- ✓ Coverage is available 24 hours a day, worldwide.



### What is not covered

- ✗ MEMBER'S SUICIDE OCCURRING DURING THE FIRST YEAR OF COVERAGE UNDER THE CONTRACT,
- ✗ CLAIMS ARISING FROM MILITARY SERVICE ABROAD, PARTICIPATION IN WAR, CRIMINAL ACTS OR ACTS OF TERRORISM.



### Are there any restrictions on coverage?

There are no restrictions on coverage once the international civil servant has been accepted in the "Loan Coverage Insurance", provided that no false statements regarding the state of health was made before the loan was paid out.



### Are there any exclusions to coverage?

- ! The conditions of the contract are based on the statements made by the international civil servant on the health questionnaire sent to the Insurer via La Mutuelle at the time of submitting the loan application. They are valid provided that there has been no adverse change in the international civil servant's state of health between the date stated on the health questionnaire and the date of payment of the loan, and that the international civil servant is not on sick leave.
- ! Any intentional inaccuracy or omission may result in the Insurer invoking the nullity of the insurance coverage.
- ! Any false statement will lead the Insurer to refuse coverage in the event of a claim. La Mutuelle will then be entitled to claim the remaining balance from the member or his/her heirs.



## What are my obligations?

**Under penalty of nullity of the insurance contract and lack of coverage:**

**Documents to complete and submit for membership:**

- A health questionnaire accurately completed and signed.

**Procedure to be followed before the loan payment:**

- Immediately inform the Insurer, via La Mutuelle, if the state of health changes unfavourably between the date mentioned on the health questionnaire and the scheduled date of payment of the loan, or in the event of sick leave (certified and non-certified leave) during this period. The Insurer will decide how to process with the loan application.

**Procedure to follow, in the event of a claim, to obtain payment of benefits:**

- Send to La Mutuelle and/or the Insurer all supporting documents required for payment of the benefits specified in the information leaflet.



## Do I have to pay the premium?

Premiums are paid exclusively by La Mutuelle.



## Start and end of the insurance coverage

The beginning of the insurance coverage is subject to the granting of a loan and acceptance by the Insurer.

Enrolment in the insurance takes effect on the date of payment of the loan for a period ending on 31 December of the same year. The insurance coverage is then renewed by tacit agreement every 1 January for a period of one year.

Insurance coverage terminates in the following cases:

- In the event of non-payment of premiums by La Mutuelle,
- in the event of concealment or false statement(s) made by the member,
- at the normal or early termination of each loan contracted with La Mutuelle,
- in the event of termination of the group insurance contract MGENIB1100524NNP concluded between ICSMA-MUTUELLE and the Insurer.



## How can I terminate the insurance coverage?

As the contract is underwritten and paid for exclusively by La Mutuelle, borrowing members cannot cancel their insurance coverage.