

Accidental Death Insurance for Short Term Consultants and Temporaries

When short-term consultants (STCs) and short-term temporaries (STTs) undertake authorized official World Bank Group mission travel, they are insured under the World Bank Group Accidental Death Insurance program subject to exclusions:

1. Coverage is three times net annual salary to a maximum of \$250,000, but not less than \$50,000.
2. An additional benefit equal to three times net annual salary (subject to a maximum of \$100,000) exists for death during official travel as a passenger involved an aircraft accident.
3. An additional benefit equal to three times net annual salary (subject to a maximum of \$250,000, but not less than \$50,000) exists for covered loss as a result of an act of war (declared or undeclared).
4. If both the additional aircraft benefit and the additional act of war benefit are applicable to the loss, only the act of war benefit is paid.
5. Please note 'net annual salary' for the purposes of this insurance benefit **only** is calculated based on actual Bank Group earnings for the 13-week period (annualized) immediately prior to a covered loss.

Since the Bank Group does not provide accident insurance benefits (other than above), STCs and STTs should review their personal insurance coverage and ensure adequate medical, life, and accident coverage is maintained, depending on their own personal and financial situation.

Note:

As part of the Bank-paid Accident policy, there is a limited medical expense reimbursement plan that may apply if the STC or STT has a medical emergency while on operational travel that is not otherwise covered under the separate World Bank Group Workers Compensation program.

STCs and STTs who are injured or become ill while on operational travel for the World Bank should first contact the Broadspire Services, Inc. about potential Workers Compensation coverage.

If the medical event does not qualify for Workers Compensation, the limited Medical Expense Benefit may apply, and the STC/STT should contact disability@worldbank.org to obtain the claim instructions and form.

Please review the coverage and limits: [Medical Expense Benefits](#).

The Medical Insurance Options for STC/STTs page may be used by STC/STTs to find a medical insurance option appropriate to their needs.

Designation of Beneficiaries

Without a beneficiary designation, the spouse or partner is paid automatically by the insurance company for an approved accidental death claim.

- If you are a country office STC/STT and want to designate someone else, you should complete electronically, then print and sign form [F01603 Designation of Insurance Beneficiary for CO Staff](#). Scan and send (or hand over) the completed form via an email to your country office HR administrator.
- If you are an HQ STC/STT and want to designate someone else, you should complete electronically, then print and sign the form [F01604 Designation of Insurance Beneficiary for HQ Staff](#). Scan and

send the completed form via an email to [Write to HR](#). On the form, select "Bank-paid Accident Insurance" and follow the filling instructions given on the form.

Note: If there is no spouse/partner and no designation, the insurer will pay the Estate.