

Basic Accidental Death and Dismemberment (AD&D) Insurance for Regular, Open, Term, ED, ETC/ETT Appointments

Eligibility

The following eligibility applies:

1. The World Bank Group offers basic Accidental Death and Dismemberment Insurance (AD&D) to staff on regular, open, term, and executive director (ED) appointments at HQ and country offices (COs).
2. HQ and CO staff on regular, open, term, and ED appointments may enroll in optional Accidental Death and Dismemberment Insurance Additional Coverage (HQ), (CO).
3. AD&D coverage is also provided for HQ and CO extended-term consultants/extended-term temporaries (ETCs/ETTs) and short-term consultants/short-term temporaries (STTs/STCs) while they are on operational travel. Coverage for dependents of these appointment types is not offered.
4. STC/STT appointments are covered under a separate, more restrictive plan, and only if on official and authorized World Bank Group travel. See [Accidental Death Insurance for Short Term Consultants and Temporaries](#).
5. All eligible dependent parents of employees of the Bank Group who are non-U.S. citizens, on a G4 visa to work in the U.S. and not in any other classification of insured persons. Eligible dependent parent(s) means parent whether by birth, step, foster, or adopted who are registered in the household and depend on the staff member for more than half of their overall financial support. \$50,000 of AD&D is provided to you.

For staff on operational travel ticketed through Amex at HQ that is ticketed on the Bank Group's Diner's Club Card, additional travel accident insurance is provided.

Attention:

There is a window of only 365 days following an accident when the AD&D benefit is paid.

The company shall pay an indemnity determined from the Table of Losses if an insured person sustains a loss stated therein resulting from injury, provided:

- such loss occurs within 365 days after the date of accident causing such loss
- the indemnity payable for any such loss shall be the amount stated opposite such loss in said Table, and the Principal Sum

stated therein shall be the amount stated as Principal Sum in Item 4 of Section I, as applicable to such person and the Coverage; and

- if more than one loss stated in said Table is sustained as the result of one accident, only one of the amounts so stated in said Table, the largest, shall be payable.

Table of Losses

Description of Loss Indemnity

For Loss of	Amount Paid
Life	Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	Principal Sum
One Hand and One Foot	Principal Sum
Either Hand or Foot and Sight of One Eye	Principal Sum
Either Hand or Foot	One Half the Principal Sum
Sight of One Eye	One Half the Principal Sum
Speech and Hearing	Principal Sum
Speech or Hearing	One Half the Principal Sum
Thumb & Index Finger of the Same Hand	One Fourth the Principal Sum
Quadriplegia	Principal Sum
Paraplegia	Three Fourths the Principal Sum
Hemiplegia	One Half the Principal Sum
Uniplegia	One Fourth the Principal Sum

The term "loss" as used herein shall mean with regard to:

- hands and feet, actual severance through or above wrist or ankle joints.
- eyes, entire irrecoverable loss of sight.
- thumb and index finger, actual severance through or above metacarpophalangeal joints.
- speech, entire and irrecoverable loss.
- hearing, the entire and irrevocable loss in both ears.

Definitions

- Quadriplegia: paralysis of both upper and lower limbs
- Paraplegia: paralysis of lower limbs only
- Hemiplegia: paralysis of upper and lower limbs on one side of the body
- Uniplegia: paralysis of one limb

Paralysis must be complete and irreversible.

Note:

If more than one loss is sustained by an insured person as a result of the same accident, only one amount, the largest, will be paid.

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Accidental Death and Dismemberment Insurance Exclusions for HQ

Unlike our [Group Life Insurance](#), AD&D coverage has certain exclusions.

This policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from:

- Suicide, any attempt at suicide, intentional self-inflicted injury, or any attempt at intentional self-inflicted injury
- Travel, flight in, or on (including getting in or out of, or on or off of) any vehicle used for aerial navigations, whether as a passenger, pilot, operator, or crew member, unless specifically provided by the policy
- Declared or undeclared war, or any act of declared or undeclared war, unless specifically provided by the policy
- Sickness, disease, mental incapacity, or bodily infirmity, whether the loss results directly or indirectly from these
- Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning, or an accidental cut or wound independent and in the absence of any underlying sickness, disease, or condition
- Full-time active duty in the armed forces, National Guard, or organized reserve corps of any country or international authority. Unearned premium for any period for which the insured person is not covered due to his or her active duty status will be refunded. Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.

The following are excluded from AD&D coverage. The policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

- Suicide or any attempt thereat by the insured person while sane or self-destruction or any attempt thereat by the insured person while insane
- Disease of any kind
- Bacterial infections except pyogenic infection which shall occur through an accidental cut or wound
- Injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in Part B of Section II, Definition of Injury and Scope of Coverage

Part B, Section II: Such insurance includes such injury sustained

during such trip while the insured person is riding as a passenger (but not as a pilot, operator, or member of the crew) in or on, boarding or alighting from:

- any civilian aircraft having a current and valid airworthiness certificate, and piloted by a person who then holds a valid and current certificate of competency or a rating authorizing him to pilot such aircraft; or
- any transport type aircraft operated by the Military Airlift Command (MAC) of the United States, or by the similar air transport service of any duly constituted governmental authority of any other recognized country.
- Service in the military, naval or air service of any country.

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Accidental Death and Dismemberment Insurance Exclusions for CO

General Exclusions:

- No benefits are payable for death or dismemberment directly or indirectly caused or contributed to by the insured person's engaging in or taking part in war, invasion, terrorist activities, rebellion, civil war or unrest, military or usurped power, riots or the act of any unlawfully constituted authority, or occurring while the insured person is carrying out army, naval, or air services operations, whether or not war has been declared
- No benefits are payable for an insured person on full-time active duty for more than 30 days in the armed forces of any nation. If the insured person sends proof of services, the insurer will refund any premiums paid for coverage during this time. Reserve or National Guard active duty or training are not excluded unless it extends beyond 31 days.
- No benefits are payable for claims payments that are illegal under applicable law
- Are excluded from coverage, any and all consequences of a voluntary or intentional act of the insured person or his/her beneficiaries to commit fraud

The insurer will not pay AD&D benefits for a loss which in any way results directly or indirectly from any of the following:

- Suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane
- Voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor (Accidental ingestion of a poisonous substance is not excluded)
- Sickness, disease, or bodily infirmity; medical or surgical treatment; or bacterial or viral infection, no matter how contracted (this does not include bacterial infection that is the natural and foreseeable result of an accidental bodily injury or accidental food poisoning)

- Travel or flight in, or getting in or out of: an aircraft being used for test or experiment; an aircraft the insured person in flying, is learning to fly, or is part of the crew of; a military aircraft, other than transport aircraft flown by the U.S. AMC or a similar air transport service of another country; an aircraft owned or leased by or for the policyholder, its subsidiaries or affiliates, or the insured person or a member of his or her household; an aircraft that does not have a valid normal or transport type certificate of airworthiness; or an aircraft that is not flown by a pilot with a valid license
- The insured person committing or attempting to commit a criminal offense, except for minor traffic offenses
- The insured person:
 - driving without a current valid license.
 - driving or riding any vehicle (other than as a passenger) while the alcohol level in their blood is higher than the legal limit in the jurisdiction in which the insured person is driving or riding the vehicle.
 - engaging in hazardous sports including but not limited to diving (including scuba diving), mountaineering, rock or cliff climbing, pot holing, parachuting, all professional sporting activity such as boxing, racing (other than on foot) or flying or training or practicing for any of these activities.

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Basic Coverage

Basic coverage for accidental death is as follows:

- 300 percent of net annual salary for the death of the staff member on regular, open, term, or ED appointment.
- For ETT/ETC, the benefit is three times the net annual salary, up to a maximum of \$250,000. The benefit for ETT/ETC is 'Business Only' and does not cover accidental deaths that occur on personal time or during vacation.
- 150 percent of net annual salary for the death of the spouse or DP of a staff member (excludes spouses or DPs of ETC/ETT staff).
- 75 percent of net annual salary for the death of an eligible dependent child of a staff member (excludes eligible dependent children of ETC/ETT staff).

Coverage is based on multiples of net salary per annum, rounded up to the nearest \$1,000. Additional payments of 200 percent of net salary per annum are payable in non-war aviation accidents.

For example, a staff member earning \$45,050 net per year, has a basis of \$46,000:

Coverage	Accidental Death of Staff Member	Accidental Death of Spouse/DP	Accidental Death of Each Eligible Child
Basic only	300%=\$138,000	150%=69,000	75%=\$34,500

Additional Basic coverage for HQ staff includes:

- For open, term, regular, and EDA staff: an additional 200 percent of net annual salary (minimum \$100,000, maximum \$450,000) if the death is in an aviation accident and the deceased is not part of the airplane crew (and does not qualify for other aviation accident exclusions)
- For ETC/ETT staff: an additional 300 percent of net annual salary (maximum \$100,000) if the death is in an aviation accident and the deceased is not part of the airplane crew (and does not qualify for other aviation accident exclusions)
- Additional coverage if the death is from an act of war, providing the deceased is not serving in the armed forces of any country. For open, term, regular and EDA staff, the additional coverage is \$250,000. For ETC/ETT staff, the additional coverage is 300 percent of net annual salary with a minimum payment of \$50,000 and a maximum payment of \$250,000.
- If both of the aviation accident and act of war apply, only the greater additional coverage is paid
- Effective January 1, 2006, some additional riders are available, see [Accidental Death and Dismemberment Insurance \(Additional Coverage\)](#)

For Bank-paid coverage, there is a total per-accident maximum coverage of \$40 million for non-war risk and all aviation accidents. For non-aviation accidents that result from declared or undeclared war, the limit is \$30 million. These limits are regularly reviewed.

Note:

There are differences between Bank-paid Accident Insurance and Optional Accident Insurance purchased by the staff member.

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Assigning AD&D Coverage Ownership for HQ Staff

AD&D coverage ownership may be assigned to another individual or entity such as a trust). Refer to [Assign Accidental Death and Dismemberment Coverage Ownership](#).

Note:

In the event of a difference between the information on this page and the policy provided by the insurance company, the policy prevails.