

UNITED NATIONS OFFICE AT GENEVA

UNITED NATIONS STAFF MUTUAL INSURANCE SOCIETY AGAINST SICKNESS AND ACCIDENT

STATUTES

Chapter I

GENERAL

ARTICLE 1—NAME

"The United Nations Staff Mutual Insurance Society against Sickness and Accident" (hereinafter called "the Society") was established under article 6.2 of the United Nations Staff Regulations.

ARTICLE 2—HEADQUARTERS

The Headquarters of the Society shall be at the United Nations Office at Geneva.

ARTICLE 3—OBJECT

The object of the Society is to reimburse, within the limits laid down in the Society's Internal Rules, the expenses incurred by its members arising from sickness, accident or maternity.

Chapter II

STATUTES AND INTERNAL RULES

ARTICLE 4—STATUTES AND INTERNAL RULES

The Statutes and any amendments thereto shall be approved by the General Assembly of members and the Director-General of the United Nations Office at Geneva. The conditions and manner of their application shall be determined by the Internal Rules.

ARTICLE 5—DISTRIBUTION OF THE STATUTES AND INTERNAL RULES

The Society's Statutes and Internal Rules as well as all amendments thereto shall be distributed to all members. Application by a staff member for membership of the Society shall constitute acceptance of the Statutes and Internal Rules.

Chapter III

MEMBERSHIP

ARTICLE 6—INSURED PERSONS AND CONDITIONS OF ADMISSION

1. Insured persons are members of the Society and protected persons.

2. The conditions of membership in the Society are laid down by the Internal Rules.

3. The following may become members of the Society on the conditions laid down in the Internal Rules:

(a) Staff members of the United Nations posted or serving at Geneva;

(b) Staff of the Offices of the regional offices of the United Nations High Commissioner for Refugees on application by the Office of the High Commissioner;

(c) Staff members of international organizations in the United Nations family with which the United Nations Office has concluded an agreement concerning the admission of their staff members into the Society, in accordance with the provisions of paragraph 5 of this article.

4. Protected persons are members of the families of Society members as defined in the Internal Rules, former members on separation from service for whom insurance

coverage is continued in the plan, and the surviving family members covered in the plan on death of the member or former member.

5. Staff members of the specialized agencies at Geneva may join the Society on the conditions laid down in the Statutes and Internal Rules. The affiliation of these agencies shall become effective upon the signing of an agreement between the agency submitting the application and the Director-General of the United Nations Office at Geneva, after the consideration and approval of such agreement by the Executive Committee of the Society.

Chapter IV

ADMINISTRATION OF THE SOCIETY

ARTICLE 7—GENERAL ASSEMBLY

1. The General Assembly shall consist of members of the Society. All members shall have an equal vote in the General Assembly. One hundred members shall constitute a quorum. The Assembly will be presided over by the Chairman of the Executive Committee (art. 8), who shall also be Chairman of the Society. Decision shall be by a show of hands by simple majority, except in the case of proposed amendments to the Statutes, when a two-thirds majority shall be required. In the case of a tie, the Chairman shall have the casting vote.

2. The General Assembly shall approve the Statutes of the Society, the initial Internal Rules transmitted with the Statutes and any amendments to the Statutes. Such amendments shall be submitted to the Assembly by the Executive Committee for approval.

3. If because of the absence of a quorum, the General Assembly is unable to take a decision in accordance with paragraph 1, or in such other cases as the Executive Committee may decide, the proposal shall be submitted by the Executive Committee to all members by referendum. The proposal shall be considered adopted if it is supported by two thirds of the voters representing at least one quarter of the registered members of the Society.

4. Draft amendments to the Internal Rules and its annexes, as well as any proposals of general interest, shall be submitted to the Director-General of the United Nations Office at Geneva. Copies of such proposed amendments shall be distributed to members of the Society at least 31 days prior to the date fixed for their entry into force.

5. Meetings of the General Assembly shall be convened, or a referendum organized, by the Executive Committee at such times as it may determined, or at the request of at least one hundred members of the Society, for purpo-

ses pertinent to the operation of the Society, including *inter alia* any of the proposed amendments referred to in paragraph 4 above.

ARTICLE 8.—EXECUTIVE COMMITTEE

1. The Executive Committee shall consist of seven members and two alternates. Three members and one alternate shall be appointed by the Director-General of the United Nations Office at Geneva; three members of one alternate shall be appointed by the Co-ordinating Council of the United Nations at Geneva, in consultation with the corresponding bodies of the specialized agencies affiliated to the Society. One member shall be co-opted by the other six members.

2. The Committee shall elect its Chairman and Vice-Chairman from among its seven members, and determine its own procedures.

3. The term of office of the Executive Committee shall be one year. The term of office for members may be extended or renewed. Should a vacancy occur in the membership, additional appointments may be made for the balance of the original term, in accordance with the procedures specified in paragraph 1 of this article.

4. The Executive Committee shall determine the Society's general administrative policy and conduct its operations in conformity with the provisions of the Statutes and Internal Rules. In addition it shall:

(a) arrange with the Administration for an audit of the accounts of the Society; approve the Society's accounts and balance sheet, and the management report of the Executive Committee as prepared by its Executive Committee as prepared by its Executive Secretary, and submit these annually to all members of the Society;

(b) assure itself of the financial soundness of the Society by arranging for an actuarial review and report every three years or at such other intervals as it may deem necessary;

(c) consult at least twice a year with Finance Service regarding the investment of the funds of the Society;

(d) consider and settle disputed cases as may be required.

ARTICLE 9—SECRETARIAT

The Secretariat shall be directed by an Executive Secretary appointed by the Director-General of the United Nations Office at Geneva in consultation with the Executive Committee. The Executive Secretary shall carry out such duties as are required by the Statutes and Internal Rules, and as may be further directed by the Executive Committee and the Director-General.

ARTICLE 10—MEDICAL ADVISER

A Medical Adviser to the Society shall be appointed by the Director-General of the United Nations Office at Geneva. If possible, he shall be the Director of the Joint Medical Service.

Chapter V**PREMIUMS AND BENEFITS****ARTICLE 11—PREMIUMS AND BENEFITS**

1. The insured persons shall pay monthly contributions, the amount of which shall be fixed by the Internal Rules. The United Nations (or other affiliated organization) shall contribute to the funds of the Society through the payment of a subsidy, the proportion of which in relation to staff member contributions shall be fixed by the Director-General of the United Nations Office at Geneva within the limits of the relevant credits voted by the General Assembly of the United Nations.

2. In the event of sickness, accident or maternity, the Society shall refund the medical expenses incurred at the rate specified in the Internal Rules and their annexes.

3. If in the opinion of the Executive Committee an adjustment of the premiums or benefits is required, it shall proceed in accordance with article 7, paragraph 4.

Chapter VI**FINANCES AND FUNDS OF THE SOCIETY****ARTICLE 12—FINANCES OF THE SOCIETY**

The funds of the Society shall be derived from:

(a) The premiums, comprising insured persons' contributions and the subsidy paid by the United Nations and by the specialized agencies whose staff are members of the Society;

(b) interest on investments, deposits, etc.;

(c) any other funds received.

The financial year shall be the calendar year.

ARTICLE 13—RESERVE FUND

1. The surpluses of income over expenditure shall constitute the Reserve Fund of the Society. Its purpose shall be to enable the Society to meet its liabilities at any time.

2. The amount of the Reserve Fund shall not be less than 25 per cent or more than 50 per cent of the total benefits paid during the two preceding calendar years.

3. If the Reserve Fund should fall below or exceed those levels the Executive Committee shall proceed in accordance with article 7, paragraph 4.

ARTICLE 14—ADMINISTRATION OF THE SOCIETY'S FUNDS

1. The funds of the Society shall be administered by the United Nations, and the related accounts shall be kept by the Administration of the United Nations Office at Geneva. The Administration shall provide such administrative, medical and other services as may be required for the day-to-day operation of the Society. The Executive Committee may decide, jointly with the Administration, the extent to which the costs of such services will be borne on the funds of the Society.

2. The funds of the Society shall be deposited with recognized banking institutions in Switzerland. Some of these funds may be maintained in time deposits at interest.

3. Other investments may be made in securities negotiable in Switzerland. The criteria for the choice of investments shall be safety and ready negotiability rather than yield.

4. The Society shall be validly represented by its Chairman. It shall be committed financially by the joint signatures of two persons, one from each of the following groups:

Group No. 1: The Chief, Finance Service, his deputy and other official of the Finance Service designated by him.

Groupe No 2: The Chairman, Vice-Chairman and Secretary of the Executive Committee.

Chapter VII**FINAL PROVISIONS****ARTICLE 15—WINDING UP**

1. The Society may be wound up by the General Assembly of members with the consent or at the request of the Director-General of the United Nations Office at Geneva.

2. In the event of the Society being wound up, the Executive Committee shall arrange for an actuarial evaluation prior to liquidation to determine the Society's commitments and liabilities.

3. Proposals for the disposal of the funds of the Society shall be made, with due regard for their source and the reasons for the winding up, by an *ad hoc* commit-

tee consisting of one member appointed by the Director-General of the United Nations Office at Geneva, one appointed by the Co-ordinating Council and one co-opted by the other two members.

4. The recommendations of the *ad hoc* committee shall be submitted to the Director-General for his approval before being proposed for adoption by the members of the Society.