



# FORTUNA Legal Insurance for global protection

The legal protection branch of Generali Insurances  
1<sup>st</sup> 'Ask the FICSA Expert' online information session

14 July 2020

2-3pm Geneva time

# What you will learn

- I. Objective
- II. Requirements
- III. Coverage
- IV. Procedure
- V. Resources
- VI. Q & A
- VII. Pre-survey results



## I. Objective:

To provide legal coverage to a large number of FICSA member organizations and/or their members in case of labour disputes

## II. Requirements

1. Each individual staff member will pay their fees through their SA/Union to Fortuna in order to obtain legal coverage (different modalities)
2. **COST:** For more than 1,000 subscribed individuals, the premium will be 80 CHF per person per year; For less than 1,000, the premium will be 100 CHF per person per year (check with your SA/Union – this could be part of your membership dues)
3. The interested SA/Union will send a list of staff members to be insured to the FICSA Secretariat
4. FICSA will submit the list to Alexandre Brunet (Fortuna)
5. Each SA/Union will be billed directly by Fortuna.
6. The SA/Union needs to be a FICSA member and adhere to the ILO or UN Tribunals regardless of where they are situated in the world.



# III. Coverage

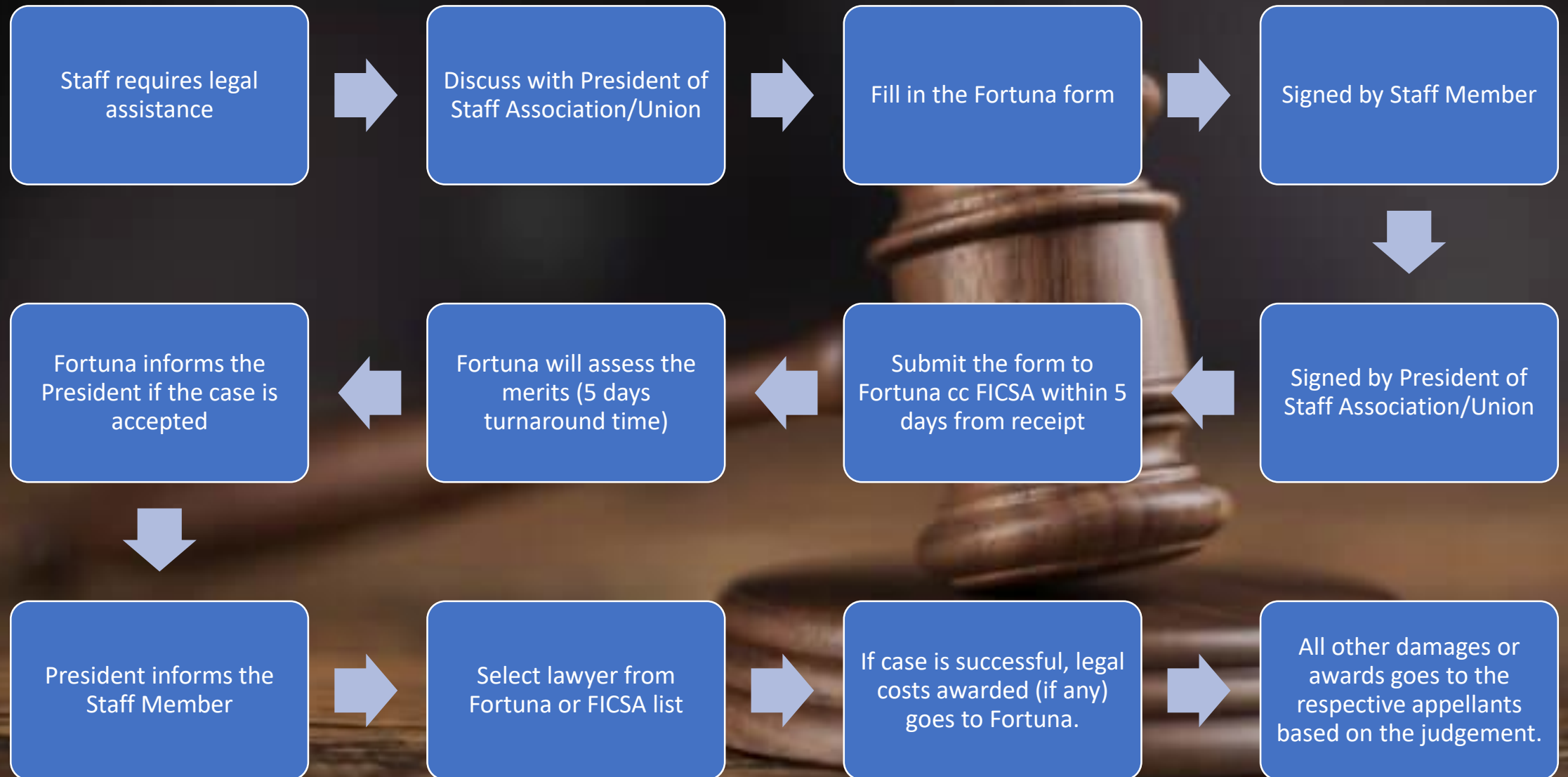
1. Total coverage/case/individual : CHF 15,000 – no franchise/excess
  - Expenses for negotiations related to any employment issue or to UN pension fund
  - Cases related to employment issues taken through the internal justice system
  - Cases to the UN or ILO Tribunals in Switzerland
  - Cases are not limited subject to Fortuna approval
2. Limit of coverage for mass litigation : CHF 200,000
3. Immediate coverage on payment of insurance fees
4. Fortuna has its own Swiss lawyers, but lawyers on the FICSA official list are, in principle, cleared by Fortuna

# IV. Procedure

- The staff member should consult with their SA/Union about the process.
- FICSA recommends:
  - a) The staff member discusses with their SA/Union the specific process for accessing the legal insurance having exhausted informal resolution options.
  - b) The staff member consults the **online form**, prepares the proof/attachments, and makes an appointment with the President \* of the SA/union.
  - c) Upon discussion, the President\* signs the form and sends it directly to Alexandre Brunet with the attachments.
  - d) Fortuna lawyers will consider the merits of the case and revert back to the President of the SA/union and the President of FICSA in 5 days maximum.
  - e) The President of the SA/Union has to relay the decision to the respective staff member without any delay.
  - f) In exceptional circumstances staff members can approach Fortuna directly, for example, in case of conflict of interest or criminal matters.

\* Or their designated representative

# Process in images



# Arrangement in images

FICSA administers the master agreement between Staff Association/Union members of FICSA and Fortuna

Staff Member pays the fees to their Staff Association/Union (SA/U) (check with your SA/U, it might be part of your dues)

Each Staff Association/Union will be billed by Fortuna on an annual basis, based on number of members subscribed to Fortuna



## Why take out legal protection insurance?

A new internal policy modifies essential points of my employment contract...  
I would like to obtain the opinion of a specialist and assert my rights...

- Fortuna legal protection has you covered in the event of a legal dispute.
- Legal experts & lawyers make sure you get what is yours by right so you can stop worrying and concentrate on the nice things in life.

**I would like to be assisted by a specialist in the event of a dispute with my employer and to assert my rights before...**

the internal bodies of the International Organisations in Geneva ✓

the tribunals or administrative authorities of the United Nations or the International Labour Organization (ILO) in Switzerland ✓

the United Nations Pension Fund (accident, disability, illness) under UN and ILO administrative law in Switzerland ✓

## Benefits

Up to  
CHF 15,000

Cost of a lawyer or legal representative ✓

Any compensation for legal fees awarded to the other party ✓

Cost of expert opinions ✓

Cost of a mediation process and out-of-court negotiation costs ✓



# V. Resources

<https://ficsa.org/topics/legal-topics.html>

# VI. Q & A

(will be updated on our website after the session)

## VII. Pre-Survey Results (13/14 July 2020)







# What are the issues that you see coming in your organization that might require use of legal protection?





# Would you be interested in signing up with Fortuna?



# Do you feel fully informed on the conditions for signing up with Fortuna? What more information would help?





# Question and Answer session

**7 questions**  
**6 upvotes**

# What would you like to see in future presentations from FICSA?

local salary survey

fortuna wg ficsa council

unknown

lessons learned from case

samples of cases

various legal topics

statistics of cases

support groups