Host Country:       Multicountry: See list of 21 countries and corresponding Covered Property values in Attachment A.         Name of Insured Investor:       International Rescue Committee (IRC)         Foreign Enterprise:       See list of Foreign Enterprises in Project Country Annexes         Project Description       Expropriation and political violence coverage for assets and forced abandonment for IRC property and equipment in its branch offices in 21 countries (each, a "Project Country").         Current Value of Covered Property:       \$28,694,088         Proposed OPIC Insurance Amount:       \$5,000,000         Developmental Effects:       Cote d'Ivoire: This insurance coverage will support the IRC's on-going efforts to support Cote d'Ivoire's recovery from four years of civil conflict. The violence in the host country, as well as unrest in Liberia, which resulted in many refugees crossing into Cote d'Ivoire, has meant a significant shortage of the necessary social infrastructure. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance.	Information Summary for the Public	
Foreign Enterprise:       See list of Foreign Enterprises in Project Country Annexes         Project Description       Expropriation and political violence coverage for assets and forced abandonment for IRC property and equipment in its branch offices in 21 countries (each, a "Project Country").         Current Value of Covered Property:       \$28,694,088         Proposed OPIC Insurance Amount:       \$5,000,000         Developmental Effects:       Cote d'Ivoire: This insurance coverage will support the IRC's on-going efforts to support Cot d'Ivoire's recovery from four years of civil conflict. The violence in the host country, as well as unrest in Liberia, which resulted in many refugees crossing into Cote d'Ivoire, has meant a significant shortage of the necessary social infrastructure. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance.         Georgia: This insurance coverage will		corresponding Covered Property values in
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support the IRC s on-going efforts to help Georgians displaced by the war with Russia. The IRC provided initial support to many who have managed to resettle, but some that fled South Ossetia are unable to return home. For these individuals, IRC emergency relief services are their source of water, sanitation, hygienic goods and even education support for their children. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance. <i>Iraq:</i> This insurance coverage will support the IRC's on-going efforts to help people displaced by conflict in Iraq. Programs today	Developmental Effects:	<ul> <li>support the IRC's on-going efforts to support Cote d'Ivoire's recovery from four years of civil conflict. The violence in the host country, as well as unrest in Liberia, which resulted in many refugees crossing into Cote d'Ivoire, has meant a significant shortage of the necessary social infrastructure. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance.</li> <li><i>Georgia</i>: This insurance coverage will support the IRC's on-going efforts to help Georgians displaced by the war with Russia. The IRC provided initial support to many who have managed to resettle, but some that fled South Ossetia are unable to return home. For these individuals, IRC emergency relief services are their source of water, sanitation, hygienic goods and even education support for their children. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance.</li> </ul>

	focus on environmental health, education, and gender-based violence services for Iraqis as well as Kurds from Turkey, who now reside in the northern part of the country. Through four locations, the IRC reaches most areas of Iraq, helping to rebuild schools and communities disrupted by the war. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance.
	<i>Somalia</i> : This insurance coverage will support the IRC's on-going efforts to support those who have fled to Mudug in central Somalia from the unrest in Mogadishu. These services include shelter, sanitation, water, and health care, as well as a training program to help sustain the local livestock count. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance.
	<i>Zimbabwe</i> : This insurance coverage will support the IRC's on-going efforts in Zimbabwe to build a social infrastructure capable of responding to the outbreak of disease. The cholera outbreak that began in August 2008 has been tamed, but the IRC remains to help build local capacity to control future outbreaks and limit associated mortality levels. The IRC is itself an NGO and receives support from various governmental organizations for the free provision of emergency relief services for displaced peoples in desperate need of assistance.
Environment:	Providing short-term humanitarian assistance is screened as a Category B project because impacts are site-specific and readily mitigated. The primary environmental issues associated with the assets to be covered by OPIC Insurance involve the servicing and maintenance of IRC vehicles and the origin and administration of medical supplies. <u>Applicable Standards</u> . The project will be

	required to adhere to the 2003 Sphere Project's Guidelines for Rapid Environmental Impact Assessment in Disasters; (ii) the 2003 Sphere Project's Humanitarian Charter and Minimum Standards in Disaster Response; and (iii) the 2007 World Bank Group's General Environmental Guidelines. The 2003 Sphere Project's Guidelines for Rapid Environmental Impact Assessment in Disasters include a focus on energy- efficiency and waste management. The 2003 Sphere Project's Guidelines for Humanitarian Charter and Minimum Standards in Disaster Response are concerned with providing the basic requirements for sustaining the lives and dignity of those affected by calamity or conflict. The Insured uses essential drugs, which are typically (99%) generic, as listed on the World Health Organization's (WHO) Essential Drug List. WHO's essential medicines and drug policy lists 325 individual drugs that are considered safe and effective treatments for infections and chronic disease. OPIC will require that all drugs are sourced from manufacturers certified in compliance with Good Manufacturing Practices of the WHO.
Workers Rights	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum wage, hours of work, minimum age, timely payment of wages, and hazardous working conditions. Standard and supplemental contract language will be applied to all workers of the Project.
Human Rights	In consultation with the Department of State, the project received a Human Rights Clearance on January 29, 2010.