

Insurance cover, designed by Journalists for Journalists.



**Insurance for Local
Media.com**

Affordable insurance covering local media employees when working, even in hostile regions.

™



Insurance for Journalists.com™

Affordable insurance covering Journalists on assignment abroad and even in hostile regions.



Insurance for Journalists that covers you wherever the story takes you.

Our Insurance is created in consultation with leading News Federations and Press Associations around the world.

We provide affordable insurance covering journalists on assignment abroad and even in hostile regions.

We even cover what many other companies policies exclude: War - whether declared or not, Civil War, Terrorism and Rebellion.

Where are you covered?

We can cover all members of the media on assignment anywhere in the world including Pakistan, Syria, Iraq, Iran, India, Kashmir & Afghanistan.

Who do we cover?

We cover all journalists whether freelance or employed, including reporters, producers, photo journalists, still photographers, cameramen, sound technicians, engineers and all production staff whilst on assignment.

Cover is even included whilst embedded with military personnel and whilst travelling as a passenger in a military vehicle, plane or helicopter.

What do we cover?

Accidental death, disablement, sickness and accident medical expenses plus emergency medical evacuation from the point of an incident to a care facility and repatriation home when necessary in all the countries in the Zone you choose as well as all the countries in Lower Zones.*

Sickness and accident medical expenses claims are subject to a \$250 deductible per claim.

Simple and affordable.

We can provide cover from one week to a year, with limits from \$100,000 to \$500,000 (up to a maximum of 10X annual earnings).

No waiting, no fuss.

Buy a policy online at any time even if you're already on assignment.

[You can buy instantly and find full terms and conditions on our website:](#)



Insurance for Journalists.comTM

Straight forward, affordable rates.

We can provide cover from one week to one year. A \$10 policy booking fee will be added to these premiums.

The sum insured and premium increase pro-rata based on our one-week rate. For example: A 7-week cover for countries in the Medium Zone, including the Low Zone would be (7 x \$26) \$182 plus a \$10 booking fee.

\$100,000 Accidental death and disablement cover

Includes sickness and accidental expenses including emergency medical evacuation and repatriation back home when required.

Risk Level / Period	1 week cover	2 weeks cover	3 weeks cover	4 weeks cover
Extreme Zone	\$80	\$160	\$240	\$320
Severe Zone	\$48	\$96	\$144	\$192
High Zone	\$32	\$64	\$96	\$128
Medium Zone	\$26	\$52	\$78	\$104
Low Zone	\$24	\$48	\$72	\$96

Our Zones

Our policies cover you for the highest risk zone you choose as well as all zones with lower risk profile. **For example:** Choosing 'Severe zone' coverage will also include High, Medium and Low zone coverage at no extra charge.

Zone/Risk profile	Countries within each Zone
Extreme	Afghanistan, Central African Republic, Iran, Iraq, Libya, Russia (North Caucasus), North Korea, Sudan, Syria and Somalia, Ukraine, Yemen.
Severe	Algeria, Burkina Faso, Chad, Democratic Republic of Congo, Egypt, Guinea, India (Jammu & Kashmir), Gaza/West Bank, Ivory Coast, Lebanon, Mali, Nigeria, Pakistan, S.Sudan, Thailand (Pattaya, Yala, Songkhla & Narathiwat Provinces).
High	Burundi, Cuba, Cameroon, Colombia, Eritrea, Ethiopia, Gambia, Guinea (Bissau), India (Assam & Bihar), Israel, Kenya, Kyrgyzstan, Liberia, Madagascar, Morocco (Western Sahara), Niger, Senegal, Tajikistan, Tunisia, Zimbabwe.
Medium	Angola, Armenia, Azerbaijan, Bahrain, Bangladesh, Bolivia, Congo, Djibouti, Ecuador, El Salvador, Gabon, Guatemala, Haiti, Honduras, India, Indonesia, Jordan, Kazakhstan, South Korea, Kosovo, Kuwait, Mauritania, Mexico, Mozambique, Myanmar, Nepal, Peru, Philippines, Russia, Rwanda, Saudi Arabia, Swaziland, Tanzania, Thailand (excluding named provinces), Togo, Turkey, Uganda, Uzbekistan, Venezuela.
Low	All countries in the world not Sanctioned or covered in Extreme, Severe, High and Low Zones including United Arab Emirates, United Kingdom, United States of America, Uruguay, Vietnam



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Accidental death and accident medical expenses plus emergency medical evacuation from the point of an incident to a care facility and repatriation home when necessary worldwide.*

Accident medical expenses claims are subject to a \$250 deductible per claim.

Simple and affordable.

We can provide cover by the day for \$100,000 for just \$7.50 per person per day (up to a maximum of 10X annual earnings).

No waiting, no fuss.

Cover can be arranged by the employer at any time

Full terms and conditions are available on our website: www.insuranceforlocalmedia.com



Insurance for Local Media.com™

Feature comparison 2021

Product name	Insurance for Journalists	Insurance for Local Media
The cover?	<p>Available to all members of the media on assignment</p> <p>Accidental death and disablement only in the insureds home country extending to include sickness and accident medical expenses in all countries in the zone selected and lower zones.</p> <p>Plus Emergency medical evacuation from the point of an incident away from home country to an appropriate care facility and repatriation home when necessary</p>	<p>Available to people employed in their own country by an approved media organisation</p> <p>Accidental death including accident medical expenses worldwide including home country. Plus Emergency medical evacuation from the point of an incident to an appropriate care facility and repatriation home when necessary</p>
Where is cover available?	<p>Worldwide with no exclusions .</p> <p>Every country is risk rated into one of five zones being low, medium, high, severe and extreme. Once a policy is bought in a zone cover applies in all other countries in that and lower risk rated zones</p>	<p>Worldwide with no exclusions including home country.</p>
Currency available?	US Dollars or Euro	US Dollars only
Deductible?	250 of currency selected per sickness and accident claim	\$250 per accident claim
Sum Insured?	Minimum \$/€100,000, maximum \$/€500,000	\$100,000 only
What is the policy term?	Weekly, minimum one week, maximum 52 weeks	Daily, minimum one day, maximum 365 days
How is a policy bought?	Immediate cover on line through insuranceforjournalists.com	Employers provide cover for their employees after registering with insuranceforlocalmedia.com
What does a policy cost?	As little as \$24 for a week in any country in our low zone before the \$10 policy fee. No additional costs for travelling to other countries in the zone selected plus all countries in lower zones	US Dollar, \$7.50 per day
How is the premium paid?	By card in application process	By employer within 7 working days of receipt of month end statement
Countries where cover is not	None	None
Claims support?	24 hours a day 365 days a week from claims partner, Intana Global	24 hours a day 365 days a week from claims partner, Intana Global
Can claims partner pay for care costs when the insured is	Yes	Yes
Who decides if medical repatriation is needed?	Doctor attending to client in discussion with Intana Global	Doctor attending to client in discussion with Intana Global
Does cover includes being embedded and transport in a military vehicle as a passenger?	Yes	Yes
Exclusions for pre existing conditions for sickness claims?	365 days since last treatment	Not applicable, no sickness cover



With us, making a claim is as easy as taking out a policy.

Our policies are supported by the specialist emergency assistance company Intana Assist.

Intana Assist provide you with 24/7/365 assistance through their control centre.

Intana have connections with over 427,000 medical, security and logistics suppliers worldwide. As our dedicated claims handling company Intana ensure a speedy process in the event of an emergency.

Emergency evacuation and repatriation.

In the case of a medical emergency an injured client will be taken to the most suitable healthcare facility nearby for immediate care. If repatriation is necessary, this will only take place when they are well enough to travel.

Proud to be working with:



 **Insurance for Journalists.comTM**

For more information please contact:

Insurance for Journalists

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