



# Insurance for journalists covers you wherever the story takes you.



**Insurance created in consultation with the International Federation of Journalists providing affordable insurance to their members whilst on assignment.**

## **We provide affordable insurance at home, abroad and in hostile regions.**

We cover what most policies exclude: war - whether declared or not, civil war, terrorism and rebellion.

## **Where are you covered?**

We don't just cover you on assignment but also those working at home. We cover journalists, including those from the US, in Afghanistan, Iraq, Central African Republic, Cuba, Iran, North Korea, Sudan and Syria.

## **Who do we cover?**

We cover journalists whether freelance or employed including reporters, producers, photo journalists, still photographers, camera crew, sound engineers and production staff.

Journalists embedded with military personnel and production teams working in remote regions can all be insured by us.

## **What do we cover?**

Accidental death and disablement in all the countries in the zone you choose as well as all the counties in the lower zones.

All our policies include emergency sickness and accident healthcare and, if necessary evacuation and repatriation back to your home country. This is subject to a \$250 deductible. For full terms and conditions see our website.

## **Simple and affordable.**

We can provide cover from one week to one year and from \$50,000 to \$500,000 or 5x annual earnings. Payment and cover is available in \$ and €'s

## **No waiting, no fuss.**

You can buy online, for cover within minutes and peace of mind throughout your trip.

# Straightforward, affordable rates.

We can provide cover from one week to one year. A \$10 policy booking fee will be added to these premiums. The maximum sum we insure is \$500,000. If you require more then please contact us.

The sum insured increases pro-rata based on our one-week rate.

For example: 7-weeks cover for countries in the Medium zone would be (7 x \$24) \$168 plus \$10 booking fee.

<b>\$100,000 Accidental death and disablement cover</b> Includes sickness and emergency medical evacuation and repatriation back to home country				
Risk level / period	1 week cover	2 weeks cover	3 weeks cover	4 weeks cover
Low zone	\$12	\$24	\$36	\$48
Medium zone	\$24	\$48	\$72	\$92
High zone	\$28	\$56	\$84	\$112
Severe zone	\$36	\$72	\$108	\$144
Extreme zone	\$52	\$104	\$156	\$208

## 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
<b>Extreme</b>	Afghanistan, Central African Republic, Iran, Iraq, Libya, Russia (North Caucasus), North Korea, Sudan, Syria and Somalia, Ukraine, Yemen.
<b>Severe</b>	Algeria, Burkina Faso, Chad, Democratic Republic of Congo, Egypt, Guinea, India (Jammu & Kashmir), Gaza/West Bank, Ivory Coast, Lebanon, Mali, Nigeria, Pakistan, <u>S.Sudan</u> , Thailand ( <u>Pattaya</u> , <u>Yala</u> , <u>Songkhala</u> & <u>Narathiwat</u> Provinces).
<b>High</b>	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.
<b>Medium</b>	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.
<b>Low</b>	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

Rates may be subject to change. Published Dec 2016

# Accidental death and disability insurance, designed *by* journalists *for* journalists.

## Don't compromise: we give you world-class emergency claims support.

All our insurance policies/claims are supported by specialist emergency assistance company, Northcott Global Solutions Ltd (NGS). They are accredited to both ISO 9001 and ISO 27001 standards.

NGS provide us with a 24/7/ 365 control centre, direct connections to over 7000 local support organisations world wide and the authority of the insurers to make payments directly to care and security providers.

They can react in minutes to an emergency even in places where there is little or no domestic emergency infrastructure. NGS is normally with a client in urban areas within 40 minutes (and often much faster). This makes the typical 3-7 day industry standard response time obsolete.

## Medical evacuation and repatriation

In the case of a medical emergency requiring evacuation an injured client will be taken to the most suitable healthcare facility nearby for immediate care and will only be repatriated back home when they are well enough to travel. (This may be in a different country to where they were injured.)

## Change in your plans?

You can extend your policy to suit changes in your plans even if you are already on assignment. All of these changes can be made online at [www.insuranceforjournalists.com](http://www.insuranceforjournalists.com) through your own Secure Online Account. This includes cover for new trips, extended trips including higher hazard zones/countries.

## Cover and costs for alternative policy amounts may be purchased on our secure website:

[www.insuranceforjournalists.com/ifj](http://www.insuranceforjournalists.com/ifj)

## Why choose insurance from [insuranceforjournalists.com](http://insuranceforjournalists.com)?

1. We're the insurance partner of the IFJ.
2. Worldwide cover from as little as \$12 a week for \$100,000 cover. Special discounts for our [IFJ Press Card holders](#).
3. Accidental death and disability cover at home and abroad in the Zone you have chosen and all the counties in the lower zones.
4. Emergency sickness and accident healthcare subject to a \$250 deductible, and if necessary, evacuation and repatriation back to your home country.
5. True 24/7 emergency global support by our partner Northcott Global Solutions.
6. Cover included for war, civil war, and terrorism
7. Cover while travelling with or embedded with military personnel.
8. Customised policies for media outlets and unions/associations.
9. Access to discounts on safety training and field equipment from Cadre Consultants.
10. Designed with the freelance community and staff and support personnel in mind.



# Insurance for Journalists.com<sup>TM</sup>



## UK Office

Insurance for Journalists, Redmayne House,  
1 Skipton Road, Ilkley, LS29 9EH  
[info@insuranceforjournalists.com](mailto:info@insuranceforjournalists.com)  
[www.insuranceforjournalists.com](http://www.insuranceforjournalists.com)  
M: +44(0)7880 254470 Tel: +44(0)203 553 1020

## US Office

244 Fifth Avenue, Suite 2590, New York  
NY10001 United States of America  
[info@insuranceforjournalists.com](mailto:info@insuranceforjournalists.com)  
[www.insuranceforjournalists.com](http://www.insuranceforjournalists.com)  
Tel: +1 844 220 5749

## Compliance information

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## Insurance partners to:

