



Covers you  
wherever the  
story takes you

With us, you're protected at home,  
abroad and in hostile regions.

## Things you need to know.

**This document is intended to provide a more in depth look at the cover provided to you by Insurance for Journalists.**

### What am I covered for?

#### Accidental death

The policy will pay a lump sum to you and/or your estate in the event of your death from an accident.

Our definition of an accident is where a bodily injury is sustained, caused by accidental, violent, external and visible means, which solely and independently of any other cause results in death.

#### This includes acts of:

1. War, hostilities or warlike operations (whether war be declared or not)
2. Invasion
3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs
4. Civil war
5. Riot
6. Rebellion
7. Insurrection
8. Revolution
9. Overthrow of the legally constituted government
10. Civil commotion assuming the proportions of, or amounting to, an uprising
11. Military or usurped power
12. Explosions of war weapons



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13. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.
14. Terrorist activity.

The maximum payment would be the amount of cover you applied for when you took out the policy.

You are covered 24 hours a day within those territories you applied for when you took out the policy.

## **The policy will not pay out if the cause of death is directly or indirectly caused by any of the following:**

1. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials
2. Nuclear reaction, nuclear radiation or radioactive contamination
3. You engaging in or taking part in armed forces service or operations
4. You engaging in flying of any kind other than as a passenger
5. Suicide or attempted suicide or intentional self-injury
6. Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named
7. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life)
8. Your own criminal act(s)
9. You being under the influence of alcohol or drugs
10. Pregnancy or childbirth
11. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

## **Disablement.**

The policy will pay a lump sum to you and/or your estate in the event that you suffer one of the following:

1. Total and irrecoverable loss of sight of both eyes
2. Total and irrecoverable loss of sight of one eye
3. Loss of two limbs
4. Loss of one limb
5. Total and irrecoverable loss of sight of one eye and loss of one limb
6. Permanent Total Disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s))

Our definition of Permanent Total Disablement is disablement which entirely prevents you from attending to any business or occupation for which you are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.

The maximum payment would be the amount of cover you applied for when you took out the policy for benefit 1 and 6 as above and 50% of this amount for benefits 2-5 as above.

## **Medical expenses.**

The policy will settle your medical expenses should you suffer an accident or fall ill during the policy period. The maximum payment would be the amount of cover you applied for when you took out the policy

Our definition of medical expenses includes medical, surgical, diagnostic or remedial treatment, specialist's fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, massage and manipulative treatment, surgical and medical requisites.

## **Evacuation and repatriation.**

The policy will settle the costs of medical evacuation and repatriation should you suffer an accident or fall ill during the policy period.

The maximum payment would be the amount of cover you applied for when you took out the policy.

## **Our definition of medical evacuation and repatriation means:**

1. Reasonable travelling expenses necessarily incurred for the medical evacuation or repatriation of the Assured or the Insured Person(s), or
2. In the case of death reasonable funeral expenses necessarily incurred outside their country of domicile, or
3. Expenses incurred in transporting the body or ashes to their country of domicile, including making the necessary arrangements.

## **For both medical expenses, medical evacuation and repatriation the policy will not pay expenses:**

1. For rest cures, sanatorial or custodial care or periods of quarantine or isolation;
2. For cosmetic or plastic surgery unless necessitated by accidental bodily injury sustained during the Period of Insurance;
3. For dental examination, X-rays, extractions, fillings and general dental care; supplying or fitting of eye glasses or hearing aids; except as a result of accidental bodily injury sustained during the Period of Insurance;
4. For general health examinations, and examinations for check up purposes not incidental to, or necessary to diagnose illness or accidental bodily injury

5. For any disability, condition or illness which originated prior to the effective date of this Insurance or of the Insured Person's inclusion hereunder until a period of 365 consecutive days has elapsed during which you have neither received nor required any treatment for the said disability, condition or illness
6. For pregnancy, childbirth, miscarriage or any disorder of the reproductive system
7. Incurred in your country of domicile
8. Incurred more than 12 months after the date the first expense was incurred, or any continuing expenses incurred after you are fit to travel to their country of domicile

## Where am I covered?

You are covered on a 24 hour basis in those territories/zones that fall within the designations (low, medium, high severe, extreme) as chosen for when you took out the policy or as subsequently amended during the policy period.

## When will the cover start?

The cover will commence on the date of application or the date selected in the future, following payment to the

premium and receipt of the policy documents from us.

## What do I do in the event of a claim?

For all medical expenses or evacuation and repatriation claims you must contact the assistance company, Northcott Global Solutions (NGS). Their details can be found on the policy issued to you when you took out the policy.

## How can I pay my premium?

All premiums are payable when the policy is taken out or at the point a change to the policy is made. These are payable using the credit card facility that forms part of the application process on our website.

## Making changes to your policy.

You can make changes to your policy, such as the amount of cover, period of cover and where you are covered by contacting us using the details overleaf

# Our weekly rates

The maximum sum we insure is \$500,000 If you require more please contact us.

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

## \$100,000 Accidental death and disablement cover

**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

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.

# Which zones apply to you?

To give you maximum flexibility cover in each zone also includes cover in all the lower risk zones whilst you are insured with us. For this reason many of our clients choose an annual policy with us for year round cover.

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, Yala, Songkhala &amp; 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	

Cover and costs for alternative policy amounts may be purchased on our secure website: [www.insuranceforjournalists.com/ifj](http://www.insuranceforjournalists.com/ifj)



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## Compliance information

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## Insurance partners to:

