



 **Insurance for Journalists.comTM**

Hugh Brumfitt, Managing Director, Insurance For Ltd

Background

- ▶ Worked with IFJ to create policies designed by journalists for journalists
- ▶ Researched the insurance requirements for Journalists and all members of the media including fixers.
- ▶ Understood the difficulties Journalists have had in obtaining comprehensive insurance whilst on assignment
- ▶ Realised there was a need to be able to insure fixers and members of the local media in their own country

Insurance for journalists



Cover for Journalists on assignment

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Journalists travel. So to keep things easy we rate every country for their risk and put them in Zones

- ▶ Extreme Zone
- ▶ Severe Zone
- ▶ High Zone
- ▶ Medium Zone
- ▶ Low Zone

Once insured in a country in a Zone you are also covered in every other country in that PLUS lower Zones.

No need for multiple policies, and cover can be extended whilst on assignment if necessary.

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- ▶ Accidental death and disablement including sickness and accident medical expenses costs PLUS emergency evacuation and repatriation when required from as little as Euro 12 a day for Euro 100,000 for a week in the low Zone
- ▶ Cover bought by the week, from one week and then as many weeks as required up to a year
- ▶ Cover can be up to Euro 500,000
- ▶ Euro 250 deductible for sickness claims
- ▶ 10% premium discount for IPC holders

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Policies bought on line through phone, tablet or PC in minutes

Cover can start immediately, all documents emailed

The screenshot shows a mobile browser interface for 'insuranceforjournalists.cfsnetwork.co.uk'. The page title is 'Apply for immediate cover'. Below the title, there is a note: 'It should only take a few minutes to apply and pay online. Fields marked with a * are required and must not be left blank.' The form contains several fields: 'Where do you live?' with 'Belgium' entered; 'Where are you travelling?' with 'Republic Of South Sudan' entered; 'Start date' with '13/05/2017' and a calendar icon; 'Duration' with '3 weeks' selected; and 'Level of cover (€)' with '300,000' selected. A green box below the cover level provides details: 'Covers accidental death and disablement, emergency medical costs, evacuation and repatriation back to your home country when necessary.' At the bottom, there is a 'BACK' button and an 'OBTAIN QUOTE' button.

The screenshot shows the 'Your Quote' summary page on a mobile browser. It displays 'Duration' as '3 weeks' and 'Level of cover (€)' as '300,000'. A green box repeats the coverage details: 'Covers accidental death and disablement, emergency medical costs, evacuation and repatriation back to your home country when necessary.' Below this is a 'Promotion code' input field. The quote amount is prominently displayed as '€334.00', with a note that 'Premium includes: €10.00 policy fee'. At the bottom, there is a blue banner with the contact information: 'Talk to our Insurance specialists on +44203 553 1020 Mon-Fri 8.00 - 5.00 (UK Time)'. Below the banner, there is a 'BACK' button and a 'BUY NOW' button.



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- ▶ No geographical restrictions.
- ▶ Available in hostile regions including Afghanistan and Syria
- ▶ Cover includes War and Terrorism
- ▶ Travelling and embedded with Military Personnel
- ▶ 24 hour cover, claim need not be related to work

Evacuation and Repatriation

- ▶ Provided by specialist support company
- ▶ Operation centre open 24 hours a day



Insurance for fixers and local media

Insuranceforfixers.com



Insuranceforfixers.com

- ▶ We were asked by journalists if they could insure the fixers, stringers and local media they are employing in their own country if we could insure them as well.
- ▶ Existing policy not suitable
- ▶ We are about to launch new policy just for these people
- ▶ Only \$5 per day for \$100,000 cover
- ▶ Accidental death
- ▶ Disablement
- ▶ Accident medical expenses
- ▶ Evacuation from point of incident
- ▶ Euro 250 deductible for sickness claims

Insuranceforfixers.com

- ▶ How is cover bought for a fixer?
- ▶ Media organisation, journalist or person employing a fixer registers with us through our website to become a partner
- ▶ We send them a unique login and password.
- ▶ With that the partner can insure anybody for only \$5 per day for \$100,000
- ▶ Insured fixer gets emailed confirmation of their cover
- ▶ Partner billed at end of month for number of days cover bought.
- ▶ Same insurer and claims support company as insuranceforjournalists.com

Examples of some claims so far

- ▶ Embedded photo journalist got a parasitical infestation of his gut, dumped by Taliban outside hospital. Received treatment both in Afghanistan and back in his home country, claim paid less deductible.
- ▶ Film crew in Mauritania West Africa all got severe food poisoning. Called emergency support company who arranged for them all to be taken to local hospital for treatment. Stayed in country when better to complete filming
- ▶ Journalist hit in arm by shrapnel from explosion. Taken to hospital for emergency treatment and the moved to safer hospital for further treatment.

Working with IFJ Member Organisations

- ▶ We want to work with all IFJ / EFJ members to create policies for their membership
- ▶ Can have unique cover based on individual requirements.

- ▶ My contact details
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