

Comparison of features 2019

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</p> <p>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.</p> <p>Plus</p> <p>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</p> <p>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 available?	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 receiving care	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

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Insurance for Journalists and Insurance for Local Media are administrators of specialist insurance schemes for journalists and local media workers worldwide