

	Insurance for Journalists	Insurance for Local Media
The cover ?	Accidental death and disablement at home extending to include sickness and accident medical expenses in all countries in the zone selected and lower zones including emergency evacuation from the point of an accident to an care facility plus repatriation home when required.	Accidental death including accident medical expenses including emergency evacuation from the point of an accident to an appropriate care facility plus repatriation home when required.
Where is cover available?	World Wide with no exclusions . Every country is risk rated into Zones. Once a policy is bought in a Zone cover applies in all other countries in that and lower risk rated zones. Zones are Low, Medium, High, Severe, Extreme	World Wide with no exclusions
Currency available?	US Dollar or Euro	US Dollar only
Deductible?	250 of currency selected per sickness and accident claim	US Dollar 250 per accident claim
Sum Insured?	Minimum 100,000 of currency selected, up to 500,000 maximum	US Dollar 100,000
What is the policy term?	Weekly, minimum one week, maximum 52 weeks	Daily, minimum one day, maximum 365 days
How is a policy bought?	On line through insuranceforjournalists.com	Employers have to register with Insuranceforlocalmedia.com
What does a policy cost?	As low as 24 p/wk in currency selected in any country in the Low Zone. Note: no additional costs for traveling to countries in the same and lower risk zones.	US Dollar, \$7.50 per day worldwide

How is the premium paid?	By card in application process	At month end by card upon receipt of a statement
Countries where cover is not available?	None	None
Claims support?	24 hours a day 365 days a week from emergency claims organization.	24 hours a day 365 days a week from emergency claims organization
Can claims partner pay for care costs where insured is receiving care	Yes once above deductible	Yes once above deductible
Who decides if medical repatriation is needed?	Doctor attending to client	Doctor attending to client
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