

Summary of benefits

Insurance coverage for reporters, photographers and freelance journalists

Aware of the risks incurred for the public information service, Reporters Without Borders and APRIL International Canada offer international health insurance coverage to reporters, journalists or freelance journalists while on assignment out of their home country.

The benefits stated in the 2 solutions described below apply 24/7, for all assignments to a foreign country, including high-risk countries.

- **Solution 1, Single-Trip Essential Plan**, offers coverage for emergency medical assistance.
- **Solution 2, Extended Plan**, offers additional health benefits namely, coverage for pre-existing conditions, military ground vehicle, aircraft or naval vehicle transportation, and benefit for accidental death and dismemberment resulting from an accident while travelling.

Claims procedures

- **Assistance company**

If covered by Solution 1, the insured must contact Bupa Global Travel in Denmark. If covered by Solution 2, the insured must contact AIG Assist in the USA. It is mandatory to contact the assistance company prior to receiving medical assistance (the contact information can be found on the travel assistance card provided at the time of purchase).

- **Medical and hospital expenses**

If hospitalized, the insured must present his or her travel assistance card at the medical center in order for them to contact the insurer. The medical expenses will be paid directly by the insurer (some conditions apply).

- **Optional benefits**

See the contact information of the insurer at the bottom of this document.

Benefits

The insurance solutions described below cover war risk and the consequences of a riot or acts of terrorism on the condition that the insured does not take part in the events.

Solution 1

Reporters Without Borders Insurance

Single Trip Essential Plan

This medical insurance focused on major risks can be purchased online for trips of 1 to 365 days. Not available for the Canadian and US residents.

Territoriality

- Worldwide coverage outside the home country and the high-risk countries such as Syria, Libya, Iraq, Afghanistan, Pakistan, Israel, West Bank/Gaza, Somalia, Yemen, Georgia, some regions of the Democratic Republic of the Congo (Ituri, North Kivu, South Kivu, border areas of South Sudan and Uganda), some regions of Russia (Chechnya, Dagestan, Ingushetia, North Ossetia) – subject to changes without prior notice.

Purchasing coverage

Online purchase: to obtain the access code, send a request to insurance@rsf.org.

Medical expenses (worldwide)

- Emergency medical care: 100% of the actual cost for an unlimited amount;
- No deductible;
- Direct payment of hospital bills;
- Important: pre-existing conditions are not covered.
- Important: military ground vehicle, aircraft or naval vehicle transportation is not covered.

Emergency Assistance (worldwide)

- Complete coverage for emergency medical assistance and medical evacuation;
- Emergency assistance and multilingual staff available 24/7;
- Management of:
 - Medical transportation and repatriation to the residence of the insured;
 - Repatriation of the deceased in case of accidental death.

Solution 2

Reporters Without Borders Insurance

Extended Plan

This plan covers all emergency medical expenses while travelling and the need to consult a doctor. This plan is available up to age 74.

Territoriality

- Worldwide coverage outside the home country;
- The rate is based on the level of risk of the country of destination (no geographic exclusion).

Medical expenses (worldwide)

- Health coverage up to \$CA 1,000,000 (approx. € 700,000);
- No deductible or waiting period;
- Direct payment of hospital bills;
- Dental plan in case of accident up to \$CA 5,000 (approx. € 3,300) at 80% of actual costs;
- Important: pre-existing conditions are covered if stable and controlled 90 days prior to the departure date;
- Important: military ground vehicle, aircraft or naval vehicle transportation is covered.

Emergency Assistance (worldwide)

- Complete coverage for emergency medical assistance and medical evacuation;
- Emergency assistance and multilingual staff available 24/7.

Optional accidental death and dismemberment insurance benefit

- Cash benefit up to \$CA 1,000,000 (approx. € 700,000);
- Payment of benefit in case of accidental death;
- Payment in case of quadriplegia, paraplegia or hemiplegia;
- Payment of a fraction of the benefit in case of mutilation, loss of a limb or loss of sense.

Purchasing coverage

For Solution 1 - Reporters Without Borders Insurance – SINGLE TRIP Essential Plan

The reporter must be or become a member of Reporters Without Borders before purchasing online:

<https://www.worldescapade.com/souscription/index.aspx>

To obtain a code giving you access to the RWB product, please contact insurance@rsf.org.

For Solution 3 - Reporters Without Borders Insurance – Extended Plan

The reporter must be or become a member of Reporters Without Borders before purchasing online:

<https://www.worldescapade.com/souscription/index.aspx>

To obtain the code giving you access to the RWB product, please contact insurance@rsf.org.

OR

You may purchase or get a quote for the Extended Plan from an agent either by email: reporter@april-international.ca
or by phone at: 1-418-926-2042

Contact Info

Reporters Without Borders

Officer in charge of the Emergency Assistance Services

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