

## Description of coverage

### Insurance policy for freelance journalists and photographers on assignment

Aware of the risks associated with the public information service, **Reporters Without Borders** and **Escapade Insurances** are offering to photo reporters, journalists and freelancers, international health insurance coverage when on work assignments outside their country of habitual residence.

The protections listed in the two plans described below are provided 24/7 on any foreign assignment, including in today's hot spots.

- **Solution 1, "essential plan"**, provides emergency assistance protection.
- **Solution 2, "extended plan"**, provides additional health coverage (including **preexisting conditions, validity when traveling in military marine, land and air vehicles**), and eventually completed with a cash benefit paid out in case of:
  - accidental death during a work assignment,
  - disability or dismemberment resulting from an accident.

### Implementation of the coverage

- **Assistance**

The insured reporter shall obligatorily and prior to any intervention advise either **Ihi assistance** in Denmark (if solution 1 purchased) or **AXA Assistance** in Canada (if solution 2 purchased) (contact information provided on the assistance card handed out when the plan is purchased).

- **Payment of Medical and Hospital Costs**

If hospitalized, the policyholder must produce his/her assistance card at the medical or hospital centre, so they can contact the insurer. The costs will be paid directly to the hospital by the insurer.

- **For Implementation of Optional Coverage**

Contact **Escapade Insurances** within a reasonable time.

### Description of coverage

The two policy plans described below cover war risks and consequences of acts of terrorism and social unrest.

**Exclusion: The reporter must remain passive during these events.**

### **Solution 1 Reporter Assistance Essential Plan**

This health policy focused on major risks can be purchased online for assignments lasting from 1 to 365 days:

#### **Territorial Limits:**

- Worldwide outside the country of habitual residence.
- A single rate, with an extra premium for high-risk countries such as Iraq, Afghanistan, Israel, the West Bank, Gaza, the Democratic Republic of the Congo, Somalia, Yemen, Georgia, the Russian Federation (Chechnya, Dagestan, Ingushetia, North Ossetia) – subject to change without notice.

#### **Mode de souscription**

Souscription en ligne : demande à faire à assistance@rsf.org pour obtenir les codes d'accès.

#### **Medical Costs (worldwide)**

- 100% of actual costs to an unlimited amount for emergency medical care.
- No deductible or coinsurance.
- Direct payment of all hospital bills.
- Please note that preexisting conditions are not covered.
- Please note that marine, land and air travel in a military or government vehicle is not covered.

#### **Assistance Services (worldwide)**

- Full coverage for emergency medical assistance and medical evacuation.
- Assistance centre available 24/7 with multilingual staff.
- Organizing and underwriting:
  - medical evacuation and repatriation to the policyholder's place of residence,
  - and repatriation of the body in the event of death.

#### **Option : Personal Liability (worldwide)**

- Optional on direct request to Escapade Insurances: [ecaouette@sfgb.ca](mailto:ecaouette@sfgb.ca)
- Up to 60,000 euros with no deductible.
- Covers the monetary consequences of Personal Liability that may be incurred by the reporter as a result of bodily injury, property damage, or personal injury.

### **Solution 2 Reporter Assistance Extended Plan**

This health policy covers any medical expense incurred in a foreign country for an emergency or a simple doctor appointment. Solution available until age 65.

The certificate may be modified on request to include specific situations.

#### **Territorial Limits:**

- Worldwide outside the country of habitual residence.
- Rates based on the level of risk in the country of destination (no geographical exclusion).

#### **Medical Costs (worldwide)**

- 1100% of incurred medical expenses up to 630,000 euros
- No deductible and no waiting time.
- Direct payment of all hospital bills and care exceeding 300 euros.
- Dental coverage up to 1250 euros in the event of an accident.
- Please note that preexisting conditions are covered under this plan.
- Please note that accidents during marine, land and air travel in a military or government vehicle are covered.

#### **Assistance Services (worldwide)**

- Full coverage for emergency medical assistance and medical evacuation.
- Assistance center available 24/7 with multilingual staff.

#### **Option: Cash benefit in the event of death or dismemberment due to an accident**

- Choice of benefits up to 150,000 euros.
- Benefits paid out in the event of accidental death.
- Double indemnity benefit for cases of quadriplegia, paraplegia and hemiplegia.
- Payment of a portion of the benefits for cases of dismemberment or loss of a limb or sensory organ.

#### **Option : Personal Liability (worldwide)**

Same as for Solution 1.

## Information to be provided

- **For solution 1:**  
**Reporter Assistance – Essential Plan**

The reporter has to make sure he/she is a member of **Reporters Without Borders** before purchasing a policy online: <https://www.worldescapade.com/achat/en/purchases.asp?ctry=3>

- **For solution 2:**  
**Reporter Assistance – Extended Plan**

• Purchasing is done through an Escapade Insurances consultant. The reporter must provide the following information:

- citizenship
- date of birth
- usual address + telephone + email
- specific dates of stays by country
- amount of selected death benefit, with names of beneficiary(ies) (estate subjects by default).

## Contacts



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