

### International Health Insurance Plans for Freelance Reporters and Journalists

Each year, dozens of journalists who travel to take the pulse of a situation up close are injured during conflicts. Accepting a mission or assignment as a foreign correspondent also involves exposure to health risks that are too often underestimated. Access to care, quality of hospitals and foreign health costs are three criteria that must be taken into account in the event of a medical problem or emergency. Too often, the increasing numbers of journalists who leave for conflict zones have no insurance, mainly because of prohibitive costs and lack of information.

An infection considered minor in home country may, in a war zone, lead to a rapid deterioration of health if left untreated. A journalist's career may be compromised if he or she suffers from the consequences of an injury or a parasitical or viral infection that was not treated early enough and under the proper conditions.

Conflict zones also increase the risks of mutilation or permanent incapacity. Journalists must protect themselves from the long-term financial impacts of such occurrences.

### Partnership between Reporters Without Borders and APRIL International Canada

APRIL provides two different insurance plans. The membership to Reporters Without Borders is mandatory in order to subscribe one of those plans.

#### EXTENDED PLAN

The Extended Plan is a collective insurance plan. It is tailored as an expatriate plan with war coverage. Even if opened to all nationalities, the premiums and the benefits are expressed in Canadian dollar. This plan is more complete than the Essential plan.

The featured points of this international health insurance are:

- health coverage at **100% of actual costs**, up to \$CA 1,000,000 (approx. € 800,000);
- **hospitalization, prescription drugs, out-patient treatments** covered at 100% of actual costs;
- without deductible or waiting period;
- **evacuation** or **repatriation** to the country of residence paid up to \$CA 50,000 (approx. € 40,000) as a result of any one accident, sickness or disease;
- **in case of death**, preparation and transportation of the **body** subject to the maximum of \$CA 15,000 (approx. € 11,000);
- without health questionnaire, **pre-existing conditions covered** without restriction;
- **dental plan** up to \$CA 2,000 (approx. € 1,600) in case of accident;
- centralized coordination for assistance 24 hours a day, over 20 languages spoken;
- coverage of any type of accident, sickness or disease;
- coverage for **embedded reporters with armed forces** (military or governmental ground vehicles or aircrafts or naval units);
- in option, an **accidental death and dismemberment** benefit up to \$CA 300,000 (approx. € 240,000);

- **war risk** coverage, the consequences of a **riot** or **acts of terrorism** are also covered (the insured must not perpetrate or attempt to perpetrate illegal or criminal acts, participation in a riot, insurrection or mass demonstration);
- this health insurance plan is opened for journalists not older than 64 year. The rates depend only on the destination.

This health insurance plan is opened for journalists not older than 69 years. The rates depend only on the destination and the duration.

## ESSENTIAL PLAN

This **international health insurance** solution aims to cover the medical emergencies (accident or illness) arising during a mission. The **medical expenses**, the **out-patient treatments**, the **hospitalization** bills, the **ambulance** services and the **repatriation** to the home country are covered.

The journalists are covered at 100% of actual costs, for an unlimited amount, without deductible. The **war risk**, the consequences of a **riot** or **acts of terrorism** are also covered (the insured must not perpetrate or attempt to perpetrate illegal or criminal acts, participation in a riot, insurrection or mass demonstration). **The reporter shall not expose himself to an act of war (if the goal of his mission is to cover a military theater of operations for instance, the reporter has to be covered under the Extended Plan).**

The rates depend on the age group and on the trip destination:

- **€ 2.14** or **\$US 2.24** per travel day for reporters not older than 60 years for the main majority of trip destinations (there is an additional charge for those traveling to the United States of America due to healthcare costs significantly higher). For these destinations or countries of assignment, a non-medical option is available: **personal liability**, personal accident (death and disability), flight delay, **baggage** etc.
- **€ 11** or **\$US 14** per travel day for reporters not older than 60 years for the following high risk countries and territories: **Libya, Syria, Iraq, Afghanistan**, Pakistan, Israel, West Bank/Gaza, Democratic Republic of Congo, Somalia, Yemen, Georgia and those regions of the Russian Federation: Chechnia, Dagestan, Ingushetia, North Ossetia. *This list is subject to change without notice.*

The premiums increase for reporters aged between 61-64.

The Essential Plan does not suit to the reporters willing to be covered:

- ✓ for their pre-existing conditions: any medical condition that existed before you subscribed health insurance is excluded (such as asthma, epilepsy, chronic infections, diabetes, heart problems etc.);
- ✓ for accidental death and dismemberment during the mission;
- ✓ embedded on a mission with armed forces (military or governmental ground vehicles or aircrafts or naval units).

The Extended Plan detailed above is the available alternative for the journalists looking for enhanced health coverage.

**To get a quote or for asking any questions about these plans**

Samuel NORMAND  
 Head of Operations  
 APRIL International Canada  
[samuel.normand@april-international.ca](mailto:samuel.normand@april-international.ca)  
 1-418-926-2042 ext. 126