

SYRIA	Notes	Two week trip	Medical assistance and repatriation of the body	In case of disability, how much for injuries to arm, leg and lump sum payout	In the case of disability where a journalist could not work, would you pay the salary or is this a separate policy?	Pay out in case of death
AKE SPECIAL RISKS		£700	N/A	Death and disability up to £150,000	To add in a weekly benefit of £500 pw for 26 weeks, cost would raise by 20%	Up to £150,000
BANNER FINANCIAL GROUP		£102.82	Covered up to £5,000,000 (can be increased)	Covered up to £25,000 (can be increased)	N/A	Covered up to £10,000 (can be increased at an added cost)
MEDIA INSURANCE BROKERS		£250 plus 6% tax	£250,000 inc. repatriation	N/A	Total temporary disablement (£250 per week)	£50,000
RWB (in partnership with April International)	Requires RWB membership €30 for a France based journalist (66% of the sum is tax deductible). €15 (£12.80) for all the others.	£180-£350 for medical + assistance premium	N/A	Accidental death or dismemberment - £0.81 per £640 insured. If you choose a sum of £64,000 insured for example, the premium will be £61.12. Principal sum to choose	Does not cover loss of salary	Depends how much Accidental Death & Dismemberment coverage you choose to take.

	All other amounts are converted from CAD to £			between £6,405.16 and £192,155. The rates are based on a minimum two week basis, subject to change for longer stays.		
SAFE PASSAGE INTERNATIONAL	Converted from USD	£168.50 for £197,117.47; £157.69 for £164,283.67; £147.84 for £131,452.95; £137.98 for £98,567.25	Included in the plan	One member – 50% of principal sum; two or more members – 100% of principal sum	Disability benefit (permanent total disability) - 100% of the principal sum up to £98,589.34	100 % of the principal sum
BELLWOOD PRESTBURY		£500	Up to £50,000	Roughly 50% - 60% for an arm or a leg	If this benefit is selected the policy will pay up to 75% of the gross weekly wage after a 14 day waiting period for either 52 or 104 weeks (depended on period selected).	100% of the sum insured selected

MALI	Notes	Two week trip	Medical assistance and repatriation of the body	In case of disability, what would the payout be for injury/ disability and lump sum payout in the event of death	In the case of disability where a journalist could not work, would you pay the salary or is this a separate policy?	Pay out in case of death
AKE SPECIAL RISKS		£500	N/A	Death and disability up to £150,000	To add in a weekly benefit of £500 pw for 26 weeks, cost would raise by 20%	Death and disability up to £150,000
BANNER FINANCIAL GROUP		£90.32	Covered up to £5,000,000 (can be increased)	Covered up to £25,000 (can be increased)	N/A	Covered up to £10,000 (can be increased)
MEDIA INSURANCE BROKERS		£200 plus 6% tax	£250,000 inc repatriation	N/A	£250 per week (total temporary disablement)	£50,000
RWB (in partnership with April International)	Requires RWB membership €30 for a France based journalist (66% of the sum is tax deductible). €15 (£12.80) for all the others.	£114.44 for medical + assistance premium	N/A	Accidental death or dismemberment - £0.18 per £637 insured. If you choose a sum of £63,700 insured for example, the premium will be £18.34. Principal	Does not cover loss of salary	Depends on how much Accidental Death and Dismemberment coverage you choose to take.



	All other amounts are converted from CAD to £			Sum to choose between £6,370.95 to £191,126.34. These rates are based on a minimum of 2 week basis. Subject to change for longer stays. The war risks are included.		
SAFE PASSAGE INTERNATIONAL	Converted from USD	£168.50 for £197,117.47; £157.69 for £164,283.67; £147.84 for £131,452.95; £137.98 for £98,567.25	Included in the plan	One member – 50% of principal sum; two or more members – 100% of principal sum	Disability benefit (permanent total disability) -100% of the principal sum up to £98,855	100 % of principal sum
BELLWOOD PRESTBURY		£500	Up to £50,000	Roughly 50% - 60% for an arm or a leg.	If this benefit is selected the policy will pay up to 75% of the gross weekly wage after a 14 day waiting period for either 52 or 104 weeks (depended on period selected).	100% of the sum insured selected

IRAQ	Notes	Two week trip	Medical assistance and repatriation in the event of injury or death	In case of disability, how much for injuries to arm, leg and lump sum payout	In the case of disability where a journalist could not work, would you pay the salary or is this a separate policy?	Pay out in case of death
AKE SPECIAL RISKS		£500	N/A	Death and disability up to £150,000	To add in a weekly benefit of £500 pw for 26 weeks, cost would raise by 20%	Death and disability up to £150,000
BANNER FINANCIAL GROUP		£78.32	Covered up to £5,000,000 (can be increased)	Covered up to £25,000 (can be increased)	N/A	Covered up to £10,000 (can be increased)
MEDIA INSURANCE BROKERS		£200 + 6% tax	£250,000 inc repatriation	N/A	£250 per week (total temporary disablement)	£50,000
RWB (in partnership with April International)	Requires RWB membership €30 for a France based journalist (66% of the sum is tax deductible). €15 (£12.80) for all the others.	£180.70	N/A	Accidental death or dismemberment - £0.81 per £640 insured. If you choose a sum of £64,000 insured for example, the premium will be	Does not cover loss of salary	Depends how much Accidental Death & Dismemberment coverage you choose to take



	All other amounts are converted from CAD to £			£61.12. Principal Sum to choose between £6,370.95 to £191,126.34. The rates are based on a minimum two week basis, subject to change for longer stays.		
SAFE PASSAGE INTERNATIONAL	Converted from USD	£384.66 for £197,942.20; £345.07 for £165,020.72; £305.61 for £132,015.51; £266.02 for £99,016.00	Included in the plan	One member – 50% of principal sum; two or more members – 100% of principal sum	Disability benefit (permanent total disability) -100% of the principal sum up to £98,963.63	100% of principal sum
BELLWOOD PRESTBURY		£500	Up to £50,000	Roughly 50% - 60% for an arm or a leg.	If this benefit is selected the policy will pay up to 75% of the gross weekly wage after a 14 day waiting period for either 52 or 104 weeks (depended on period selected).	100% of the sum insured selected



Note: This advisory is based on general guidelines for choosing insurance. The information provided is only valid at the time of quote. The views here are those of the author and are personal reflections and advice. They are meant to assist the international traveller and are not meant to be negative in nature. INSI takes no responsibility for any decisions made on the basis of this advisory.

INSI reiterates that the information provided in these tables are merely guidelines, and that each company must be approached individually for accurate and up to date quotes. The research was carried out in April and May 2013, so prices are likely to fluctuate depending on the changing security situations in each country. INSI would like to thank the insurers they contacted for their help in this research.