



## INSURANCE POLICY FOR FREELANCE JOURNALISTS AND PHOTOGRAPHERS ON ASSIGNMENT

Because of the risks involved in the job of informing the public, Reporters Without Borders and the French insurance company Bellini Prévoyance, in partnership with the ACE insurance group, are offering coverage to journalists, photographers and freelancers on assignment anywhere in the world.

The coverage, with three options, is valid 24 hours a day during any assignment of less than 90 consecutive days. ("The insured" is the person insured)

**Option 1** provides medical and other assistance (3 euros per day)

**Options 2 (6 euros) and 3 (7,5 euros)** provide medical and other assistance plus compensation for:

- accidental death during an assignment
- disability resulting from an accident while on assignment

The indemnity is higher under Option 3.

The insured must notify Reporter Without Borders in writing before departure of the option chosen.

### COVERAGE

#### OPTION 1: MEDICAL AND OTHER ASSISTANCE

This includes services that can be useful abroad and to some extent in France:

- **Assistance (worldwide)**
  - Cancellation or postponement of appointments if the insured, for reasons of illness or accident, is unable to do so.
  - Sending or transmitting essential documents that have been forgotten or copies of those lost.
  - Looking for new local assistants (guides, secretaries etc) if those initially hired are no longer available.
  - Help with administrative procedures to replace a passport or other ID that has been stolen or accidentally destroyed during an assignment.

These services is provided free but the costs incurred will be borne by the insured or the policy-holder.



Le groupe de protection sociale à l'écoute des professionnels de  
l'audiovisuel, de la communication, de la presse et du spectacle

- **Medical expenses (worldwide)**

- Reimbursement of these incurred during an assignment as a result of illness, locally-contracted infection or accident.
- An advance to pay for a hospital stay.

This coverage includes a deduction of 38.11 euros per incident and per person. Reimbursement for dental care resulting from an accident is limited to 304.90 euros per tooth a maximum of 1,524.49 euros per incident.

- **Personal assistance (worldwide)**

Sending essential medicine unavailable in the foreign country where the assignment is being carried out.

- Organisation of and payment for:
  - . medical transport and repatriation of the insured
  - . repatriation of the body to home country in the event of death
  - . premature return of the insured in the case of death of a relative
  - . hotel and other essential expenses incurred by a person asked to visit the insured in hospital, up to 45.73 euros a day and with a maximum of 457.35 euros.

- **Travel incidents (worldwide)**

- In the event of a flight that is late, cancellation of a regular flight, refused boarding, missed connection (by more than 6 hours per incident) or late delivery of baggage (longer than 24 hours), the insured may receive compensation of up to 152.45 euros.
- If victim of a plane hijacking, the insured may receive up to 3,050 euros for hotel expenses, food and further transport..
- In the event of loss or theft of baggage or personal effects (including a deduction of 38.11 euros per incident), the beneficiary may receive up to 3,050 euros (2,286.73 euros for computer equipment).

- **Legal assistance (worldwide, except for France)**

Legal fees incurred by the insured if prosecuted for unintentional violation of local laws in the country where the assignment is carried out may be reimbursed up to 3,050 euros.

- **Bail (worldwide, except for France)**

If the insured has to pay bail as a result of unintentional violation of local laws in the country where the assignment is carried out, reimbursement of up to 7,625 euros may be paid.

- **Non-professional actions liability (worldwide, except for France)**

If the insured is found to liable, under the laws of the country where the assignment is being carried out, for personal, material or immaterial damage involving a third-party as a result of action unconnected with professional activity, the costs incurred may be reimbursed up to 1,500,000 euros.

## **OPTIONS 2 and 3: MEDICAL AND OTHER ASSISTANCE, COMPENSATION FOR ACCIDENTAL DEATH OR DISABILITY, WITH EXTENSION TO WAR RISK**

- **MEDICAL AND OTHER ASSISTANCE (see ACTIVATING COVERAGE)**

▪ **ACCIDENT WITH EXTENSION TO WAR RISK**

- *death*

When the insured has an accident and dies within 12 months, the beneficiary shall be paid compensation to be determined by the policy-holder (Reporters Without Borders) at the time the contract is signed.

Compensation under Option 2 is 100,000 euros.

Compensation under Option 3 is 152,000 euros.

- *permanent partial or total disability*

When the insured has an accident clearly resulting in partial or total disability, compensation may be paid amounting to the degree of disability as a proportion of the compensation set by the policy-holder (Reporters Without Borders) at the time the contract is signed, minus a deduction of 10 %.

Relative deduction: any accident resulting in partial or permanent disability of 10 % or less will not be eligible for compensation. For disability greater than 10 %, no deduction will be made.

The degree of disability will be determined according to the criteria used by the French social security system in cases of work accidents.

Accident coverage applies to accidents caused by undeclared civil or foreign wars of any duration, as long as the war takes place outside France and the insured does not take part in it.

<b>ACTIVATING COVERAGE</b>
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▪ **ASSISTANCE**

- **Aid and assistance to individuals**

The insured must, before taking any action, contacts ACE ASSISTANCE, whose address is on the insurance card.

- **Medical expenses**

In the event of hospitalisation, the insured must present the insurance card to hospital officials so they can contact ACE.

ACE will pay the hospital directly for the cost of the stay. The insured must then pass on to ACE any social security payments received in reimbursement for this care.

Reimbursement of medical costs other than the cost of hospitalisation will be made when the insured returns to France and presents receipts. Any refunds received from social security for these costs must be passed on to ACE.

- **Loss, theft or destruction of luggage**

The insured must notify the appropriate local authorities within 24 hours of such an incident and within 10 days send ACE the original of the notification receipt, a detailed statement and all receipts necessary for estimating the value of the luggage.

- **Legal assistance, bail and third-party**

The insured must, as soon as there is a development likely to establish his or her liability, inform ACE within five days verbally or in writing in exchange for a receipt.

▪ **ACCIDENTAL DEATH OR DISABILITY, WITH EXTENSION TO WAR RISK**

The policy-holder or beneficiary must declare the accident within five days after it has happened or become known, except in fortuitous or unavoidable circumstances out the insured's control.

The declaration must include:

- the circumstances of the accident, including names of witnesses.
- a death certificate (in the case of death).
- documents proving the status of the beneficiary in the case of death and the address of the solicitor handling the will.
- a medical certificate describing the injuries or wounds in case of disability.

<b>EXEMPTIONS</b>
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**EXEMPTIONS APPLYING TO ALL COVERAGE**

The policy does not cover accidents:

- deliberately caused by the insured
- caused by the insured driving while drunk, when the blood alcohol level is as high or higher than the legal level in the country where the accident occurred.
- caused by the insured's use of drugs, narcotics or tranquillisers not prescribed by a doctor.
- that occur when the insured is a passenger in an aircraft not operated by a public passenger carrier.
- Caused by the effects of heat, mechanical, radioactive or other effects of the alteration of the atomic structure of matter or the artificial acceleration of atomic particles or radiation from radio-isotopes.
- Resulting from:
  - . the insured's participation in any kind of betting, brawls (except in self-defence) or crime.
  - . the professional practice of a sport and the participation (even as an amateur) in motor races or sports known to be dangerous, such as ski-jumping, bungee-jumping and underwater diving.
  - . the riding of a motorcycle more powerful than 125 cc.
  - . the piloting of any kind of machine moving above the ground and the practice of any aerial sport, including hang-gliding, parachute-jumping, para-gliding or involving microlight aircraft.

**COVERAGE OF MEDICAL EXPENSES**

Coverage does not extend to:

- the cost of false teeth, optical or hearing aids of any kind
- dental treatment not arising from an accident.
- treatment at a spa, convalescent home or physical therapy centre.

## **COVERAGE OF LOSS, THEFT OR DESTRUCTION OF LUGGAGE**

Coverage does not extend to:

- false teeth, optical or other artificial aids, cash, personal papers, commercial or official documents, travellers' cheques, credit cards, plane or other travel tickets or vouchers.
- loss or damage resulting from normal wear-and-tear, structural defects in luggage or damage caused by moths or vermin, cleaning or repair processes or clumsy handling of luggage by the insured.
- damage resulting from the confiscation, seizure or destruction of luggage by order of the authorities.
- luggage or personal effects left inside a vehicle.
- professional equipment (cameras, photographic equipment, tape recorders etc).

Concerning computer equipment, the following are not covered:

- the cost of repairs
- extra usage costs incurred
- damage covered by manufacturer's warranty.

## **COVERAGE FOR NON-PROFESSIONAL ACTIONS ABROAD**

This excludes damage:

- caused by the insured during or as a result of hunting.
- resulting from the use of cars, motorised machines, sailing or motorised boats, aircraft, saddled animals belonging to, driven by or looked after by either the insured or eligible third parties.
- caused by fire, explosion or water on the premises the insured owns or occupies
- resulting from participation in dangerous sports.

Other circumstances not covered:

- the consequences of contractual arrangements made by the insured where the obligations involved exceed those required under common law.
- Fines.
- punitive damages awarded by courts in the United States and Canada that are in excess of compensation for actual harm when the person liable has acted in an "anti-social manner," beyond negligence or not taking account of the consequences.

In areas where there is a risk of war, the insurer has an obligation to help but not necessarily to obtain a result. The insurer can only intervene in cases where a country's air space is open and secure and if the insurer's doctors have access to the insured. Also, ACE cannot intervene without the permission of the local authorities.

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