

Comparison of features 2024

Product name	Insurance for individuals personal accident policy	Insurance for groups personal accident policy
The cover?	<p>Available to all members of the media</p> <p>Accidental death and disablement only in the insureds home country extending to include sickness and accident medical expenses in all countries in the zone selected and lower zones.</p> <p>Plus</p> <p>Emergency medical evacuation from the point of an incident away from home country to an appropriate care facility and repatriation home when necessary</p>	<p>Available to people employed in their own country by an approved media organisation</p> <p>Accidental death including accident medical expenses worldwide including home country.</p> <p>Plus</p> <p>Emergency medical evacuation from the point of an incident to an appropriate care facility and repatriation home when necessary</p>
Where is cover available?	<p>Worldwide with no exclusions, limited cover in own country. Every country is risk rated into one of seven risk graded zones.</p> <p>Once a policy is bought in a zone cover applies in all other countries in that and lower risk rated zones</p>	Worldwide including home country
Currency available?	US Dollars (\$)	US Dollars (\$)
Deductible?	\$250 for each and every sickness and accident claim.	\$250 per accident claim.
Sum Insured?	Minimum \$100,000, maximum \$1m Limited to 10x annual salary	Minimum \$100,000 maximum \$400,000 Limited to 10x annual salary

What is the policy term?	Weekly, minimum one week, maximum 52 weeks	Daily, minimum one day, maximum 365 days
How is a policy bought?	Immediate cover online	Employers provide cover for their employees after registering with us.
What does a policy cost?	As little as \$27 for a week in any country in our low zone before the \$10 policy fee. No additional costs for travelling to other countries in the zone selected plus all countries in lower risk rated zones	From \$8.25 per person per day, higher premiums in Afghanistan and Ukraine
How is the premium paid?	By card in application process	By employer within 7 working days of receipt of month end statement
Countries where cover is not available?	None	None
Claims support?	24 hours a day 365 days a week through our claims partner, Crisis24	24 hours a day 365 days a week through our claims partner, Crisis24
Can claims partner pay for care costs when the insured is receiving care	Yes	Yes
Who decides if medical repatriation is needed?	Doctor attending to client in discussion with claims partner	Doctor attending to client in discussion with claims partner
Does cover includes being embedded and transport in a military vehicle as a passenger?	Yes	Yes
Exclusions for pre-existing conditions for sickness claims?	365 days since last consultation or treatment	Not applicable, no sickness cover

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