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ACTIVATION OF THE INSURANCE POLICY FOR FREELANCE JOURNALISTS AND PHOTOGRAPHERS ON ASSIGNMENT

A guide to using this policy (limited to members of Reporters Without Borders), deciding between the three options and how to benefit from them

CHOOSING YOUR COVERAGE

Before the assignment, you must choose the coverage best suited for you. Details of the three options are available from Reporters Without Borders.

The first option costs 3 euros per day, the second one 6 euros and the last one 7,5 euros.

You should choose as soon as you can (at the very latest before you depart) and inform Reporters Without Borders in writing.

The coverage will apply to your whole assignment, up to 90 consecutive days.

If the assignment is extended, you must inform Reporters Without Borders as soon as possible.

As from 1 May, the scheme's assistance partner, ACE Europe, has imposed a surcharge for journalists going to the following countries: Afghanistan, Algeria, Colombia, Democratic Republic of Congo, Iraq, Iran, Israel, Palestinian Authority and Syria.

WHAT REPORTERS WITHOUT BORDERS NEEDS FROM YOU

The following must be provided before you leave:

- The completed application form Assignment Insurance (obtainable from Reporters Without Borders) containing the places and dates of the assignment and details of who to contact.
- A photocopy of your passport and press card.
- Payment of the premium for the option chosen.
- If you are not yet a member of Reporters Without Borders, please enclose a cheque of at least 15 euros to join.

Your coverage starts as soon as you receive a fax, letter or e-mail from Reporters Without Borders confirming that your application has been accepted.

HOW TO BENEFIT FROM MEDICAL AND ASSISTANCE COVERAGE

Coverage will only operate if you have sent to Reporters Without Borders **before you leave**, **all** the items listed above.

- **Normally**

In the event of a problem (except in unavoidable circumstances beyond your control) you must contact ACE Europe, which handles the medical and other assistance part of the policy.

Details of how to contact ACE Europe are on the card Reporters Without Borders will give you before you set off on the assignment.

- **Other circumstances**

If you are hospitalised abroad, you must present the insurance card to hospital officials so they can contact ACE Europe directly.

If you have to see a doctor or buy medicine, you must pay the cost and get reimbursed by your social security authority and by ACE Europe, supplying the appropriate receipts.

HOW TO BENEFIT FROM ACCIDENT COVERAGE

Coverage will only operate if you have sent Reporters Without Borders **before you leave**, **all** the items listed above.

- **Accidental death**

Before you leave, you must inform Reporters Without Borders in writing who compensation is to be paid to in the event of your death.

ACE Europe will be responsible for medical repatriation.

- **Permanent partial or total disability**

If you have an accident during your assignment, you can activate the medical and other assistance part of the coverage (hospitalisation, medical repatriation etc). At the end of the assignment, you must obtain a medical assessment of the consequences of the accident and send it to ACE Europe along with all other documents needed to establish your disability.

Information and registration

Reporters Without Borders: Matthieu Fargeas, tel: (33) 1 4483-8481 - comptabilite@rsf.org

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