Who's Got Your Back: Essential Insurance Tips for Freelancers

Areas for consideration
THINGS TO CONSIDER

1. Use the graphic to decide what you need/want cover for. What is important to you?
2. Do not assume you are covered by your employer or commissioner. Enquire whether you are covered under their insurance policies that are relevant to you and your assignment and get this in writing.
3. Double check the status of your employment: freelance, contractor or employee.
4. Consider purchasing your own supplementary insurance if you feel you want additional cover.
5. Not all assignments are the same! Review your insurances needs for each trip.

UNDERSTAND YOUR REQUIREMENTS

Insurance cover needs to be fit for purpose and certain assignments may require specific or specialist cover. Key things to consider are:

- Will there be sufficient medical facilities / services nearby?
- If not, my Personal Accident/Travel insurance should have an assistance provider able to respond to medical incidents in remote and challenging areas.
- Am I visiting a hostile environment?
- I may need to consider a specialist insurance policy to cover and respond to perils such as kidnap, detention, hijack, extortion, disappearance, threat, and hostage scenarios.
- What happens if I am injured and unable to work, will my earnings be protected?

CHC Global are independent insurance brokers and specialise in malicious risks. Talk to them about travel to hostile environments as well as cover for a range of malicious risks.

The Rory Peck Trust freelance community are welcome to contact Thea Grootenhuis at CHC Global with any questions or for insurance advice.
Email: broking@chcglobal.co.uk

MALICIOUS RISKS:

Deliberate actions intended to cause significant harm, loss, or disruption to organisations or individuals including: political violence, protest and civil unrest, terrorism, kidnap, ransom and extortion, active assailant attacks, travelling to and operating in complex environments, hostile cyber activity, Chemical Biological Radiological and Nuclear (CBRN) incidents