

How Travelers to Ukraine Get Life Insurance Coverage. Sort of.

Journalists, aid workers and contractors headed to Ukraine who want to protect themselves against accidental death don't have a lot of choices. And they can be rather expensive.

By Aaron Smith | March 16, 2022

Earlier this month, Ukraine's president called for "friends of peace and democracy" to come to his country to help defend against Russian invaders.

Among those expressing an interest in joining the war effort were at least a few Americans, according to this news story.

While becoming a foreign fighter might not seem like the most well-thought-out decision, it does raise an interesting question: How could a gun-toting volunteer for Ukraine get life insurance coverage, in case something unfortunate happens? Or, for that matter, how about anyone going to the country in any capacity, from businessman to medical volunteer?

First, buying a regular life policy probably won't work.

Many contracts have war exclusions, while others are designed specifically for military personnel, said Scott Holeman, media relations director for the **Insurance Information Institute**.

In fact, active-duty members of the U.S. military will often be denied policies from private insurers if they have orders to deploy to a country that has a State Department travel advisory, he said. Members of Special Forces, like the Rangers, SEALs or Air Force Pararescue, are likely to be turned away even if they're not deploying.

The best bet is accidental death and dismemberment coverage, according to **Derek Patterson**, life insurance agent and owner of **Global Risk Broker & Associates** in Clearwater, Fla. The underwriter won't even care if you smoke.

"Age is not a factor, nor is smoking or height or weight a consideration, for accident-only policies," he said in an interview. "An act of terrorism or war is considered an accident."

Patterson said some people traveling to war zones like Ukraine buy policies for accidental death and dismemberment. He said "accidents" covers a broad category. "Someone stabs you or you get in a plane crash, or you get blown up, those are all considered accidents."

No Coverage for Mercs

He said that he just sold policies to two journalists bound for Ukraine.

"Iraq and Afghanistan were the flavor of the last decade, now it looks like Eastern Europe," he said.

But would-be fighters are out of luck. He said that he sells policies to armed security guards but, like the other brokers interviewed for this story, doesn't process applications for active combatants.

"A merc, somebody who picks up a gun and wants to go fight in a war, we cannot insure that," he said.

Patterson said he started getting calls for Ukraine after it was invaded by the Russian military last month. The insurer behind the guarantee is typically **Lloyd's**, which specializes in coverage for people entering war zones.

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He said he sells one-year terms of accidental death and dismemberment insurance to travelers headed for conflict zones. He said that 52 weeks of coverage in Ukraine with a \$250,000 benefit is currently priced at \$4,500 total. By contrast, 52 weeks in neighboring Belarus, which has allied with the Russians but is not the site of an active conflict, costs less than \$400.

Premiums Are Soaring

If a year in war-torn Ukraine seems like a long commitment, policies are also sold by the week, according to **Michael Ellery**, a director for **Anderson Lloyd International**, which recently moved its headquarters from Kuwait to the United Kingdom.

A journalist in Kyiv who wanted \$250,000 in personal accident coverage would have to pay about \$800 a week he said in an initial interview on March 15. In a follow-up email later that day, he said that rates "have gone insane today" and now someone in the Ukrainian capital, which is being heavily shelled, would have to fork over more than three times as much, or \$2,500 weekly, for only \$100,000 of coverage.

Ellery said that over the last 19 years, his company has had 50 policies pay out, including 45 deaths for security contracts in Iraq and Afghanistan. He said the accidents include highway crashes, improvised explosive devices and gunshot wounds.

"We had one guy who lost his trigger finger," he said. "That meant that he could not continue in his usual occupation. \$250,000 for him."

Joe Russo, sales agent at **Petersen International Underwriters** in Valencia, Calif., said he is writing policies for journalists and photographers, as well as humanitarians looking to get refugees out of the country.

He said the price for the policies, early on March 15, for someone going to Ukraine ranged from \$1,000 to \$1,500 per week per \$1 million worth of coverage.

His accidental death plans exclude "active participation" in war.

"An American choosing to travel to the Ukraine to physically engage military forces would not be covered by our policy," he said, in an email.

He said that while tobacco use is not taken into consideration by Lloyd's, they do care about the age of the insured for clients he deals with, because older people are considered more accident-prone. But he said this is only a factor when the insured is at least 65.

Ellery of Anderson Lloyd International also said that smoking habits and age usually don't come up in the underwriting process.

"Obviously if someone was very old they would question it, but most people we cover are between the ages of 20 and 65," he said.

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