



JOURNALISTS' INSURANCE COVERAGE IN LEBANON

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September 2023



THE SAMIR KASSIR FOUNDATION

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INTRODUCTION

Introducing a research study related to human rights in Lebanon in 2023, specifically journalists' rights, inevitably uncovers a bleak picture. After examining journalists' socio-economic rights in Lebanon, then shedding a special light on photojournalists' rights, and drawing disheartening conclusions, it becomes imperative to delve into a long-overlooked sub-topic: **insurance**.

Understanding the provision of insurance policies to journalists in Lebanon requires an initial step: gathering available insurance policies. This is crucial for assessing their compliance with international minimum standards, exploring the extent of protection they offer, and ultimately proposing amendments to include uninsured journalists under the umbrella of these policies.

Following direct contact with a sample of 88 journalists working in Lebanon, including freelancers and employees, the first step encountered a significant setback. **None of these journalists were able to provide us with a copy of their insurance policy.** The reasons for this varied but fell into two categories:

1. A vast number of journalists do not possess any insurance policy.
2. A very small number said they have an insurance policy but were unable to produce the document, citing their reluctance to request it from their employer – a media institution – who had not provided them with a copy for their own record. This is deeply concerning as it underscores the constant fear that journalists experience in relation to their employers. This fear encompasses the risk of dismissal or the potential impact on their socio-economic rights.

This only compounds the numerous challenges in acquiring information from traditional media institutions regarding the insurance policies they may offer to their staff members.

Research Methodology

To overcome the scarcity of data regarding insurance coverage for journalists in Lebanon, the Samir Kassir Foundation (SKF) disseminated two separate survey questionnaires pertaining to journalists' insurance policies in the country:

- Survey I was directed towards journalists themselves (see Annex 1);
- Survey II was directed towards media institutions, specifically administrative decision makers (see Annex 2).

The objective of these surveys is to investigate the provision of insurance coverage for journalists and assess its compliance with international minimum standards.

RESEARCH SAMPLE

The level of responsiveness varied between the respective target groups of Survey I and Survey II. Remarkably, journalists (54%) were significantly more responsive than media institutions (15%). Despite sending Survey II directly to a larger number of media institutions (more than double the number of journalists), the responses collected from journalists outnumbered those received from media institutions. The disparity is vividly illustrated in the chart below:

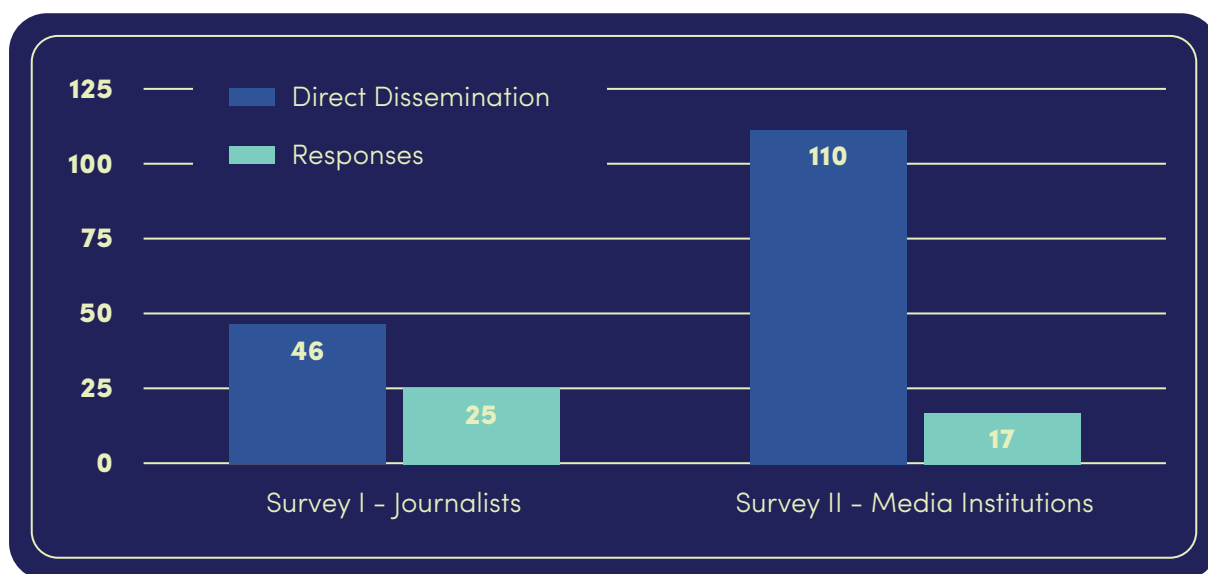


Figure 1. Responsiveness rate to the surveys

Below is an overview of the respondents' general information and profiles from Survey I, which targeted journalists. This section covers age and gender breakdowns, as well as work types and years of experience.

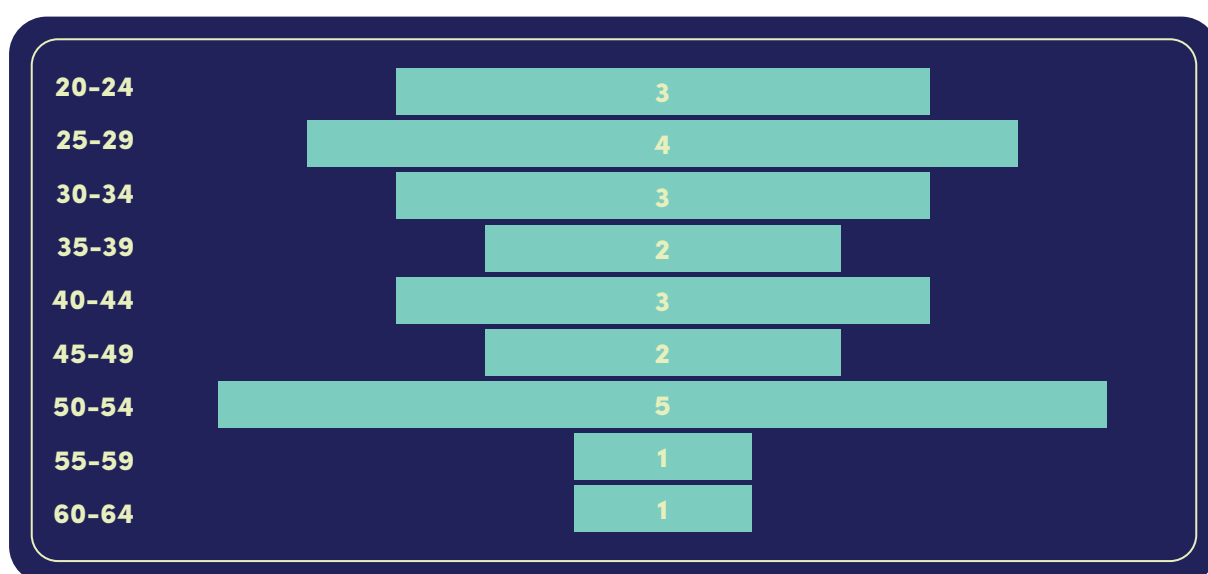


Figure 2. Journalists' age distribution¹

¹ Note: One respondent did not provide an answer to this question.

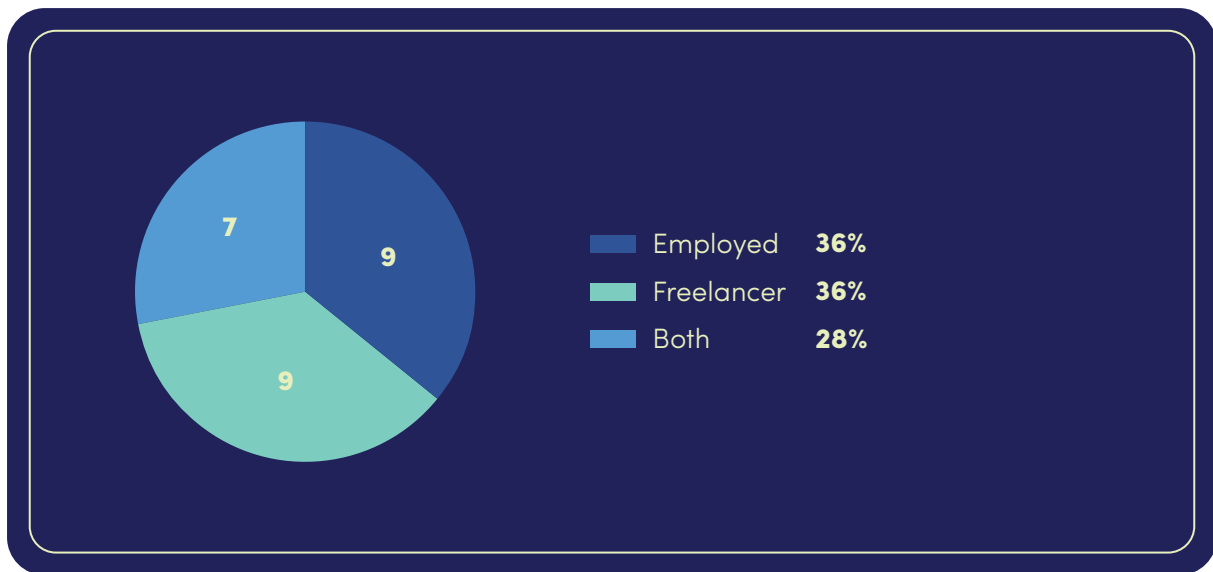


Figure 3. Journalists' work type

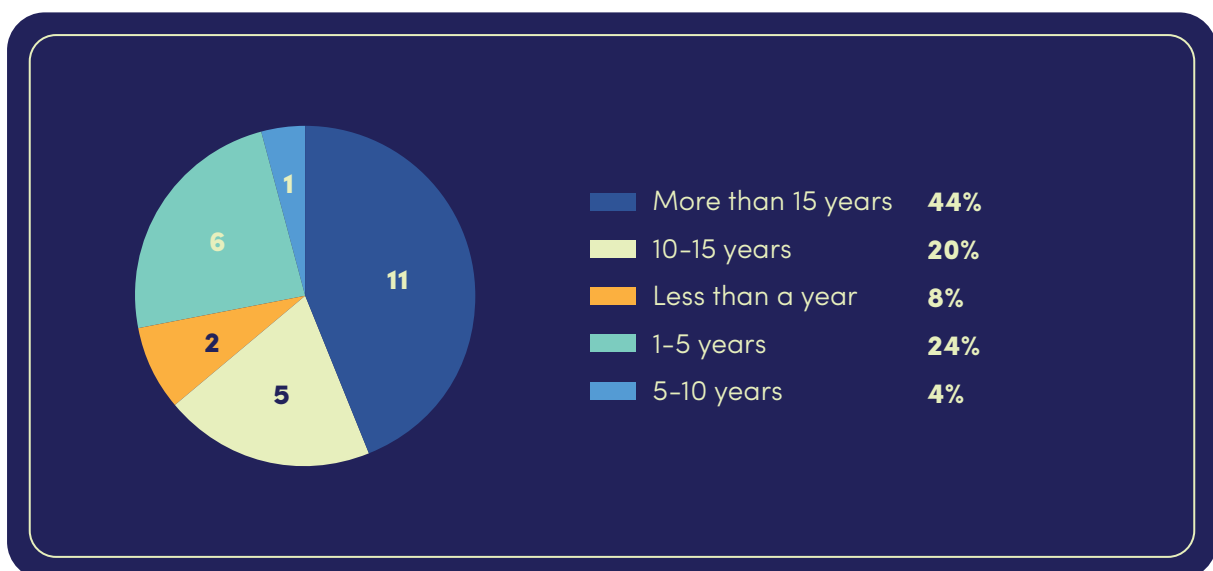


Figure 4. Journalists' years of experience

Below is an overview of the respondents' general information and profiles from Survey II, which targeted decision makers within media institutions. This section covers the relevant people's position, sector of activity, and years of experience.

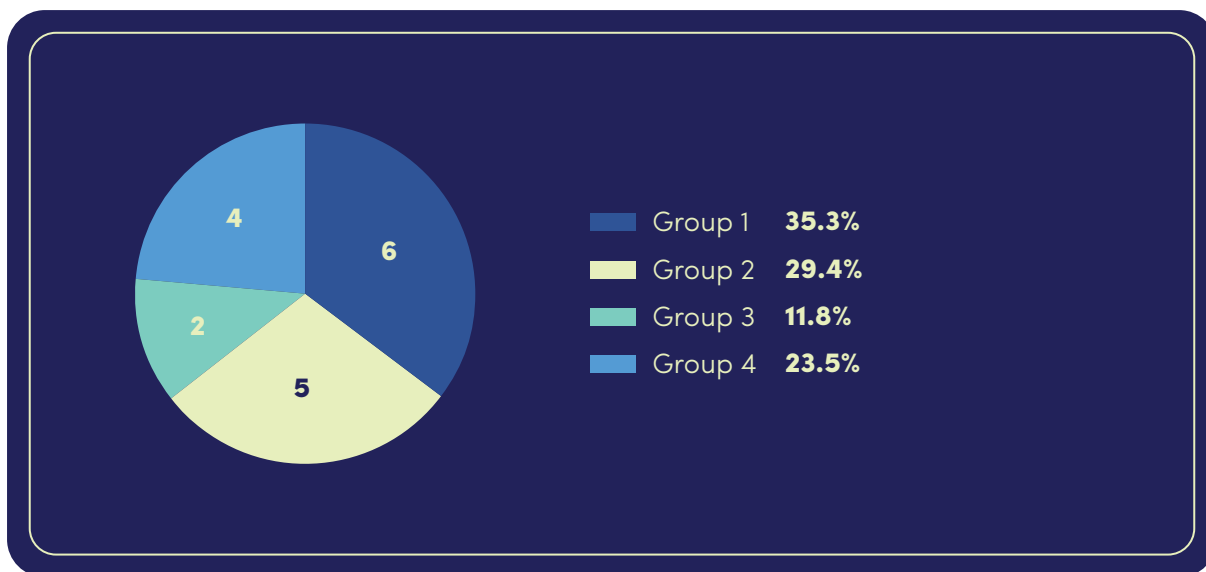


Figure 5. Respondents' position within the media outlet

In Figure 5, Group 1 includes founders, co-founders, editors in chief, and managing editors. Group 2 includes executive directors, CEOs, managers, directors, and managing directors. Group 3 includes project managers and Group 4 those who did not provide an answer.

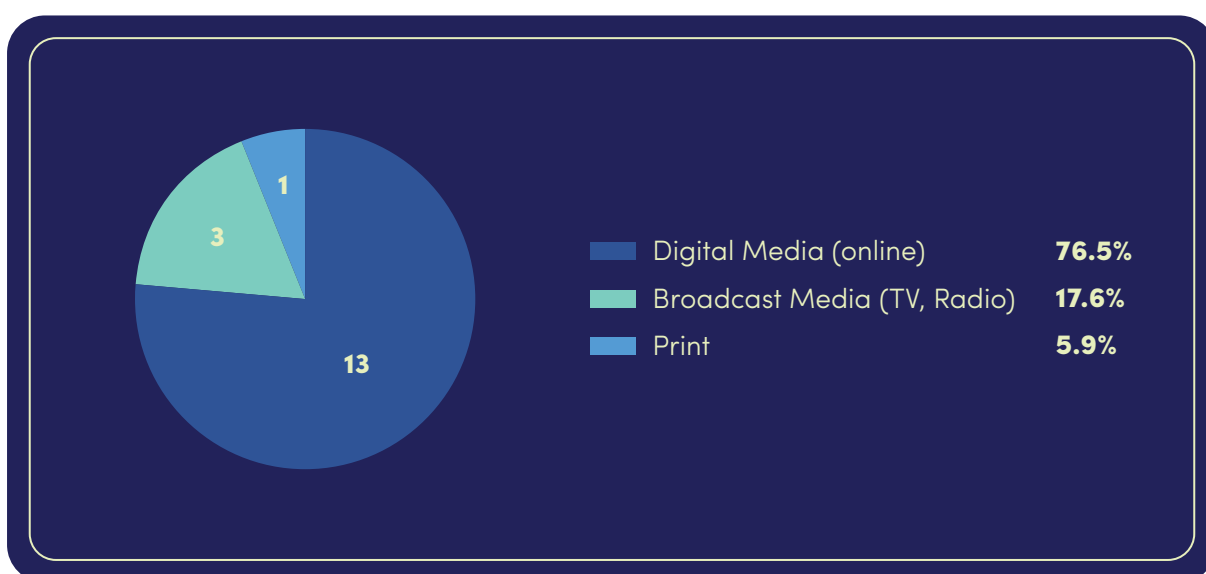


Figure 6. Media institution sector²

² A respondent may tick more than one option if their media institution works in more than one sector.

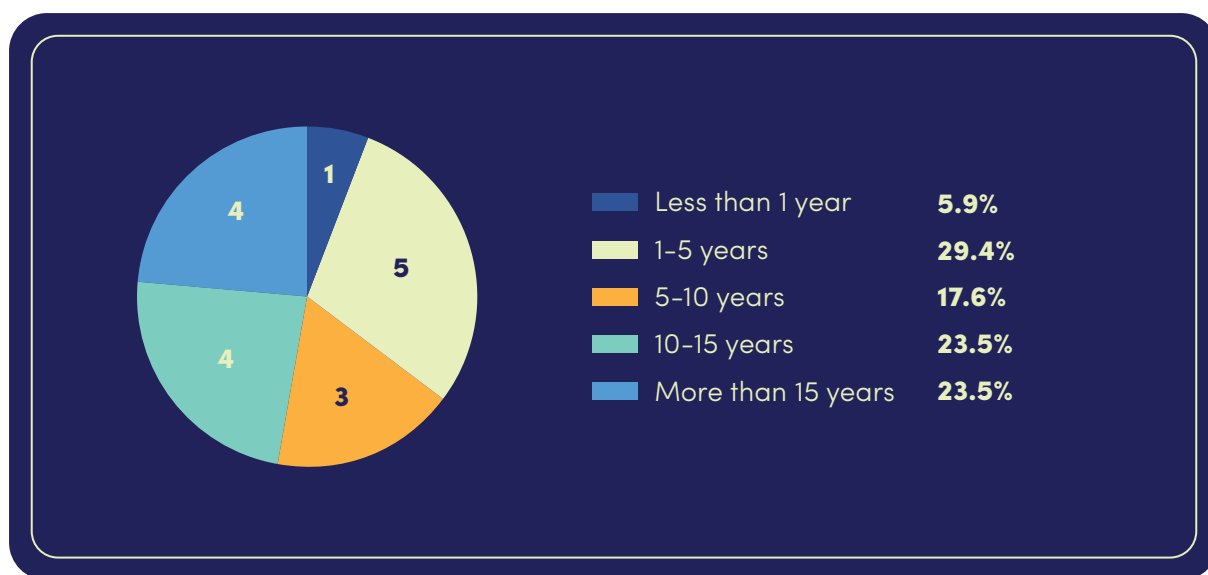


Figure 7. Institution's years of activity

MAIN FINDINGS

1. Insurance Provision and High-Risk Events

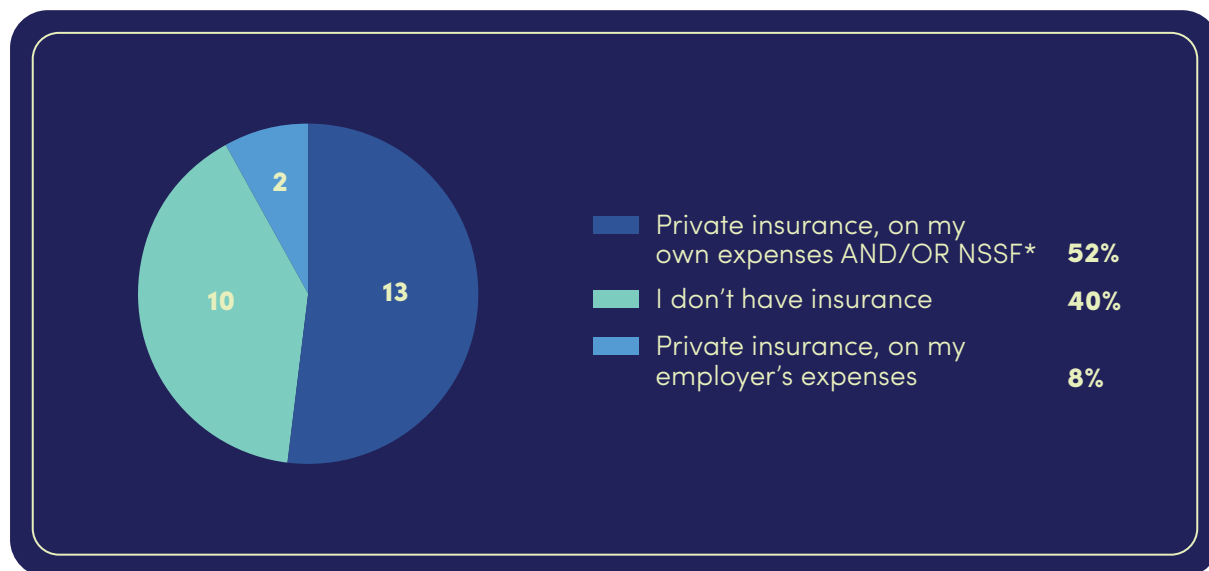


Figure 8. Journalists' insurance type

Out of the respondents to Survey I, which targeted journalists, 40% responded by stating, **"I don't have any insurance."** The majority of respondents indicated that they cover their own insurance premium and/or are registered at the National Social Security Fund (NSSF). It is crucial to highlight that the NSSF's coverage is limited and often insufficient, subject to protracted administrative challenges, especially after Lebanon's financial collapse. Perhaps most significantly, **only 8% of the respondents affirmed that their employers provide them with private insurance.**

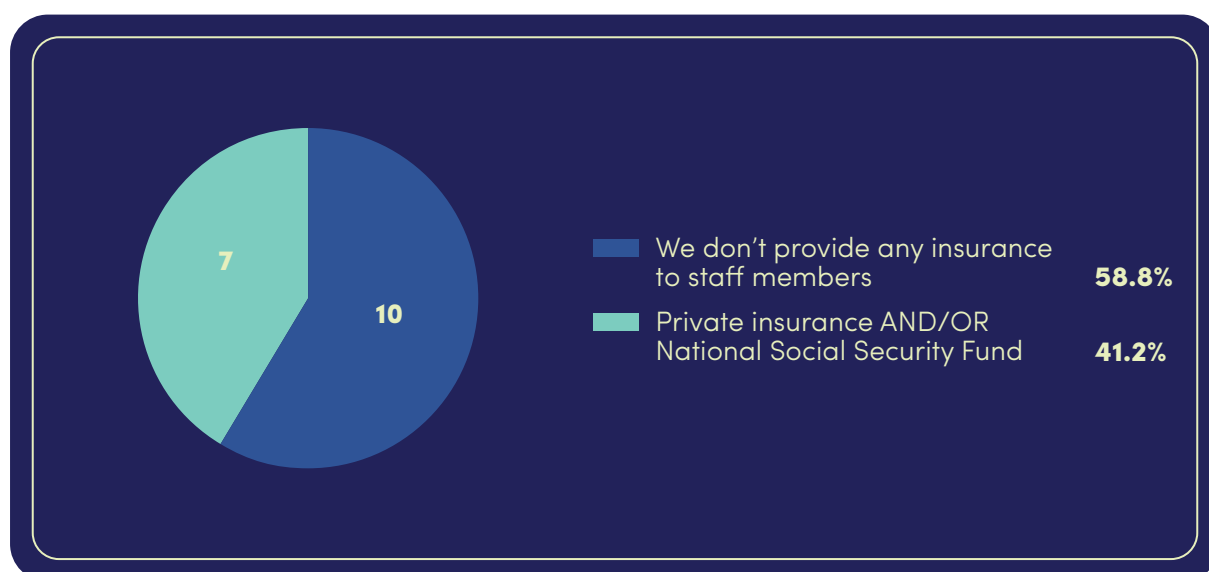


Figure 9. Media institution's insurance type

Out of the 17 respondents in Survey II, which targeted media institutions, 59% of the entities responded by stating, **“We don’t provide any insurance to staff members.”** This revelation is particularly concerning given the nature of journalists’ work, which often involves covering protests, armed clashes, and investigative stories, exposing them to a heightened risk of physical harm.

To gain a deeper understanding of the situation, we further examined these 10 responses to discern how frequently journalists working in media institutions without insurance coverage are tasked with covering such events. The table below presents this breakdown:



Figure 10. Frequency of covering high-risk events in media institutions providing no insurance

Notably, the analysis of Survey II reveals that seven responses indicated journalists are assigned to cover high-risk events on a daily basis, while 12 responses indicated a monthly occurrence. These figures are alarming, as they underscore the frequent exposure of uninsured journalists to potentially perilous situations.

It is essential to provide an overview of respondents’ answers regarding the frequency with which they cover high-risk events, including protests, armed clashes, and investigative stories. The charts below encapsulate these responses:

Survey I - Journalists

How often do you cover protests

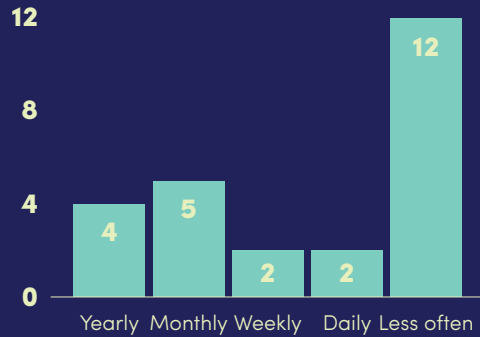


Figure 11. Frequency of protest coverage by journalists

How often do you cover conflicts on the borders?

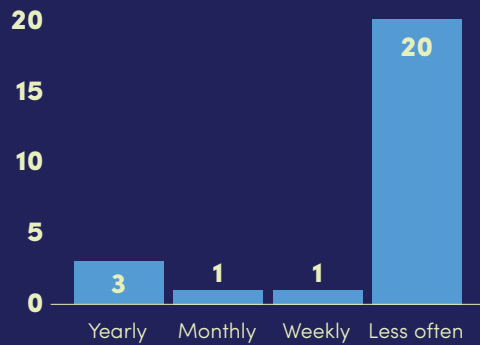


Figure 13. Frequency of armed clashes coverage by journalists

How often do you cover investigative stories?

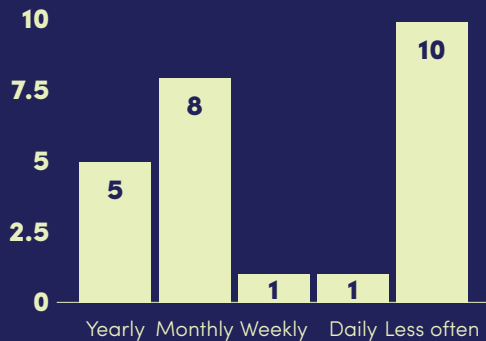


Figure 15. Frequency of investigative coverage by journalists

Survey II - Media Institutions

How often does your staff cover protests?



Figure 12. Frequency of protest coverage assignments by media institutions

How often does your staff cover conflicts on the borders?

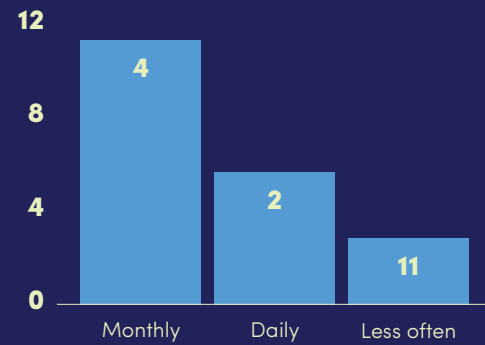


Figure 14. Frequency of armed clashes coverage assignments by media institutions

How often does your staff cover investigative stories?

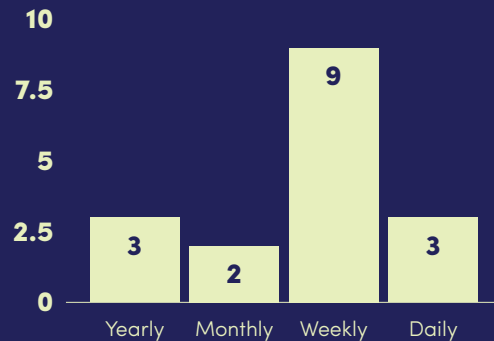


Figure 16. Frequency of investigative story assignments by media institutions

Taking a broader view, a substantial 26% of respondents indicated that they cover high-risk events on a daily basis. Additionally, another 24% reported covering such events on a weekly basis. In essence, the results emphasize the high frequency with which journalists are tasked with covering these challenging and perilous situations.

It is important to note that these figures do not encompass the numerous other events that journalists and media institutions might cover, events which may not initially be categorized as high-risk. However, it is worth considering that situations can rapidly escalate into dangerous scenarios due to sectarian and political influences and interventions, underscoring the complex challenges faced by journalists in Lebanon.

In comparing the frequency of coverage among the three types of events mentioned, it becomes evident that protests are the most frequently covered by journalists, while investigative stories are the ones that media institutions are most likely to prioritize.

2. Insurance Scope and Cost

In Survey I, ten respondents did not provide an answer to the question regarding insurance components, as they indicated in their previous responses that they do not possess any insurance coverage. These respondents are denoted as “No answer” in the chart below for clarity.

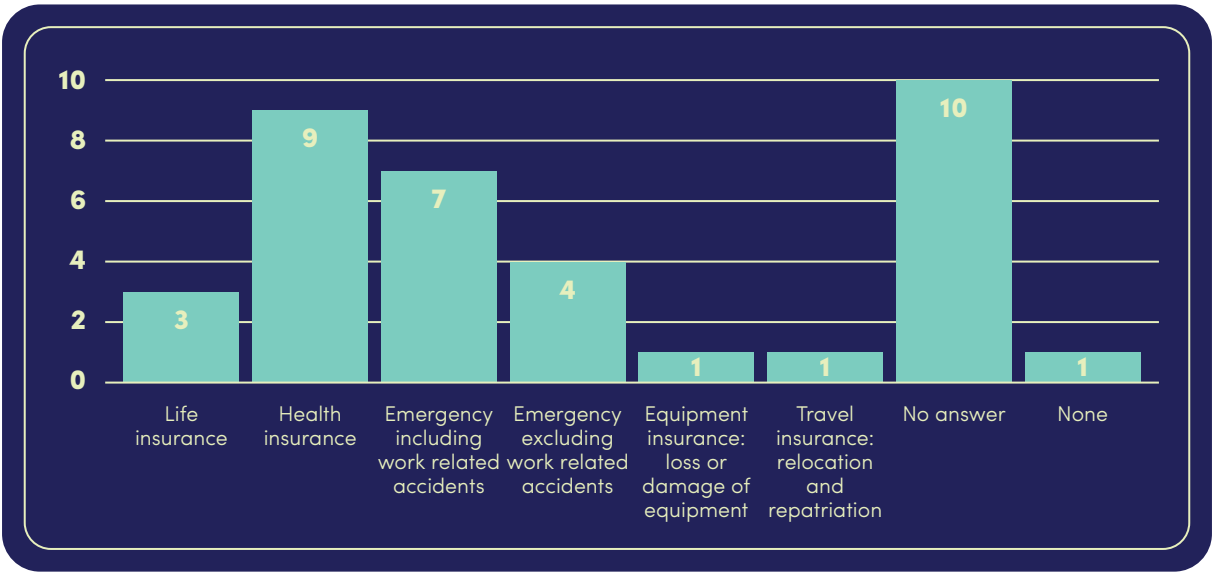


Figure 17. Journalists’ insurance scope of coverage

The majority of insurance policies primarily offer coverage for health insurance including medical tests, hospitalization, and emergencies. However, it is important to note that the extent of coverage differs significantly between work-related accidents and non-work-related emergencies. Among the 15 respondents who have insurance, only one confirmed having travel insurance included and another respondent reported having equipment insurance.

Out of the seven media institutions that confirmed providing insurance to their staff, all of them specified that medical tests are included as part of the coverage. Additionally, six of these institutions mentioned that their insurance policies encompass emergencies, including work-related accidents. Nevertheless, it is worth noting that only four of them extend coverage to emergencies beyond work-related accidents. **Out of all seven media institutions who provide insurance to their staff, only one includes travel insurance as part of the package.**

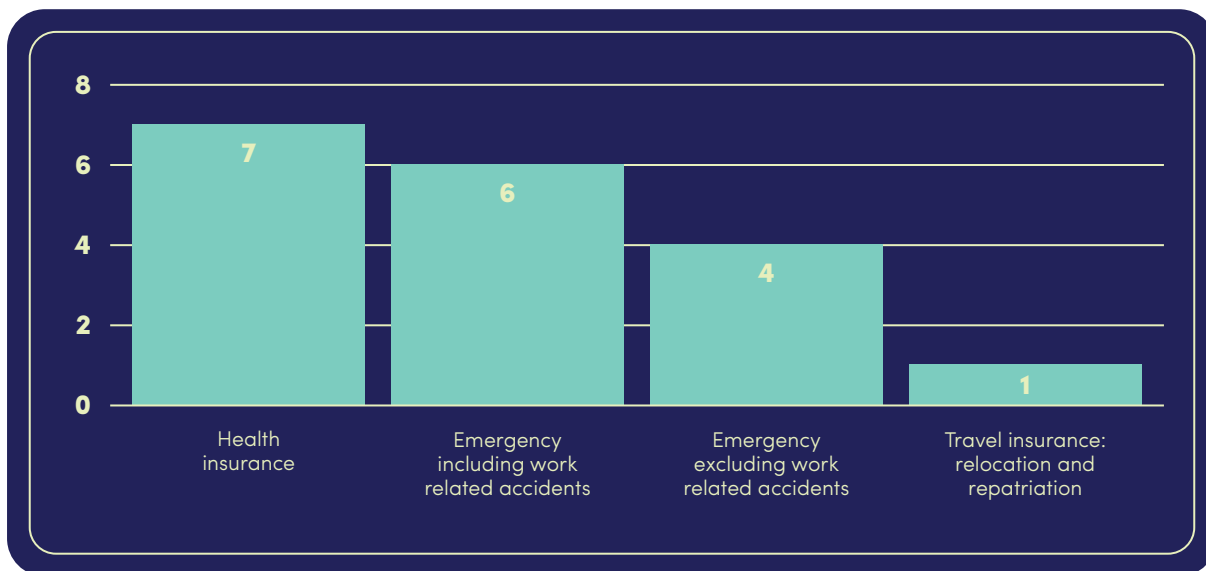


Figure 18. Media institutions' insurance components

Regarding the cost of insurance, out of the 15 journalists who have insurance, six respondents confirmed that their annual insurance premiums fall within the range of USD 500 to USD 1,000. The remaining journalists provided varying responses, with each one indicating a different cost, as illustrated in the chart below. Five of them had no answer.



Figure 19. Journalists' insurance yearly cost

Among the seven media institutions that offer insurance coverage to their staff members, four institutions mentioned that their annual insurance expenses exceed USD 5,000. Conversely, the remaining three institutions reported that their annual insurance costs fall within the range of USD 500 to USD 3,000.

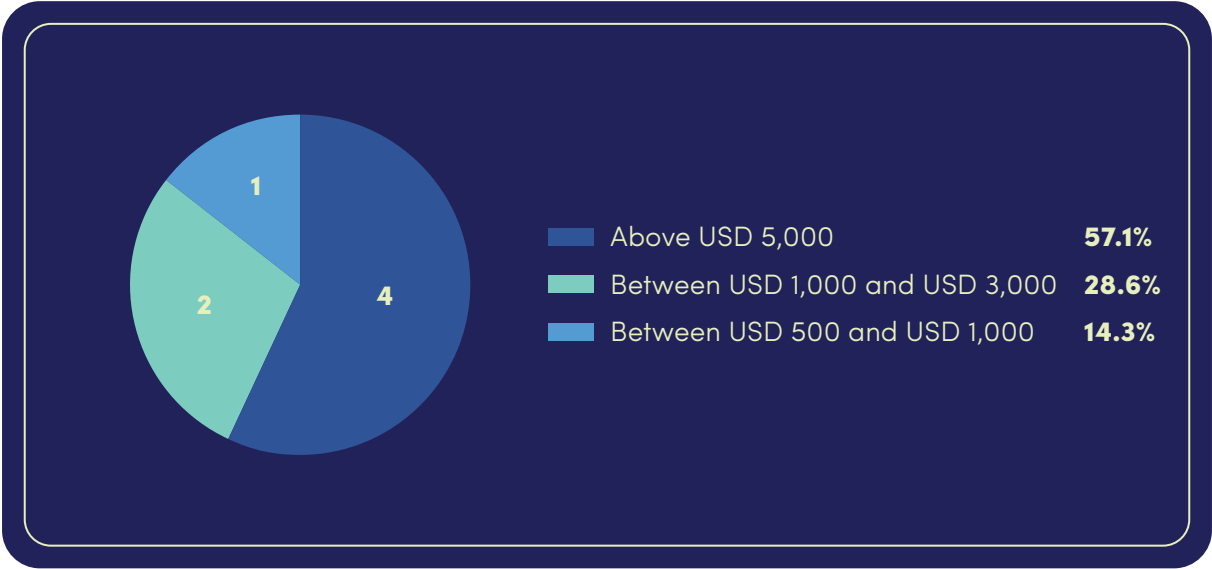


Figure 20. Media institutions’ insurance yearly cost

When questioned about their insurance history, 11 journalists indicated that they had insurance coverage in the past. Out of this group, six respondents revealed that they were unable to renew their insurance in 2023 due to their financial constraints, which were a direct consequence of the economic crisis and the dollarization of insurance in Lebanon.

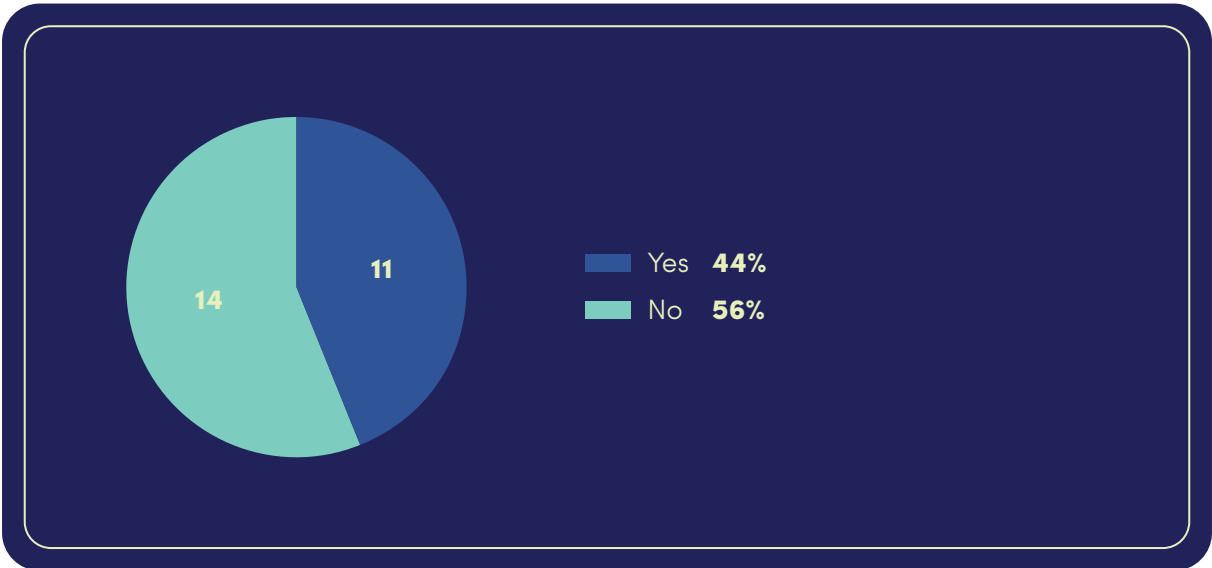


Figure 21. Proportion of previously insured journalists

Among the 15 journalists who currently possess insurance coverage, seven of them expressed a level of satisfaction that falls below the average, rating their insurance satisfaction between 0 and 3 out of 10. Four journalists rated their satisfaction as average, giving it a score of 5 out of 10. One journalist rated their satisfaction at 6 out of 10, while three journalists indicated the highest level of satisfaction, giving it a perfect score of 10 out of 10.

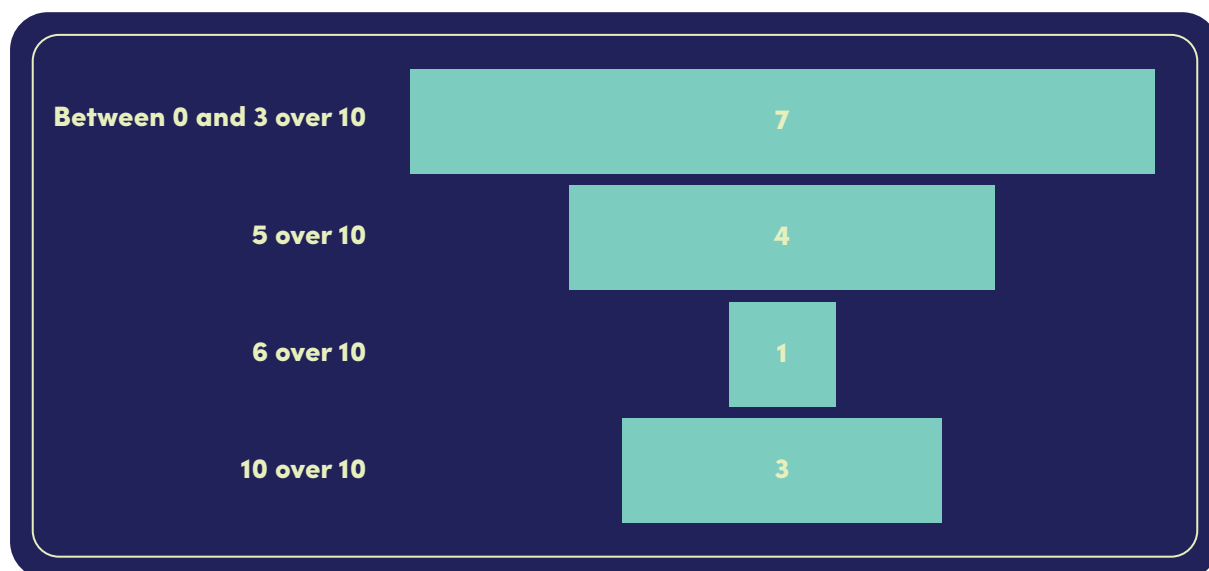


Figure 22. Journalists' satisfaction with their insurance

A staggering 86% majority of media institutions, which offer insurance coverage to their staff members, do not extend the same coverage to the freelancers they collaborate with.

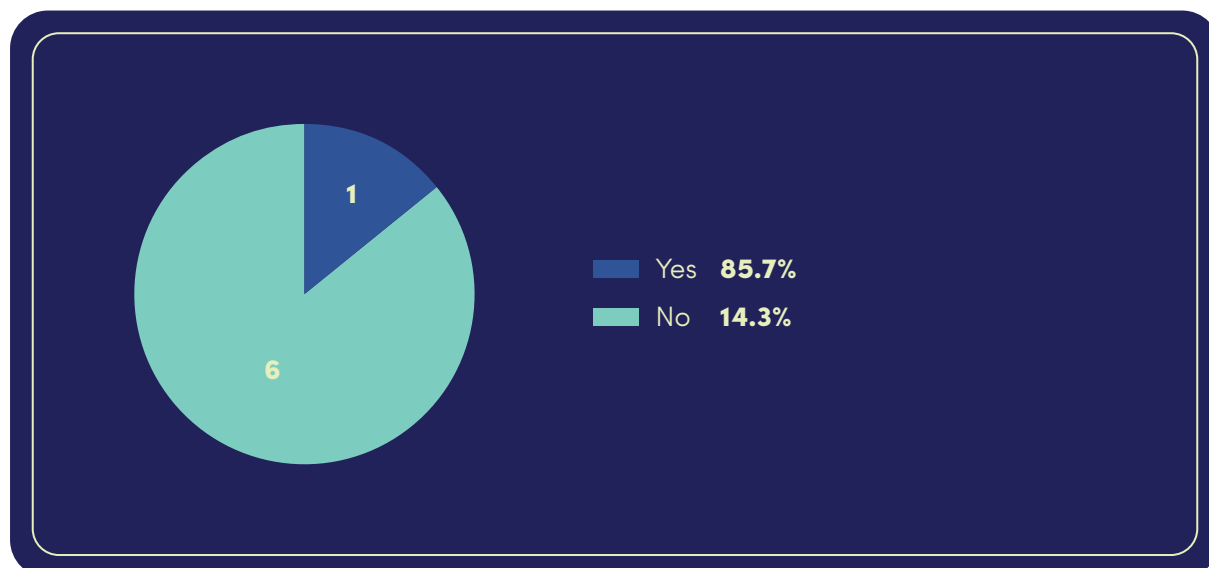


Figure 23. Provision of insurance coverage to freelancers

CONCLUSION

It is crucial to emphasize that insurance should be a fundamental right for all workers, regardless of the safety and security of their working environment. In Lebanon, journalists who passionately and tirelessly advocate for rights and freedoms, who endeavor to create a better society, and who diligently pursue their journalistic duties to protect the vulnerable and hold wrongdoers accountable, operate with either no insurance or insurance coverage that falls woefully short of their needs.

One of the overarching issues illuminated by this study is the lack of responsiveness among traditional media institutions. Not only do these institutions fail to provide transparency regarding the insurance policies afforded to their staff, but they also often neglect to take measures to protect their employees and journalists when they come under attack or suffer grave injuries, as was the case of many following the August 4, 2020 Beirut Port explosion.

The findings from the research on journalists' insurance policies in Lebanon shed light on several significant observations:

1. **Lack of information-sharing culture:** Media institutions in Lebanon do not exhibit a culture of information-sharing aimed at improving the situation of journalists. This lack of transparency hinders journalists' access to crucial information about insurance policies, and more broadly, about each party's respective rights and duties.
2. **Responsiveness of journalists:** Journalists exhibit higher responsiveness compared to the administrative bodies of media institutions when seeking information about insurance policies. This suggests a willingness among journalists to actively engage in understanding and addressing their insurance concerns.
3. **Digital vs. traditional media outlets:** Digital media outlets prove to be more responsive than their traditional counterparts when it comes to providing information on insurance policies, with the goal of enhancing the well-being of journalists in Lebanon.
4. **Fear and threat among journalists:** The research reveals that journalists often harbor a notable fear and perceive a significant threat from their employers (media institutions). This fear can stem from concerns about job security and the potential impact on their socio-economic rights.
5. **Limited private insurance coverage:** A mere two out of 25 journalists confirmed that their employers provide them with private insurance coverage, highlighting a scarcity of comprehensive insurance benefits.
6. **Exposure to danger for uninsured journalists:** Journalists who lack insurance coverage are frequently exposed to dangerous situations, particularly when covering high-risk events such as protests, armed conflicts, and investigative stories.

- 7. Incomplete insurance coverage:** A significant proportion of insured journalists reported that their policies do not include essential components such as travel insurance and equipment insurance.
- 8. Financial challenges:** An alarming 54% of journalists indicated that they could not renew their insurance in 2023 due to financial constraints stemming from the economic crisis and the dollarization of insurance in Lebanon.
- 9. Freelancer exclusion:** A significant 86% of media institutions that provide insurance to their staff members do not extend this coverage to the freelancers they collaborate with, leaving a substantial portion of professionals in the field without adequate insurance protection.

These findings collectively underscore the pressing need for comprehensive and accessible insurance policies for journalists in Lebanon, addressing their unique challenges and risks in a uniquely unstable political landscape. Additionally, fostering a culture of information-sharing and transparency among media institutions is crucial to enhance the overall situation of journalists in the country.

ANNEX 1 – SURVEY ADDRESSED TO JOURNALISTS IN LEBANON

By filling out this form, you are contributing to a research study conducted by the Samir Kassir Foundation about **the provision of insurance to journalists in Lebanon**.

Kindly note that you can keep the form anonymous; and if you add your name, it will not be mentioned in our study, as we abide by ethical research standards.

* Indicates required question

General Information

1. **Full Name (optional):**

2. **Email Address (optional):**

3. **Age: ***

4. **Gender: ***

Mark only one oval.

- ☐ Male
☐ Female
☐ Other:

5. **How long have you been in the journalism/media field? ***

Mark only one oval.

- ☐ Less than 1 year
☐ 1 year – 5 years
☐ 5 years – 10 years
☐ 10 years – 15 years
☐ More than 15 years

6. Tick the option that describes your work type. *

Mark only one oval.

- ☐ Employed
- ☐ Freelancer
- ☐ Both

Questionnaire

7. What type of insurance do you currently have? *

Mark only one oval.

- ☐ Private insurance, on my own expenses
- ☐ Private insurance, on my employer's expenses
- ☐ National Social Security Fund
- ☐ I don't have any insurance

8. How much does it cost you yearly? *

Mark only one oval.

- ☐ Between USD 500 and USD 1,000
 - ☐ Between USD 1,000 and USD 3,000
 - ☐ Between USD 3,000 and USD 5,000
 - ☐ Above USD 5,000
 - ☐ Other: _____
-

[insurance provided]

9. Tick the options that apply to your insurance. *

Check all that apply.

- ☐ Life insurance
- ☐ Medical tests
- ☐ Emergency including work related accidents
- ☐ Emergency excluding work related accidents
- ☐ House insurance
- ☐ Equipment insurance: loss or damage of equipment
- ☐ Travel insurance: relocation and repatriation
- ☐ Missed flights
- ☐ Kidnapping
- ☐ Other: _____

10. How satisfied are you with your insurance? *

Mark only one oval.

- 0 ☐
- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐
- 6 ☐
- 7 ☐
- 8 ☐
- 9 ☐
- 10 ☐

11. How often do you cover protests? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

12. How often do you cover conflicts and armed clashes? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

13. How often do you cover investigative stories? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

14. Comments and/or suggestions related to the insurance topic

[insurance not provided]

15. Did you have insurance in the past? *

Mark only one oval.

☐ Yes

☐ No

"Yes"

16. Kindly explain what changed and why the insurance did not last. *

[both]

17. How often do you cover protests? *

Mark only one oval.

☐ Daily

☐ Weekly

☐ Monthly

☐ Yearly

☐ Less often

18. How often do you cover conflicts and armed clashes? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

19. How often do you cover investigative stories? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

20. Comments and/or suggestions related to the insurance topic

ANNEX 2 – SURVEY ADDRESSED TO MEDIA INSTITUTIONS IN LEBANON

By filling out this form, you are contributing to a research study conducted by the Samir Kassir Foundation about **the provision of insurance to journalists in Lebanon**.

Kindly note that you can keep the form anonymous; and if you add your name, it will not be mentioned in our study, as we abide by ethical research standards.

* Indicates required question

General Information

1. **Media Institution's Name:** *

2. **Full Name (optional):**

3. **Email Address (optional):**

4. **Position (optional):**

5. **How long has your media institution been working in Lebanon?** *

Mark only one oval.

- ☐ Less than 1 year
- ☐ 1 year – 5 years
- ☐ 5 years – 10 years
- ☐ 10 years – 15 years
- ☐ More than 15 years

6. **Tick the option(s) that describe(s) your institution's type of work.** *

- ☐ Print Media (Newspapers, Magazines)
- ☐ Broadcast Media (TV, Radio)
- ☐ Digital Media (Online)
- ☐ Other:

Questionnaire

7. What type of insurance does your institution provide to staff members? *

Mark only one oval.

- ☐ Private Insurance AND/OR National Social Security Fund
- ☐ We don't provide any insurance to staff members

8. How much does it cost you yearly? *

Mark only one oval.

- ☐ Between USD 500 and USD 1,000
- ☐ Between USD 1,000 and USD 3,000
- ☐ Between USD 3,000 and USD 5,000
- ☐ Above USD 5,000
- ☐ Other:

[insurance provided]

9. Tick the options that apply to the insurance you provide to staff members. *

Check all that apply.

- ☐ Life insurance
- ☐ Medical tests
- ☐ Emergency including work related accidents
- ☐ Emergency excluding work related accidents
- ☐ House insurance
- ☐ Equipment insurance: loss or damage of equipment
- ☐ Travel insurance: relocation and repatriation
- ☐ Missed flights
- ☐ Kidnapping
- ☐ Other:
-

10. How satisfied are you with your insurance? *

Mark only one oval.

- 0 ☐
- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐
- 6 ☐
- 7 ☐
- 8 ☐
- 9 ☐
- 10 ☐

11. Do you provide insurance to freelancers working with your institution? *

☐ Yes

☐ No

12. If you answered Yes, is it the same insurance you provide to employees?

13. If you answered No, how is it different from what you provide to employees? Kindly elaborate.

14. How often does your staff cover protests? *

Mark only one oval.

☐ Daily

☐ Weekly

☐ Monthly

☐ Yearly

☐ Less often

15. How often does your staff cover conflicts or armed clashes? *

Mark only one oval.

☐ Daily

☐ Weekly

☐ Monthly

☐ Yearly

☐ Less often

16. How often does your staff cover investigative stories? *

Mark only one oval.

- ☐ Daily
☐ Weekly
☐ Monthly
☐ Yearly
☐ Less often

17. Comments and/or suggestions related to the insurance topic

[insurance not provided]

18. Did you use to provide insurance to staff members in the past? *

- ☐ Yes
☐ No

"Yes"

19. Kindly explain what changed and why the insurance did not last. *

[both]

20. How often does your staff cover protests? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

21. How often does your staff cover conflicts or armed clashes? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

22. How often does your staff cover investigative stories? *

Mark only one oval.

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly
- ☐ Less often

23. Comments and/or suggestions related to the insurance topic

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September 2023 – Samir Kassir Foundation

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