

Recent Deaths Of Canadian Civilians Highlights Need For Terrorism Insurance

By David Tompkins

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The unfortunate death of two Canadian civilian aid workers in Afghanistan last week highlights the need for insurance that covers terrorism and war risk. TFG Global Insurance Solutions Ltd. has been covering expats in high risk zones for years.

The recent deaths of two Canadian aid workers in Afghanistan and the new threat to other civilians from Canada highlights the need for war and terrorism insurance coverage offered by TFG Global Insurance Solutions Ltd.

It has been reported by the press that two Canadian nationals were killed in a savage attack by the Taliban in Afghanistan on August 13th, 2008. Jackie Kirk and Shirley Case of Canada and Nicole Dial of USA and Trinidad were traveling with an Afghan driver, Mohammed Aimal, near Logar just south of Kabul when their white sport SUV market with the emblems of their aid organization, the International Rescue Committee, was attacked by the Taliban. Their car was riddled with bullets while they were traveling in an area that was considered safe. Everyone in the car were killed.

Now it has been reported that the Taliban has issued an open letter to Canada stating that more blood will be spilled if Canadian troops are not withdrawn from Afghanistan. This threat is aimed at civilian personnel who are trying to help the Afghan people and it goes without saying that the threat also applies to American and European civilians as well.

The recent attack and threats highlight the need for anyone going to Afghanistan and other war torn countries to purchase medical, evacuation and personal accident coverage which includes war and terrorism risk.

Most travel insurance and international Accidental Death & Dismemberment (AD&D) policies normally purchased by people traveling and living overseas do not cover war, terrorism and riot risk. TFG Global Insurance Solutions Ltd. through its web sites:

<http://www.afghanistan-insurance.com>

and

<http://www.tfgglobal.com/specialrisks.htm>

has been offering special risk insurance policies to cover individuals and companies traveling and working in high risk zones such as Afghanistan and Iraq for many years. TFG has become a leading in sourcing terrorism insurance for aid groups, governments, companies and security firms operating in volatile regions where the risk of injury and death from war and terrorism is a constant risk. TFG Global Insurance Solutions Ltd. is a Lloyd's agent with associates in London who monitor and source insurance quotes for clients in places such as Afghanistan. As you might expect, the cost to cover personnel in places such as Afghanistan is quite high, but so is the risk.

David Tompkins, President of TFG Global Insurance Solutions Ltd., noted that "The war risk premiums have generally been much higher in Iraq versus Afghanistan, but with the recent calming of the situation in Iraq and increasing violence in Afghanistan, the insurance tables are turning."

Terrorism and war risk plans generally cover a person who is an innocent bystander of an attack. This means that the policy covers passive war and terrorism risk. As you would expect, the plans will not cover an active participant in war and terrorism.

TFG Global Insurance Solutions Ltd. offers both short and long term policies for groups and individuals working and traveling in high risk regions. The insurance plans can include benefits such as:

- Life Insurance
- Accidental Death & Dismemberment
- Short & Long Term Disability
- Permanent Disablement
- Emergency Medical
- Emergency Evacuation

TFG can also source through its partners kidnap & ransom, political risk and Defence Base Act (DBA) insurance plans.

TFG Global Insurance Solutions Ltd. and its underwriters continue to monitor the situation in Afghanistan and strongly urge anyone traveling to volatile regions to get an insurance policy which covers passive war and terrorism risks.

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TFG Global Insurance Solutions Ltd. are leaders in providing international insurance plans from the world's leading insurance companies. We offer international life, AD&D, disability, health and travel insurance online and also by special request. Our firm can source both individual and group insurance plans for most people around the world.

<http://www.tfgglobal.com>

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