





Project Overview:

This project aims to garner financial support to ensure the well being of Africa's rangers and their families is improved through the provision of adequate insurance cover in the event of injury or death.

Rangers across the world are subject to an increasing risk of life threatening encounters. They operate in extreme environments, and in their efforts to protect our natural heritage, face the risks associated with dangerous wild animals, sickness, community backlash, and the increasing threat of armed poachers and militia groups. Over 1000 rangers have lost their lives in the line of duty in the past 10 years. Working in the African bush is not for the faint-hearted. Protected areas in Africa with species such as rhino and elephant have become war zones where armed contacts with poachers are a frequent occurrence. Rangers work uninterrupted for long periods under these harsh conditions with little reward or recognition.

Biodiversity and thriving ecosystems provide both tangible and intangible benefits to society and rangers play a crucial role in ensuring healthy ecosystems. It is therefore of great importance that rangers receive all the support necessary to perform their duties within these challenging environments.

Who we are?

The Game Rangers' Association of Africa (GRAA) is a non-profit organization that was founded in 1970. The GRAA is a founding member of the International Ranger Federation (IRF) and an international member of the International Union for Conservation of Nature (IUCN). Over 1800 members have joined the GRAA since 1970 representing over 26 countries. Our members are from a variety of disciplines operating at the coalface of African conservation on a daily basis and provide extensive practical insights into protected area management. The GRAA focuses on providing networks and support for rangers across Africa by capacitating them to effectively perform their duties through equipment provision, training and promoting their interests.

SATIB Insurance Brokers are Africa's leading niche market brokers looking after the needs of the Tourism, Wildlife and Conservation community since 1990. With 16 branches throughout sub-Saharan Africa and our 2000 companies as clients, SATIB understand the vital role rangers play in protecting wilderness areas that form the very foundation of our tourism economy and sustainable environments.

What is the need?

A recent WWF study, focusing on rangers employed by governments across the world, reported that rangers are not getting this necessary support. The study surveyed rangers from 40 countries worldwide and 10 countries in Africa. In Africa, 40% of those surveyed were not covered by health insurance, 50% had no life insurance and 60% had no long-term disability insurance. As a continent, it was found that Africa's rangers were the worst off.

The difficult and often dangerous working conditions of rangers impacts on their morale. The life-threatening risks faced by rangers are among the range of work stressors that negatively impact on their well-being. Society cannot afford to lose rangers from protected areas. It is therefore essential to ensure rangers receive the necessary support and protection to prevent job dissatisfaction and a negative impact on morale.





What can be done?

The GRAA and SATIB endeavor to make the rangers of Africa safer and provide them with the necessary protection they need to comfortably and confidently perform their duties in the field. We have recently launched the Safe Ranger Project alongside Medwise Safety Services which trains rangers in the necessary practical skills needed to perform remote area first aid. This project recognises that if a ranger is wounded in the line of duty, it is often the minutes immediately after the incident that are most important. Knowing how to stabilise a trauma emergency can save a person's life.

We also recognise that for rangers to confidently perform their duties in the field, they need adequate insurance protection, knowing that if they are wounded in the line of duty that they will receive adequate support. Apart from their own welfare, rangers also seek to have their families supported, should an unfortunate event occur. We have been on a long road to develop insurance plans for rangers across Africa at a rate rangers can afford. We also understand that the methods of payment and the time it takes to finalise these are significant factors affecting Africa's rangers.

With this in mind, the GRAA has partnered with SATIB Insurance Brokers to create a unique product for rangers across Africa, offering cover 24/7, even when rangers are off duty. The product can serve as a primary or additional source of cover to rangers. Sharing similar views for the conservation of Africa's wildlife, the GRAA was confident to partner with SATIB, who has been an industry leader for the past 25 years.

There are an estimated 20 000 rangers in Africa. We want them protected with what we believe is an essential cover. If your business relies on a wilderness or conservation area being in place then do the right thing and act now.

Covers are currently available for Rangers in South Africa, Namibia, Zambia, Botswana, Zimbabwe, Swaziland, Mozambique, Angola, Kenya, Tanzania & Uganda with further territories being introduced in time.

We cannot guarantee the work of rangers will become less dangerous, but with #rangerprotect we hope to restore rangers' confidence and morale, providing them with the necessary protection to ensure they and their families are looked after, should something happen to them whilst performing their noble work.

For further information on how you can support rangers in the field, please contact us at rangerprotect@satib.co.za

Please see Appendices for the #rangersprotected draft product outline.





Cover Details

Premium

R270 per member per annum

Sum Insured

Accidental Death Cover

Capital payment	R150 000
Death following organised anti-poaching activity	further R75 000
Death result of accidental bodily injury	further R7 500
Repatriation of mortal remains	R22 500
Bereavement benefit	R7 500
Excess structures	nil

Permanent Disability (Accident Only)

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Capital payment per permanent disability schedule	up to R150 000
Emergency transport / search & rescue costs	R100 000
Hospitalisation	R2 250 per day for 14 days - R31 500
Life support equipment	hire costs thereof R45 000
Mobility	R75 000
Quadriplegia	further R30 000
Rehabilitation	R45 000
Income Protection	max per week for max 1 year - R2 250
Excess structures	Income protection - 14 days
	Hospitalisation - 48 hours
	Med Evac - Nil
	Age Limit of 65 years

Payments can also be made in USD equivalent amounts

