

# PRICELESS PROTECTION FOR YOUR LIFE ABROAD

You're busy enjoying life as an expatriate, but spare a thought for what would happen if things don't go to plan; an accident, an unexpected illness, or even your premature death.

## YOUR FINANCIAL SAFETY NET

We can't prevent ill-health, but we can give you peace of mind with a range of global insurance plans to make you and your family secure and supported through the hard times.

### ✓ Global Health

Choose from a range of international health insurance plans to suit your needs and budget.

### ✓ Global Life

Essential and affordable life insurance protection, with portable world-wide cover.

### ✓ Global Income

Provides the income you will need to support you and your family during a lengthy period of treatment and recovery.

## GLOBAL PLANS FOR GLOBAL PEOPLE

Our affordable plans are designed to protect the international lifestyle of expatriates of all nationalities, all over the world.

## AWARD WINNING SERVICE

The test of an insurance plan is when you need to make a claim. We are a family business with family values and when you need us you can be assured of receiving all the support and care you could wish for.

Our claims teams in the UK and Malaysia will go out of their way to make sure you are supported through life's uncertainties every step of the way.

**Don't leave things to chance – plan now for the uncertainty of illness or accident and get the most from your life overseas.**

**“Such service is quite remarkable these days, and I want you to know that it is appreciated.”**

Ms W, Czech Republic



**“There is no doubt that the William Russell team are themselves very professional and even more importantly, very caring people.”**

Mr M, Vietnam



# PRIVATE HEALTH CARE COVER AT ITS BEST

Our award-winning Global Health plans offer you protection against the high cost of medical treatment, backed up with professional and efficient service from people who really care.

## HEALTHY CHOICES FOR YOU

Choosing the right private health insurance plan for your protection is an important decision. All Global Health plans cover these essential items:

- ✓ In-patient and day-patient hospital accommodation, surgery, treatment and care
- ✓ 24/7 emergency medical assistance
- ✓ Emergency medical evacuation
- ✓ Freedom to choose where you are treated within your area of cover

## GLOBAL HEALTH PLATINUM

Our top of the range Platinum plan provides the highest cover for the widest range of treatment and care, for expatriates who demand premium health care protection.

## GLOBAL HEALTH ELITE PLAN RANGE

From Gold with high-value cover for maternity and dental care, and preventive health checks, to best-selling Silver with comprehensive in- and out-patient cover, to cost-effective Bronze, with out-patient cover restricted to post-hospital care.

## GLOBAL HEALTH ESSENTIAL PLAN RANGE

If you're on a tight budget and living outside Europe, North America and certain Australasian countries, our Essential plans provide low cost protection for essential health care treatment.

## ADD THESE OPTIONAL BENEFITS

**Global Travel insurance** – World-wide cover for trip cancellation, baggage and personal effects, and a range of other travel insurance benefits.

**Global Personal Accident insurance** – Lump sum financial protection in the event of death or disablement due to an accident.

## GET IN TOUCH

If you are unsure which Global Health plan is best for you, talk to your broker, call one of our sales advisers, or find out more on-line at [www.william-russell.com](http://www.william-russell.com)

# GLOBAL HEALTH PLATINUM PLAN

AREA OF COVER	PLATINUM PLAN
<b>USA COVER OPTIONS</b> (Temporary trips)	Are One: World-wide excluding the USA Area Two: \$100,000 of cover Area Three: \$250,000 of cover
<b>CURRENCY OPTIONS</b>	US dollars, euros, sterling, UAE dirhams
<b>STANDARD EXCESS applied per claim unless otherwise stated</b> (More excess options available)	\$50
<b>ANNUAL LIMIT</b>	<b>\$2,500,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>	
Private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplants, and road ambulance charges	100% refund
Hospital cash benefit (Max 60 nights)	\$320 per night
Hospice and palliative care (Life-time limit)	\$48,000
<b>OUT-PATIENT TREATMENT</b>	
Emergency ward treatment, out-patient surgical procedures, GP and specialist consultations, treatment, tests, and prescribed drugs, complimentary medicine (Max 10 visits), and home nursing (Max 12 weeks)	100% refund
Traditional Chinese medicine (China only, max 10 visits)	\$32 per day
Physiotherapy	\$4,000
<sup>12</sup> Well-being health screening (Excess applied per claim, per period of cover)	\$480
<sup>12</sup> * Well-child health screening <b>Exclusive to Platinum</b> (Excess applied per claim, per period of cover)	\$500 (Life-time limit)
<b>TREATMENT FOR CANCER</b>	
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund
<b>CHRONIC CONDITIONS</b>	
* Monitor and maintain <b>Full refund exclusive to Platinum</b> (Excess applied per claim, per period of cover)	100% refund
Acute flare-ups	100% refund
<b>PSYCHIATRIC CARE (Up to life-time limit)</b>	
<sup>24</sup> In-patient psychiatric treatment (Max 30 days per annum)	\$80,000 (Life-time limit)
<sup>24</sup> Out-patient psychiatric care (Max 10 consultations per annum)	
<b>MATERNITY CARE</b>	
<sup>12</sup> In-patient complications of pregnancy	100% refund
<sup>12</sup> Routine maternity care, childbirth and caesarean delivery (Per pregnancy)	\$12,000
<sup>12</sup> Cover for newborns (First 28 days of life, per pregnancy)	\$48,000
<b>DENTAL CARE</b>	
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	100% refund
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$1,200
<sup>6</sup> Routine dental treatment (Excess applied per claim, per period of cover)	\$2,000
<sup>12</sup> * Complex dental treatment <b>Exclusive to Platinum</b> (Excess applied per claim, per period of cover)	
<b>EMERGENCY EVACUATION (Up to sub limit)</b>	
Emergency evacuation (Sub limit)	\$800,000
Economy class – Return airfare to country of residence, travelling expenses of a companion	100% refund within sub-limit
Accommodation expenses of a companion (Up to 15 nights)	\$160 per night
<sup>12</sup> Compassionate home travel (One claim only)	100% refund within sub-limit
Repatriation or burial of mortal remains	\$20,000

### KEY:

- <sup>12</sup> Available after either 6, 12 or 24 months continuous cover.
- \* Exclusive to the Platinum plan.

**IMPORTANT NOTE:** All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided.

# GLOBAL HEALTH ELITE PLAN RANGE

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
<b>AREA OF COVER</b>	Area One: World-wide excluding the USA	Area One: World-wide excluding the USA	Area One: World-wide excluding the USA
<b>USA COVER OPTIONS</b> (Temporary trips)	Area Two: \$100,000 of cover or Area Three: \$250,000 of cover	Area Two: \$100,000 of cover or Area Three: \$250,000 of cover	Area Two: \$100,000 of cover or Area Three: \$250,000 of cover
<b>CURRENCY OPTIONS</b>	US dollars, euros, sterling, UAE dirhams	US dollars, euros, sterling, UAE dirhams	US dollars, euros, sterling, UAE dirhams
<b>STANDARD EXCESS applied per claim unless otherwise stated</b> (More excess options available)	\$50	\$50	Nil
<b>ANNUAL LIMIT</b>	<b>\$2,500,000</b>	<b>\$1,800,000</b>	<b>\$1,000,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>			
<b>Private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplants, and road ambulance charges</b>	100% refund	100% refund	100% refund
* <b>Hospital cash benefit</b> (Max 60 nights)	\$160 per night	\$80 per night	\$40 per night
* <b>Hospice and palliative care</b> (Life-time limit)	\$32,000	\$24,000	\$16,000
<b>OUT-PATIENT TREATMENT</b>			
<b>Emergency ward treatment</b>	100% refund	100% refund	Not covered
<b>Out-patient surgical procedures</b>	100% refund	100% refund	100% refund
<b>GP and specialist consultations, treatments, tests and prescribed drugs</b>	100% refund	100% refund	100% refund for post-hospital treatment only
* <b>Complimentary medicine</b> (Max 10 visits)	100% refund	100% refund	100% refund for post-hospital treatment only
* <b>Traditional Chinese medicine</b> (China only, max 10 visits)	\$32 per day	\$32 per day	Not covered
* <b>Home nursing</b> (Max 12 weeks)	100% refund	100% refund	100% refund
<b>Physiotherapy</b>	\$1,600	\$800	\$400 – Post-hospital treatment only
<sup>12</sup> * <b>Well-being health screening</b> (Excess applied per claim, per period of cover)	\$400	\$240	Not covered
<b>TREATMENT FOR CANCER</b>			
<b>In- &amp; day-patient treatment, radiotherapy and chemotherapy</b>	100% refund	100% refund	100% refund
<b>Out-patient follow-up consultations and tests</b> (Excess applied per claim, per period of cover)	100% refund	100% refund	100% refund to a max of 1 year
<b>CHRONIC CONDITIONS</b>			
* <b>Monitor and maintain</b> (Excess applied per claim, per period of cover)	\$2,500	\$1,000	Not covered
* <b>Acute flare-ups</b>	100% refund	100% refund	100% refund <sup>1</sup>
<b>PSYCHIATRIC CARE</b> (Up to life-time limit)			
<sup>24</sup> * <b>In-patient psychiatric treatment</b> (Max 30 days per annum)	\$64,000	\$48,000	\$40,000 <sup>1</sup>
<sup>24</sup> * <b>Out-patient psychiatric care</b> (Max 10 consultations per annum)	(Life-time limit)	(Life-time limit)	(Life-time limit)
<b>MATERNITY CARE</b>			
<sup>12</sup> <b>In-patient complications of pregnancy</b>	\$9,600	\$6,400	\$4,800
<sup>12</sup> * <b>Routine maternity care, childbirth and caesarean delivery</b> (Per pregnancy)	80% costs up to \$6,400	Not covered	Not covered
<sup>12</sup> * <b>Cover for newborns</b> (First 28 days of life, per pregnancy)	\$40,000	Not covered	Not covered
<b>DENTAL CARE</b>			
<b>Emergency in-patient dental treatment for accidental injury</b> (Within 15 days of accident)	\$12,800	\$8,000	\$4,800
* <b>Emergency out-patient dental treatment for accidental injury</b> (Within 72 hours of accident)	\$800	\$400	Not covered
<sup>6</sup> * <b>Routine dental treatment</b>	\$1,000	Not covered	Not covered
<b>EMERGENCY EVACUATION</b> (Up to sub limit)			
<b>Emergency evacuation</b> (Sub limit)	\$800,000	\$800,000	\$800,000
<b>Economy class – Return airfare to country of residence, travelling expenses of a companion</b>	100% refund within sub-limit	100% refund within sub-limit	100% refund within sub-limit
* <b>Accommodation expenses of a companion</b> (Up to 15 nights)	\$120 per night	\$96 per night	\$72 per night
<sup>12</sup> <b>Compassionate home travel</b> (One claim only)	100% refund within sub-limit	100% refund within sub-limit	100% refund within sub-limit
<b>Repatriation or burial of mortal remains</b>	\$16,000	\$11,200	\$8,000

**KEY:**
<sup>12</sup> Available after either **6, 12 or 24 months** continuous cover.

\* Benefit not available with Essential plans.

<sup>1</sup> 100% refund for in-patient and day-patient hospital treatment and post-hospital treatment.

**LONDON HOSPITAL CO-INSURANCE**

If you have your treatment in or at a hospital located in London, we will pay only 80% of your total eligible treatment costs.

**POST-HOSPITAL TREATMENT**

Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital.

**IMPORTANT NOTE:** All benefits are per insured

person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided.

## GLOBAL HEALTH ESSENTIAL PLAN RANGE

Global Health Essential provides low-cost cover for expatriates in Eastern Europe, Russia, Africa, the Middle East, Asia Pacific, the Indian Sub-continent, and Latin America.

	ESSENTIAL CARE PLUS PLAN	ESSENTIAL CARE PLAN
<b>AREA OF COVER</b>	Full cover in 184 countries	
<b>RESTRICTED COUNTRIES</b>	\$50,000 of accident and emergency cover during trips to Europe, Australia, New Zealand, Orchid countries <sup>1</sup>	
<b>EXCLUDED COUNTRIES</b>	USA, Canada, Caribbean	
<b>CURRENCY OPTIONS</b>	US dollars, UAE dirhams	
<b>STANDARD EXCESS APPLIED PER CLAIM</b> (More excess options available)	\$50	Nil
<b>ANNUAL LIMIT</b>	\$300,000	\$200,000
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>		
<b>Semi-private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplant</b>	100% refund	100% refund
<b>Private hospital accommodation option</b> (Per day)	\$150	\$120
<b>Hospice and palliative care</b> (Life-time limit)	\$25,000	\$15,000
<b>Road ambulance</b>	\$1,600	\$1,200
<b>OUT-PATIENT TREATMENT (Up to sub limit)</b>		
<b>Annual out-patient treatment sub limit</b>	\$5,000	\$1,000
<b>Emergency ward treatment</b>	100% refund within sub-limit	Not covered
<b>Out-patient surgical procedure</b>	100% refund within sub-limit	100% refund within sub-limit
<b>GP and specialist consultations, treatments, tests and prescribed drugs</b>	100% refund within sub-limit	100% refund within sub limit for post-hospital treatment only
<b>Physiotherapy</b>	\$250 within sub-limit	\$250 within sub-limit – Post-hospital treatment only
<b>TREATMENT FOR CANCER</b>		
<b>In- &amp; day-patient treatment, radiotherapy and chemotherapy</b>	100% refund	100% refund
<b>Out-patient follow-up consultations and tests</b>	100% refund to a max of 2 years	100% refund to max of 1 year
<b>MATERNITY CARE</b>		
<sup>12</sup> <b>In-patient complications of pregnancy</b>	\$5,000	Not covered
<b>DENTAL CARE</b>		
<b>Emergency in-patient dental treatment for accidental injury</b> (Within 15 days of accident)	\$5,000	\$2,500
<b>EMERGENCY EVACUATION (Up to annual limit)</b>		
<b>Emergency evacuation</b>	100% refund	100% refund
<b>Economy return airfare to country of residence, economy transport expenses of a companion</b>	100% refund	100% refund
<b>Repatriation or burial of mortal remains</b>	\$10,000	\$5,000

### KEY:

<sup>12</sup> Available after **12 months** continuous cover.

### POST-HOSPITAL TREATMENT (ESSENTIAL CARE)

Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital.

<sup>1</sup> Orchid countries include Bali, China, Hong Kong, Japan, Macau, Singapore & Taiwan.

**IMPORTANT NOTE:** All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Essential plan agreement for a full description of the cover provided.

## SECURE THE FUTURE FOR YOUR FAMILY

Global Life offers you the reassurance that your family will be financially protected should you die through illness or accident whilst overseas.

GLOBAL LIFE	
<b>Life benefit</b>	Up to 20 x salary (maximum \$1,500,000)
<b>Currency options</b>	US dollars, euros, sterling, and UAE dirhams
<b>Territorial limits</b>	World-wide excluding active war zones
<b>Coverage age</b>	Between 18 and 65
APPLICATION PROCEDURES	
<b>Age 18-45</b>	Application form only for benefit limits up to \$240,000 <sup>a</sup>  Benefit limits in excess of \$240,000 require additional medical tests and examinations
<b>Age 46-64</b>	Application form only for benefit limits up to \$160,000 <sup>a</sup>  Benefit limits in excess of \$160,000 require medical tests and examinations

OPTIONAL GLOBAL ACCIDENT	
<b>Accidental death benefit</b>	A cash lump sum is paid in addition to the life insurance benefit if death is caused by an accident
<b>Accidental dismemberment benefit</b>	If, due to an accident you suffer the loss of, or loss of use of, a limb, or part of a limb, or your sight or hearing or speech, you will receive an additional lump sum to help ease the financial strain of coping with your new disability  The amount of the benefit paid depends upon the severity of the injury sustained  100% of the sum insured is paid for the loss of a limb. Lesser percentages of benefit are paid for less severe disablements

<sup>a</sup>We reserve the right to request additional medical reports and examinations.

**IMPORTANT NOTE:** Please refer to the Global Life & Income plan agreement for a full description of the cover provided.

## PROTECT YOUR LONG-TERM SECURITY

Global Income is designed to provide you with an income when you are absent from work for a long period of time due to an illness or injury.

GLOBAL INCOME PROTECTION	
<b>Income Protection benefit</b>	A regular monthly income equal to up to 75% of your pre-disability salary, payable to recovery, death or age 65, whichever is the sooner
<b>Rehabilitation benefit</b>	A reduced monthly income paid if you are able to resume part-time work within the first 24 months of claiming benefit
<b>Maximum benefit</b>	Up to \$144,000 of annual benefit
<b>When benefit is paid</b>	Benefit commences after a period of three or six months (the deferment period). No benefit is paid in respect of your chosen deferment period
<b>Duration of benefit</b>	Benefit will continue for up to 24 months whilst you are totally unable to return to your former occupation due to ill health  After 24 months, you will continue to receive benefit if you are totally unable to return to any occupation for which you are reasonably suited by way of education, training or experience  If after 24 months you are fit enough to return to a different occupation, your benefit will cease
<b>Compound interest</b>	Benefit payments escalate by 2% compound each year
<b>Currency options</b>	US dollars, euros, sterling, UAE dirhams
<b>Territorial limits</b>	World-wide excluding active war zones
<b>Coverage age</b>	Between 18 and 65 (plans must be in force by age 56)
APPLICATION PROCEDURES	
<b>Age 18-45</b>	Application form only for annual benefit limit of up to \$36,000*  Benefit limits in excess of \$36,000 require medical tests and examinations
<b>Age 46-64</b>	Application form only for annual benefit limit of up to \$24,000*  Benefit limits in excess of \$24,000 require medical tests and examinations

\*We reserve the right to request additional medical reports and examinations.

**IMPORTANT NOTE:** Please refer to the Global Life & Income plan agreement for a full description of the cover provided.

## WITH WILLIAM RUSSELL, YOU ARE IN SAFE HANDS

Wherever you are, whatever you do, you can depend on our first-class service and on the financial stability of our insurance partners, to deliver assistance when you need it most.

### PLACE YOUR TRUST IN US

William Russell has been providing international insurance plans for expatriates of all nationalities throughout the world since 1992.

- ✓ **Standards of service you can rely on**  
High standards of personal, award-winning service only a specialist company can provide.
- ✓ **Global presence for your convenience**  
Full-servicing offices in the United Kingdom and Malaysia, and partnership with Dubai Insurance Company in the United Arab Emirates.
- ✓ **Strength and security**  
Our global plans are insured by top ranking insurance companies.

### SIMPLE AND QUICK TO APPLY

We want to make the application process as easy as possible. Either download an application form from our web site, or, if you apply for a Global Health plan, you can apply on-line.

### 30-DAY MONEY BACK GUARANTEE

If for any reason you are not completely satisfied with your policy, don't worry, we will refund your premium within the first 30 days provided you have not made a claim.



## We are here to help!

**United Kingdom** +44 1276 486477  
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**Dubai Insurance Company** +971 4 2693030 (Ext 102)

**Get a Quick Quote on-line now at**  
**[www.william-russell.com](http://www.william-russell.com)**





## 1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

## 2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer for each of our products.

## 3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

## 4 What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

## 5 Who regulates us?

William Russell Limited, William Russell House, The Square, Lightwater, GU18 5SS is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309314. Our permitted business is that of assisting in the administration and performance of contracts of insurance. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

We provide claims handling services for the insurers whose products we offer. However, the claims handling services which we provide to the insurers that we act for are not regulated by the Financial Services Authority.

## 6 What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to William Russell Limited, William Russell House, The Square, Lightwater, Surrey, GU18 5SS, England.

...by phone Telephone + 44 (0)1276 486455

If you are not satisfied with our response to your complaint, you may be entitled to refer it to the Financial Ombudsman Service. However, if your complaint relates to the claims handling services that we provide for the insurers, the Financial Ombudsman Service will not be able to consider your complaint. You may submit a complaint to the insurers we act for. We will provide you with further details upon receipt of your complaint.

## 7 Are we covered by the Financial Services Compensation Scheme?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

**NB. The Insurers we recommend and use are NOT covered by the Financial Services Compensation Scheme.**



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