



**WILLIAM RUSSELL**

Peace of mind wherever you are



# GLOBAL INSURANCE FOR EXPATRIATES 2012



**GLOBAL HEALTH<sup>®</sup>**  
Health Insurance for Expatriates



**GLOBAL LIFE<sup>®</sup>**  
Life Insurance for Expatriates



**GLOBAL INCOME<sup>®</sup>**  
Income Protection for Expatriates

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



## PRICELESS PROTECTION FOR YOUR LIFE ABROAD

You're busy enjoying life as an expatriate, but spare a thought for what would happen if things didn't go to plan; an accident, an unexpected illness, or even your premature death. Plan now for the uncertainty of illness or accident, and get the most from your life overseas.

### 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 sure that you and your family are financially secure and supported through the hard times.

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

#### ✓ 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.

#### ✓ Optional Accident Benefit

Additional benefit paid if death or disability is caused by an accident.

#### ✓ Global Income

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

### 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 team 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 - find out now how you could benefit from a William Russell insurance plan.**

*"You helped me and my late husband in many ways. I don't know how to express our appreciation and will never forget what you have done for us."*

Mrs O., Sri Lanka



### FINANCIAL STRENGTH AND SECURITY

Our Global Health plans are insured by Allianz Nederland Schadeverzekering NV part of the Allianz Insurance Group.





## 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. There are six plans to choose from to suit your needs and your budget.

### 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, and treatment
- ✓ 24/7 emergency medical assistance help-line
- ✓ 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, for expatriates who demand premium health care protection.

### GLOBAL HEALTH ELITE PLAN RANGE

Choose between our Gold plan with high-value cover for chronic conditions, dental care, maternity care and preventive health checks, our best-selling Silver plan with comprehensive in- and out-patient cover, and our cost-effective Bronze plan, with full cover for in-patient treatment, and post-hospital cover for out-patient treatment.

### GLOBAL HEALTH ESSENTIAL PLAN RANGE

Our Global Health Essential plans offer low cost protection and take care of all of the expensive health costs such as hospitalisation and emergency medical evacuation.

### ADD THESE OPTIONAL PLANS

#### GLOBAL TRAVEL PLAN

Available with all health plans. World-wide cover for:

- ✓ Trip cancellation and curtailment
- ✓ Travel delay and disruption
- ✓ Baggage, personal effects, and money
- ✓ Personal accident
- ✓ Personal liability
- ✓ Hijack
- ✓ Winter sports

#### GLOBAL PERSONAL ACCIDENT PLAN

Lump sum financial protection in the event of death or disablement due to an accident.

Benefits of \$75,000/€75,000/£50,000 to \$375,000/€375,000/£250,000 available.

### FIND OUT MORE

The benefit charts will help you decide which Global Health plan suits you best.

Talk to your broker, call one of our sales consultants, or find out more on-line at [www.william-russell.com](http://www.william-russell.com)

# GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
<b>ANNUAL BENEFIT LIMIT</b> (Plan available in US dollars, euros or GBP sterling)	<b>\$2,500,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>	
<b>Private hospital accommodation and nursing</b>	100% refund
<b>Parent accommodation</b>	100% refund
<b>Surgery, treatment and tests</b>	100% refund
<b>Organ and bone marrow transplants</b>	100% refund
<b>Surgically implanted artificial body parts</b>	100% refund
<b>Road ambulance charges</b>	100% refund
<b>Hospital cash benefit</b> (Max 60 nights per period of cover)	\$350 (per night)
<b>Hospice and palliative care</b> (Life-time limit)	\$75,000
<b>TREATMENT FOR CANCER</b>	
<b>In- &amp; day-patient treatment, radiotherapy and chemotherapy</b>	100% refund
<b>Out-patient follow-up consultations and tests</b> (Excess applied per claim, per period of cover)	100% refund
<b>POST HOSPITAL TREATMENT</b>	
<b>Home Nursing</b> (max 12 weeks per period of cover)	100% refund
<b>Rehabilitation treatment</b> following discharge from hospital	\$10,000
<b>Medical Aids</b> such as wheelchairs, crutches	\$1,000
<b>External Prosthetic Devices</b>	\$2,500 (per device)
<b>OUT-PATIENT TREATMENT</b>	
<b>Emergency ward treatment</b>	100% refund
<b>Out-patient surgical procedure</b>	100% refund
<b>GP and specialist consultations, treatments, tests and prescribed drugs</b>	100% refund
<b>Complementary medicine (max 10 visits per annum)</b>	100% refund
<b>Traditional Chinese medicine</b> (China only, max 10 visits per period of cover)	\$32 (per visit)
<b>Physiotherapy</b>	Full Refund
<b>CHRONIC CONDITIONS</b>	
<b>Periodic examinations, tests and treatment</b> (Excess applied once per condition, per period of cover)	100% refund
<b>Treatment for acute flare-ups of a chronic condition</b>	100% refund
<b>TREATMENT FOR HIV &amp; AIDS</b>	
<b>24 In- &amp; out-patient treatment</b> (Per annum, for a max of 5 years)	\$10,000
<b>PSYCHIATRIC CARE (Up to life-time limit)</b>	
<b>24 In-patient psychiatric treatment</b> (Max 30 days per annum)	\$80,000(Life-time limit)
<b>24 Out-patient psychiatric care</b> (Max 10 consultations per annum)	
<b>WELL-BEING BENEFIT</b>	
Excess applied once per period of cover in respect of all claims under this benefit	
<b>12 Well-being health screening</b>	\$550
<b>12 Well-child health screening</b>	\$500 (Life-time limit)
<b>12 Vaccinations</b> for adult members only	\$100
<b>12 Annual optical examination</b>	\$50

# GLOBAL HEALTH PLATINUM BENEFITS

Premium  
health care plan

	PLATINUM PLAN
<b>MATERNITY CARE BENEFIT AND COVER FOR NEWBORNS</b>	
<b>12</b> Routine maternity care, out-patient complications of pregnancy, and normal child birth	\$12,000 per pregnancy
<b>12</b> Childbirth that necessitates an emergency surgical procedure	100% refund
<b>12</b> In- & day-patient treatment for medical conditions that arise as a result of pregnancy	100% refund
<b>12</b> Cover for newborns In-and day-patient accommodation and treatment charges received during the first 28 days of life	\$100,000 per pregnancy
<b>24</b> Investigations into the causes of infertility Includes the male partner, provided the partner has also been insured by the Platinum plan for a continuous period of 24 months. (Lifetime limit)	80% of costs up to \$2,500
<b>DENTAL CARE</b>	
<b>Emergency in-patient dental treatment for accidental injury</b> (Within 15 days of accident)	100% refund
<b>Emergency out-patient dental treatment for accidental injury</b> (Within 72 hours of accident)	\$1,500
<b>6</b> Routine dental treatment (Excess applied per claim, per period of cover)	\$2,500
<b>12</b> Complex dental treatment (Excess applied per claim, per period of cover)	
<b>EMERGENCY EVACUATION</b>	
<b>Emergency evacuation</b>	100% refund
<b>Economy class return airfare to country of residence</b>	100% refund
<b>Economy class travelling expenses of a companion</b>	100% refund
<b>Accommodation expenses of a companion</b> (Up to 15 nights per period of cover)	\$160 (per night)
<b>12</b> Economy class airfare for compassionate home travel (One claim only)	100% refund
<b>Repatriation of mortal remains, <i>or</i></b>	\$20,000
<b>Local burial or cremation</b> (If death occurs outside your home country)	\$1,600
<b>STANDARD EXCESS</b>	
<b>Applied per claim unless otherwise stated</b> (More excess options available)	\$50 excess
<b>TRAVEL PLAN – Policy holder and spouse/partner only</b>	
<b>All the benefits of the Global Travel Plan</b> whilst you are travelling away from your country of residence (and for trips within your country of residence when a trip is pre-booked and involves at least two nights paid accommodation).	
Personal accident cover	\$85,000
Accidental loss or damage to personal baggage *	\$4,250 (\$850 for any one article) per trip
Cancellation and curtailment*	\$4,250 per trip
Travel delay - \$85 for each full 12 hour delay	\$340 per trip
Personal liability	\$1,700,000
Personal money *	\$850 (\$340 in respect of cash) per trip
Legal expenses	\$42,500
Travel disruption	\$1,700 per trip
Hijack - \$85 for each full day	\$850 per trip
Passport replacement	\$425 per trip
Piste closure due to lack of snow	\$340 (Maximum \$34 per day) per trip
Ski hire if your skis are lost or damaged	\$255 (Maximum \$17 per day) per trip
Being unable to ski due to illness or injury	\$170 (Maximum \$17 per day) per trip
*Excess of \$68 per claim applies in respect of the Travel Plan	

## KEY:

### WAITING PERIODS

**6** **12** **24** Benefit is available after either 6, 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

**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 at [www.william-russell.com/member](http://www.william-russell.com/member).

Please refer to the Global Travel Plan Rules for a full description of the cover provided by the Travel Plan.

# GLOBAL HEALTH ELITE PLAN RANGE BENEFITS

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
<b>ANNUAL BENEFIT LIMIT</b> (Plans available in US dollars, Euros or GBP sterling)	<b>\$2,500,000</b>	<b>\$2,000,000</b>	<b>\$1,000,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>			
<b>Private hospital accommodation and nursing</b>	100% refund	100% refund	100% refund
<b>Parent accommodation</b>	100% refund	100% refund	100% refund
<b>Surgery, treatment and tests</b>	100% refund	100% refund	100% refund
<b>Organ and bone marrow transplants</b>	100% refund	100% refund	100% refund
<b>Surgically implanted artificial body parts</b>	100% refund	100% refund	100% refund
<b>Road ambulance charges</b>	100% refund	100% refund	100% refund
<b>Hospital cash benefit</b> (Max 60 nights per annum)	\$160 (per night)	\$80 (per night)	\$40 (per night)
<b>Hospice and palliative care</b> (Life-time limit)	\$50,000	\$25,000	\$20,000
<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
<b>POST HOSPITAL TREATMENT</b>			
<b>Home Nursing</b> (Maximum 12 weeks per period of cover)	100% refund	100% refund	100% refund
<b>Rehabilitation treatment</b> following discharge from hospital	\$7,500	\$5,000	\$2,500
<b>Medical aids</b> such as wheelchairs, crutches	\$500	\$250	\$150
<b>External prosthetic devices</b>	\$1,500 (per device)	\$1,000 (per device)	\$500 (per device)
<b>OUT-PATIENT TREATMENT</b>			
<b>Emergency ward treatment</b>	100% refund	100% refund	Not covered
<b>Out-patient surgical procedure</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>Complementary medicine</b> (Max 10 visits per period of cover)	100% refund	100% refund	100% refund for post-hospital treatment only
<b>Traditional Chinese medicine</b> (China only, max 10 visits per period of cover)	\$32 (per visit)	\$32 (per visit)	Not covered
<b>Physiotherapy</b>	\$5,000	\$2,500	\$1,000 (Post-hospital treatment only)
<b>CHRONIC CONDITIONS</b>			
<b>Periodic examinations, tests and treatment</b> (Excess applied once per condition, per period of cover)	\$15,000	\$10,000	Not covered
<b>Treatment for acute flare ups of a chronic condition</b>	100% refund	100% refund	(Post-hospital treatment only)
<b>TREATMENT FOR HIV &amp; AIDS</b>			
<b>24 In- &amp; day-patient treatment</b> (Per period of cover, max 5 years)	\$5,000	\$5,000	\$5,000
<b>12 Out-patient treatment</b> (Per period of cover, max 5 years)			(Post-hospital treatment only)
<b>PSYCHIATRIC CARE (Up to life-time limit)</b>			
<b>24 In- &amp; day-patient psychiatric treatment</b> (Max 30 days per annum)	\$64,000 (Life-time limit)	\$48,000 (Life-time limit)	\$40,000 Life-time limit
<b>24 Out-patient psychiatric care</b> (Max 10 consultations per annum)			(Post-hospital treatment only)



	GOLD PLAN	SILVER PLAN	BRONZE PLAN
<b>WELL BEING BENEFIT</b>			
(Excess applied once per period of cover in respect of all benefits)			
<b>12</b> Well-being health screening	\$400	\$250	Not covered
<b>12</b> Well-child health screening	\$250 (life-time limit)	Not covered	Not covered
<b>12</b> Vaccinations for adult members only	\$50	Not covered	Not covered
<b>MATERNITY CARE BENEFIT &amp; COVER FOR NEWBORNS</b>			
<b>12</b> Routine maternity care, out-patient complications of pregnancy, and normal child birth	80% of costs up to \$6,400 per pregnancy	Not covered	Not covered
<b>12</b> Child birth that necessitates an emergency surgical procedure		Not covered	Not covered
<b>12</b> In- & day-patient treatment for medical conditions that arise as a result of pregnancy	\$15,000 per pregnancy	\$6,400 per pregnancy	\$4,800 per pregnancy
<b>12</b> Cover for newborns In- and day-patient accommodation and treatment charges received during the first 28 days of life	\$75,000 per pregnancy	\$5,000 per pregnancy	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)	\$1,000	\$500	Not covered
<b>6</b> Routine dental treatment (Excess applied per claim, per period of cover)	\$1,000	Not covered	Not covered
<b>EMERGENCY EVACUATION</b>			
<b>Emergency evacuation</b>	100% refund	100% refund	100% refund
<b>Economy class return airfare to country of residence</b>	100% refund	100% refund	100% refund
<b>Economy transport expenses of a companion</b>	100% refund	100% refund	100% refund
<b>Accommodation expenses of a companion</b> (Up to 15 nights per period of cover)	\$120 (per night)	\$96 (per night)	\$72 (per night)
<b>12</b> Compassionate home travel – economy class (One claim only)	100% refund	100% refund	100% refund
<b>Repatriation of mortal remains, <u>or</u></b>	\$16,000	\$11,200	\$8,000
<b>Local burial or cremation</b> (If death occurs outside your home country)	\$1,600	\$1,600	\$1,600
<b>STANDARD EXCESS</b>			
<b>Applied per claim unless otherwise stated</b> (More excess options available)	\$50	\$50	Not Applicable

**AREA OF COVER OPTIONS AVAILABLE WITH PLATINUM, GOLD, SILVER AND BRONZE PLANS**

<b>AREA ONE</b>	World-wide excluding cover in the United States of America (USA).
<b>AREA TWO</b>	World-wide, subject to cover in the USA being limited to \$100,000 during temporary trips of not more than 45 days duration.
<b>AREA THREE</b>	World-wide, subject to cover in the USA being limited to \$250,000 during temporary trips of not more than 90 days duration.
<b>AREA FOUR</b>	Africa & Indian Sub-continent. Plus cover for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration outside Africa & Indian Sub-continent (up to \$100,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

**KEY:**

**WAITING PERIODS**

**6** **12** **24** Benefit is available after either 6, 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

**POST-HOSPITAL TREATMENT (BRONZE):** Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital, following in-patient or day-patient treatment covered by your 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 at [www.william-russell.com/member](http://www.william-russell.com/member).



## GLOBAL HEALTH ESSENTIAL PLAN RANGE BENEFITS

	ESSENTIAL CARE PLUS	ESSENTIAL CARE
<b>ANNUAL BENEFIT LIMIT</b>	<b>\$500,000</b>	<b>\$250,000</b>
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>		
<b>Semi-private hospital accommodation</b>	100% refund	100% refund
<b>Private hospital accommodation</b>	\$150 (Per day)	\$120 (Per day)
<b>Parent accommodation</b>	100% refund	100% refund
<b>Specialist treatment, tests and surgery</b>	100% refund	100% refund
<b>Organ and bone marrow transplant</b>	100% refund	100% refund
<b>12 Complications of pregnancy</b>	\$5,000	Not covered
<b>Emergency dental treatment for accidental injury</b> (Within 15 days of accident)	\$5,000	\$2,500
<b>Road ambulance</b>	\$1,600	\$1,200
<b>Hospice and palliative care</b> (Life-time limit)	\$25,000	\$15,000
<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 procedures</b>	100% refund within sub limit	100% refund within sub limit
<b>GP &amp; specialist consultations, treatment, 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 for 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 for a maximum of two years	100% refund for a maximum of one year
<b>TREATMENT FOR HIV &amp; AIDS</b>		
<b>24 In- &amp; day-patient treatment</b> (Per annum, max 5 years)	\$2,500	\$1,000
<b>EMERGENCY EVACUATION</b>		
<b>Emergency evacuation</b>	100% refund	100% refund
<b>Economy return airfare to country of residence</b>	100% refund	100% refund
<b>Economy transport expenses of a companion</b>	100% refund	100% refund
<b>Repatriation of mortal remains, <u>or</u></b>	\$10,000	\$5,000
<b>Local burial or cremation</b> (Outside your home country)	\$1,600	\$1,600
<b>STANDARD EXCESS</b>		
<b>Applied per claim</b> (More excess options available)	\$50 excess	Nil excess

**AREA OF COVER:** The Global Health Essential plans are available to expatriates everywhere outside Australia, Canada, the Caribbean, Europe, the London area, New Zealand, Orchid countries (Bali, China, Hong Kong, Japan, Macau, Singapore, Taiwan), and the USA.

Emergency cover only is provided for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration to Australia, Europe, New Zealand, and Orchid Countries (up to US\$50,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

**KEY:**

**WAITING PERIODS**

**12 24** Benefit is available after either 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

**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 following in-patient or day-patient treatment covered by your plan.

**IMPORTANT NOTE:** All benefits are per insured person per annum unless otherwise stated. Please refer to the Global Health Essential plan agreement for a full description of the cover provided at [www.william-russell.com/member](http://www.william-russell.com/member).

## 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 overseas. You can renew cover every year for as long as you need it, regardless of any change in your health, right up to age 65.

GLOBAL LIFE	
<b>Life benefit</b>	Up to 20 x salary (maximum benefit \$1,500,000, €1,200,000, £900,000).
<b>Currency options</b>	US dollars, euros, and sterling.
<b>Territorial limits</b>	World-wide excluding active war zones.
<b>Coverage age</b>	Between 18 and 65.

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>	<p>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.</p> <p>The amount of the benefit paid depends upon the severity of the injury sustained.</p> <p>100% of the sum insured is paid for the loss of a limb. Lesser percentages of benefit are paid for less severe disablements.</p>

**IMPORTANT NOTE:**

Please refer to the Global Life & Income plan agreement for a full description of the cover provided at [www.william-russell.com/member](http://www.william-russell.com/member).



## PROTECT YOUR LONG-TERM SECURITY

Global Income provides you with a replacement income when illness or injury prevents you from working for long periods of time. You will benefit from up to 75% of your pre-disability salary, right up to age 65, if you are totally unable to return to any occupation.

GLOBAL INCOME	
<b>Income protection benefit</b>	A regular monthly income of 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, €144,000, £90,000 of annual benefit.
<b>When benefit is paid</b>	Benefit commences after a deferment period of three or six months. No benefit is paid in respect of your chosen deferment period.
<b>Duration of benefit</b>	<p>Benefit will continue to be paid for up to 24 months whilst you are totally unable to return to your former occupation due to your illness or injury.</p> <p>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.</p> <p>If after 24 months you are fit enough to return to a different occupation, your benefit will cease.</p>
<b>Compound interest</b>	Benefit payments escalate by 2% compound each year.
<b>Currency options</b>	US dollars, euros, and sterling.
<b>Territorial limits</b>	World-wide excluding active war zones.
<b>Coverage age</b>	Between 18 and 65 (plan must be in force by age 56).

**IMPORTANT NOTE:**

Please refer to the Global Life & Income plan agreement for a full description of the cover provided at [www.william-russell.com/member](http://www.william-russell.com/member).



## YOU AND YOUR FAMILY 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 it is needed most, with an international insurance plan that meets your needs and your budget too.

### PLACE YOUR TRUST IN US

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

- ✓ **A financial safety-net for your life abroad**  
First-class, affordable insurance plans offering priceless financial protection and peace of mind.
- ✓ **Standards of service you can rely on**  
High standards of personal, award-winning service only a specialist company can provide.
- ✓ **A total solution for your family's protection**  
Providing health, life, accident and income protection plans.

### SIMPLE AND QUICK TO APPLY

We want to make the application process as easy as possible. Either download an application form from [www.william-russell.com/webworks](http://www.william-russell.com/webworks), or, if you apply for a Global Health plan, you can apply on-line.

### PRE-EXISTING CONDITIONS

Our Global plans do not pay for claims that relate to a pre-existing medical condition, or a condition where the symptoms began prior to joining the plan.

### 30-DAY MONEY BACK GUARANTEE

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



**We are here to help!**

**Customer sales** Tel: +44 1276 486456/486467

**Broker sales** Tel: +44 1276 486477

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



**WILLIAM RUSSELL**

Peace of mind wherever you are

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

Mr M., Thailand

**For more information and a quotation,  
contact your broker or one of our  
sales consultants:**

**Customer sales** Tel: +44 1276 486456/486467

**Broker sales** Tel: +44 1276 486477

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

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**WILLIAM RUSSELL**

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