

Instant Quotation
www.william-russell.co.uk



GlobalHealth®
Health insurance for expatriates

The Plan



WILLIAM RUSSELL
Peace of mind wherever you are



WILLIAM RUSSELL

Peace of mind wherever you are

Health Insurance For Expatriates

GLOBAL HEALTH FROM WILLIAM RUSSELL

BECAUSE YOU VALUE YOUR HEALTH

Looking after your health should be your top priority if you live and work abroad.

Medical treatment is expensive, so for most expatriates, health insurance is a necessity. That's why William Russell Limited has created Global Health.

Designed exclusively for expatriates of all nationalities, Global Health lets you choose from three health insurance plans – **Select Care**, **Premier Care** and **Premier Plus**.

Each plan offers exceptional cover for medical and emergency evacuation expenses, wherever you are in the world.

Review the benefits table on the centre pages of this brochure to decide which Global Health plan is right for you and your family.

Whichever plan you choose, as a client of William Russell you can be confident that you are insured with a company that understands your needs, treats you as an individual and provides you with the highest standards of service.

RECOGNISED WORLD WIDE FOR EFFICIENCY AND PERSONAL SERVICE

A recent survey undertaken by an independent international health insurance broker ranked William Russell first in the world league table of health insurance providers, for the third year running. We consistently scored higher for personal service than any other company in the health insurance market, including the world's largest and best known health insurance providers.

FAST, EFFICIENT CLAIM SETTLEMENT

Contact us wherever you are, during working hours, either at our UK or Hong Kong offices, where your claim will receive immediate and sympathetic attention, or call our multi-lingual 24-hour help-line. If you need hospital treatment, we will make all the arrangements for you to be admitted to hospital and we will settle your bills direct.

EXCEPTIONAL VALUE FOR MONEY BENEFITS

Our three Global Health plans offer an amazing range of benefits as standard, including cover for private hospital treatment, out-patient treatment and consultations, maternity care, and dental care. Our premium rates are highly competitive, and there are discounts for children of up to 50%.

VALUABLE WELL-BEING BENEFIT

We want to encourage you to take care of your health so we offer a well-being benefit under our Premier Care and Premier Plus plans which pays towards routine annual health checks for men and women.

NO CLAIM INCENTIVE

If you are fortunate not to make a claim on your Global Health plan, we will use your age at joining when calculating your future renewal premiums - saving you hundreds of pounds over the years. Claiming your well-being benefit will not result in you losing your no claim incentive.

LIFE AND INCOME PROTECTION PLANS

William Russell also offers you the convenience of being able to arrange your health, life and income protection insurance plans with the same provider.

Global Life

Our Global Life plan provides essential life cover for your family, with valuable accident benefits.

Global Income Protection

Our Global Income Protection plan pays you a regular income if you are unable to work through illness or injury.

Corporate Protection

All our plans are available to companies with expatriate staff – contact William Russell for more details of our Corporate plans.

FINANCIAL SECURITY

The Global Health plans are underwritten by **Hauteville Insurance Company Limited**, a wholly owned subsidiary of **AGF**, one of Europe's largest insurance companies and part of the **Allianz Insurance Group**.

With William Russell you will have the financial security of a large insurance group, but the high standard of personal service only a specialist company can provide.





Global Health

HELPING YOU TO MAINTAIN GOOD HEALTH

Flexibility and choice

With three Global Health plans to choose from and a range of excess options, we offer health insurance protection to suit your particular needs.

Freedom to choose

You have the freedom to choose where you receive your treatment within your Area of Cover.

Wide ranging cover

We cover all in-patient and day-patient hospital treatment costs in full and there is comprehensive cover for a wide range of out-patient benefits.

Diagnostic tests

MRI and CT scans and other diagnostic tests are covered.

Cover for chronic conditions

We provide cover for the maintenance of chronic conditions under our Premier Care and Premier Plus plans.

Complementary medicine

We cover chiropractic and osteopathic treatment, acupuncture and homeopathy.

Cover for psychiatric treatment

Available after 24 months membership.

Well-being benefit

We want you to remain healthy. When you have been insured with us for more than 12 months we pay towards certain preventive health checks under our Premier Care and Premier Plus plans.

Maternity benefit

Cover for routine maternity care is available under our Premier Plus plan after 12 months membership.

Dental care

Covered under our Premier Plus plan after just 6 months membership.

Life-time cover

You must be under 70 when you join, but once you have joined you may continue to renew your cover throughout your life.

Cover for sports injuries

With Global Health you can enjoy your favourite leisure activities without worrying.

Affordable cover with discounts for children

Our plans are competitively priced with special discounts of up to 50% when you insure more than one child.

No claim incentive

For as long as you do not claim, you will remain in the same premium age band as when you joined - regardless of your actual age at each renewal.

Emergency evacuation benefit

If you have a life-threatening condition that cannot be treated locally we will evacuate you to the nearest centre of medical excellence so that you can receive the treatment you need.

Immediate assistance if you need to be admitted to hospital

We will provide the hospital with verification of your insurance cover and a guarantee of payment.

Highly efficient and fast claim settlement service

We will settle your claims efficiently and swiftly, making payment direct to the hospital, or direct to your bank account.

Offices in the UK and Hong Kong

Providing you with service throughout your working day.

Optional Travel plan

Providing cover for your baggage and personal effects whilst you are travelling.

Valuable optional Accident plan

Financial protection for you and your family in the event of your death or disability following an accident.

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William Russell Limited is authorised and regulated by the UK Financial Services Authority.

William Russell (Far East) Limited is a member of the Hong Kong Confederation of Insurance Brokers.



THE GLOBAL HEALTH BENEFITS

This benefit schedule must be read in conjunction with the 2006 Global Health plan agreement.

	SELECT CARE	PREMIER CARE	PREMIER PLUS	
ANNUAL BENEFIT LIMIT	The total amount that can be claimed by each insured person during each annual period of cover.	£500,000 or \$800,000 or €750,000	£1,000,000 or \$1,600,000 or €1,500,000	
HOSPITAL BENEFITS	<p>Hospital accommodation and nursing in a private room or intensive care unit.</p> <p>Surgeons' and anaesthetists' fees, theatre fees, medical practitioners' fees, drugs & dressings.</p> <p>MRI and CT scans, x-rays, pathology and diagnostic tests.</p> <p>Physiotherapy</p> <p>Oncology – treatment for cancer.</p> <p>Parent accommodation in hospital. Payable when the patient is a child aged under 18.</p> <p>Reconstructive surgery following an accident or surgery that has been covered by us.</p> <p>Psychiatric treatment. Up to 30 days per period of cover. Available after 24 months cover. All costs must be authorised in advance by William Russell Limited.</p> <p>Organ transplants. Heart, kidney, liver, heart and lung transplants.</p> <p>Hospital cash benefit. Payable for each night spent in hospital where no charge is made. (Maximum 60 nights per period of cover).</p> <p>Local ambulance charges</p>	<p>Full refund of costs that have been authorised in advance by William Russell Limited or the Assistance Service</p> <p>£25,000 or \$40,000 or €37,500 life-time limit</p> <p>£30,000 or \$48,000 or €45,000 life-time limit</p> <p>£100,000 or \$160,000 or €150,000 life-time limit</p> <p>£25 or \$40 or €37.50 per night</p> <p>Full refund</p>	<p>Full refund of costs that have been authorised in advance by William Russell Limited or the Assistance Service</p> <p>£30,000 or \$48,000 or €45,000 life-time limit</p> <p>£150,000 or \$240,000 or €225,000 life-time limit</p> <p>£50 or \$80 or €75 per night</p> <p>Full refund</p>	<p>Full refund of costs that have been authorised in advance by William Russell Limited or the Assistance Service</p> <p>£40,000 or \$64,000 or €60,000 life-time limit</p> <p>£200,000 or \$320,000 or €300,000 life-time limit</p> <p>£100 or \$160 or €150 per night</p> <p>Full refund</p>
OUT-PATIENT BENEFITS	<p>Oncology. Treatment for cancer which is received as an out-patient.</p> <p>Out-patient surgical operations</p> <p>Emergency Ward treatment</p> <p>GP & specialist consultations, prescribed drugs, dressings, pathology, scans, radiology, diagnostic tests and treatment received as an out-patient.</p> <p>Physiotherapy by a registered physiotherapist when you have been referred by your doctor.</p> <p>Psychiatric consultations. Limited to 10 pre-authorised consultations within the life-time limit for psychiatric treatment.</p> <p>Complementary medicine. Treatment by chiropractors, osteopaths, acupuncturists and homeopaths when you have been referred by your doctor. Maximum 10 visits in total per period of cover.</p> <p>Chinese medicine. Traditional Chinese medicine limited to traditional Chinese medicine practitioners registered to practise in China only.</p> <p>Chronic conditions. Routine check-ups, drugs & dressings prescribed for the palliative treatment of a chronic medical condition.</p>	<p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess for treatment received within the 90 day period following discharge from hospital for a condition which is covered by your plan</p> <p>Not covered</p> <p>Not covered</p>	<p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Up to £20 or \$32 or €30 per session after the excess, and a maximum of 10 sessions per period of cover</p> <p>Up to £500 or \$800 or €750 after the excess</p>	<p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Full refund after the excess</p> <p>Up to £20 or \$32 or €30 per session after the excess, and a maximum of 10 sessions per period of cover</p> <p>Up to £1,000 or \$1,600 or €1,500 after the excess</p>



THE GLOBAL HEALTH BENEFITS (Cont.)

This benefit schedule must be read in conjunction with the 2006 Global Health plan agreement.

	SELECT CARE	PREMIER CARE	PREMIER PLUS	
OUT-PATIENT BENEFITS	Home nursing. Covered for up to 12 weeks per year.	Full refund	Full refund	
	Well-being benefit. After 12 months continuous cover we will pay towards the cost of a general annual medical examination, an annual cervical smear test and mammogram for women, or an annual prostate cancer test for men.	Not covered	Up to £150 or \$240 or €225 after the excess	Up to £250 or \$400 or €375 after the excess
MATERNITY BENEFITS	Complications of pregnancy. In-patient treatment required as a direct result of pregnancy and received after 12 months of continuous cover.	Up to £3,000 or \$4,800 or €4,500 per pregnancy	Up to £4,000 or \$6,400 or €6,000 per pregnancy	Up to £6,000 or \$9,600 or €9,000 per pregnancy
	Routine maternity care. 80% of the cost of routine prenatal, childbirth and post-natal treatments and examinations received after 12 months continuous Premier Plus plan cover.	Not covered	Not covered	Up to £4,000 or \$6,400 or €6,000 per pregnancy
	Cover for newborns. The hospital accommodation and treatment charges of a child born to a mother who has been insured by the Premier Plus plan for a continuous period of not less than 12 months at the time of birth. Cover is restricted to the first 28 days of life.	Not covered	Not covered	Up to £25,000 or \$40,000 or €37,500 per pregnancy
DENTAL BENEFITS	Emergency in-patient or day-patient dental treatment following an accident. The treatment must be received within 15 days of the accident for the restoration of sound, natural teeth lost or damaged in an accident.	Up to £3,000 or \$4,800 or €4,500	Up to £5,000 or \$8,000 or €7,500	Up to £8,000 or \$12,800 or €12,000
	Routine dental treatment. Includes all routine dental treatment received after 6 months continuous cover.	Not covered	Not covered	Up to £500 or \$800 or €750 after the excess
EVACUATION BENEFITS	Emergency medical evacuation. If you have a life-threatening condition covered by your plan which cannot be treated locally, we will pay to have you evacuated to the nearest hospital, (as determined by the Assistance Service), where appropriate in-patient treatment is available.	Up to £500,000 or \$800,000 or €750,000	Up to £500,000 or \$800,000 or €750,000	Up to £500,000 or \$800,000 or €750,000
	Return airfare following an emergency medical evacuation.	Economy class airfare	Economy class airfare	Economy class airfare
	Travelling expenses of a companion. We will also pay for a person to accompany an insured person on an emergency evacuation.	Economy class airfare	Economy class airfare	Economy class airfare
	Accommodation expenses of the companion. If the companion is required to stay with the insured person we will pay towards their hotel accommodation. This benefit is limited to 15 nights accommodation during any one period of cover.	Up to £45 or \$72 or €67.50 per night	Up to £60 or \$96 or €90 per night	Up to £75 or \$120 or €112.50 per night
	Compassionate home travel. The cost of an economy class return airfare to attend the funeral of a close family member. A close family member is a spouse, parent, brother, sister, child or grand-child. This benefit is limited to a life-time limit of one claim per insured person.	Economy class airfare	Economy class airfare	Economy class airfare
	Repatriation or burial of mortal remains. This benefit is only payable when death occurs outside the home country.	Up to £5,000 or \$8,000 or €7,500	Up to £7,000 or \$11,200 or €10,500	Up to £10,000 or \$16,000 or €15,000
	THE STANDARD EXCESS*	The standard excess is applied once per claim per period of cover in respect of out-patient and routine dental claims only. *Higher excess options are available.	£30 or \$50 or €45	£30 or \$50 or €45

TERMS AND CONDITIONS

The terms and conditions of the Global Health plans are clearly explained in our Global Health plan agreement. A copy of the agreement is available from our web-site. Alternatively please call our Sales Department on + 44 1276 486455 or send an e-mail to sales@william-russell.com





Global Health OPTIONAL PLANS

OPTIONAL TRAVEL PLAN

The Travel plan provides travel insurance benefits during trips of up to 120 days outside your country of residence, and within your country of residence when your trip is pre-booked and involves at least two nights paid accommodation. The following benefits automatically apply during each trip you take.

*An excess of £40 or \$68 or €68 applies in respect of these benefits.

This benefits schedule must be read in conjunction with the 2006 Travel plan rules.

TRAVEL PLAN BENEFITS

	STERLING	DOLLARS	EUROS
Personal Accident N.B. Accidents arising from sporting and/or occupational injuries are not covered	£50,000 (£5,000 if under age 16)	\$85,000 (\$8,500 if under age 16)	€85,000 (€8,500 if under age 16)
Personal baggage*	Up to £2,500 (£500 for any one article)	Up to \$4,250 (\$850 for any one article)	Up to €4,250 (€850 for any one article)
Cancellation and curtailment*	Up to £1,000	Up to \$1,700	Up to €1,700
Travel delay	Up to £200	Up to \$340	Up to €340
Personal liability	Up to £1,000,000	Up to \$1,700,000	Up to €1,700,000
Personal money*	Up to £500 (limited to £200 in respect of cash)	Up to \$850 (limited to \$340 in respect of cash)	Up to €850 (limited to €340 in respect of cash)
Legal expenses	Up to £25,000	Up to \$42,500	Up to €42,500
Travel disruption	Up to £1,000	Up to \$1,700	Up to €1,700
Hijack	Up to £500	Up to \$850	Up to €850
Passport replacement	Up to £250	Up to \$425	Up to €425

WINTER SPORTS COVER

Piste closure due to lack of snow	Up to £200 (max. £20 per day)	Up to \$340 (max. \$34 per day)	Up to €340 (max. €34 per day)
Ski hire if your skis are lost or damaged	Up to £150 (max. £10 per day)	Up to \$255 (max. \$17 per day)	Up to €255 (max. €17 per day)
Being unable to ski due to illness or injury	Up to £100 (max. £10 per day)	Up to \$170 (max. \$17 per day)	Up to €170 (max. €17 per day)

OPTIONAL ACCIDENT PLAN

The Accident plan gives you world wide financial protection against a debilitating or fatal accident. The benefit is paid as a lump sum in the event of an accident which results in:-

- **Death, or**
- **Loss of one or both eyes, or**
- **Loss of, or permanent loss of use of, one or more limbs, or**
- **Permanent Total Disablement.**

The following benefit amounts are available:-

STERLING	DOLLARS	EUROS
£50,000	\$75,000	€75,000
£100,000	\$150,000	€150,000
£150,000	\$225,000	€225,000
£200,000	\$300,000	€300,000
£250,000	\$375,000	€375,000

TERMS AND CONDITIONS

The terms and conditions which apply to the optional Travel and Accident plans will be sent to you with your Global Health policy documentation if you elect to take these valuable benefits. If you would like to view the terms and conditions, you may down-load them from our web-site or contact our Sales Department on: **+ 44 1276 486455.**





Global Health

A WORLD LEADER IN HEALTH INSURANCE

GLOBAL HEALTH FROM WILLIAM RUSSELL

Designed exclusively for expatriates, Global Health from William Russell offers you three levels of comprehensive and affordable cover for medical treatment and emergency evacuation costs.

In recent independent surveys we have been consistently rated first for the quality of our plans and for our high standards of personal service.

Our value for money benefits include:-

- Direct settlement of your in-patient claims,
- Freedom to choose where you are treated,
- No claims - no age-related premium increases*,
- Discounts of up to 50% when you insure more than one child,
- 24-hour medical assistance helpline,
- Valuable well-being benefit.

In addition to Global Health we provide Global Life and Global Income Protection plans. As a valued client, we offer you the convenience of arranging your life and income protection insurance as well as your health insurance, with William Russell.

*** Please note that our premiums are reviewed annually, and are likely to increase each year with increases in medical inflation and claim costs.**

APPLY NOW FOR YOUR GLOBAL HEALTH PLAN

Nothing is more essential than health insurance when you live and work abroad.

Why not join us now for our efficient and personal customer service?

YOUR INSURANCE DOCUMENTS

Upon receipt of your application form we will send you an acceptance terms invoice that will set out the terms of our acceptance and the premium due. Your cover can commence upon receipt of your premium.

As soon as your cover commences we will e-mail or fax you confirmation of your Global Health plan number and the 24-hour emergency telephone number. Your insurance documents and Global Health membership card will be sent to you within seven days.

PAYING YOUR PREMIUMS

You may pay your premiums annually or monthly. Please refer to the premium guide enclosed with this brochure or visit our web-site for an instant on-line quotation.

30-DAY MONEY BACK GUARANTEE

Your Global Health plan comes with a 30-day money back guarantee. If you are not entirely satisfied with your Global Health plan, tell us in writing within the first 30 days of your cover. We will refund the premium you have paid to us and cancel your cover from inception, provided you have made no claim.

IMPORTANT INFORMATION

Pre-existing conditions

We do not pay for treatment that relates to a pre-existing medical condition. A pre-existing condition is a condition that has required treatment, medication or advice, or where the symptoms began, prior to your Global Health plan commencement date.

Your duty to disclose details of your medical history

It is very important that you disclose full details about your medical history on your application form. We can then advise you if there will be any additional exclusions in respect of your cover.

CONTACT US

Discover for yourself our exceptional standards of professionalism, commitment and personal care.

For advice or further information, call us now, in the United Kingdom on + 44 1276 486455, or in Hong Kong on + 852 3690 2145

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Appointed Intermediary

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