



William Russell
Expatriate Insurance Specialists

WITH YOU WHEREVER YOU ARE

Global insurance for expatriates

Protecting what matters,
when it matters most



Peace of mind for a great life overseas

Life as an expat is full of adventure and exciting opportunities. Making the most of it and living life to the full is easier knowing that you and your loved ones are secure for the future. As experts in expat insurance for over 21 years, William Russell offers affordable access to the very best healthcare and protection wherever you are, backed by unrivalled personal service.

with you
wherever
you are...



Looking after you in every way

Wherever you are, you're never on your own when you're with William Russell. As a family owned company which understands what it's like living overseas, we're always there to protect our customers and offer the right help and reassurance when it really matters.

We care about people

Our customers are the heart of everything we do. Your health and well-being are important to us and our main priority is to provide the financial protection you need, efficiently and without delay.

We're passionate about service

Our reputation has been built on the consistently high standards of service and care that we deliver. There are no call centres and no being passed from person to person each time you contact us.

Flexible cover to suit your needs

With a wide selection of insurance plans and optional benefits, you can select protection that matches your requirements and budget. Our clients are free to choose where they are treated thanks to our strong relationships with hospitals around the world.

Efficient Claims process

The real test of any insurance plan is when you need to make a claim. Our global reputation for claims excellence and sensitivity is reflected by a 96% customer satisfaction rate and our settlement of over 97% of the claims we receive. You can confidently call our specialist claims advisers and rely on them to make the process as painless as possible, when you need us most. Claims for ongoing treatment are usually dealt with by the same person, so you will get to know and trust the person responsible for your claim.

Straight forward, fast enrolment

You will receive confirmation of your cover as soon as your plan is in force. Documentation is informative and easy to understand, and our staff are always on hand to answer questions.

Financial strength and security

Our Global Health, Life and Income plans are underwritten by the Allianz Insurance group, a global leader in insurance and a Fortune 500 company.

◆◆ You've been so patient, supportive and efficient, and I can't tell you how much it means to me to have that – especially at a time in my life such as this! Thank you so much again for the kindness that you've shown me. ◆◆



Taking every care to protect you with our expat cover range

A Global Plan from William Russell can be a genuine life saver, protecting the health, well being and financial security of your family should you face a serious illness or injury. Our flexible plans are easy to apply for and if you change your mind, you have 30 days to request a full refund.

Our Global Health plan range

◆ Global Health Elite

Designed to meet the diverse needs of expatriates who want access to worldwide health care, our Elite range offers truly international health insurance and comprehensive cover that doesn't stop when you cross a border.

Bronze

To protect you against significant health care costs, our Bronze plan provides full cover for:

- ◆ Hospital treatment, including benefits for home nursing, rehabilitation, medical aids and devices.
- ◆ Advanced diagnostic tests such as MRI and CAT scans.
- ◆ Post-hospital follow up consultations and tests.
- ◆ All cancer treatment.
- ◆ Specific expatriate benefits such as emergency medical evacuation with 24/7 emergency medical assistance and cover for compassionate home travel.

Silver

Our most popular plan, which provides all the cover of the Bronze plan, plus:

- ◆ Full cover for everyday medical care, including visits to the doctor, prescribed drugs, and specialist visits, treatment and tests.
- ◆ Full cover for long term conditions such as diabetes and asthma.
- ◆ A wellness benefit covering you for vaccinations and the preventive health checks of your choice.
- ◆ An optional dental plan covering routine and complex dental treatment.

Gold

Elite Gold provides all the cover of the Silver plan, plus:

- ◆ Generous annual benefit limit of \$2,500,000.
- ◆ Full cover for complex maternity care including emergency c-sections.
- ◆ \$10,000 of cover for routine maternity cover.
- ◆ \$100,000 of cover for the treatment of newborns.
- ◆ Enhanced wellness benefit.
- ◆ Vaccination cover for children.
- ◆ Routine dental benefits as standard.
- ◆ Optional dental plan covering complex dental treatment.

◆ Thank you once again for your wonderful support at a very difficult time. It was a great comfort to know that you were at the other end of the phone to help us with any difficulties. I sing the praises of the William Russell staff wherever I go! ◆◆



◆ Global Health Essential

Cost-effective regional health cover which takes care of all of your essential health care costs.

Essential Care

If you're just looking to cover major medical costs, the Essential Care plan provides:

- ◆ Full cover for hospital treatment.
- ◆ \$2,500 of cover for post hospital follow up consultations and tests.
- ◆ Full cover for all cancer treatment.
- ◆ Full cover for emergency medical evacuation, with 24/7 emergency medical assistance.

Essential Care Plus

Offers all the benefits of Essential Care, with more extensive out-patient benefits:

- ◆ \$10,000 of annual cover for everyday medical care, including visits to the doctor, prescribed drugs, specialist treatments and advanced diagnostics tests.
- ◆ Cover for long-term conditions such as diabetes and asthma.
- ◆ Full cover for all cancer treatment.

◆ Optional Plans

The following plans are also available with all of our health plans:

The Global Travel Plan

Providing travel insurance cover for personal belongings, travel delays and cancellations during business trips and holidays.

The Global Personal Accident Plan

Provides a lump sum benefit if you die or if you lose your sight, a limb or become totally, permanently disabled as a result of an accident.

Further Protection Plans

◆ Global Income Protection

William Russell has developed a specialist insurance plan for expatriates – the Global Income Protection plan, designed to provide the income you will need during a lengthy period of treatment and recovery.

When you live and work abroad, the security of those you care about depends upon your ability to work and earn a regular income. Regrettably, the likelihood of being unable to work due to an illness or injury is greater than you might think. With advances in modern medicine, you're more likely to survive a serious illness than die from it, so income protection cover is now as important as life insurance. Most expatriates - employed and self-employed alike - now regard income protection insurance as an essential part of a well balanced insurance portfolio.

The Global Income Protection plan is a sensible, affordable way to help you secure your family's future if you ever need to go through an extended period of treatment and recovery after falling ill.

You choose the level of cover that is appropriate to your current income, so that if you become too ill to work, you can still maintain your family's lifestyle whilst you are getting better. The Global Income Protection plan will provide you with a regular monthly income up to 65* – or your recovery, if sooner – when an illness or injury prevents you from working.

◆ Global Life Protection

William Russell has developed Global Life – a specialist life insurance plan for expatriates of all nationalities throughout the world. It provides essential and affordable life cover to help you make your family's future more secure.

When you live and work abroad, the security of the people you care about is a top priority, which is why life insurance should be an essential part of your long-term financial planning. Nothing can replace you, but money provided at the right time will ensure that your family or business will be financially secure without you. The Global Life plan will provide that financial security for the people you leave behind.

Global Life lets you choose the cash lump sum your family would need to protect their financial future without you. If you die as the result of an illness or accident whilst your plan is in force, your beneficiaries will receive your Global Life lump sum benefit. The Global Life plan covers death by illness and accident.

Low-Cost Accidental Benefit

You can increase the amount of cover you have in respect of an accident by applying for the optional accident protection benefit. The accident benefit provides dual protection of additional benefit for death by accident and a percentage of accident benefit if you survive but are permanently disabled.

The Global Life plan offers you peace of mind knowing your family will be financially secure if you die.

* You may insure up to 75% of your salary. Benefit payments start after a deferment period of 3 or 6 months. You decide which deferment period you require when you apply for your plan. Benefit payments increase by 2% compound each year.



We're here to help

We know life overseas has its own risks and challenges. We understand them and we're here to take the hassle and worry away. Our staff are friendly, knowledgeable, and eager to assist you. We are immensely proud of our reputation for outstanding service, and treating our clients with compassion and fairness – whenever and however they need us.

**For more information
call us on +44 1276 486 477
or visit www.william-russell.com**



◆◆ You've done a fabulous job of handling the administration with the hospital, as the process was completely invisible to me. No paperwork, no stress! The only thing I had to think about was getting well. I very much appreciate your support and service. ◆◆

William Russell are experts in expatriate insurance.

As specialist providers of global health, life and income protection for over 21 years, we are continually developing innovative insurance products and services designed to address the complexity of living overseas. As a family owned, customer focused company, we are renowned for our fairness, honesty and consistently high levels of service that keep our customers coming back.

In association with our underwriting partner Allianz, we operate in a growing number of countries throughout the world protecting expatriates and their families, small international companies and high net worth individuals.

www.william-russell.com