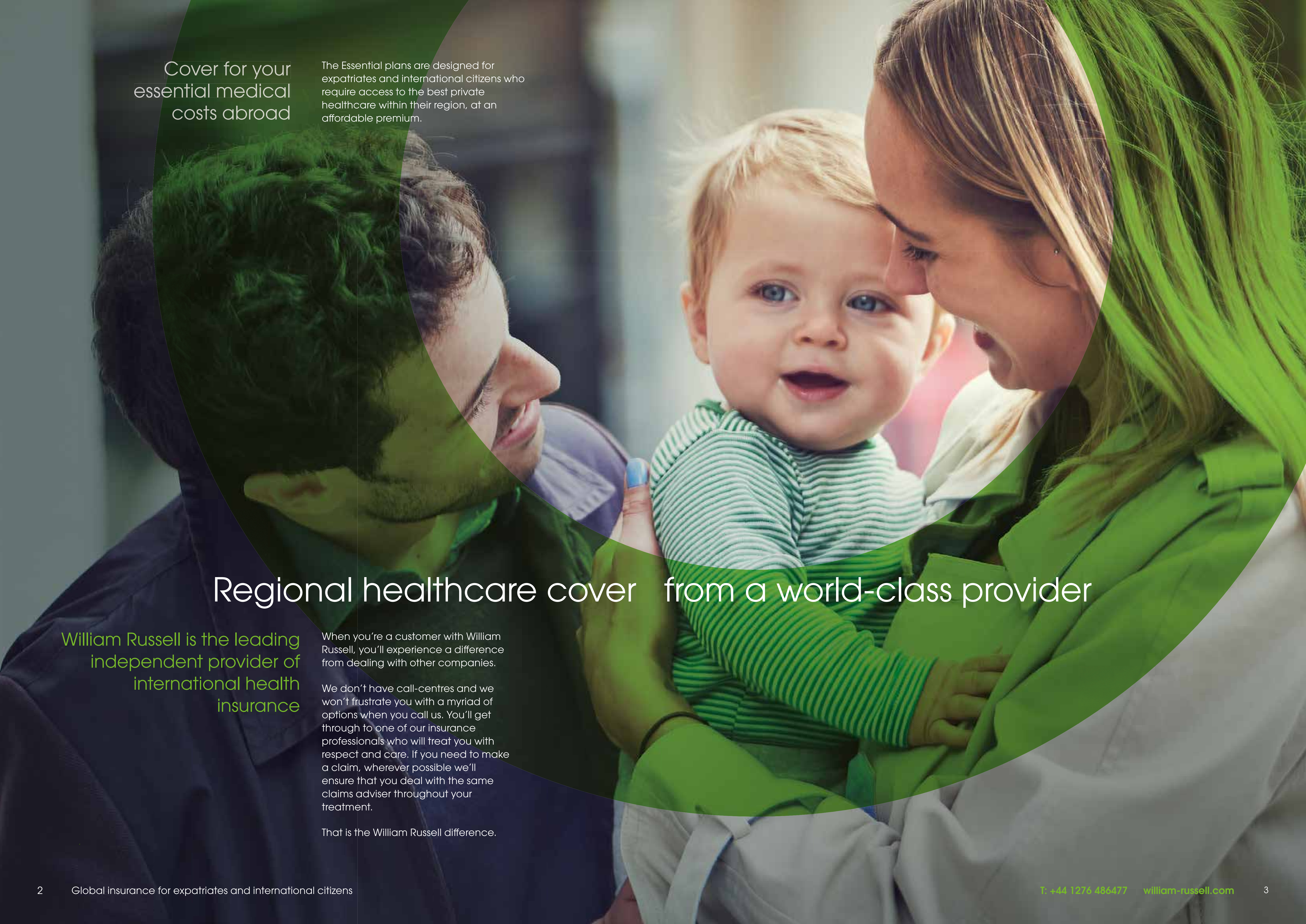
William Russell
A greater degree of expat protection

NAVIGATOR
Insurance Brokers Ltd.
Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

Global Health Essential

Regional Cover for the Costs of Healthcare Overseas



Cover for your essential medical costs abroad

The Essential plans are designed for expatriates and international citizens who require access to the best private healthcare within their region, at an affordable premium.

Regional healthcare cover from a world-class provider

William Russell is the leading independent provider of international health insurance

When you're a customer with William Russell, you'll experience a difference from dealing with other companies.

We don't have call-centres and we won't frustrate you with a myriad of options when you call us. You'll get through to one of our insurance professionals who will treat you with respect and care. If you need to make a claim, wherever possible we'll ensure that you deal with the same claims adviser throughout your treatment.

That is the William Russell difference.

Cost-effective cover

The Essential plans provide cover for all the significant costs of hospital care while you are living overseas. In addition, the Essential Care Plus plan offers a generous amount of out-patient treatment cover.

Comprehensive cover

The Essential plans offer wide-ranging cover for all the significant medical treatment costs, including full cover for the treatment of cancer.

They also include some additional benefits and features that set us apart from other providers.

Emergency medical evacuation cover and 24/7 medical assistance

All Global Health customers can rely on our 24/7 medical assistance helpline for immediate help at any time, from any location. If medically necessary, an air ambulance will be sent to transport you to a hospital in another country where you can get the care you need.

Cover that's easy to understand

We make our documents easy to understand, and we are always available to answer any questions you may have.

Cover for terrorist attacks

Provided you are an innocent bystander, and you are not in a location that the British Foreign & Commonwealth Office has advised its citizens to leave, you'll be covered in the event of a terrorist attack.

Access to hospitals in your region

We maintain strong working relationships with world-class hospitals across the globe. If you need to be admitted, we will deal directly with the hospital.

We look after you throughout your life

Join before age 70 and we'll continue to offer you renewal for as long as you want cover. We will never refuse cover just because you make a claim.

It's easy to apply

You can apply online or you can download and complete an application form. Most customers can have cover in force within 24 hours.

Straightforward claiming process

For small claims, simply scan your bills and claim form, then email everything back to us. We'll acknowledge your claim straight away and let you know which claims adviser will be taking care of you.

We make every effort to settle claims within 5 working days, and usually we'll settle within 3 days. You can call us at any time if you have any questions, and you'll find our claims teams helpful and efficient.

The security behind your cover

The Essential plans are underwritten by the Allianz group, a global leader in insurance and a Fortune 500 company.

30-day money back guarantee

If you're unhappy with anything at all, we'll refund your premium under our 30-day money back guarantee, provided you have not made a claim.

The benefits of Essential at a glance

Designed for expatriates and international citizens seeking cover for medical expenses within their region, the Essential plans offer a comprehensive yet affordable degree of cover.

Essential Care
$250,000

If you wish to cover only the major medical costs, the Essential Care plan covers:

- Treatment you receive when you are admitted to hospital
- $2,500 of cover for post-hospital follow-up consultations and tests
- Full cover for treatment of cancer
- Full cover for emergency medical evacuation and 24/7 emergency medical assistance
- Cover for reconstructive surgery
- Organ, bone marrow and tissue transplants
- Cover for treatment of HIV & AIDS

Essential Care Plus
$500,000

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
- $1,000 of cover for the everyday care of long-term conditions such as diabetes and asthma
- Cover for emergency ward treatment
- Cover for physiotherapy sessions
- $5,000 annual cover for complications experienced during pregnancy (after a 10-month waiting period)

For full details of all our plans, please visit us online or consult the Essential Plan Agreement.

The Essential Table of Benefits

	Essential Care	Essential Care Plus
TOTAL ANNUAL BENEFIT LIMIT PER INSURED PERSON		
The overall maximum limit to the amount that you can claim during any one period of cover.	$250,000	$500,000
COVER WHEN YOU ARE ADMITTED TO HOSPITAL		
Hospital accommodation and treatment costs.	FULL COVER	FULL COVER
Parent accommodation charges.	FULL COVER	FULL COVER
Road ambulance.	COVER UP TO $1,200	COVER UP TO $1,600
IF YOU ARE DIAGNOSED WITH CANCER		
Cancer treatment (including chemotherapy and radiotherapy, and out-patient consultations, tests, and scans).	FULL COVER	FULL COVER
IF YOU ARE DIAGNOSED WITH A CHRONIC CONDITION		
Acute flare-ups (cover for acute exacerbation of a chronic condition).	COVER FOR IN-PATIENT, DAY-PATIENT & POST-HOSPITAL TREATMENT	COVER FOR IN-PATIENT, DAY-PATIENT & POST-HOSPITAL TREATMENT
Regular monitoring and maintenance (consultations, tests, and prescribed medication required to monitor and maintain the stability of a chronic condition).	NOT COVERED	COVER UP TO $1,000
IF YOU NEED RECONSTRUCTIVE SURGERY		
Surgery to restore your appearance after an accident, or after surgery for breast cancer.	COVER FOR IN-PATIENT, DAY-PATIENT & POST-HOSPITAL TREATMENT ONLY	FULL COVER
IF YOU NEED AN ORGAN, BONE MARROW, OR TISSUE TRANSPLANT		
Costs incurred whilst hospitalised, and all related out-patient treatment required prior to and after the transplant.	FULL COVER	FULL COVER
IF YOU NEED RENAL DIALYSIS		
Short-term kidney dialysis of up to 4 weeks.	FULL COVER	FULL COVER
COVER FOR EVERYDAY MEDICAL CARE		
Overall maximum limit to the amount you can claim for benefits under this section during any one period of cover.	UP TO $2,500 (POST-HOSPITAL TREATMENT ONLY)	UP TO $10,000
Emergency ward treatment.	NOT COVERED	FULL COVER (UP TO ABOVE LIMIT OF $10,000)
Out-patient surgical procedure.	FULL COVER (UP TO ABOVE LIMIT OF $2,500)	FULL COVER (UP TO ABOVE LIMIT OF $10,000)
GP and specialist consultations.	FULL COVER (UP TO ABOVE LIMIT OF $2,500)	FULL COVER (UP TO ABOVE LIMIT OF $10,000)
Advanced diagnostic tests, such as MRI, CAT (CT), and PET scans.	FULL COVER (UP TO ABOVE LIMIT OF $2,500)	FULL COVER (UP TO ABOVE LIMIT OF $10,000)
Physiotherapy (up to 10 sessions provided you have a medical referral letter).	COVER IF POST-HOSPITAL TREATMENT UP TO $250	COVER UP TO $1,000
IF YOU NEED TREATMENT FOR HIV & AIDS		
Treatment for up to 5 years (24-month waiting period).	COVER UP TO $1,000	COVER UP TO $2,500
IF YOU NEED HOSPICE & PALLIATIVE CARE		
The palliative care of a medical condition.	LIFETIME LIMIT OF $25,000	LIFETIME LIMIT OF $50,000
IF YOU NEED PROSTHESES		
Surgically implanted artificial body parts needed as a vital part of an operation.	FULL COVER	FULL COVER
IF YOU NEED MATERNITY CARE		
In-patient and day-patient complications of pregnancy (10-month waiting period).	NOT COVERED	COVER UP TO $5,000
IF YOU NEED DENTAL CARE		
In-patient emergency restorative dental treatment following an accident.	COVER UP TO $5,000	COVER UP TO $10,000
COVER IF YOU NEED EMERGENCY EVACUATION		
Emergency evacuation.	FULL COVER	FULL COVER
Return airfare (economy class).	FULL COVER	FULL COVER
Travelling expenses of a companion.	FULL COVER	FULL COVER
Repatriation of mortal remains.	COVER UP TO $5,000	COVER UP TO $10,000
Burial or cremation.	COVER UP TO $1,600	COVER UP TO $1,600

KEY: FULL COVER WITHIN ANNUAL PLAN BENEFIT LIMIT · PARTIAL OR LIMITED COVER · NOT COVERED

Regions where you are eligible for an Essential plan

The Essential plans are available to residents of the following regions:-

- African continent
- Central & Southeast Asia (apart from Bali & Singapore)
- Latin America
- Middle & Near East (apart from the UAE)
- Indian Subcontinent
- Eastern Europe (except EU countries)

Within these regions, you are free to choose where you receive your medical treatment.

You'll enjoy the protection of accident & emergency cover when you travel

If you travel outside the regions covered by your Essential plan (listed above), you will have $50,000 of cover if you have an accident of if you need unforeseen emergency treatment for an illness.

However, no cover at all is provided in North America, the Caribbean, or hospitals in the London area.

If you require worldwide healthcare cover

If you're living in a country where the Essential plans are not available to you, or you require the freedom to travel internationally to have your treatment, please consider our **Elite plan** range, which offers worldwide cover and wider benefits.

Using an excess to reduce your premiums

Your Essential plan can have a nil excess, or, if you take one of our excess options, it will help reduce your premiums. Choose from the following options:-

- $50 per claim
- $100 per claim
- $250 per annum

Optional plans available with your Essential plan

For little extra cost you can add the optional **Global Travel Plan**, which will cover your baggage and personal effects, and provide cover for cancellation, curtailment and legal liability while you are travelling.

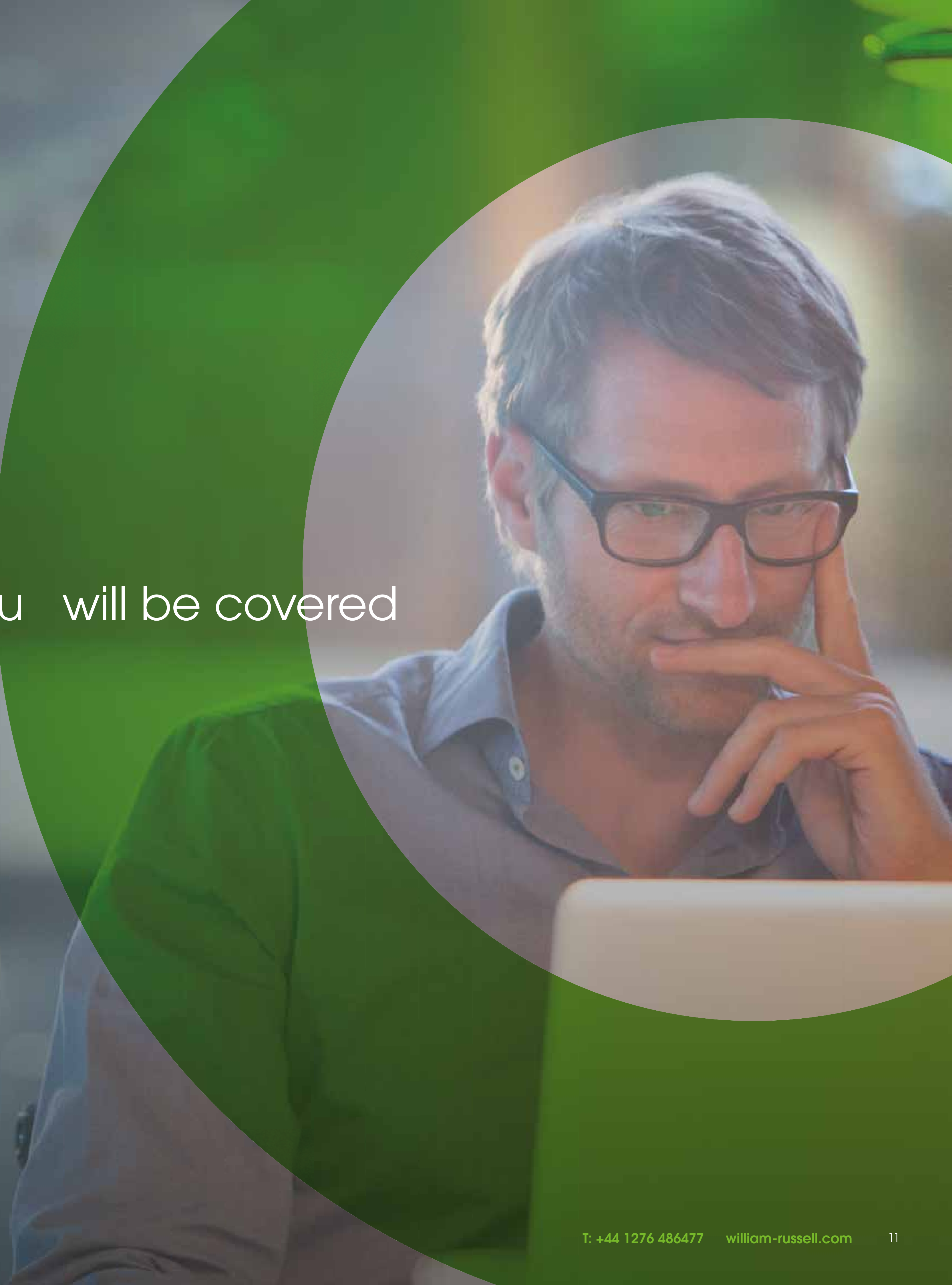
You can also protect your family by taking out a **Global Personal Accident plan**, which is a cost-effective way to provide your family with a lump-sum benefit if you die in an accident, or if you suffer a permanent disability as the result of an accident.

Adding life insurance and income protection insurance

For comprehensive life insurance, we can offer our **Global Life plan**, designed with expatriate life and international living in mind.

If you wish to insure your income against the possibility of your inability to work due to illness or injury, our **Global Income Protection plan** will do just that. It will pay you a replacement income whilst you are too sick to work.

Where you will be covered



We’re here to help

William Russell is the leading independent provider of international health, life and income protection insurance. Over the last twenty-three years we have developed a range of world-class insurance products, each designed to provide protection for expatriate life and international living.

As a family-owned company, we are renowned for our fairness, honesty and outstanding personal service. We operate throughout the world, protecting expatriates and their families, international citizens, global corporations and SME businesses, and high-net-worth individuals.

For more information
call us on +44 1276 486477
or visit william-russell.com

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Email: crew@navigator-insurance.com
www.navigator-insurance.com

William Russell Limited
William Russell House,
The Square,
Lightwater, Surrey,
GU18 5SS
United Kingdom

T: +44 1276 486477
F: +44 1276 486466
E: sales@william-russell.com
william-russell.com