

About Our Life Insurance Plan

This document contains important information about our life plan. While it doesn't contain the full terms & conditions of the plan, you can find these in the plan agreement and your Certificate of Insurance (if you are already a member of William Russell). Please read these documents carefully when you receive them to make sure that you understand the cover the life plan provides.

The insurer of your plan

The insurer of the life plan and the optional accident benefit is AWP Health & Life S.A., an Allianz group company and an EEA insurer registered in France.

Type & duration of insurance cover

The life plan will pay out a guaranteed cash sum if you die during the term of the plan, or if you are diagnosed with a terminal illness during the term of the plan. The optional accident benefit, available in conjunction with the life plan, will pay out a cash sum if you die or suffer a permanent disability as a result of accidental bodily injury that occurs during the term of the plan.

Your cover will remain in force for a period of 12 months, provided you maintain your premium payments in accordance with the plan agreement. Your cover is renewable each year up to age 70. Premiums are age-related and will increase as you get older. We review our premiums annually, so the current premium rates are not guaranteed at your renewal date. You should review your cover periodically to ensure it remains appropriate.

Significant features & benefits

The life plan lets you choose the cash benefit your family would need to protect their financial future without you. This can be up to 20 times your annual salary at the time of taking out the life plan, but cannot exceed a total benefit of US\$2,000,000 or £1,500,000, or €1,700,000 (depending on the currency of the plan). The life plan pays out your benefits to your beneficiaries if you die due to illness or accident. If you are diagnosed with a terminal illness where the prognosis is 12 months or less, you can choose to have the benefit paid to you, or your beneficiaries.

The optional accident benefit will pay a cash benefit to your beneficiaries if you die as the result of an accident. If you suffer a permanent disability, the benefit will be paid to you. The maximum accident benefit we will pay is US\$500,000, or £375,000, or €500,000.

Significant & unusual exclusions or limitations

No life benefit will be paid if your death, terminal illness or accidental bodily injury arises from any of the following:

- any items specifically excluded on your Certificate of Insurance;
- a pre-existing medical condition or related condition, unless you have told us about it and we have agreed to accept cover for it;
- your active participation in war, warlike activities or terrorist activities;
- your gross negligence and deliberate exposure to exceptional danger (except in the attempt to save a human life);
- your participation in any professional sport;
- your participation in an activity that is illegal in the country in which it is performed;
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane. This exclusion only applies to the first 3 years of your plan. If you subsequently apply to increase your life benefit, this 3-year exclusion shall apply from the date of the increase, but only for the amount of the increase. Each increase in your life benefit will be treated separately. This exclusion applies permanently with respect to the optional accident benefit;

No benefit will be paid for any death or accidental bodily injury that has not been reported to us within 12 months of the death or accidental bodily injury occurring. No benefit will be paid upon your death if the life benefit has already been paid following your diagnosis with a terminal illness.

Additional exclusions apply in respect of the optional accident benefit. No benefit will be paid if death or accidental bodily injury is caused by:

- If you are in a country or region that the British Foreign and Commonwealth Office has advised its citizens to leave, or has advised against all travel to, or all but essential travel to, you will not be covered for death, terminal illness or accidental bodily injury arising as a result of war, terrorism, kidnap, murder, assault or other act of violence, even if you are an innocent bystander.
- any illness or disease;
- war, warlike activities, military action, acts of foreign hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, usurped power, mutiny, riot, strike, martial law, state of siege, attempted overthrow of government, any acts of terrorism, murder, attempted murder, kidnap (including attempted kidnap or attempted rescue from kidnapping), or assault of any kind, anywhere in the world. This exclusion will apply irrespective of whether you are an active participant in any of the above activities or merely an innocent bystander;

Significant and unusual exclusions or limitations (continued)

- food poisoning and bacterial infections (except infection which occurs through accidental cut or wound injury);
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane;
- intentional inhalation of gas, or intentional ingestion of poisons or drugs;
- intentionally contracted infection by bacteria or virus;
- you being under the influence of alcohol or drugs;
- an accident whilst participating in a hazardous activity unless you have made a full declaration of how often you intend to participate in that particular activity and we have agreed to cover you in writing, and you have paid any additional premium required by us to cover the increased risk.

A full list of exclusions is contained in the plan agreement.

What to do in the event of a claim

Please call +44 1276 486 475 in the event of a claim. Alternatively, you can email us on global.protection@william-russell.com. More information about making a claim can be found in the plan agreement.

Cancelling your plan

If you wish to cancel your life plan, you must instruct us in writing. We will cancel cover from the date we receive your written instructions, or from a date in the future that you have specified. We will not cancel cover from a date prior to us receiving your written instruction to cancel.

Provided that we receive your written instructions within 30 days of your date of entry, and provided that no claims have been submitted, we will refund your premium in full. If we receive your written instructions more than 30 days after your date of entry and you have not made a claim, we will issue a pro rata refund.

What to do if you have a complaint

If you wish to register a complaint about our insurance services, please contact us by telephone, email or writing. If you are not satisfied with our response to your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service. For full details on our complaints procedure, please click [here](#).

If you are unhappy with an underwriting decision, or feel a decision about a claim is unfair, you may refer your complaint to the insurer of your plan, AWP Health & Life S.A. If you are dissatisfied with the response from the insurer, you may submit a complaint to the French Insurance Mediator. For full details on our complaints procedure, please click [here](#).

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Am I covered by the UK Financial Services Compensation Scheme (FSCS)?

The insurer of your plan (AWP Health & Life S.A) is not covered by the FSCS, but William Russell is—so you may be entitled compensation if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For example, insurance advising and arranging is covered for up to 90% of the claim without any upper limit. Further information about compensation scheme arrangement is available from the FSCS at www.fscs.org.uk or telephone 0800 1100 or 0207 7414100.