



GlobalHealth[®]
Health insurance for expatriates

Global Health Elite plans
Effective from 1st January 2009

GlobalHealth  Elite
Comprehensive cover for a
wide range of health care benefits



WILLIAM RUSSELL
Peace of mind wherever you are

Quick Quote www.william-russell.com



International health insurance for expatriates like you

It's a big world, with great opportunities and you're working abroad to enjoy the benefits of a better life style.

But without good health, all your plans and savings may be at risk.

That's why you need to plan now for the uncertainty of illness or injury with an international health plan that will enable you to afford the best private medical treatment available.

THE GLOBAL HEALTH ELITE PLANS

William Russell specialise in providing international health insurance protection plans for expatriates. We have created the Global Health Elite plans specifically with the needs of health conscious expatriates in mind.

We have a range of plans to suit all budgets, and you are free to travel anywhere in the world to have your treatment.

Our top of the range Platinum plan provides the widest cover possible with high-value benefit for maternity care, routine and complex dental care, regular preventive health screening for adults and children, and cover for the maintenance of chronic conditions.

Mid-range there's our best selling Silver plan with comprehensive in and out-patient cover, and the Gold plan, which also includes cover for maternity and routine dental care.

Our Bronze plan gives you all the in-patient cover you will need, but by limiting out-patient treatment to post hospital care only, we have kept premiums to a minimum.

In a nutshell, all Elite plans offer as standard the following benefits:

- World-wide cover outside the USA (with USA cover available as an option)
- The freedom to choose where you have your medical treatment
- Full refund of in-patient and day-patient hospital treatment costs
- Full refund for emergency medical evacuation
- The highest standards of customer service and care from our claims teams in the UK and Malaysia.

It's simple. If you fall ill, we are there with high value cover backed up with highly efficient service from people who really care.



WILLIAM RUSSELL

Peace of mind wherever you are

STRENGTH AND SECURITY

In today's uncertain world you need to be sure that you are insured with a solid and secure company. The Global Health Elite plans are underwritten by Hauteville Insurance Company, a wholly owned subsidiary of AGF and part of the giant Allianz Group.



PLAN MEMBERS IN THE UAE

In the United Arab Emirates the Global Health plans are underwritten by Dubai Insurance Company, the first insurance company established in the UAE.



دبي للتأمين
DUBAI INSURANCE

STANDARDS OF SERVICE YOU CAN RELY ON

The real test of health insurance is when you need to claim. You can rely on our claims teams in the UK and Malaysia to give you the support and care you need. Your call will be put through to a real person who will deal with your claim from beginning to end.

We really care about what we do, and about making the claiming process as stress free as possible.



GlobalHealth  Elite

Global Health Elite – the right choice

Our world-wide William Russell family of clients renew their cover with us year on year, testament to the trust they place in us. Join our family and enjoy these benefits:

– **CHOICE**

Available in four currencies, our wide ranging choice of plans enables you to match your exact requirements.

– **VALUE**

Our affordable plans suit all budgets, with generous discounts for children.

– **EFFICIENCY**

We settle claims efficiently and swiftly, with payments made direct to the hospital or your bank account.

– **SECURITY**

Peace of mind knowing that your health insurance plan is underwritten by an insurance company with strength, security and experience.

– **LONGEVITY**

You must be under age 65 when you first apply for a plan, but once you've joined you may renew your cover throughout your life-time.

– **GLOBAL REACH**

Our plans will cover you throughout your area of cover, wherever you live, travel or wish to receive treatment.

– **GLOBAL PRESENCE**

We're always available on the telephone to answer queries. Call our UK or Malaysia office, or call Dubai Insurance Company in the UAE.

– **GLOBAL RESPONSE**

Our 24/7 multi-lingual Emergency Medical Assistance Help-line is supported by our own in-house team of qualified medical professionals.

– **EXTRA PROTECTION**

Add our optional travel and personal accident plans for value-added protection.

– **AND GREAT SERVICE AS ALWAYS**

Just one of the reasons we keep winning awards. Our service is always personal, always knowledgeable, backed by our fully trained staff and the latest in information technology.



"My experience with you has been excellent. I am in the customer service business myself and I could not think of any suggestion whereby you can improve your service. It has been of the highest possible standard."

Mr W, Shanghai

Winner: Best Commitment To Service

Winner: Best International Private Health Group





Global Health Elite plan benefits

	BRONZE	SILVER	GOLD	PLATINUM
TOTAL ANNUAL BENEFIT LIMIT				
The overall maximum limit to the amount that you can claim during any one period of cover.	\$800,000, €750,000, £500,000, AED 2,936,000	\$1,200,000, €1,125,000, £750,000, AED 4,404,000	\$1,600,000, €1,500,000, £1,000,000, AED 5,872,000	\$1,600,000, €1,500,000, £1,000,000, AED 5,872,000
IN-PATIENT & DAY-PATIENT TREATMENT				
Private hospital accommodation, treatment, tests and surgery	Full refund	Full refund	Full refund	Full refund
Parent accommodation	Full refund	Full refund	Full refund	Full refund
Hospital cash benefit Limit per night, max 60 nights	\$40, €37.50, £25, AED 147	\$80, €75, £50, AED 294	\$160, €150, £100, AED 588	\$320, €300, £200, AED 1,175
Organ transplant	Full refund	Full refund	Full refund	Full refund
Hospice and palliative care	\$16,000, €15,000, £10,000, AED 58,720	\$24,000, €22,500, £15,000, AED 88,080	\$32,000, €30,000, £20,000, AED 117,440	\$48,000, €45,000, £30,000, AED 176,160
Road ambulance	Full refund	Full refund	Full refund	Full refund
OUT-PATIENT TREATMENT				
Radiotherapy and Chemotherapy	Full refund	Full refund	Full refund	Full refund
Emergency ward treatment	Not covered	Full refund	Full refund	Full refund
Out-patient surgical procedure	Full refund	Full refund	Full refund	Full refund
GP and specialist consultations, treatments and tests including MRI, CAT and PET scans	Full refund ¹	Full refund	Full refund	Full refund
Physiotherapy	\$400, €375, £250, AED 1,468 ¹	\$800, €750, £500, AED 2,936	\$1,600, €1,500, £1,000, AED 5,872	\$4,000, €3,750, £2,500, AED 14,680
Complimentary medicine Max 10 visits	Full refund ¹	Full refund	Full refund	Full refund
Traditional Chinese medicine Limit per visit, max 10 visits, China only	Not covered	\$32, €30, £20, AED 118	\$32, €30, £20, AED 118	\$32, €30, £20, AED 118
12 Well-being health screening²	Not covered	\$240, €225, £150, AED 881	\$400, €375, £250, AED 1,468	\$480, €450, £300, AED 1,762
12 Well-child health screening² Life-time limit	Not covered	Not covered	Not covered	\$500, €460, £310, AED 1,835
Home nursing Max 12 weeks	Full refund	Full refund	Full refund	Full refund
CHRONIC CONDITIONS				
Routine check-ups and maintenance²	Not covered	\$1,000, €900, £600, AED 3,670	\$2,000, €1,800, £1,200, AED 7,340	\$30,000, €28,125, £18,750, AED 110,100
Acute flare-ups of a chronic condition	Full refund ¹	Full refund ²	Full refund ²	Full refund ²

KEY

Certain benefits start after a waiting period. These symbols indicate the following waiting periods:

- 6** Available after 6 months continuous cover;
- 12** Available after 12 months continuous cover;
- 24** Available after 24 months continuous cover.

Note:

¹ Post-hospital treatment only. Post-hospital treatment is medically necessary follow up consultations and treatment received within 90 days of being discharged from hospital.

² The excess is applied once per claim per period of cover.

CHRONIC CONDITIONS

All plans cover the treatment you need if a chronic condition, (that is not a pre-existing condition), flares up and requires treatment, (that is covered by your plan), to restore your health to its former state.

The Silver, Gold and Platinum plans give you extra cover for the routine maintenance of a chronic condition, (that is not a pre-existing condition). For example, the insulin and regular check-ups you will require if you become a diabetic.



	BRONZE	SILVER	GOLD	PLATINUM
PSYCHIATRIC TREATMENT				
Life-time limit for all psychiatric treatment	\$40,000, €37,500, £25,000, AED 146,800	\$48,000, €45,000, £30,000, AED 176,160	\$64,000, €60,000, £40,000, AED 234,880	\$80,000, €75,000, £50,000, AED 293,600
24 In-patient psychiatric treatment Max 30 days per annum	Full refund	Full refund	Full refund	Full refund
24 Out-patient psychiatric care Max 10 consultations per annum	Full refund ¹	Full refund	Full refund	Full refund
MATERNITY CARE				
12 In-patient complications of pregnancy Per pregnancy	\$4,800, €4,500, £3,000, AED 17,616	\$6,400, €6,000, £4,000, AED 23,488	\$9,600, €9,000, £6,000, AED 35,232	Full refund
12 Routine maternity care and childbirth Per pregnancy	Not covered	Not covered	80% of costs up to \$6,400, €6,000, £4,000, AED 23,488	\$12,000, €11,250, £7,500, AED 44,040
12 Elective and emergency caesarean	Not covered	Not covered		
12 Newborn cover - in-patient and day-patient accommodation and treatment First 28 days of life, per pregnancy	Not covered	Not covered	\$40,000, €37,500, £25,000, AED 146,800	\$48,000, €45,000, £30,000, AED 176,160
DENTAL CARE				
Emergency in-patient dental – accidental injury Within 15 days of accident	\$4,800, €4,500, £3,000, AED 17,616	\$8,000, €7,500, £5,000, AED 29,360	\$12,800, €12,000, £8,000, AED 46,976	Full refund
Emergency out-patient dental – accidental injury Within 72 hours of accident	Not covered	\$400, €375, £250, AED 1,468	\$800, €750, £500, AED 2,936	\$1,200, €1,125, £750, AED 4,404
6 Routine dental treatment²	Not covered	Not covered	\$1,000, €900, £600, AED 3,670	\$2,000, €1,800, £1,200, AED 7,340
12 Complex dental treatment²	Not covered	Not covered	Not covered	
EMERGENCY EVACUATION				
Emergency evacuation	\$800,000, €750,000, £500,000, AED 2,936,000	\$800,000, €750,000, £500,000, AED 2,936,000	\$800,000, €750,000, £500,000, AED 2,936,000	\$800,000, €750,000, £500,000, AED 2,936,000
Economy return airfare to country of residence	Full refund	Full refund	Full refund	Full refund
Economy travelling expenses of a companion	Full refund	Full refund	Full refund	Full refund
Accommodation expenses of a companion Per night, up to 15 nights	\$72, €67.50, £45, AED 265	\$96, €90, £60, AED 353	\$120, €112.50, £75, AED 441	\$160, €150, £100, AED 588
12 Compassionate home travel – economy class Limited to one claim	Full refund	Full refund	Full refund	Full refund
Repatriation or burial of mortal remains	\$8,000, €7,500, £5,000, AED 29,360	\$11,200, €10,500, £7,000, AED 41,104	\$16,000, €15,000, £10,000, AED 58,720	\$20,000, €18,750, £12,500, AED 73,400
STANDARD EXCESS				
Applied once per claim	Nil	\$50, €45, £30, AED 185	\$50, €45, £30, AED 185	\$50, €45, £30, AED 185

PRE-EXISTING CONDITIONS

The Global Health plans do not cover the treatment of pre-existing conditions and related conditions.

A pre-existing condition means any disease, illness or injury for which you have received medication, advice or treatment, or for which you have experienced symptoms, whether the condition has been diagnosed or not, at any time before the date on which your Global Health plan starts.

After two years of continuous cover, pre-existing conditions will become eligible for benefit, subject to the terms and conditions of your plan, provided you have not consulted any medical professional

for treatment, check-ups, or advice, or taken medication, or had to follow a special diet, or suffered symptoms for that medical condition or for any related condition, for a continuous period of two years. By related condition we mean any medical condition that is considered to be an underlying cause of, or directly caused by, a pre-existing condition.

If you would prefer to know in advance exactly how the pre-existing condition and related condition exclusion will affect your cover, please contact William Russell Limited for a health declaration.

IMPORTANT NOTES

- All benefits are per insured person per period of cover, unless otherwise stated.
- Benefit limits are shown in US dollars, euros, sterling and UAE dirhams.
- This benefits chart should be read in conjunction with the Global Health Elite plan 2009 individual agreement which provides a full description of the cover provided.



GlobalHealth ^{Elite}

Add our optional travel and accident plans for complete protection

GLOBAL TRAVEL PLAN

The Global Travel plan provides cover for your baggage and personal effects and other 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 taken.

† Accidents arising from sporting and/or occupational injuries are not covered

* An excess of \$68, €68, £40 or AED 250 applies in respect of these benefits.

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

GLOBAL TRAVEL PLAN BENEFITS	DOLLARS	EUROS	STERLING	DIRHAMS
Personal Accident†	\$85,000 ((\$8,500 if under age 16)	€85,000 (€8,500 if under age 16)	£50,000 (£5,000 if under age 16)	AED 311,950 (AED 31,195 if under age 16)
Personal baggage*	Up to \$4,250 ((\$850 for any one article)	Up to €4,250 (€850 for any one article)	Up to £2,500 (£500 for any one article)	Up to AED 15,598 (AED 3,120 for any one article)
Cancellation and curtailment*	Up to \$4,250	Up to €4,250	Up to £2,500	Up to AED 15,598
Travel delay	Up to \$340	Up to €340	Up to £200	Up to AED 1,248
Personal liability	Up to \$1,700,000	Up to €1,700,000	Up to £1,000,000	Up to AED 6,239,000
Personal money*	Up to \$850 (limited to \$340 in respect of cash)	Up to €850 (limited to €340 in respect of cash)	Up to £500 (limited to £200 in respect of cash)	Up to AED 3,120 (limited to AED 1,248 in respect of cash)
Legal expenses	Up to \$42,500	Up to €42,500	Up to £25,000	Up to AED 155,975
Travel disruption	Up to \$1,700	Up to €1,700	Up to £1,000	Up to AED 6,239
Hijack	Up to \$850	Up to €850	Up to £500	Up to AED 3,120
Passport replacement	Up to \$425	Up to €425	Up to £250	Up to AED 1,560

WINTER SPORTS COVER

Piste closure due to lack of snow	Up to \$340 (Maximum \$34 per day)	Up to €340 (Maximum €34 per day)	Up to £200 (Maximum £20 per day)	Up to AED 1,248 (Maximum AED 125 per day)
Ski hire if your skis are lost or damaged	Up to \$255 (Maximum \$17 per day)	Up to €255 (Maximum €17 per day)	Up to £150 (Maximum £10 per day)	Up to AED 936 (Maximum AED 62 per day)
Being unable to ski due to illness or injury	Up to \$170 (Maximum \$17 per day)	Up to €170 (Maximum €17 per day)	Up to £100 (Maximum £10 per day)	Up to AED 624 (Maximum AED 62 per day)

GLOBAL ACCIDENT PLAN

The Global Accident plan gives world-wide financial protection, paying a cash lump sum to your dependants if you die, or are seriously injured as the result of an accident.

The benefit you select is paid if you suffer 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.

GLOBAL ACCIDENT PLAN

Benefit is available in multiples of:

\$75,000 up to a maximum of \$375,000

€75,000 up to a maximum of €375,000

£50,000 up to a maximum of £250,000

AED 275,250 up to a maximum of AED 1,376,250



GlobalHealth  Elite

Don't wait until it's too late

Make your life feel a little more secure today. Applying for a Global Health Elite plan couldn't be simpler.

Complete an application form, apply on line at www.william-russell.com, or telephone one of our sales advisers in the UK or Malaysia. If you are in the UAE, telephone Dubai Insurance Company.

Once we've received your application form, we will send you our acceptance terms invoice, and your cover will commence as soon as we receive your premium.

PAYING YOUR PREMIUMS

We offer several payment options. Monthly or annually by credit or debit card, direct debit from a sterling bank account, annually by bank transfer, cheque drawn on a UK bank account, or by bank draft. Please note, we can only accept UAE dirham payments annually by bank draft or transfer.

30-DAY MONEY BACK GUARANTEE

Your Global Health Elite plan comes with a 30-day money back guarantee. If you are not entirely satisfied with your plan, we will refund your premium provided you have made no claim.

PEACE OF MIND AND CONFIDENCE TO FACE THE FUTURE

When you face the uncertainty that goes with ill health, you need to be absolutely sure that your medical insurance plan will deliver the benefit you need, backed up with a claims service you can rely on totally.

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 the highest standards of customer service and care, when you need it most.

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

CONTACT US NOW

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"Please accept my thanks for your very impressive help and the manner in which it has been given. At a difficult time like this for my family the less we have to worry us the better. The service you and your company has provided to us is greatly appreciated."

Taken from an email to Tim McHugh,
 Medical Advisor, William Russell

Total protection from William Russell

We offer a range of international protection plans specially designed for expatriates and for employers with expatriate staff, all offering world-wide cover to ensure that you have full protection wherever life takes you.

GlobalHealth Essential

VALUE-FOR-MONEY HEALTH INSURANCE WITHOUT THE EXTRAS

If you're working on a budget, but still want to ensure you have cover for all the important things, Global Health Essential excludes the 'extras' such as psychiatric care, dental care and maternity care, to keep premiums to a minimum.

GlobalLife

Life cover for expatriates

ESSENTIAL LIFE INSURANCE FOR TOTAL PEACE OF MIND WHEREVER YOU ARE

High-value life insurance protection for your family, with world-wide cover and valuable accident benefits. Once you are insured, you may continue to renew your cover up to age 65.

GlobalIncomeProtection

Income protection for expatriates

VALUABLE INCOME PROTECTION FOR SALARY REPLACEMENT

You are more likely to survive a serious illness than die from it. Now you can insure up to 75% of your salary, and we will pay you a regular income if you are unable to work due to a long-term illness or injury. We will continue to pay benefit whilst you are medically certified as being unable to return to work.

CORPORATE PROTECTION

Our health, life, and income protection plans are all available to companies with expatriate staff. We offer highly competitive terms and tailor-made benefits.

All our plans come with the same high standards of service and care you can expect as a client of William Russell.

For more information about personal or corporate protection plans, please contact our sales advisers in the UK or in Malaysia, or contact Dubai Insurance Company in the UAE.

Appointed Intermediary



WILLIAM RUSSELL

Peace of mind wherever you are

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