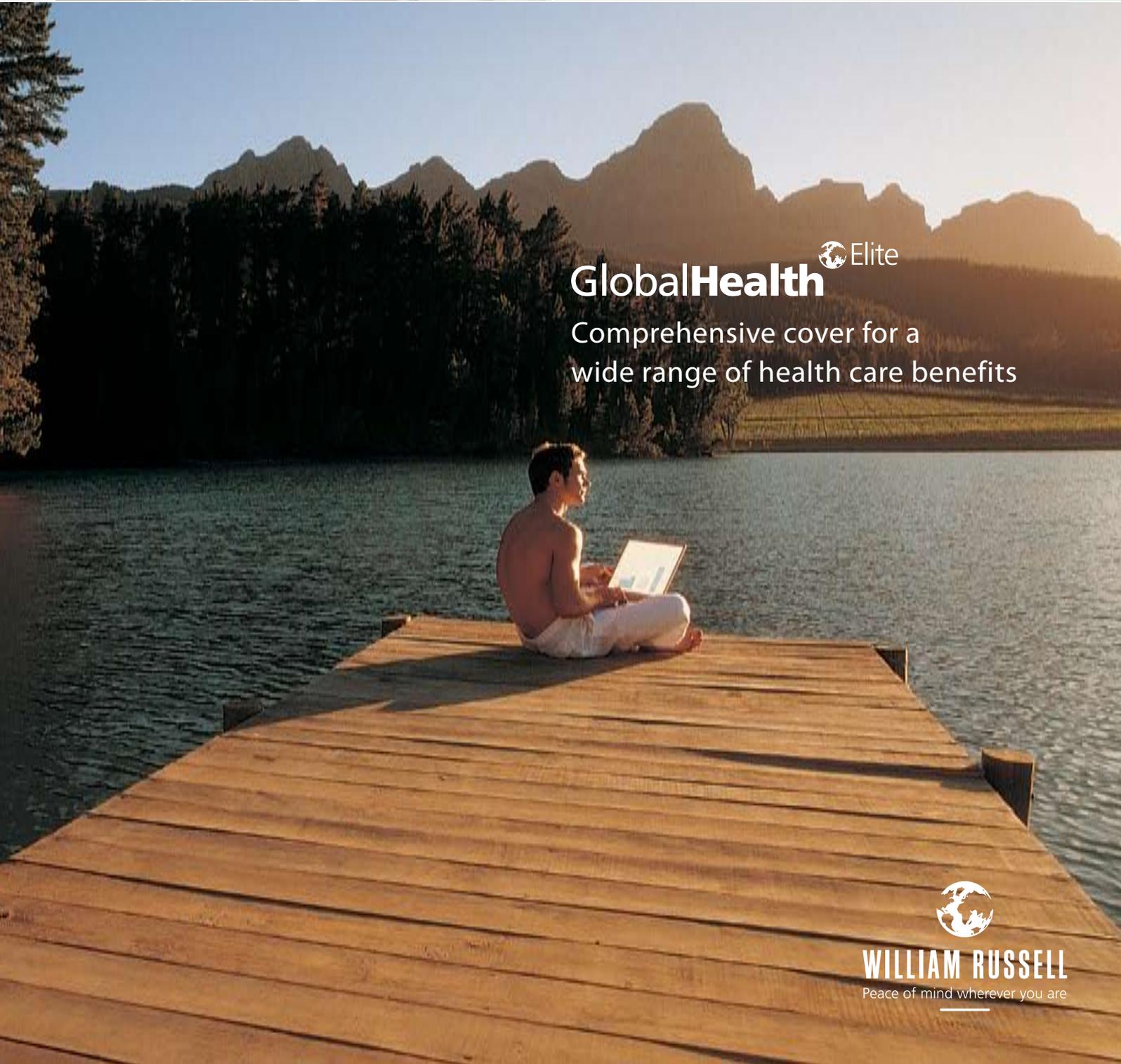


Instant Quotation
www.william-russell.com



GlobalHealth[®]
Health insurance for expatriates

The Global Health Elite plan range



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



WILLIAM RUSSELL
Peace of mind wherever you are



WILLIAM RUSSELL
Peace of mind wherever you are

International health insurance for expatriates

BECAUSE YOU VALUE YOUR HEALTH

Living abroad is both exciting and challenging. Whether you're a seasoned expatriate or about to embark on a new life adventure, you'll understand that insuring your health is top priority.

Medical treatment is expensive, wherever you are in the world. Local private medical insurance plans can leave you vulnerable, especially if you travel out of your country of residence. In addition, you can no longer rely on inadequate national health provisions to meet your needs in the event of illness or injury.

Being thousands of miles away from home, sometimes coping with a foreign language and alien customs, means you and your family need international health insurance you can trust, for your own well-being and peace of mind.

BECAUSE WE VALUE YOU

William Russell has created the Global Health Elite range of plans with the needs of expatriates in mind. You can choose from four plans – Bronze, Silver, Gold and Platinum. All offer comprehensive cover for hospitalisation and emergency evacuation as standard, both in your country of residence and for all travel within your area of cover.

Some of the key advantages you can expect from William Russell's Global Health Elite plans:

- Affordable family cover
With our roots as a family company, we understand the importance of providing security for your family. That's why we offer discounts of up to 50% when you insure more than one child, making us one of the most competitive providers of international family health insurance in the marketplace.
- Reduced premiums
A range of excess options means you can reduce your premium even further by increasing the excess you pay in respect of a claim. A nil excess option is also available under our Platinum plan, if you do not wish to be out of pocket.
- Prompt and responsive claim settlement
We will settle your claims efficiently, swiftly and sympathetically. We make payment direct to the hospital, or direct to your bank account.
- Offices in the United Kingdom and Hong Kong
We're always available on the telephone to answer queries. Call either our UK or Hong Kong office to suit your working hours.
- 24 hour multi-lingual Medical Assistance Help-line
You will have access to our 24 hour Medical Assistance Help-line where qualified medical professionals will assist you with locating medical care and arrange admission to hospital in an emergency.

William Russell, a name you can trust

William Russell has been providing international health insurance for expatriates of all nationalities since 1992.

Taking care of expatriates is our core business. It's what we know, and we pride ourselves on our expert knowledge and experience in this field.

Our Global Health Elite plans are underwritten by Hauteville Insurance Company Limited, a wholly owned subsidiary of AGF, part of the Allianz Insurance Group.

You will have the financial security of a large insurance group, but the high standard of personal, award-winning service only a specialist company can provide.

Winner: Best Commitment To Service





Helping you choose the right cover

Our wide ranging choice of plans enables you to match your exact requirements. You can select an all embracing programme of benefits, taking care of all aspects of health care including cover for routine maternity care, dental treatment and regular preventive health screening.

To help you choose the level of cover that suits you best, the following chart shows, at-a-glance, the incremental additions each plan offers.

BRONZE	SILVER	GOLD	PLATINUM
In-patient and day-patient hospital accommodation and treatment	In-patient and day-patient hospital accommodation and treatment	In-patient and day-patient hospital accommodation and treatment	In-patient and day-patient hospital accommodation and treatment
In-patient psychiatric care	In-patient psychiatric care	In-patient psychiatric care	In-patient psychiatric care
In-patient treatment for complications of pregnancy	In-patient treatment for complications of pregnancy	In-patient treatment for complications of pregnancy	In-patient treatment for complications of pregnancy
Oncology	Oncology	Oncology	Oncology
Post hospital treatment	Post hospital treatment	Post hospital treatment	Post hospital treatment
Evacuation cover	Evacuation cover	Evacuation cover	Evacuation cover
	Consultations, prescribed drugs, treatment, and diagnostic tests received as an out-patient plus:	Consultations, prescribed drugs, treatment, and diagnostic tests received as an out-patient plus:	Consultations, prescribed drugs, treatment, and diagnostic tests received as an out-patient plus:
	Complimentary medicine	Complimentary medicine	Complimentary medicine
	Treatment for chronic conditions	Treatment for chronic conditions	Treatment for chronic conditions
	Health screening	Health screening	Health screening
	Emergency dental treatment following an accident	Emergency dental treatment following an accident	Emergency dental treatment following an accident
		Maternity care	Maternity care
		Routine dental treatment	Routine dental treatment
			High-value benefit limits
			Complex dental treatment
			Nil excess option

- Emergency evacuation as standard if you have a life-threatening condition that cannot be treated locally.
- Cover for sports injuries as standard so you can still enjoy your favourite leisure activities without worrying.
- Health screening cover for certain annual preventive health and dental checks available.
- Routine maternity care and cover for newborns available.
- Routine and complex dental treatment available.
- Cover for chronic conditions available.
- Life-time cover. You must be under 65 when you join, but you may continue to renew your cover throughout your life.
- Valuable optional travel and accident plans to complement our Global Health Elite plans (see page 6 for further details).

You can rely on William Russell for peace of mind wherever you are. We offer a range of top-quality plans, affordable premiums and the highest standards of customer care.



The Global Health Elite benefits

This table of benefits must be read in conjunction with the 2007 Global Health Elite plan agreement.

	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.	£500,000 or \$800,000 or €750,000	£750,000 or \$1,200,000 or €1,125,000	£1,000,000 or \$1,600,000 or €1,500,000	£1,000,000 or \$1,600,000 or €1,500,000
IN-PATIENT & DAY-PATIENT TREATMENT				
Hospital accommodation charges, surgeons', anaesthetists' and doctors' fees, nursing care, drugs and surgical dressings, theatre charges and intensive care, pathology, X-rays, scans, oncology, diagnostic tests and physiotherapy	Full refund	Full refund	Full refund	Full refund
Parent accommodation whilst a child is in hospital	Full refund	Full refund	Full refund	Full refund
Hospital cash benefit Paid for each night spent in a hospital where no charge is made. Max 60 nights per period of cover.	£25 or \$40 or €37.50 per night	£50 or \$80 or €75 per night	£100 or \$160 or €150 per night	£200 or \$320 or €300 per night
Organ transplants Heart, kidney, liver, and heart and lung transplants up to the life-time limit.	Up to £100,000 or \$160,000 or €150,000	Up to £150,000 or \$240,000 or €225,000	Up to £200,000 or \$320,000 or €300,000	Up to £250,000 or \$400,000 or €375,000
Hospice care The palliative care of a medical condition that has become terminal.	Up to £10,000 or \$16,000 or €15,000	Up to £15,000 or \$24,000 or €22,500	Up to £20,000 or \$32,000 or €30,000	Up to £30,000 or \$48,000 or €45,000
Road ambulance charges	Full refund	Full refund	Full refund	Full refund
OUT-PATIENT TREATMENT				
Oncology	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 Prescribed drugs and dressings, pathology, MRI, CAT and PET scans, radiology and diagnostic tests received as an out-patient.	Full refund if post-hospital treatment	Full refund	Full refund	Full refund
Physiotherapy	Up to £250 or \$400 or €375 for post-hospital treatment	Up to £500 or \$800 or €750 per annum	Up to £1,000 or \$1,600 or €1,500 per annum	Up to £2,500 or \$4,000 or €3,750 per annum
Treatment by a chiropractor, osteopath, homeopath or acupuncturist Maximum of ten visits per period of cover.	Full refund if post-hospital treatment	Full refund	Full refund	Full refund
Traditional Chinese medicine Traditional Chinese medicine by practitioners registered to practice in China. Maximum of ten visits.	Not covered	Up to £20 or \$32 or €30 per visit	Up to £20 or \$32 or €30 per visit	Up to £20 or \$32 or €30 per visit
Well-being benefit Available after 12 months continuous insurance. Towards the cost of: an annual medical check-up, a cervical smear test and mammogram for women, a prostate cancer test for men.	Not covered	Up to £150 or \$240 or €225 per annum	Up to £250 or \$400 or €375 per annum	Up to £300 or \$480 or €450 per annum
Home nursing Maximum of 12 weeks per year.	Full refund	Full refund	Full refund	Full refund
PSYCHIATRIC TREATMENT				
Life-time limit for all psychiatric treatment Available after 24 months continuous insurance.	Up to £25,000 or \$40,000 or €37,500	Up to £30,000 or \$48,000 or €45,000	Up to £40,000 or \$64,000 or €60,000	Up to £50,000 or \$80,000 or €75,000
In-patient psychiatric treatment Cover is limited to 30 days per period of cover.	Full refund	Full refund	Full refund	Full refund
Out-patient psychiatric treatment 10 consultations per period of cover.	Full refund if post-hospital treatment	Full refund	Full refund	Full refund



	BRONZE	SILVER	GOLD	PLATINUM
CHRONIC CONDITIONS				
Regular consultations, tests and prescribed medication required to monitor and maintain the stability of a chronic condition.	Not covered	Up to £500 or \$800 or €750 per annum	Up to £1,000 or \$1,600 or €1,500 per annum	Full refund within a life-time limit of £50,000 or \$80,000 or €75,000
PREGNANCY AND CHILDBIRTH BENEFITS				
Available after 12 months continuous insurance: Complications of pregnancy In-patient treatment necessary as a direct result of a complication of pregnancy.	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	Full refund
Routine maternity care Pre-natal, childbirth and post-natal treatments and examinations, and elective caesarean sections.	Not covered	Not covered	80% of costs up to £4,000 or \$6,400 or €6,000 per pregnancy	Up to £7,500 or \$12,000 or €11,250 per pregnancy
Cover for newborns Hospital accommodation treatment and charges incurred during the first 28 days of life.	Not covered	Not covered	Up to £25,000 or \$40,000 or €37,500 per pregnancy	Up to £30,000 or \$48,000 or €45,000 per pregnancy
DENTAL TREATMENT				
Emergency in-patient dental treatment Required to restore sound, natural teeth following an accident and received within 15 days of the accident.	Up to £3,000 or \$4,800 or €4,500 per annum	Up to £5,000 or \$8,000 or €7,500 per annum	Up to £8,000 or \$12,800 or €12,000 per annum	Full refund
Emergency out-patient dental treatment Required on natural teeth following an accidental injury and carried out within 72 hours of the accident.	Not covered	Up to £250 or \$400 or €375 per annum	Up to £500 or \$800 or €750 per annum	Up to £750 or \$1,200 or €1,125 per annum
Routine dental treatment Annual screening, preventive scaling, polishing, sealing, fillings, extractions and root canal treatment received after 6 months continuous cover.	Not covered	Not covered	Up to £500 or \$800 or €750 per annum	Up to £1,000 or \$1,600 or €1,500 per annum
Complex dental treatment Treatment for crowns, in-lays and bridges received after 12 months continuous Platinum plan cover.	Not covered	Not covered	Not covered	
EMERGENCY EVACUATION BENEFIT				
Emergency evacuation If a life-threatening condition requires immediate in-patient treatment that cannot be adequately provided locally.	Up to £500,000 or \$800,000 or €750,000 per annum	Up to £500,000 or \$800,000 or €750,000 per annum	Up to £500,000 or \$800,000 or €750,000 per annum	Up to £500,000 or \$800,000 or €750,000 per annum
Return airfare Economy return airfare to your country of residence.	Full refund	Full refund	Full refund	Full refund
Travelling expenses of a companion Economy class.	Full refund	Full refund	Full refund	Full refund
Accommodation expenses of a companion Maximum 15 nights per 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	Up to £100 or \$160 or €150 per night
Compassionate home travel Your return economy airfare to attend the funeral of a close family member (i.e. your spouse, parent, brother, sister, child or grand-child). Limited to one claim per insured person.	Full refund	Full refund	Full refund	Full refund
Repatriation or burial of mortal remains If you die whilst you are outside your 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	Up to £12,500 or \$20,000 or €18,750
THE STANDARD EXCESS				
The standard excess will be applied once per claim.	Nil	£30 or \$50 or €45	£30 or \$50 or €45	£30 or \$50 or €45



Optional plans

GLOBAL TRAVEL PLAN

The Global 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 a trip is pre-booked and involves at least two nights paid accommodation. The following benefits automatically apply during each trip taken.

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

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

GLOBAL 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 (Maximum £20 per day)	Up to \$340 (Maximum \$34 per day)	Up to €340 (Maximum €34 per day)
Ski hire if your skis are lost or damaged	Up to £150 (Maximum £10 per day)	Up to \$255 (Maximum \$17 per day)	Up to €255 (Maximum €17 per day)
Being unable to ski due to illness or injury	Up to £100 (Maximum £10 per day)	Up to \$170 (Maximum \$17 per day)	Up to €170 (Maximum €17 per day)

GLOBAL ACCIDENT PLAN

The Global Accident Plan gives 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 Global Travel and Accident Plans are available on our web site or by contacting our Sales Department in the United Kingdom on + 44 1276 486455 or in Hong Kong on + 852 3690 2145.



Become part of our 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.

CONTACT US NOW FOR A QUOTATION

Please refer to our Global Health Elite plan premium guides for premiums in either UK Sterling, US Dollars or Euros. Alternatively, visit our web site for an on-line quotation or contact our policy advisers in our United Kingdom or Hong Kong offices.

APPLY NOW FOR YOUR GLOBAL HEALTH ELITE PLAN

Either complete our enclosed application form, download an application form from our web site or apply on-line at www.william-russell.com

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 will then commence upon receipt of your premium.

As soon as your cover commences, we will email or fax you confirmation of your Global Health Elite 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 monthly or annually (with a 5% premium discount) and in the currency of your choice - UK Sterling, US Dollars or Euros.

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 Global Health Elite plan, tell us within the first 30 days of your cover. We will refund you the premium you have paid to us, and cancel your cover from inception, provided you have made no claim.

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

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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 Elite 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.

LIFE AND INCOME PROTECTION PLANS

William Russell also offers you the convenience of being able to arrange your international 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 due to illness or injury.

Corporate Protection

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



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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.