



The life plan for individuals

Just to let you know—you won't find complete information for the life plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the [plan agreement](#), which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise.

Key benefits

Insure your life up to US\$2m

Safeguard your family's future should the worst happen.

Safeguard your family's financial future should you pass away. You'll leave behind a cash lump-sum to help maintain your family's standard of living or to pay off a mortgage or debt.



Early payment for terminal illness

The chance to put your affairs in order while you still can.

We'll pay your cash lump-sum early if you're diagnosed with a terminal illness with a prognosis of less than 12 months, so you can choose how & where to dispense the money.

Cover for death by accident

Double your cover for death or disablement caused by accident.

With the optional accident benefit, your family will receive an additional cash lump-sum if your death is caused by an accident. If you suffer a serious injury in an accident, we'll pay the cash lump-sum directly to you.



International cover

An extra layer of cover for expats.

Unlike similar plans from domestic insurers, our life plans are international. You're covered for life, work & travel abroad.

Why choose a life plan?

No-one likes to think about death, but if your family relies on you financially it's worth considering how much they'd need if you were no longer there. Life insurance helps protect your family's financial future, and it's up to you how much cover you buy.

How the life plan has helped our members living & working abroad

Using the life benefit to protect your family

David, his spouse Julia, and their children are living in Dubai. After a couple of years renting an apartment, David and Julia decide to purchase a family house on the Palm Jumeirah. David is performing well in his job and Julia is earning decent money as a freelancer. Out of the blue, David is diagnosed with an aggressive form of cancer and soon succumbs to the illness. With a life plan from William Russell, David's family would receive a cash lump-sum of up to US\$2m. Julia had been enjoying life in Dubai and her children are settled in good schools, so she could use the payment to secure her family's life abroad, pay off the mortgage on the new house, and set up a university fund for her children.



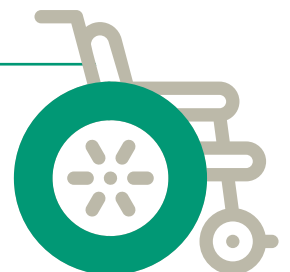
Early payment for terminal illness

On completing her university studies in the UK, Annabel moved to Hong Kong for a graduate placement scheme. She's now been living in the Far East for 15 years and her career is going well. For the past few months, she noticed a persistent cough and a tight chest. Putting it down to pollution, she thinks nothing of it. At a regular health check-up, however, Annabel's doctor suspects something more serious and refers her to a chest specialist and later an oncologist. After a series of tests and examinations, Annabel is diagnosed with mid-stage lung cancer. She is given only 8 months to live. With a life plan from William Russell, she could claim for an early payment of her life benefit due to her terminal illness. She could use the money to re-locate back to the UK and spend time with her retired parents.



Optional accident benefit

Jon is a manager at a hotel resort in South Africa. Jon is involved in a car accident in which he suffers life-changing injuries to his legs. He undergoes surgery but unfortunately he is left permanently disabled. With an optional accident benefit from William Russell, Jon could claim up to €500,000 and use the money to help re-locate to the Netherlands and prepare his home for life with disability.



Applying for the life plan

A life plan is great value for money, with a US\$250k life benefit costing just US\$22 per month for a member aged 30. You can complete your application digitally and there's often no need for a medical examination.

Choose a life benefit

1

You can insure your life for any amount up to US\$2m or £1.5m or €1.7m. This is the amount your beneficiaries would receive should you pass away. The sum you insure cannot exceed 20x your current annual earnings.

Add the optional accident benefit

2

You can increase your cover for death or serious injury by accident up to a sum of US\$500k or £375k or €500k. The accident benefit cannot exceed the life benefit you've chosen.

Choose your beneficiaries

3

A beneficiary is the person(s) who will receive the life benefit and accident benefit should you pass away. It can be anyone important to you: your spouse, children, parents, a close friend, or a business partner.

Complete the digital application form

4

Simply complete the [digital application form](#), which includes a brief declaration of your medical history, and we'll let you know if we need more information.

Medical examinations

5

If you're under age 50, fit & healthy, and you're applying to insure your life for US\$750k or less, we can usually issue your plan within 48 hours. We sometimes request that you complete a medical examination. This can be at a clinic near you, and we'll reimburse the cost once we issue your plan.

Any questions?

Call [+44 1276 486 477](tel:+441276486477) or email sales@william-russell.com.

We're the insurance partner of choice for people living and working abroad.



William Russell

 william-russell.com

William Russell Europe SRL is registered at Place Marcel Broodthaers 8, B-1060 Saint-Gilles, Brussels. Registered in Belgium with the Financial Services & Markets Authority, no. 0731.975.658 RPM, as a limited liability company with share capital of €30,000. Mandated underwriter for AWP Health & Life SA. Legal disclosures. The UK branch of William Russell Europe SRL is registered at William Russell House, The Square, Lightwater, Surrey, GU18 5SS, UK. Deemed authorised and regulated by the Financial Conduct Authority (FCA), reference no. 847808. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the [FCA's website](#).



Income protection for individuals

Just to let you know—you won't find complete information for income protection in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the [plan agreements](#), which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise.

Key benefits

Replacement income

A monthly income if you can't work.

The income plan pays you a replacement income if you're unable to work because of illness or injury for longer than 3 months.



Keeping pace

Your replacement income keeps up with inflation.

The cost of goods and services rises year-on-year. We increase your replacement income payments by 2% compound year-on-year, so you don't lose money in real terms.

Complete recovery

Proportionate benefit to help you return to work.

If you're ready to return to work in a limited capacity, we'll pay you a proportion of your benefit to help offset any temporary reduction in your salary while you're completing your recovery.



International cover

Your plan's always working for you.

Unlike similar plans from domestic insurers, our income plans are international. You're covered for life, work & travel abroad.

Annually renewable

Cover for as long as you're working

The income plan is annually renewable and you can renew until you reach age 65. Once you're on cover, there are no further medical tests or exams—even if your health deteriorates.



Why choose income protection?

It's worth considering how much money you would need to support you and your family if you were no longer able to work. A replacement income can help protect your current lifestyle and make sure you keep up with mortgage payments and other bills, allowing you to focus on your recovery.

How income protection has helped our members living & working abroad

Financial support while you cannot work



Alan works for a chemical engineering firm, and his employer asks him to re-locate permanently to North Africa. Alan thinks that the opportunity is too great to miss, plus the remuneration is very attractive. He decides to take it, moving his wife and two children with him and enrolling them in an international school. A few years after his move, he is diagnosed multiple sclerosis. Soon after, Alan is left unable to continue his employment and, with his particular form of multiple sclerosis, he will never be able to work again. After his employer's sick pay scheme ends, Alan would be left without any income to support his family or pay for his health insurance, which provides the private healthcare on which he relies for treatment of his condition. With income protection from William Russell, Alan would receive a replacement income paid for several years—increasing by 2% compound each year—until his retirement age of 65 or death, whichever is soonest. With the safety net afforded by income protection, Alan can still afford his health insurance, pay the household bills, and support his family—even though he is unable to work.

Financial space to focus on recovery

Samantha moves from Britain to Australia with her two children to take on a new role as an administrator for a sports team. A few months later, she's involved in a road traffic accident and suffers serious injuries to her arms. She undergoes emergency surgery and the doctors say she is unable to return to work for at least 10 months while she completes an extensive rehabilitation programme. With income protection from William Russell, Samantha would start receiving 75% of her pre-disability salary after her 3-month deferment period. It would be enough that Samantha wouldn't have to worry about paying the bills for her and her family. She would be able to focus fully on her recovery, rehabilitation, and spending time with her children.



Applying for income protection

Income protection is great value for money, with a US\$60k income benefit costing just US\$97 for a member aged 30 with a 6-month deferral period. You can complete your application digitally and there's often no need for a medical examination.

Choose an income benefit

1

You can insure up to 75% of your salary up to a maximum of US\$144k or £108k or €144k. This is the replacement income we'll pay you if you're unable to work because of illness or injury.

Choose a deferment period

2

Payment of your replacement income starts after your deferment period. You can choose a deferment period of 3 months or 6 months. Premiums are higher if you choose a 3-month deferment period, as payment of your replacement income will start sooner.

Complete the digital application form

3

Simply complete the [digital application form](#), which includes a brief declaration of your medical history, and we'll review your responses.

Medical examinations

4

If you're under age 50, fit & healthy, and you're applying to insure your income for US\$75k or less, we can usually issue your plan within 48 hours. If we need you to undergo a medical examination, this can be at a clinic near you, and we'll reimburse the cost once we issue your plan.

Any questions?

Call [+44 1276 486 477](tel:+441276486477) or email sales@william-russell.com.

We're the insurance partner of choice for people living and working abroad.



William Russell

 william-russell.com

William Russell Europe SRL is registered at Place Marcel Broodthaers 8, B-1060 Saint-Gilles, Brussels. Registered in Belgium with the Financial Services & Markets Authority, no. 0731.975.658 RPM, as a limited liability company with share capital of €30,000. Mandated underwriter for AWP Health & Life SA. Legal disclosures. The UK branch of William Russell Europe SRL is registered at William Russell House, The Square, Lightwater, Surrey, GU18 5SS, UK. Deemed authorised and regulated by the Financial Conduct Authority (FCA), reference no. 847808. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the [FCA's website](#).