

# GLOBAL PROTECTION PLANS: WHICH COVER SHOULD I TAKE?

**If you're living abroad it's important to make sure that you have financial cover in place for yourself and your family if the worst should happen.**

How would your lifestyle or that of your family be affected if your monthly income was reduced - or disappeared entirely - as the result of an illness or injury?

At times like this, it's important not to be worrying about money and that's where William Russell Global Protection Plans will be able to help. The table below provides a summary of how the plans work and when the benefits would be paid. This will help you choose which options best suit your needs.

	Life	Life & Accident	Income Protection
Cover in most countries worldwide excluding certain politically unstable countries <sup>1</sup>	✓	✓	✓
Multiple options to spread the cost of cover over the year	✓	✓	✓
Cover available in US Dollar, GB Pound, Euro or UAE Dirham	✓	✓	✓
Protection for expatriates of all nationalities	✓	✓	✓
Flexible cover which can be amended as your needs change	✓	✓	✓
Continuous cover renewable up to age 65 with no additional medical requirements <sup>2</sup>	✓	✓	✓
Option to continue to renew upon return to home country <sup>3</sup>	✓	✓	✓
Limited cover available if not actively at work	✓	✓	✗
Financial security for your family in the event of your death while covered by the plan (subject to plan terms)	✓	✓	✗
Lump sum benefit available in addition to the Life cover benefit if death is the result of an accident	✗	✓	✗
Lump sum benefit if seriously injured as the result of an accident	✗	✓	✗
Ongoing monthly benefit payments if unable to work due to illness or injury <sup>4</sup>	✗	✗	✓
<b>Annual premiums from :</b>	<b>\$27 / £17 / €27 (per month)</b>		

**KEY:**

- 1 Certain countries are unable to be covered by our underwriters
- 2 Once cover is in force plans will continue to renew to age 65 with no additional medical information unless an increase in benefit is applied for.
- 3 Provided that local laws in your home country permit you to do so and provided that we are permitted to offer cover in that country.
- 4 Minimum waiting period 3 months

**PLEASE NOTE:** William Russell Limited only offers products on behalf of one insurer. We can provide you with information about the products that we offer, but we cannot provide you with any advice regarding the suitability of these products for your personal circumstances.

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### PROTECTING YOU WORLDWIDE

The Global Protection plans provide you with peace-of-mind for the future. The flexibility of the plans allows you to choose the cover that you need.

As an international policy you can rely on your cover at home and when travelling.

**Contact us to find out more about our plans or talk to your broker who can help you choose the cover that best fits your needs.**

### USEFUL DOCUMENTS

For more information about our Global Protection plans, download:

[www.william-russell.com/useful-documents](http://www.william-russell.com/useful-documents)

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