



GLOBAL HEALTH ESSENTIAL

Global Health Essential is designed specifically to provide low-cost cover for companies in Eastern Europe,* Russia, Africa, the Middle East, Asia Pacific,* the Indian sub-continent, and Latin America.



VALUE-FOR-MONEY COVER

If you are working on a budget, our Global Health Essential plans offer excellent value-for-money by encouraging your employees to use hospitals which offer semi-private room accommodation, and by prohibiting or restricting cover in countries where the cost of health care is high.

The Essential Care and Essential Care Plus plans take care of all the expensive health care costs such as hospitalisation and emergency medical evacuation to provide a fundamental safety-net for your expatriate employees.

Our Global Health Essential plans offer:

- ✓ Comprehensive in-patient cover
- ✓ Out-patient cover under Essential Care Plus
- ✓ Optional routine maternity and dental benefits
- ✓ Optional cover for travel and personal accident
- ✓ 24/7 emergency medical assistance
- ✓ Highly competitive premiums
- ✓ Favourable underwriting terms
- ✓ Outstanding service from offices in the UK and Malaysia, and from Dubai Insurance Company in Dubai

*COVER RESTRICTIONS & EXCLUSIONS

Cover is restricted to \$50,000 of accident and emergency cover during trips to EU countries – including Eastern European member countries, Australia, New Zealand, Bali, China, Hong Kong, Japan, Macau, Singapore and Taiwan. No cover at all is provided in the United States of America, Canada, and the Caribbean.

SIMPLE AND QUICK TO SET UP

The last thing you need is complicated and time-consuming paperwork. That's why we have made the application process simple, straightforward and above all fast, with a choice of underwriting options for your convenience.

Cover is offered on the basis of either full medical underwriting, a 2 year moratorium, continued personal medical exclusions, or medical history disregarded with no exclusion for pre-existing conditions. See our 'Underwriting options' insert for additional details.

For more information and a quotation, contact your broker or one of our sales advisers in the UK or Malaysia, or call Dubai Insurance Company.

GLOBAL HEALTH ELITE

Comprehensive world-wide cover

If you have more extensive cover requirements, our Global Health Elite plans offer a wider range of benefits, and international cover with the choice to buy cover for the USA, and the freedom to have treatment in countries that are restricted by the Global Health Essential plans.

For more information, see our Corporate Global Protection brochure or www.william-russell.com.

| PLAN | GLOBAL HEALTH ESSENTIAL | |
|--|--|---------------------------------------|
| | Essential Care | Essential Care Plus |
| AREA OF COVER | Full cover in 184 countries | |
| RESTRICTED COUNTRIES | \$50,000 of accident and emergency cover during trips to Europe, Australia, New Zealand, Orchid countries ¹ | |
| EXCLUDED COUNTRIES | USA, Canada, Caribbean | |
| CURRENCY OPTIONS | US dollars, UAE dirhams | |
| STANDARD EXCESS APPLIED PER CLAIM (More excess options available) | Nil | \$50 ² |
| ANNUAL LIMIT | \$200,000 or AED 734,000 | \$300,000 or AED 1,101,000 |
| IN-PATIENT & DAY-PATIENT TREATMENT | | |
| Semi-private hospital accommodation | 100% refund | 100% refund |
| Private hospital accommodation Per day | \$120 or AED 441 | \$150 or AED 551 |
| Specialist treatment, tests and surgery | 100% refund | 100% refund |
| Parent accommodation | 100% refund | 100% refund |
| Organ and bone marrow transplant | 100% refund | 100% refund |
| Hospice and palliative care Life-time limit | \$15,000 or AED 55,050 | \$25,000 or AED 91,750 |
| Road ambulance | \$1,200 or AED 4,404 | \$1,600 or AED 5,872 |
| OUT-PATIENT TREATMENT (Up to sub limit) | | |
| Annual out-patient treatment sub limit | \$1,000 or AED 3,670 | \$5,000 or AED 18,350 |
| Emergency ward treatment | Not covered | 100% refund within sub limit |
| Out-patient surgical procedure | 100% refund within sub limit | 100% refund within sub limit |
| GP and specialist consultations, treatment, tests and prescribed drugs | 100% refund within sub limit for post-hospital treatment only | 100% refund within sub limit |
| Physiotherapy | \$250 or AED 918 within sub limit Post-hospital treatment only | \$250 or AED 918 within sub limit |
| TREATMENT FOR CANCER | | |
| In-patient and day-patient treatment, radiotherapy and chemotherapy | 100% refund | 100% refund |
| Out-patient follow-up consultations and tests | 100% refund to a maximum of one year | 100% refund to a maximum of two years |
| MATERNITY CARE | | |
| ¹² In-patient complications of pregnancy | Not covered | \$5,000 or AED 18,350 |
| DENTAL CARE | | |
| Emergency in-patient dental treatment for accidental injury (Within 15 days of accident) | \$2,500 or AED 9,175 | \$5,000 or AED 18,350 |
| EMERGENCY EVACUATION | | |
| Emergency evacuation | 100% refund | 100% refund |
| Economy return airfare to country of residence | 100% refund | 100% refund |
| Economy transport expenses of a companion | 100% refund | 100% refund |
| Repatriation or burial of mortal remains | \$5,000 or AED 18,350 | \$10,000 or AED 36,700 |

KEY: ¹² Available after 12 months continuous cover.

POST-HOSPITAL TREATMENT (ESSENTIAL CARE)

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

¹ Orchid countries include Bali, China, Hong Kong, Japan, Macau, Singapore and Taiwan.

² In the United Arab Emirates, the standard excess is \$15/AED 55

IMPORTANT NOTE

All benefits are per insured person per annum unless otherwise stated. Please refer to the Global Health Essential plan agreement for a full description of the cover provided.

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