

GLOBAL HEALTH ESSENTIAL

Global Health Essential underwritten premiums

Effective from 1st January 2010

Affordable security
for the whole family

Highly-competitive child
rates, with further discounts
of up to 50%

AREA OF COVER

Full cover in over 180 countries around the world. Restricted to \$50,000 of accident and emergency cover during trips to Europe, 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.

US DOLLARS

AGE	MONTHLY PREMIUMS		ANNUAL PREMIUMS	
	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess
1 st Child	\$38.57	\$50.35	\$440.75	\$575.42
2 nd Child	\$28.92	\$37.76	\$330.56	\$431.57
3 rd Child +	\$19.28	\$25.17	\$220.37	\$287.71
18 - 24	\$58.43	\$89.99	\$667.80	\$1,028.41
25 - 29	\$63.11	\$98.85	\$721.22	\$1,129.70
30 - 34	\$74.40	\$107.03	\$850.33	\$1,223.19
35 - 39	\$79.08	\$115.99	\$903.76	\$1,325.58
40 - 44	\$99.72	\$138.68	\$1,139.71	\$1,584.91
45 - 49	\$120.08	\$166.92	\$1,372.33	\$1,907.68
50 - 54	\$154.65	\$211.72	\$1,767.44	\$2,419.66
55 - 59	\$189.91	\$259.83	\$2,170.35	\$2,969.48
60 - 64	\$237.33	\$324.40	\$2,712.38	\$3,707.40
65 - 69*	\$302.68	\$413.60	\$3,459.20	\$4,726.91
70 - 74*	\$388.38	\$574.98	\$4,438.64	\$6,571.15
75 - 79*	\$491.13	\$724.86	\$5,612.86	\$8,284.06

UAE DIRHAMS

AGE	ANNUAL PREMIUMS	
	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS AED 185 excess
1 st Child	AED 1,619.42	AED 2,112.47
2 nd Child	AED 1,214.56	AED 1,584.36
3 rd Child +	AED 809.71	AED 1,056.24
18 - 24	AED 2,450.83	AED 3,775.30
25 - 29	AED 2,645.60	AED 4,148.15
30 - 34	AED 3,121.97	AED 4,489.84
35 - 39	AED 3,316.74	AED 4,867.15
40 - 44	AED 4,182.65	AED 5,815.43
45 - 49	AED 5,035.21	AED 7,000.77
50 - 54	AED 6,486.56	AED 8,880.63
55 - 59	AED 7,966.85	AED 10,898.50
60 - 64	AED 9,954.67	AED 13,604.20
65 - 69*	AED 12,694.88	AED 17,349.44
70 - 74*	AED 16,288.76	AED 24,116.48
75 - 79*	AED 20,601.63	AED 30,403.82

Please Note

These rates apply to Global Health Essential plans inception or renewed from 1st January 2010. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

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

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YOUR EXCESS OPTIONS

Excess-free claims

If you are applying for Essential Care Plus, you can have a **nil excess** by paying a 20% premium surcharge.

Save with a higher excess option

Save 20% when you take a \$1,000 excess on Essential Care Plus (10% on Essential Care).

Save 30% when you take a \$2,500 excess on Essential Care Plus (20% on Essential Care).

Get a Quick Quote online to view even healthier savings with higher excess options.

ADD OUR OPTIONAL PLANS

Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just \$9.10 per month**.

GLOBAL TRAVEL PREMIUMS

Monthly	Annual
\$9.10	\$104

Plus, valuable financial protection

And from **just \$9.45 per month**, the Global Accident plan pays a cash lump sum if you die or are seriously injured as the result of an accident.

GLOBAL ACCIDENT PREMIUMS

Amount of cover	Monthly	Annual
\$75,000	\$9.45	\$108
\$150,000	\$18.90	\$216
\$225,000	\$28.35	\$324
\$300,000	\$37.80	\$432
\$375,000	\$47.25	\$540

Moratorium underwriting also available
Get a Quick Quote
www.william-russell.com

PLAN MEMBERS IN THE UAE

In the United Arab Emirates, the Global Health plans are underwritten by Dubai Insurance Company and administered by William Russell.



WILLIAM RUSSELL
Peace of mind wherever you are