

**GLOBAL HEALTH ESSENTIAL PLAN POLICY SUMMARY**

Some important facts about your health insurance policy are summarised below. This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the Global Health Essential plan agreement and on your Certificate of Insurance. It is important that you read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

The Insurer

The insurer of your Global Health plan is as stated on your Certificate of Insurance.

The Administrator

Your Global Health Essential plan is administered by William Russell Limited. William Russell Limited is authorised and regulated by the UK Financial Services Authority.

Type of policy

Your policy provides cover for necessary medical treatment of acute medical conditions covered by your plan.

Significant features and benefits

The extent of the cover provided is detailed in the Global Health Essential plan agreement subject to:

- any limitations contained in your Certificate of Insurance,
- the overall limit of cover for the plan you have chosen,
- the limits specified for particular benefits within the plan you have chosen
- treatment being received within your area of cover as specified on your Certificate of Insurance.

The plan you have chosen is stated on your Certificate of Insurance.

The Essential Care plan policy covers:

- In-patient and day-patient treatment in a SEMI-PRIVATE room that has been authorised by us, along with parent accommodation whilst a child is in hospital,
- Out-patient treatment when it relates to in-patient treatment covered by your plan and received within the 90 day period following discharge from hospital,
- Oncology treatment received as an in-patient or day-patient, and follow-up consultations and tests received as an out-patient for a period of one year from the later of the date of surgery or the completion of chemotherapy or radiotherapy
- Emergency in-patient dental treatment following an accident and received within 15 days of the accident,
- Palliative treatment and/or treatment received in a Hospice,
- Emergency evacuation service and the travelling expenses of a companion,
- Repatriation service on death if you die outside your Home Country.

The Essential Care Plus plan policy covers

- In-patient and day-patient treatment in a SEMI-PRIVATE room that has been authorised by us, along with parent accommodation whilst a child is in hospital,
- Out-patient treatment,
- Oncology treatment received as an in-patient or day-patient, and follow-up consultations and tests received as an out-patient for a period of two years from the later of the date of surgery or the completion of chemotherapy or radiotherapy
- Complications of pregnancy after 12 months continuous cover,
- Emergency in-patient dental treatment following an accident and received within 15 days of the accident,
- Palliative treatment and/or treatment received in a Hospice,
- Emergency evacuation service and the travelling expenses of a companion,
- Repatriation service on death if you die outside your Home Country.

Significant and unusual exclusions or limitations

The following are excluded from cover under your policy:

- Pre-existing conditions,
- Addictive conditions/disorders and alcohol, drug and solvent abuse,
- Birth control, infertility, assisted reproduction, sexual problems and sex changes,
- Birth defects and congenital conditions,
- Chemical, biological or nuclear contamination, or active participation in war and terrorism,
- Chronic conditions,
- Convalescence and rehabilitation,
- Cosmetic surgery,
- Dental treatment,
- Eating disorders and weight-related conditions,
- Experimental drugs and treatments,
- Foetal surgery, infertility and assisted reproduction,
- Hearing,
- HIV/Aids,
- Long-term kidney dialysis,
- Nasal septum deviation,
- Organ transplant (except as stated under the organ transplant benefit and up to the stated limit),
- Pregnancy (although there is limited cover for complications of pregnancy after 12 months continuous cover under the Essential Care plus plan),
- Illness or injury caused by professional sports and racing,
- Psychiatric conditions,
- Routine preventive health checks and vaccinations,
- Sexually transmitted diseases,
- Self-inflicted injuries, suicide and/or wilful exposure to needless danger,
- Sleep disorders,
- Surgical or medical appliances and equipment,
- Treatment associated with any bodily change such as the menopause, puberty or ageing,
- Treatment by a family member,

A full list of exclusions is contained in the Global Health Essential plan agreement.

Duration of the policy

Your cover will remain in force for a period of 12 months provided you maintain your premium payments in accordance with the Global Health Essential plan agreement. Your cover may be renewed each year with our agreement. Premiums are age-related and will increase as you get older. We review our premiums annually. The current premium rates are not guaranteed for the duration of your plan.

Right of Cancellation

You have a right to cancel during the first 30 days of the policy, provided that you confirm this to us in writing and have not made a claim. We will refund the premium you have paid to us.

Claims

Please call +44 1276 486455 or our 24-hour emergency number +44 1243 621155 or e-mail us on claims@william-russell.com More information about making a claim can be found in the Global Health ESSENTIAL plan Agreement.

Complaints

Any complaints about William Russell Ltd. should be addressed to the Managing Director, William Russell Limited, William Russell House, The Square, Lightwater, Surrey GU18 5SS, UK. If you are not satisfied with our response to your complaint, you may be entitled to refer it to the Financial Ombudsman Service. However, if your complaint relates to the claims handling services that we provide for the insurers, the Financial Ombudsman Service will not be able to consider your complaint. You may submit a complaint to the insurers we act for. We will provide you with further details upon receipt of your complaint.

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