



## 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,
- 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 an out-patient,
- Emergency in-patient dental treatment following an accident and received within 15 days of the accident,
- Emergency evacuation costs and the travelling expenses of a companion,
- Repatriation on death if you die outside your Home Country.
- Palliative treatment received in a Hospice.

### The Essential Care Plus plan policy covers

- In-patient and day-patient treatment in a SEMI-PRIVATE room that has been authorised by us,
- Out-patient treatment,
- Oncology treatment received as an in-patient or an out-patient,
- Emergency in-patient dental treatment following an accident and received within 15 days of the accident,
- Emergency evacuation costs and the travelling expenses of a companion,
- Repatriation on death if you die outside your Home Country.
- Palliative treatment received in a Hospice.

### 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,
- Chronic conditions,
- Convalescence and rehabilitation,
- Cosmetic surgery,
- Dental treatment,
- HIV Aids,
- Long-term kidney dialysis,
- Pregnancy (although there is limited cover for certain 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,
- Active participation in war and terrorism.

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](mailto: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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