



WILLIAM RUSSELL

Peace of mind wherever you are



INDIVIDUAL PLAN AGREEMENT

For all Global Health Essential plan clients whose period of cover starts on or after **1st January 2010**

GLOBAL HEALTH ESSENTIAL

YOUR INDIVIDUAL PLAN AGREEMENT



Thank you for choosing a Global Health Essential plan

We want to provide you with an insurance plan you can rely on, so it is important that you fully understand the scope of the cover we provide. In this plan agreement we explain what is – and what is not – covered by your Global Health Essential plan.

This agreement also contains important information about how to make a claim and what to do in an emergency.

Please spend time looking through your agreement to ensure that the cover we are providing meets your requirements.

PRE-AUTHORISATION OF IN-PATIENT AND DAY-PATIENT TREATMENT

It is a condition of the Global Health Essential **plan** agreement that **we** only pay for **in-patient** or **day-patient hospital treatment** costs that have been authorised by **us** in advance. By in advance, we mean BEFORE **you** have been admitted to **hospital**.

As soon as **you** know **you** need to be admitted to **hospital you** must contact **us** for pre-authorisation. If it is a medical emergency that occurs outside UK and Malaysian working hours, **you** must contact the **Assistance Service** on + 44 1243 621155. Full instructions about this procedure are stated on **your** Global Health Membership Card.

If you do not contact us in advance, we reserve the right to decline your claim, or to pay only 80% of the eligible in-patient benefits. In the case of an emergency, where it is not reasonably possible for you to contact us in advance, you must contact us within 72 hours to ensure that no payment penalty will apply to your claim.

Upon receipt of **your** call **we**, or the **Assistance Service**, will, when appropriate, authorise the proposed **treatment** and issue any necessary guarantee to the **hospital** and make arrangements to settle **your hospital bill** direct. In respect of **in-patient** and **day-patient treatment you** are entitled to be treated in a semi-private room only.

WILLIAM RUSSELL LIMITED

William Russell Limited is the administrator of **your** Global Health Elite plan. William Russell Limited is authorised and regulated by the UK Financial Services Authority.

The insurers of **your** Global Health Elite plan are as stated on **your** Certificate of Insurance.

30-DAY MONEY BACK GUARANTEE

If **you** are not entirely satisfied with the terms of **your** cover and the extent of the benefits provided, **we** will refund the premium **you** have paid to **us** and cancel **your** cover from inception, provided that **you** confirm to **us** in writing **your** wish to cancel within the first 30 days of **your** cover, and subject to **your** having made no claim.

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1. THE GLOBAL HEALTH ESSENTIAL PLAN AGREEMENT

This **agreement** together with **your application form**, and **your certificate of insurance** make up the contract between **you** and **us**.

The terms of this **agreement** apply to **you** and to all of **your** dependants as stated in the **schedule of insured persons** on **your certificate of insurance**.

Bold words

Words written in **bold type** have a specific meaning relevant to this **agreement**. Such words are defined within the definitions section of this **agreement**.

The purpose of your plan

Insurance policies provide cover against an unexpected event happening after the start of **your** policy, i.e **your date of entry**. With health insurance this means cover for the cost of private medical **treatment** for unforeseen medical conditions first manifesting themselves after **your date of entry**.

Your plan is not intended to cover conditions which **you** already have before **your date of entry**, or which are related to conditions **you** have had before **your date of entry**. These are called **pre-existing conditions** and **related conditions**.

Your obligation to disclose all facts relating to your own, and to your dependants' medical history

We rely on the information **you** supply to **us** in **your application form** when **we** decide whether or not to accept **your** application, and whether or not **we** need to apply **special terms**.

Special terms are exclusions or conditions that **we** may apply to **your** cover on joining the Global Health plan, or on transfer to another Global Health plan or **area of cover**.

We may accept **your** application with or without **special terms**, or **we** may refuse to accept **your** application at **our** sole and complete discretion and without being required to give any reason for **our** decision.

If **you** submit a **claim** for the **treatment** of any **pre-existing condition** or **related medical condition** which **you** omitted to tell **us** about on **your application form**, or **you** omitted to tell **us** everything about, **we** will refuse to pay that **claim**.

If **your application form** omits facts or contains materially incorrect or incomplete facts, **we** have the right to declare **your** Global Health plan void. Alternatively **we** may impose **special terms** on **your** particular **plan** which will apply from **your date of entry**.

Please therefore take the greatest care to ensure that not only is **your application form** completed fully and accurately, but also that **you** have not withheld any facts which may have some effect on the terms upon which **we** accept **your** application for cover.

If after completing, signing and dating **your application form** any changes occur in the facts **you** have given **us**, such as a change in **your** state of health or in the state of health of any of **your** dependants, **you** must tell **us** in writing about the change, and **we** reserve the right to decline to accept **your** application or to accept **your** application with **special terms**.

Completing your Global Health Essential application form

Your completed, signed and dated **application form** is an integral and crucial part of **your** Global Health plan **agreement** with **us** and the cover **we** provide.

When **you** apply for cover under the Global Health plan **you** must ensure that **your application form** has been fairly, fully and accurately completed, and that **you** have made a full disclosure of all the facts relating to **your** health and to the health of all **your** dependants for whom cover is required.

Once **your** Global Health Essential application has been submitted to **us** it will become **our** property and cannot be returned.

THE COVER PROVIDED BY YOUR GLOBAL HEALTH ESSENTIAL PLAN

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Your Global Health plan will not cover medical conditions, or any **related conditions** for which symptoms have appeared prior to the commencement of cover, irrespective of whether any medical **treatment** or advice was sought. If **you** or any of **your** dependants are suffering from any symptoms at the time of making **your** application **you** must declare these. **We** will not pay benefit for any medical **treatment** subsequently required to investigate or treat any condition relating to symptoms suffered prior to joining the Global Health plan.

Pre-existing conditions and related conditions

The Global Health plans do not cover the **treatment** of **pre-existing conditions** and **related conditions**.

A **pre-existing condition** means any disease, illness or injury for which:

1. **You** have received medication, advice or **treatment**; or
2. **You** have experienced symptoms;

whether the condition has been diagnosed or not at the time of **your date of entry** to the Global Health plan.

A **related condition** is any disease, illness or injury that is caused by a **pre-existing condition** or results from the same underlying cause as a **pre-existing condition**.

Age limits

You must be under 65 years of age at the commencement date of **your** Global Health plan.

Applying for cover for your dependants

You may apply for cover on behalf of **your** spouse or partner, (provided they are under 65 years of age), and/or on behalf of **your** unmarried children provided they are aged less than 18 years old, or less than 25 years old if in continuous full-time education. **We** reserve the right to request and receive proof of a dependent child being in full-time education. If **you** apply to add **your** spouse or partner and/or dependent children after **your date of entry**, **you** must complete a new **application form** on their behalf.

Commencement of your cover

Your Global Health plan cover will commence from the **date of entry** stated on **your certificate of insurance**. **We** will not commence **your** cover until **we** have accepted **your application** and until **we** have received payment of **your** full annual or monthly **premium**.

2. THE COVER PROVIDED BY YOUR GLOBAL HEALTH ESSENTIAL PLAN

Your Global Health Essential plan insures **you** against the cost of the necessary, **recognised medical treatment** of **acute conditions** covered by **your plan** and received during **your period of cover**.

An **acute condition** means a disease, injury or illness that is likely to respond quickly to **treatment**, which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

Cover for chronic conditions

Your Global Health Essential plan covers **treatment** of an **acute** exacerbation of a **chronic condition**.

However, **you** are not covered for the cost of **treatment** that is aimed at maintaining or controlling a **chronic condition**.

Reasonable and customary charges

We will only pay **reasonable and customary** charges. **Reasonable and customary** means the charge that would typically made for **your treatment** by medical service providers in the country in which **you** receive **your treatment**. If the cost of

your treatment is more than the charge that would typically be made by medical service providers, in the country in which **you** receive **your treatment**, **we** will only pay up to the amount which is typically charged in that country. In the event of a dispute, we will identify the amount typically charged for **your treatment** by medical service providers in the country in which **you** receive it, by obtaining three quotations and taking a mean average of these three quotations.

Medically necessary and medically supervised treatment

We will only pay for **treatment** received during **your period of cover** that is **medically necessary** and supervised by a **medical doctor**. By **medically necessary** **we** mean **treatment** that is medically appropriate and necessary to treat a condition that is covered under the terms and conditions of this **agreement**, and which is consistent with UK medical practice and guidelines regarding its type, frequency and duration. The UK guidelines used for the purpose will be those published by the National Institute for Health and Clinical Excellence in the UK.

We will only pay for **treatment** carried out by a qualified **medical doctor** or qualified **medical practitioner** to whom **you** have been referred by a **medical doctor**.

The benefits provided by each Global Health Essential plan

The following **Table of Benefits** sets out the cover provided by each Global Health Essential plan. Global Health Essential offers two levels of cover - the Essential Care plan and the Essential Care Plus plan. The plan **you** have bought is as stated on **your certificate of insurance**. Please familiarise yourself with the benefits that apply to **your plan**. **We** will pay only for the benefits stated in the **Table of Benefits** of the Global Health Essential plan **you** have bought. If **you** incur costs for benefits not covered by the Global Health Essential plan **you** have bought, **you** will have to pay these costs yourself. The maximum amount **we** will pay for certain benefits is limited. If **you** incur costs in excess of the limits stated in the **Table of Benefits** of the Global Health Essential plan **you** have bought **you** will have to pay the difference.

Where the term **full refund** appears, please note that this is subject to the charges being **reasonable and customary** which means that if the cost of **your treatment** is more than **we** would reasonably have expected to pay in the country where **you** are being treated, for the **treatment you** have received, **we** will only pay the amount which is customarily charged in that country and **you** will have to pay the rest. **Full refund** also means **full refund** subject to any annual and/or life-time limits.

There are life-time limits on the amount **you** can **claim** in respect of the **hospice** care benefit. This means that the life time limit is the maximum amount **we** will pay in respect of that particular benefit during **your** life-time. If **your** cover ceases for any reason, **your** entitlement to benefit ceases from the date on which **your** cover ceases. **Claims you** make from any life-time limit are subject to the overall annual **plan** limit for the **plan you** are insured by.

Your plan's benefits and the explanatory notes show which **treatment** costs and benefits **you** are covered for, subject always to the terms, conditions, definitions and exclusions stated in this **agreement** and on **your certificate of insurance**.

All the benefit limits in the following **Table of Benefits** and the explanatory notes are set out in United States dollars and UAE dirhams. The currency in which **you** pay **us your premiums** is the currency that applies to **your** cover. For example, if **you** pay **us your premiums** in dirhams, the dirham benefit limits will apply.

Semi-private room restriction

If **you** are admitted to **hospital** for a condition that is covered by **your plan you** are entitled to receive **your treatment** in a semi-private room only.

If **you** are covered by the Essential Care plan and **you** have **your treatment** in a private room, **we** will pay up to a maximum of \$120 or AED 441 per day towards **your hospital** accommodation charges.

If **you** are covered by the Essential Care Plus plan and **you** have **your treatment** in a private room, **we** will pay up to a maximum of \$150 or AED 551 per day towards **your hospital** accommodation charges.

TABLE OF BENEFITS

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	ESSENTIAL CARE	ESSENTIAL CARE PLUS
Total annual Benefit limit per insured person		
This is the overall maximum limit to the amount that you can claim during any one period of cover .	\$200,000 or AED 734,000	\$300,000 or AED 1,101,000
IN-PATIENT& DAY-PATIENT BENEFITS		
In-patient and day-patient treatment when it is medically necessary for you to occupy a hospital bed to receive treatment which is covered by your plan . We pay for hospital accommodation charges, surgeons', anaesthetists' and doctors' fees, nursing care, drugs and surgical dressings, theatre charges and intensive care, pathology, X-Rays, scans, oncology, diagnostic tests and physiotherapy. The hospital accommodation charges we pay are limited to the hospital's charge for a standard semi-private room. We do not pay for personal items such as telephone calls, newspapers, and guest meals. We will only pay hospital charges for the period that it is medically necessary for you to stay in hospital .	Full refund of cost that have been authorised in advance by William Russell Limited or the Assistance Service. When treatment is received in a private room, we will pay up to \$120 or AED 441 per day towards the cost of the daily accommodation charge.	Full refund of cost that have been authorised in advance by William Russell Limited or the Assistance Service. When treatment is received in a private room, we will pay up to \$150 or AED 551 per day towards the cost of the daily accommodation charge.
Emergency in-patient dental treatment This means emergency dental treatment required to restore sound, natural teeth following an accident which necessitates your admission to hospital for at least one night. The dental treatment must be received within 15 days of the accident .	Up to \$2,500 or AED 9,175 per period of cover	Up to \$5,000 or AED 18,350 per period of cover
Parent accommodation whilst a child is in hospital When a child under 18 years of age receives treatment that is covered by their plan the hospital accommodation costs of one parent will also be covered provided the parent is also covered by a Global Health plan.	Full refund	Full refund
HOSPICE CARE		
We will pay towards the palliative care of a medical condition up to the following life-time limits:	Up to \$15,000 or AED 55,050 Life-time limit	Up to \$25,000 or AED 91,750 Life-time limit

	ESSENTIAL CARE	ESSENTIAL CARE PLUS
<p>ORGAN AND BONE MARROW TRANSPLANTS</p> <p>Heart, Kidney, Liver, Lung, Heart and lung, and bone marrow only</p> <p>We will pay for the cost of a heart, kidney, liver, lung, heart and lung or bone marrow transplant including all costs incurred whilst hospitalised, and all related out-patient treatment required prior to and after the transplant. We do not cover any costs associated with the acquisition of the organ, or any of the donor's costs. We only pay for transplants carried out in internationally accredited institutions by accredited surgeons and where the organ procurement is in accordance with WHO guidelines.</p>	Full refund	Full refund
<p>PREGNANCY BENEFIT</p> <p>Complications of pregnancy</p> <p>After you have been covered by the Essential Care Plus plan for a continuous period of 12 months we will cover in-patient treatment necessary as a direct result of a complication of pregnancy. There is no cover for treatment received within the first 12 months of your plan.</p> <p>NB: No cover is provided for an emergency caesarean section.</p>	Not covered	Up to \$5,000 or AED 18,350 per period of cover
<p>ONCOLOGY</p> <p>We will pay for:</p> <ul style="list-style-type: none"> - Oncology (i.e. any treatment for cancer) required on an in-patient or day-patient basis, - Radiotherapy, and - Chemotherapy. <p>Out-patient follow up consultations and tests</p> <p>We will pay for medically necessary follow up consultations and tests received for cancer within your period of cover, and within the maximum period specified by your plan. All costs must be authorised in advance by William Russell Limited.</p>	<p>Full refund in respect of all eligible costs that have been authorised in advance by William Russell Limited</p>	<p>Full refund in respect of all eligible costs that have been authorised in advance by William Russell Limited</p>
	<p>Full refund for a maximum period of one year from the later of:</p> <ul style="list-style-type: none"> - the date of surgery, or - the completion of chemotherapy or radiotherapy 	<p>Full refund for a maximum period of two years from the later of:</p> <ul style="list-style-type: none"> - the date of surgery, or - the completion of chemotherapy or radiotherapy

*Post hospital treatment is **medically necessary** follow-up **specialist** consultations, diagnostic tests and/or **treatment** required on an **out-patient** basis on the advice of **your specialist**, following **in-patient** or **day-patient** surgery covered by **your plan** and received within the 90 day period following the date you are discharged from **hospital**.

TABLE OF BENEFITS

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	ESSENTIAL CARE	ESSENTIAL CARE PLUS
ROAD AMBULANCE CHARGES		
We will pay for the cost of a private road ambulance if you need in-patient or day-patient treatment for which you are covered by your plan and it is medically necessary for you to travel to the hospital by local road ambulance.	Up to \$1,200 or AED 4,404 per period of cover	Up to \$1,600 or AED 5,872 per period of cover
OUT-PATIENT TREATMENT		
Total annual benefit limit per insured person for all out-patient treatment	\$1,000 or AED 3,670	\$5,000 or AED 18,350
Emergency ward treatment Emergency treatment received at a hospital when it is not necessary for you to be admitted as an in-patient or day-patient .	Not covered	Full refund
Out-patient surgical procedure	Full refund	Full refund
GP and specialist consultations , prescribed drugs and dressings, pathology, scans, radiology and diagnostic tests received as an out-patient .		
Advanced Diagnostic Tests MRI, CAT and PET scans. NB. We will only pay for PET scans performed on the advice of a specialist .	Full refund for post hospital treatment*	Full refund
Physiotherapy We will pay for treatment by a fully qualified and registered physiotherapist only when you have been referred for treatment by a medical doctor . The medical doctor's referral letter will be required. The referral letter is only valid for the same or related condition for a period of three months from the date that the letter was issued. We will pay for a maximum of TEN sessions per claim . After ten sessions of physiotherapy treatment has been administered we will only pay for further sessions relating to the same condition if they have been authorised in advance by us . A further specialist's report will be required after each 10th session. We will not pay more than the benefit limit stated opposite, regardless of the number of physiotherapy sessions received, or the number of conditions treated. If your condition becomes chronic and ongoing physiotherapy is aimed at maintaining, rather than curing it, no further payments will be made.	Up to \$250 or AED 918 per period of cover for post-hospital treatment* only	Up to \$250 or AED 918 per period of cover

	ESSENTIAL CARE	ESSENTIAL CARE PLUS
<p>EMERGENCY EVACUATION BENEFIT</p> <p>Emergency evacuation If you, or any child covered by the Newborn benefit within the first 28 days of life, have a life-threatening condition covered by your plan which requires immediate in-patient treatment that cannot be adequately provided locally, the Service will arrange for you to be moved by air and/or by surface transportation, to the nearest hospital within your area of cover where appropriate medical treatment is available. The Service retains the absolute right to decide whether your medical condition is life-threatening, whether or not the treatment could be adequately provided locally, where you are evacuated to and the means and method of the evacuation. We will only pay for your evacuation if all the arrangements have been authorised and made by the Assistance Service. We do not pay for any other costs related to your evacuation such as hotel accommodation charges. We do not pay for evacuations from offshore installations such as oil rigs, or from any type of sea going vessel such as a ship, ferry or yacht.</p>	<p>Full refund of costs that have been authorised in advance by the Assistance Service</p>	<p>Full refund of costs that have been authorised in advance by the Assistance Service</p>
<p>Return airfare We will also pay for your economy return airfare for you to return to your country of residence following an emergency evacuation covered by your plan.</p>	<p>Full refund</p>	<p>Full refund</p>
<p>Travelling expenses of a companion We will also pay for the transportation costs of another person to accompany you on an emergency evacuation provided the Assistance Service has also authorised this in advance. We will also pay for their economy airfare back to your country of residence.</p>	<p>Full refund</p>	<p>Full refund</p>
<p>Repatriation or burial of mortal remains If you die as the result of a condition that is covered by your plan whilst you are outside your home country we will pay for you to be buried or cremated at the place where you died, or we will pay for the Assistance Service to transport your body or ashes to your home country or country of residence. We will only pay for costs that have been authorised in advance by the Assistance Service. We do not pay for the costs of a religious practitioner. There is no cover if you die in your home country. We do not pay for the costs of autopsies.</p>	<p>Up to \$5,000 or AED 18,350</p>	<p>Up to \$10,000 or AED 36,700</p>



YOUR AREA OF COVER

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Plan limits

The limits shown above are the maximum amounts **we** will pay after the application of any excess and co-insurance.

The excess

The **excess** shown on **your certificate of insurance** is the amount **you** will have to pay towards the cost of **your treatment**.

Your excess is applied to each **claim you** submit. A **claim** is defined as a course of **treatment** for a specific illness, injury, medical condition, dental condition or pregnancy.

How excesses and limits work together

If **your** policy has an **excess** and the benefit **you** are claiming for has limits, **we** will apply the **excess** first, then the limit.

Post-hospital treatment

Post hospital treatment is **medically necessary** follow-up consultations, tests and/or **treatment** required on an **out-patient** basis following **in-patient** or **day-patient** surgery covered by **your plan** and received within the 90 day period following the date **you** are discharged from **hospital**.

3. YOUR AREA OF COVER

Cover is provided world-wide with the following exceptions and restrictions:

Excluded countries

No cover at all is provided in any of the following countries and regions:

The United States of America, Canada, all Caribbean countries and islands

Restricted countries

Cover is restricted in the following countries and regions:

All countries within the European Union, Andorra, Cyprus, Gibraltar, Greenland, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland

Australia, China, Hong Kong, Japan, Macau, New Zealand, Singapore, Taiwan

By restricted **we** mean **accident and emergency treatment you** receive whilst on a **temporary trip** to one of the countries or regions stated above.

A **temporary trip** is a trip **you** take to a restricted country or region, for business or pleasure, of not more than 90 days duration. Any trip of longer than 90 days is not a **temporary trip** and will not be covered by this insurance.

Accident and emergency treatment means essential **treatment** required if **you** suffer an accident or a sudden and unforeseen illness **you** have never suffered from before whilst on a **temporary trip**.

In these circumstances, cover is only provided if, in **our** opinion the **treatment** was essential and could not reasonably have been delayed until **you** return to **your area of cover**. Cover is only provided in accordance with the benefits of the **plan** stated on **your certificate of insurance** and no cover will be provided in respect of any **pre-existing condition** or **related condition**. **We** will not pay for **treatment** received in a restricted country if **you** have travelled to a country knowing that **you** would need medical **treatment**.

The maximum benefit **we** will pay in respect of all **accident and emergency treatment you** receive in restricted countries is US \$50,000 per annual **period of cover**.

No cover is provided if **you** are admitted to a **London area hospital**.

Continuing your cover if you move to an excluded or restricted country

If **you** take up residence in an excluded or restricted country **your** cover under the Global Health Essential plan will automatically terminate.

4. MAKING A CLAIM

Obtaining pre-authorisation for all hospital treatment

It is a condition of the Global Health Essential plan **agreement** that **we** will only pay for **in-patient** or **day-patient hospital treatment** costs that have been authorised in advance by **us**, or, if it is an emergency, by the Assistance **Service**. By in advance **we** mean BEFORE **you** have been admitted to **hospital**. If **you** do not obtain pre-authorisation for **in-patient** or **day-patient treatment** **we** reserve the right to decline **your claim** or to pay only 80% of the eligible **in-patient** or **day-patient treatment** cost. If it was not reasonably possible for **you** to contact **us** in advance, provided **you** contact **us** within 72 hours of **your** admission, no treatment penalty will be applied.

To obtain pre-authorisation, as soon as **you** know **you** need to be admitted to **hospital** as an **in-patient** or **day-patient** **you** must immediately contact **us** on:-

+ 44 1276 486455 (during UK working hours)

+ 6 03 2171 2071 (during Malaysian working hours)

If it is outside working hours contact the **Assistance Service** on + 44 1243 621155.

Upon receipt of **your** call **we** will immediately contact the **hospital** to obtain a "Notification of Admission Form" which **we** require before **we** can confirm **your** cover and guarantee **your hospital treatment** costs.

Upon receipt of a satisfactory "Notification of Admission form" from the **hospital** and any other information **we** may reasonably require, **we** can confirm whether or not the proposed **treatment** is covered by **your plan**, and if it is, **we** will confirm this to the **hospital** and authorise the **treatment** costs. **We** will then arrange for the authorised costs to be settled direct to the **hospital**, provided that **your treatment** takes place during **your current period of cover**. If **your treatment** is due to take place after **your current period of cover** expires, **we** cannot authorise **your treatment** costs until after **you** have paid **your** renewal premium. If the proposed **treatment** is not covered by **your plan** **you** will be responsible for paying the **treatment** costs yourself.

IMPORTANT NOTE – If **we** or the Assistance Service authorise costs which subsequently turn out to have been related to a condition which is not covered by **your** Global Health plan such as treatment for a pre-existing condition, **you** will be responsible for all the costs incurred and if **we** have made any settlement on **your** behalf, **you** will be responsible for repaying to **us** the amount **we** have paid.

Obtaining pre-authorisation for all cancer treatment

Before **you** embark on a course of **treatment** for cancer **you** must contact **us** prior to **treatment**. **We** will not pay for cancer **treatment** which has not been authorised by **us** in advance.

Making a claim for out-patient treatment

Out-patient treatment does not need to be pre-authorised by **us** in advance, however **we** strongly recommend that **you** contact William Russell Limited BEFORE **you** incur any costs to check that the course of **treatment** **your doctor** or **dentist** recommends is covered by **your plan**.

If **you** have a **claim** for **out-patient treatment**, please pay the medical bills and submit **your claim** to **us** in the following way:

MAKING A CLAIM

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We will require a fully completed claim form. **You** must complete Sections A and B of **our** Global Health claim form, and **your doctor** or **dentist** must complete and sign Section C.

We advise that **you** take a claim form with **you** when **you** visit **your doctor** or **dentist**. The **doctor** or **dentist** must fully complete all relevant parts of section C of the claim form and sign the declaration at the end.

The fully completed claim form must be sent to **us** by post together with the ORIGINAL itemised invoices AND receipts. **We** cannot settle **your claim** without having a fully completed claim form and the original invoices and receipts for the expenditure for which **you** are claiming.

If **you** are claiming for PET scans or physiotherapy, **you** must also send **us** the written referral letter signed by **your medical doctor**.

If **you** receive **your treatment** within the Asia-Pacific region, please send **your claim** to **our** Malaysia office. If **you** receive **your treatment** elsewhere, please send to **our** UK office.

Upon receipt of **your** original **claim** documents and any other information **we** may reasonably require, **we** will confirm whether or not **your claim** is covered by **your plan** and, if it is, **we** will arrange reimbursement of all eligible expenses in accordance with the instructions **you** give us in Section B of **your** claim form.

Important points to remember when submitting your claim

Your claim form must be fully and accurately completed and signed. **We** will not settle **your claim** if Section C has not been fully completed and signed by **your medical doctor** (or **dentist**).

We will not settle **your claim** unless **we** have the original invoices for the **treatment you** have received.

We will not pay **claims** which are received by **us** more than six months after the date of **treatment**, unless it was not reasonably possible for **you** to submit the **claim** within six months.

You must provide any information or proof **we** may reasonably require to support **your claim**. For example **we** may ask **you** for a medical report. If **we** do, **you** will have to provide the medical report at **your** own expense. **You** must, if requested to do so by **us**, provide **your** consent for **us** to obtain medical reports and medical records from any **medical doctor** or **medical practitioner** who has ever treated **you** or any **hospital** or clinic that **you** have ever been treated in. If **you** do not provide **your** consent, or any other information or proof **we** may reasonably require to support **your claim**, **we** will not pay **your claim**.

We do not pay **doctor's** fees for completing **your** claim form.

If after **you** have sent **us** **your** claim form **you** incur more invoices relating to the same illness or injury, send these to **us** quoting **your** certificate number and advising **us** that they relate to an on-going **claim**.

If **your treatment** continues for more than six months **we** reserve the right to ask **you** to submit a new claim form or an up-to-date medical report at **your** own expense.

When **we** are assessing the amount of benefit to which **you** are entitled, the amount **we** pay will not exceed the cover provided by the **plan you** have bought as stated on **your certificate of insurance**.

We have the right to appoint and pay for an independent **medical doctor** or **medical practitioner** to medically examine **you** and advise **us** on the medical issues relating to any **claim**. If **you** do not agree to have an independent examination **we** will not pay **your claim**.

Important requirement if you are admitted to hospital

If **you** are admitted to **hospital** **we** will require a medical report before or as soon as reasonably possible after **you** are admitted to **hospital**. This medical report must be completed by the **medical doctor** in charge of **your treatment** and must contain an exact diagnosis, details about the **treatment you** have received so far, what **treatment you** are going to have in the future and the date **you** are expected to leave **hospital**.

Settling your claim

After **you** have received **your** treatment, and upon receipt of **your claim**, **we** will send **you** an acknowledgement by email

or by fax or by letter. Provided **we** have a fully completed claim form with all the information **we** require, and the original bills for the **treatment you** have received, **we** will settle **your claim** without any unnecessary delay.

All documents submitted in relation to **your claim** will become **our** property immediately upon settlement of **your claim** and the original documents cannot be returned.

Our preferred method of settlement is by bank transfer direct to **your** bank account, or, if **we** are paying the **hospital** direct, direct to the **hospital's** bank account. Alternatively **we** can issue a foreign currency draft, (provided **our** bankers are able to issue a draft in the currency **you** require), or a sterling, US dollar or euro cheque. **We** can also make payments in **your plan** currency to **your** visa card.

If **you** have an **excess** or co-insurance and **you** ask **us** to settle the **hospital's** or **doctor's** bills directly, **we** will deduct the **excess** or co-insurance amount and **you** will be responsible for paying the **excess** or co-insurance amount to the **hospital** or **doctor** yourself.

Exchange rates

We will settle **your claim** in the currency of **your plan** unless **we** are specifically requested to do otherwise. If **we** will use the exchange rate on the date **you** have **your treatment**. If **your** bill relates to **treatment** that lasts more than one day, **we** will calculate the average exchange rate between the first and the last dates of **treatment**. However, when **we** have placed a Guarantee of Payment, the exchange rate will be the date applicable on the date **we**, or the **Assistance Service**, issue the guarantee. We will use oanda.com to calculate exchange rates

We are not responsible for any loss **you** may incur due to fluctuations in exchange rates, or for any bank charges **you** may suffer when **you** cash a foreign currency draft, a cheque or when **you** receive a bank transfer from **us**. **We** are not responsible for any loss incurred due to fluctuations in exchange rates, or for any bank charges incurred by a **hospital**, **medical doctor**, **medical practitioner** or any other medical service provider when they cash a foreign currency draft, a cheque or receive a bank transfer from **us**.

If you are making a claim for an accident

If **you** are making a **claim** for injuries incurred as the result of an **accident you** must submit to **us** all relevant documentation including the police report, the ambulance report and any other report or documentation that would have been completed at the time, before **we** will settle **your claim**.

Claims for an illness or injury caused by a third party

If **you** are claiming for an illness or injury that was caused by some other person or organisation (a third party) **you** must let **us** know in writing straight away, or tell **us** on **your** claim form. **We** will then pay benefit in accordance with the terms of this **agreement** provided that **you** take all necessary steps **we** ask **you** to take to assist **us** in recovering our outlay from the person or organisation at fault (such as through their insurance company) the cost of the **treatment** paid for by **us**, plus interest, at **your** own expense. If **you** are able to recover the cost of any **treatment** for which **we** have paid, **you** must repay that amount (plus any interest) to **us**. If such repayment is not made **we** have the right to recover the expenses from **you**.

If you are covered by another insurance plan

If **you** have any other insurance cover for the cost of the **treatment** or benefit **you** have claimed from **us you** must tell **us** in writing as soon as possible or tell **us** on **your** claim form.

If **you** do have other insurance cover, **we** will only pay our share of the cost of the **treatment**.

Our right to cancel your plan if we have been misled

We can cancel **your** Global Health plan if **you** have misled **us** or been in breach of this **agreement**, given **us** incorrect, incomplete or misleading information, withheld any information, failed to provide any reasonable information which **we** have asked for, conspired with a third party to obtain benefit from this **plan**, or if **you** submit a **claim** which is in any respect fraudulent or unfounded. In any of these circumstances **we** have the right to cancel **your** cover from **your date of**

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entry and recover from **you** any benefit **we** have paid in relation to any **claim**. **We** also have the right to retain any **premium you** have paid to **us**.

5. IF YOU NEED TO BE EVACUATED FOR EMERGENCY TREATMENT

We will only pay for **your** evacuation costs if **you** have a **life-threatening condition** that is covered by **your plan** which requires immediate **in-patient treatment** that is not adequately available locally. The **Assistance Service** retains the right to decide whether **your** medical condition is **life-threatening**, whether the **treatment** available locally is adequate, where **you** are evacuated to, and the means and method of the evacuation.

Contacting the Service

It is a condition of this **agreement** that **you** contact the **Service** on + 44 1243 621155 in a medical emergency. If the **Assistance Service** agrees that **your** medical condition is **life-threatening**, is covered by **your plan**, cannot be treated adequately locally, and requires immediate **in-patient treatment**, the **Service** will make all the necessary arrangements to have **you** moved by air and/or surface transportation to the nearest **hospital** where appropriate medical **treatment** is available.

We will only pay for evacuation costs that have been authorised and arranged by the **Service**.

We will not pay for **your** evacuation costs if the reason for the evacuation is a medical condition that relates directly or indirectly to a **pre-existing condition**, a **related condition**, a condition which has been specifically excluded on **your certificate of insurance**, or any other medical condition or event specifically excluded in this **agreement**.

6. COSTS WE DON'T COVER

There are some costs and expenses **your** Global Health Essential plan does not cover. **You** should also check **your certificate of insurance** for any **special terms** applying to **your** cover. Please read this section carefully as **we** will not pay for any expenses arising from:

Addictive conditions/disorders and alcohol, drug and solvent abuse

We don't pay for any **treatment** for, or arising from, or caused by any addictive condition or disorder, or misuse and/or abuse of drugs and/or alcohol, or substance or solvent abuse, even if it is related to prescribed drugs.

We don't pay for any **treatment** that is necessary as the direct or indirect result of **you** being under the influence of alcohol or drugs.

We do not pay for **treatment** of disease, illness or injuries sustained whilst **you** are under the influence of alcohol and/or drugs.

Alternative treatments and therapies

We do not pay for any alternative **treatments** and therapies such as pilates, yoga, bone-setting, hydrotherapy of any kind, aqua physiotherapy of any kind, kinesiology, colonic irrigation, IDD (Intervertebral Differential Dynamics), Integrated Manual Therapy, myotherapy, cranioelectrical stimulation, chelation therapy, naturotherapy, AIS Stretch Therapy, mesotherapy, craniosacral therapy or Ayurvedic medicine.

Autopsies

We do not pay for autopsies.

Bank charges and administration fees

We do not pay for any bank charges **you** incur as a result of **us** transferring money to **your** account.

We do not pay administration fees charged by **hospitals, doctors**, or other providers of medical services.

Birth control, sexual problems and sex changes

We don't pay for any **treatment** directly or indirectly arising from or connected with male and female contraception, sterilisation, sex changes, and the **treatment** of sexual problems (including impotence and decreased libido)

Birth defects, congenital conditions and hereditary conditions

We don't pay for any **treatment** for, or arising from birth defects, **congenital conditions** or hereditary conditions.

Chronic conditions

You do not have cover for **chronic conditions**.

Circumcision

We do not pay for elective circumcision.

Complementary medicine

We do not pay for consultations or **treatment** performed by a chiropractor, osteopath, homeopath, acupuncturist or traditional Chinese medicine practitioners.

Contamination

We do not pay for the **treatment** of any conditions, or for any **claim** arising directly or indirectly from chemical or biological contamination, however caused, or from contamination by radioactivity from any nuclear material whatsoever, including expenses in any way caused by or contributed to by an act of war or terrorism.

Convalescence, rehabilitation and health spas

We do not pay for **hospital** accommodation if the reason **you** are hospitalised is for the purpose of convalescence, rehabilitation or supervision. **We** do not pay for relaxation or rest treatments, or treatments in nature clinics, health spas and nursing homes.

Cosmetic surgery and treatment

We do not pay for any **treatment** arising from or related to cosmetic, reconstructive or remedial surgery, the removal of fat or surplus tissue from any part of the body, breast enlargement or reduction, or any other **treatment** or procedure to change the shape or appearance of any part of **your** body whether or not it is needed for psychological or medical reasons.

However **we** will pay for a surgical operation to restore **your** appearance after an **accident**, or after surgery for breast cancer, provided the **accident** and/or breast cancer surgery occurred after **your date of entry** and provided the original **treatment** for the **accident** or breast cancer surgery was paid for by **us**, and provided the surgery takes place within two years of the **accident** or the original breast cancer surgery.

We do not pay for sclerotherapy for spider veins, surgical and non-surgical **treatment** of superficial varicose veins.

We do not pay for botulinum toxin, dermal fillers, or the **treatment** of vitiligo.

Criminal activity

We do not pay for any **treatment** arising from or related to injuries sustained whilst engaged in a criminal, illegal or unlawful act.

Dental treatment

We do not pay for dental, gum or oral consultations or **treatment** of any kind other than for **in-patient** emergency dental treatment as specified in the **Table of Benefits**.

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Developmental problems, learning difficulties, speech disorders and behavioural problems

We will not pay for the **treatment** of or related to developmental delay, learning difficulties, dyslexia, speech disorders, behavioural problems, Attention Deficit Disorder, Attention Deficit Hyperactivity Disorder, and physical development problems of any kind. **We** will not pay for any consultations or tests required to diagnose any of these conditions.

Dietician

We do not pay for **treatment** and advice by a dietician.

Eating disorders

We do not pay for **treatment** of or related to or caused by eating disorders of any kind. This includes the **treatment** of conditions such as anorexia nervosa, bulimia, bariatrics, and any **treatment** required for any condition caused as a result of these conditions.

Excluded conditions and complications from excluded conditions

We do not pay for the **treatment** of any condition that is specifically excluded on **your certificate of insurance**.

We do not pay for any increased **treatment** costs **you** incur because of complications directly caused by a condition which is specifically excluded under the terms of this **agreement**, or which has been specifically excluded on **your certificate of insurance**.

We do not pay for the **treatment** of any condition arising as a consequence of any **treatment you** receive for a condition which is specifically excluded under the terms of this **agreement** or which has been specifically excluded on **your certificate of insurance**.

Experimental drugs and treatments

We do not pay for experimental **treatments** and/or drugs. By experimental **treatment we** mean **treatment** which is not consistent with UK medical practice and guidelines regarding its type, frequency and duration. The UK guidelines used will be those published by the National Institute for Health and Clinical Excellence in the UK.

Eyesight

We do not pay for **treatment** to correct **your** eyesight. **We** do not pay for sight tests, spectacles, and other visual aids.

Failure to follow medical advice

We do not pay for **treatment** arising from or related to **your** unreasonable failure to seek or follow medical advice and/or prescribed **treatment**, or **your** unreasonable delay in seeking or following such medical advice and/or prescribed **treatment**. **We** do not pay for complications arising from ignoring such advice.

Foetal surgery

We do not pay for surgery undertaken on a child whilst it is in its mother's womb.

Foot care

We do not pay for podiatry, chiropody, orthotics and gait scans.

Genetic testing and/or genetic engineering

We do not pay for genetic testing and/or genetic engineering.

Health hydros and nature cure clinics

We do not pay for **treatment** received in health hydros, nature cure clinics or similar establishments or private beds registered as nursing homes attached to such establishments or a **hospital** where the **hospital** has effectively become

your home or permanent abode.

Hearing

We do not pay for **treatment** for or arising from deafness caused by a congenital abnormality, maturing or ageing. **We** do not pay for hearing tests and hearing aids.

HIV/AIDS

We do not pay for **treatment** or testing for, or arising from, or related to Human Immunodeficiency Virus (HIV), or Acquired Immune Deficiency Syndrome (AIDS), or AIDS related complex (ARC), and/or similar infections or illnesses and injuries, including any condition which is related to, or results from HIV or AIDS, no matter how caused.

Hospital treatment costs that have not been authorised

We do not pay for **in-patient** or **day-patient hospital treatment** costs which have not been authorised in advance by **us** or by **the Assistance Service**.

Infertility, IVF and assisted reproduction

We do not pay for testing, diagnosis and/or **treatment** related to infertility, assisted reproduction (e.g. **IVF treatment**), including establishing pregnancy. There is no cover for **complications of pregnancy** arising from a pregnancy established through assisted reproduction until after the 12-week scan, irrespective of how long **you** have been covered by the **plan**.

Kidney dialysis

We do not pay for regular or long-term kidney dialysis in the case of chronic kidney failure, although **we** will pay for short-term kidney dialysis if **you** need this immediately before or after a kidney transplant operation covered by **your plan**. **We** will also pay for dialysis if this is needed temporarily for sudden kidney failure resulting from a disease or injury affecting another part of **your** body which is covered by **your plan**.

Menopause, peri-menopause, andropause, ageing, puberty, pre-menstrual tension syndrome, HRT and bone densitometry

We do not pay for **treatment** to relieve symptoms associated with any bodily change such as the menopause, peri-menopause, andropause, puberty, teething, growing, ageing and pre-menstrual tension syndrome which is not due to any underlying disease, illness or injury. **We** do not pay for hormone replacement therapy (HRT) or bone densitometry.

Nasal septum deviation

We do not pay for the **treatment** of nasal septum deviation.

Organ transplant, stem cell harvesting or tissue transplants

We do not pay for any:-

- Organ transplant, (other than for kidney, liver, heart, lung, or heart and lung transplants up to the life-time limit specified for **your plan** in the **Table of Benefits**),
 - Stem cell harvesting,
 - Tissue transplants including those from the patient's own body (other than bone marrow transplants),
- or any **treatment** undertaken in anticipation of, prior to or following such transplants.

Palliative care

Other than any benefit payable under the Hospice care benefit specified in the **Table of Benefits** **we** do not pay for palliative **treatment** of a medical condition.

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Pre-existing conditions

We do not pay for the **treatment** of any medical condition or **related medical condition** which existed, or which ever required **treatment**, medication or advice from a **medical doctor** or **medical practitioner** or **specialist**, or which was diagnosed, or for which the symptoms first appeared, prior to **your date of entry** to the Global Health plan, or any medical condition that **you** knew about, or should reasonably have known existed, whether or not **you** had consulted a **medical doctor**, or **medical practitioner** at **your date of entry** to the Global Health plan.

However, if **you** have given us full and accurate details of a **pre-existing condition** on **your application form** and **we** have not specifically excluded that condition on **your certificate of insurance we** will pay for the **treatment** of that **pre-existing condition** if it recurs.

Pregnancy and termination of pregnancy

We do not pay for **treatment** relating to pregnancy and childbirth or any condition arising from pregnancy and childbirth, including termination of pregnancy for whatever reason. **We** do not pay for routine pregnancy testing.

However, **we** will pay for **in-patient hospital treatment** received for **complications of pregnancy** (as defined) after **you** have been insured by the Global Health Essential Care Plus plan for a continuous period of 12 months. Cover for **complications of pregnancy** is restricted to **in-patient** and **day-patient treatment** received for a medical condition which arises during the antenatal or postnatal stages of pregnancy. The amount **we** pay is limited to the amount shown in the **Table of Benefits of your** Global Health Essential Care Plus plan. There is no cover for **treatment** received due to **complications of pregnancy** arising during **your** first twelve months of cover. There is no cover for **treatment** received due to **complications of pregnancy** if **you** act as a surrogate or have anyone else acting as a surrogate for **you**. There is no cover for **complications of pregnancy** arising from a pregnancy established through assisted reproduction until after the 12-week scan, irrespective of how long **you** have been covered by the **plan**.

No cover is provided for emergency caesarean section.

Professional sports and motorised racing

We do not pay for injury or illness arising from participation in any kind of professional sport or professional racing of any kind. By professional **we** mean sport where **you** are being paid to participate. **We** do not pay for injury or illness arising from participation in any kind of amateur racing which involves the use of a motorised vehicle.

Psychiatric conditions

We do not pay for **treatment** of any psychiatric condition or **treatment** of any condition caused by or relating to any psychiatric condition except as below.

There is no cover for **treatment** of any psychiatric **treatment**, condition or **treatment** of any condition caused by or relating to any psychiatric condition until **you** have been insured by the Global Health Elite plan for a continuous period of 24 months.

Once **you** have been insured by the Global Health Elite plan for a continuous period of 24 months, **we** will pay for **treatment** of psychiatric conditions and **treatment** of conditions caused by or relating to any psychiatric conditions, subject to the life-time limit applicable to **your plan**. However, the following exclusions apply **to your** cover permanently, and not just during the first 24 months:

- **We** do not pay for **treatment** of any psychiatric condition or **treatment** of any condition caused by or relating to any psychiatric condition that has not been pre-authorised by **us**.
- **We** do not pay for any **treatment** required as a result of or in connection with addiction to or abuse of alcohol, drugs solvents or tobacco.
- **We** do not pay for any **treatment** required as a result of or in connection with addiction to gambling.
- **We** do not pay for any **treatment** required as a result of or in connection with eating disorders of any kind, including but not limited to anorexia nervosa, bulimia, bariatrics and morbid obesity, and the treatment of any resulting physical conditions.

- **We** do not pay for **treatment** of any psycho-geriatric conditions or for any type of dementia.
- **We** do not pay for any **treatment** required as a result of or in connection with sexual dysfunction.
- **We** do not pay for drugs prescribed for **out-patient** psychiatric **treatment**.
- **We** do not pay for hypnotherapy.

Routine and periodic health checks, vaccinations and mole mapping

We do not pay for health screening such as routine health checks, child development and growth checks, periodic health checks required following **treatment** for a specific illness or injury, routine gynaecological tests, vaccinations or preventive **treatment** of any kind, including mole mapping.

However, if **you** have received **treatment** for an injury or illness (other than cancer) which has been covered by **your plan** and for which it is **medically necessary** that **you** have periodic health checks by a **specialist**, **we** will pay for these periodic health checks provided they occur within one year from the end of **your** original **treatment**, (or within 90 days from the date on which **you** were discharged from **hospital** if **you** are covered by the Essential Care plan).

Scalp and/or hair treatments, wigs and alopecia

We do not pay for any **treatment** of the scalp and/or hair or for wigs, or for the **treatment** of alopecia.

Search and/or rescue

We do not pay for search and/or rescue operations.

Second opinions

We do not pay for second or subsequent medical opinions from a **medical doctor**, **medical practitioner** or **specialist** for the same condition unless it has been authorised by **us** in advance. **We** do not pay for any duplication of tests.

Self-inflicted injuries and/or suicide

We do not pay for **treatment** of self-inflicted injuries or **treatment** of any injury or illness directly or indirectly caused by self-inflicted injuries.

We do not pay for repatriation or burial of mortal remains if **you** commit suicide.

Sexually transmitted diseases

We do not pay for the testing or **treatment** of sexually transmitted diseases such as but not limited to genital warts, syphilis, gonorrhoea, genital herpes, chlamydia, pubic lice or trichomoniasis.

Sleep disorders

We do not pay for **diagnostic tests** for, or **treatment** of insomnia, sleep apnoea, snoring, or any other sleep-related problem.

We do not cover diagnosis and **treatment** for obstructive sleep apnoea due to morbid obesity and obesity-hypoventilation syndrome.

Surgical or medical appliances or equipment

We do not pay for supplying, fitting or hiring physical aids and devices (for example crutches, splints, walking sticks and wheelchairs). **We** do not pay for any prostheses, or the preparation for, or the fitting of artificial limbs. However **we** do pay for surgically implanted artificial body parts necessary to replace a joint or ligament, a heart valve, the aorta or an arterial blood vessel, a sphincter muscle, the lens or cornea of the eye, or to control urinary incontinence, or to act as a heart pacemaker, or to remove excess fluid from the brain. **We** will also pay for a knee brace if it is an essential part of a surgical operation for the repair to a knee ligament, and for a spinal support if it is an essential part of a surgical operation to the spine. **We** do not pay for hot and cold packs and support bandages.

POLICY ADMINISTRATION

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Tourette's Syndrome

We do not pay for the testing or treatment of Tourette's Syndrome.

Travel costs

We do not pay for any travel costs including airfares and hotel accommodation except as specified in the Emergency evacuation benefit in **your Table of Benefits**.

Treatment by a family member

We do not pay for **treatment** provided by and/or under the control of and/or on referral from any **close family member**.

Vitamins, dietary supplements and natural substances

We do not pay for vitamins, dietary supplements and substances which are available naturally and that can be purchased without prescription including, but not limited to, vitamins, minerals and organic substances.

War and terrorism

We do not pay for **treatment** of any condition or **claim** arising directly or indirectly from or as a consequence of war, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, or attempted overthrow of government, or any acts of terrorism, unless **you** are an innocent bystander. However, no cover for war and terrorism will be provided if **you** remain in, or travel to, a country that the British Foreign and Commonwealth Office has advised its citizens to leave, and/or **you** travel to an excluded country, (stated on **your certificate of insurance**).

Notwithstanding the above **we** do not pay for the **treatment** of any condition or **claim** arising directly or indirectly from chemical or biological or nuclear contamination, however caused, including expense in any way caused by or contributed to by acts of war and/or terrorism even if **you** are an innocent bystander.

Weight-related conditions

We do not cover weight monitoring or weight disorders. **We** do not cover **treatment** by or consultations with dieticians.

We do not cover the diagnosis and **treatment** of morbid obesity, or similar procedures, such as bariatric surgery, gastric bypass, sleeve gastrectomy, lap-banding and Roux-en-Y gastric bypass, or any pre-emptive cholecystectomy [gall bladder removal] during any of these procedures or the consequences of any such treatment. **We** do not cover contouring surgery and/or removal of excess skin after excessive weight loss or the consequences of any such **treatment**.

We do not cover weight loss programmes, or **treatment** at a weight loss spa.

Wilful exposure to needless danger

We do not pay for **treatment** of any conditions arising directly or indirectly from **your** gross negligence and/or **your** wilful exposure to needless danger except in an attempt to save a human life.

7. POLICY ADMINISTRATION

Global Health Essential premiums

The Global Health Essential **premiums** are age-related and will increase as **you** get older. The Global Health Essential **premiums** are not guaranteed for the duration of **your plan** and are subject to annual review.

Paying your Global Health Essential premiums in US dollars

You may pay **your premiums** annually, or monthly or quarterly with a 5% surcharge, or semi-annually with a 3% surcharge. If **you** choose to pay an annual **premium you** must pay the full amount due to **us** by cheque drawn on a UK

bank account, by bank transfer or with an acceptable credit or debit card before **we** will commence **your** cover.

If **you** choose to pay monthly, quarterly or semi-annual **premiums** **you** must pay by an acceptable credit or debit card. No other method of payment can be accepted by **us**. **We** must be in receipt of **your** first instalment **premium** before **we** will commence **your** cover.

If **you** pay **your** **premium** by bank transfer **you** will be responsible for ensuring that the full annual **premium** reaches **our** account, i.e. **you** will be accountable for any **premium** shortfall due to the application of bank charges.

We must receive **your** **premiums** (and insurance premium tax if applicable) on or before their **due dates** and in the currency of **your** plan.

Acceptable credit cards for payment in US dollars

We accept VISA, Mastercard and American Express.

Paying by credit card in US dollars

When **you** complete **your** credit card details on **your** **application form**, or on a credit card authorisation form, **you** are authorising **us** to debit **your** account with the appropriate annual, semi-annual, quarterly or monthly **premiums** due, and all subsequent renewal **premiums** due as invoiced by **us**, until **we** receive **your** written instruction that **you** wish to alter **your** method of payment, or terminate the **agreement**.

It is **your** responsibility to keep **us** informed about **your** current credit details. If **we** are unable to collect **your** **premium** on or before the **premium due date** – for whatever reason – **we** will terminate **your** cover in accordance with the terms of this **agreement**.

Paying your Global Health Essential premiums in UAE dirhams

If **you** have a dirham policy **you** must pay an annual premium by bank transfer or bank draft. **We** cannot accept credit card payments for a dirham policy.

Unpaid or late premiums

We will automatically cancel **your** cover if **you** fail to pay an annual, semi-annual, quarterly or monthly **premium** on or before the date it is due, or if **we** are unable to collect **your** **premium** from **your** credit or debit card. However, **we** may allow **your** cover to continue without **you** having to complete a new **application form** and health declaration if **you** pay the outstanding **premium** within 30 days of its **due date**. If **you** incur medical expenses during this 30 day period, **we** will not settle **your** **claim** until **we** have received **your** outstanding **premium**.

If a **premium** is outstanding for more than 30 days **you** can apply to have **your** cover reinstated but **you** will have to complete and send **us** a health declaration together with payment of all outstanding **premiums**. If **your** state of health has changed **we** reserve the right to decline to reinstate **your** cover, or to continue to insure **you** at **special terms**. Cover can only be reinstated once **we** have received a satisfactory health declaration and payment of all outstanding **premiums**. If a **premium** is outstanding for more than 60 days, **you** will have to apply for a new Global Health plan and the **pre-existing condition** exclusion will apply from **your** **date of entry** to **your** new **plan** and **you** will be charged at the **premium** rates prevailing when **we** decide to commence **your** new **plan**.

Insurance premium tax

If insurance premium tax or any similar charge is levied by the government in **your** **country of residence**, **you** must also pay to **us** the amount of such tax.

Child premium discounts

The first child on **your** Global Health plan will be charged at 100% of the first child **premium** rate. The second child **we** cover will be charged at 75% of the first child **premium** rate and the third child onwards will be charged at 50% of the first child **premium** rate.

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If the number of children **you** insure decreases, the discounts applied to each remaining child will be adjusted so that the first remaining child is charged at 100%, the second remaining child at 75% and so on. When a child leaves **your plan** during **your period of cover**, the adjustment will be made from **your next renewal date**.

Changing your plan currency

Once cover under **your plan** has commenced, **you** cannot change **your plan** currency. If **you** wish to change **your plan** currency, **you** will have to apply for a new Global Health **plan** and **you** will be given a new **date of entry**. The **pre-existing condition** exclusion will apply from **your date of entry** to **your new plan**, and any waiting periods will start from **your new date of entry**.

Changing your plan type, area of cover or excess

If **you** wish to transfer into a Global Health plan with fewer benefits, increase **your excess**, and/or reduce **your area of cover**, **you** must tell **us** in writing and **we** will make the change from **your next renewal date**, (not before). **You** cannot reduce **your** cover during **your period of cover**.

If **you** wish to apply for a Global Health plan with a wider range of benefits, and/or reduce **your excess** and/or increase **your area of cover** **you** must complete a new **application form** and make a full declaration of any change in **your** state of health since **your date of entry**. **We** may apply **special terms** if **your** state of health has changed since **your date of entry** or **we** may refuse to increase **your** cover at **our** sole discretion. In any event, cover for any **medical condition** or **related medical condition** manifesting itself prior to the date on which **we** accept **your** application for more cover of any kind will be restricted to the cover that would have been provided by **your** previous Global Health plan. For example, if **you** have an **excess** of \$1,000 and **you claim** for a back injury, then apply to reduce **your excess** to nil, **we** will continue to apply the \$1,000 **excess** to any future **claims** related to the back injury.

There is no pregnancy benefit under the Essential Care plan. **Complications of pregnancy** are covered under the Essential Care Plus **plan** up to a limit of \$5,000 or AED18,350. No other expenses related to pregnancy or childbirth are covered under any Essential plans.

If **you** upgrade **your plan** type from Essential Care to Essential Care Plus and **you** become pregnant within 12 months of the date of **your** upgrade, **you** will not be eligible to claim for any expenses related to that pregnancy, irrespective of when the expenses are incurred.

So for example if **you** upgrade from Essential Care to Essential Care Plus on 1st December 2010 and **you** become pregnant on 1st November 2011 there will be no cover in respect of any expenses related to a complication of that pregnancy, irrespective of when the expenses are incurred.

If **you** apply to decrease **your excess**, **your** previous **excess** will continue to apply for a waiting period of 12 months in respect of **claims** for the **complications of pregnancy** benefit. If **you** become pregnant during the new waiting period, **your** previous **excess** will continue to apply for the duration of that pregnancy.

Any increase in cover will be subject to **us** having received payment of the appropriate additional **premium**.

Adding a new dependant

If **you** wish to add **your** spouse or partner or child to **your plan**, **you** must complete a new **application form**. **We** will not commence cover for a new dependant until **we** have accepted **your** application for that new dependant, and until **we** have received payment of their **premium**. **We** will calculate their **premium** based on their age at their **date of entry**.

Adding newborns

There is no automatic cover for newborn children.

You must complete a new **application form** and neonatal questionnaire in respect of all newborn children, and submit these to **us** along with the newborn's discharge summary. **We** may accept this new application with or without **special terms**, or **we** may refuse to accept this application at **our** sole and complete discretion and without being required to give any reason for **our** decision.

Renewing your Global Health Essential plan

Once **you** and **your** spouse or partner have joined the Global Health plan **you** may continue to renew **your** cover each year, subject to **our** agreement and subject to the **agreement** and the **Table of Benefits** in force at the time of each subsequent **renewal date**, and subject to payment of **your** renewal **premium** on or before the **renewal date**.

Your children can continue to be covered under **your plan** at the appropriate child rate for as long as they are unmarried and less than 18 years old at each subsequent **renewal date**, or less than 25 years old if they are in continuous full-time education.

When **your** child marries, or reaches the age of 18 years at **your renewal date** or when they cease being in full-time education, or, if they are in continuous full-time education but have reached the age of 25 at **your renewal date**, they are no longer eligible to be covered under **your plan**. They can, however complete and sign a Global Health **application form** and apply to have their own **plan**. The appropriate adult rate at that time will apply. Provided there is no break in their insurance cover their **date of entry** will be the same as the date on which they joined **your plan**.

Renewal premiums

Your premium for each new **period of cover** will depend on **your** age at the start of the new **period of cover**, (and the ages of **your** dependants at the start of their new **period of cover**), the number of dependent children **you** insure, **your plan** type, **your area of cover**, and **your excess** amount. Future renewal **premiums** are subject to change. Each year on **your renewal date** **we** may change how **we** calculate **your** Global Health **premium**, the loadings and discounts for lower and higher **excess** options, the child **premium** discounts, the surcharge for instalment **premiums**, and the methods of payment. Please also note that **our premiums** are age banded and will get more expensive as **you** get older.

Your renewal premium invoice

We will write to **you** with **our** renewal terms and a renewal **premium** invoice prior to **your renewal date**.

Automatic renewal if you pay by credit card

If **you** pay **your premiums** by credit card, provided the card details **we** hold for **you** are still valid, **we** will automatically debit **your** card with **your** renewal **premium** on or before **your renewal date**.

If **you** do not wish to renew **your plan** **you** must inform **us** in writing as soon as **you** receive **your** renewal **premium** invoice and prior to **your renewal date**.

Unpaid or late renewal premiums

We will automatically cancel **your** cover if **you** fail to pay **your premium** on or before the date it is due, or if **we** are unable to collect **your premium** from **your** credit or debit card. However **we** may allow **your** cover to continue without **you** having to complete a new **application form** and health declaration if **you** pay the outstanding **premium** within 30 days of its **due date**. If **you** incur medical expenses during this 30 day period, **we** will not settle **your claim** until **we** have received the full annual **premium**. If **your premium** is outstanding for more than 30 days **you** can apply to have **your** cover reinstated but **you** will have to complete and send **us** a health declaration together with payment of all outstanding **premiums**. If **your** state of health has changed **we** reserve the right to decline to renew **your** cover, or to continue to insure **you** at **special terms**. Cover can only be renewed once **we** have received a satisfactory health declaration and payment of all outstanding **premiums**. If a renewal **premium** is outstanding for more than 60 days, **you** will have to apply for a new Global Health plan and the **pre-existing condition** exclusion will apply from **your date of entry** to **your new plan**. Any rights to the no claim incentive accrued under **your** previous **plan** will no longer apply.

Changing your address and country of residence

You must tell **us** if **you** change **your** address and if **you** change **your country of residence**. A change of address form is provided with this booklet. **Your country of residence** is the country in which **you** are habitually resident.

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In the event of the death of an insured person

Please inform **us** as soon as possible in the event of the death of an **insured person**. If no **claim** has been made on the **insured person's plan**, any unused **premium** from the date of death will be refunded.

However, if the deceased member has made a **claim** on his or her **plan**, no **premium** refund will be made, and, if **premiums** are paid monthly, quarterly or semi-annually, **we** will deduct any unpaid future instalment **premiums** from any **claim** payment **we** make.

Cancelling your Global Health Essential plan

If **you** decide to cancel **your** Global Health plan **you** must tell **us** in writing and **we** will cancel **your** cover from the date on which **we** receive **your** instruction to cancel **your** cover, (not before – **you** cannot backdate the cancellation of **your** membership), or from a date in the future advised by **you**. Provided **you** have not submitted a **claim** in respect of **your** current **period of cover**, **we** will refund the unused portion of **your premium**. If **you** have submitted a **claim**, no **premium** refund is due.

Arbitration / applicable law

If **your insurer** is Hauteville Insurance Company Limited, all disputes arising out of or in connection with the present contract shall be finally settled under the Rules of Arbitration of the International Chamber of Commerce of Paris by one or more arbitrators appointed in accordance with the said rules, and shall take place in Paris. The arbitration shall be conducted in English and English law shall apply. A sole arbitrator shall be appointed by International Chamber of Commerce of Paris unless the parties to the dispute agree otherwise.

If **your insurer** is Dubai Insurance Company policy, **your** policy shall be governed by, and be construed and interpreted and take effect in accordance with the laws of the UAE.

Complaints procedure

We want to provide **you** with a first class standard of service at all times. If **you** feel that **our** service has been poor or **you** feel that any decision **we** make about a **claim** is unfair and not in accordance with the terms of this **agreement**, please let **us** know by contacting:-

The Managing Director, William Russell Limited, William Russell House, The Square, Lightwater, Surrey GU18 5SS, UK.
Tel: + 44 1276 486455 Fax: + 44 1276 486466

All complaints will be acknowledged by telephone, email or letter by the end of the following working day. All complaints will receive a full and detailed written response within two weeks of issuing **our** acknowledgement.

8. DEFINITIONS

A clear explanation of certain terms used within this agreement

This section explains what **we** mean by certain words and phrases in this **agreement**. Words written in bold both here and in this **agreement** are particularly important as they have a specific meaning.

Accident means a sudden, unexpected, specific event which occurs at an identifiable time and place.

Accident and emergency treatment means essential **treatment** required if **you** suffer an **accident** or a sudden and unforeseen illness **you** have never suffered from before whilst on a **temporary trip** to a **restricted country**. In these circumstances, cover is only provided if, in **our** opinion, the **treatment** was essential and could not reasonably have been delayed until **you** return to **your** normal **country of residence**. Cover is only provided in accordance with the benefits of the **plan** stated on **your certificate of insurance** and no cover will be provided in respect of any **pre-existing condition** or **related condition**. **We** will not pay for **treatment** received in a **restricted country** if **you** have travelled there knowing that **you** may need medical **treatment**.

Accident plan this is a separate insurance plan, the terms and conditions of which are explained in the Accident plan rules.

Acute condition means a disease, injury or illness that is likely to respond quickly to **treatment** which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

Agreement means the contents of this booklet read in conjunction with **your** completed and signed **application form** and **your certificate of insurance**. Together these items make up **your** Global Health plan contract with **us**.

Application form means the **application form** you have completed and signed on behalf of yourself and on behalf of any of **your** dependants for whom cover is requested.

Area of cover means the territorial limits of **your plan**.

Assistance Service means the emergency assistance company contracted to provide assistance services to **us** at the time of **your claim**.

Certificate of insurance means the confirmation of insurance cover issued by **us**. **Your certificate of insurance** confirms the **plan** you have bought, its currency, **your area of cover**, **your period of cover**, **your date of entry**, **your renewal date**, the **excess** amount, any **special terms** relating to **your** cover, **your country of residence**, **your home country**, and a **schedule of insured persons**. The **schedule of insured persons** lists the persons insured by **us** under **your agreement** with **us**. If there are any changes to the details on **your certificate of insurance** we will issue **you** with a new **certificate of insurance** confirming the changes.

Chronic Condition means a disease, illness or injury which has at least one of the following characteristics;

1. It continues indefinitely and has no known cure,
2. It comes back or is likely to come back,
3. It is permanent,
4. **You** need to be rehabilitated or specially trained to cope with it,
5. It needs long-term monitoring, consultations, check ups, examinations or tests.

Claim means a course of **treatment** for a specific illness, injury, medical condition or dental condition.

Close family member means a spouse, partner, parent, brother, sister, child, grand-parent, grand-child, uncle and aunt.

Complications of pregnancy means **in-patient** and **day-patient treatment** received for a medical condition which arises during the antenatal or postnatal stages of pregnancy after **you** have been covered by the Global Health Essential Care Plus plan for a period of 12 months.

There is no cover for **complications of pregnancy** received within the first 12 months of **your plan**. There is no cover for **complications of pregnancy** arising from a pregnancy established through assisted reproduction until after the 12-week scan, irrespective of how long **you** have been covered by the **plan**.

Congenital condition means any abnormality, deformity, disease, illness or injury present at birth, whether diagnosed or not, or any deformity arising during the antenatal stages of pregnancy.

Country of residence means the country in which **you** are habitually resident.

Date of entry means the date on which cover for **you** and each of **your** dependants first commenced.

Day-patient. **You** are a **day-patient** when, for medical reasons, **you** have to go into a **hospital** or **day-patient** unit because **you** need a period of clinically-supervised recovery but do not have to stay overnight.

Dentist means a person legally carrying out this profession in the country in which he or she is located.

Diagnostic test means investigations, such as x-rays or blood tests, to find or to help find the cause of **your** symptoms.

Excess means the amount stated as the **excess** in **your certificate of insurance**, being the amount **you** must contribute towards each **claim**.

Excluded country means a country stated on **your certificate of insurance** where **we** cannot provide cover.



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Full refund means we will pay all **reasonable and customary treatment** charges subject to any annual and/or life-time limits that may apply. **Reasonable and customary** means the charge that would typically be made for **your treatment** by medical service providers in the country in which **you** receive **your treatment**. If the cost of **your treatment** is more than the charge that would typically be made by medical service providers, in the country in which **you** receive **your treatment**, we will only pay up to the amount which is typically charged in that country. In the event of a dispute, we will identify the amount typically charged for **your treatment** by medical service providers in the country in which **you** receive it, by obtaining three quotations and taking a mean average of these three quotations.

Home country means **your** country of origin for which **you** hold a passport. If **you** hold more than one passport **your home country** will be the country **you** have declared on **your application form**. For the purposes of this **agreement your** spouse or partner and dependent children will be regarded as having the same **home country as you**.

Hospice means an **in-patient** facility that provides palliative care and attends to the needs of terminally ill patients.

Hospital means an establishment which is legally licensed as a medical or surgical **hospital** under the laws of the country in which it is situated.

In-patient. You are an **in-patient** if **you** receive **treatment** which, for medical reasons, means that **you** have to stay in **hospital** overnight.

Insured person means any person specified in the **certificate of insurance** as the **insured person**.

Insurer is the insurance company that provides the insurance cover for **your** policy and is as stated on **your Certificate of Insurance**.

Life-threatening condition means a critical medical condition covered by **your plan**, which in the opinion of the **Assistance Service** constitutes a life-threatening situation which requires immediate **in-patient treatment**.

London area means any address in the United Kingdom with a London postcode.

Medical doctor means a person who has the primary degrees in the practice of medicine and surgery following attendance at a recognised medical school and who is licensed to practise medicine by the relevant licensing authority where the **treatment** is given. By recognised medical school **we** mean a medical school which is listed in the current World Directory of Medical Schools published by the World Health Organisation.

Medically necessary means **treatment** that is medically appropriate and necessary to treat a condition that is covered under the terms and conditions of this **agreement**, and which is consistent with UK medical practice and guidelines regarding its type, frequency and duration. The UK guidelines used for the purpose will be those published by the National Institute for Health and Clinical Excellence in the UK.

Medical practitioner means a person who has full registration under the Medical Acts of the country where they practise and who specialises in nursing or physiotherapy and to whom **you** have been referred by a **medical doctor**.

Out-patient. You are an **out-patient** when **you** receive **treatment** at a **hospital** consulting room, emergency room or **out-patient** clinic where **you** do not go in for **day-patient** or **in-patient treatment**.

Period of cover is a period of twelve months from **your date of entry to your plan**, or from any subsequent **renewal date. Your period of cover** is as stated on **your certificate of insurance** and cover will remain in force during this period subject to the terms and conditions of this **agreement**, and provided **we** receive **your premium(s)** on or before their **due date(s)**. If a **premium** is not received by **us** on or before its **due date**, **your period of cover** will end from the day before the unpaid **premium's due date**.

Plan means the Global Health Essential Care plan or the Essential Care Plus plan.

Post hospital treatment is **medically necessary** follow-up **specialist** consultations, physiotherapy, **diagnostic tests** and/or **treatment** required on an **out-patient** basis following **in-patient** or **day-patient** surgery covered by **your plan** and received within the 90 day period following the date **you** are discharged from **hospital**.

Pre-existing conditions and related conditions. The Global Health plans do not cover the **treatment of pre-existing conditions and related conditions**. A **pre-existing condition** means any disease, illness or injury for which:

1. **You** have received medication, advice or **treatment**; or
2. **You** have experienced symptoms;

whether the condition has been diagnosed or not at any time before the start of **your** cover. A **related condition** is any disease, illness or injury that is caused by a **pre-existing condition** or results from the same underlying cause as a **pre-existing condition**.

Premium means the amount(s) **you** are required to pay to **us** either annually, semi-annually, quarterly or monthly for this insurance cover.

Premium due date, or due date means the date on which **your premium** falls due.

Reasonable and customary means the charge that would typically made for **your treatment** by medical service providers in the country in which **you** receive **your treatment**. If the cost of **your treatment** is more than the charge that would typically be made by medical service providers, in the country in which **you** receive **your treatment**, **we** will only pay up to the amount which is typically charged in that country. In the event of a dispute, we will identify the amount typically charged for **your treatment** by medical service providers in the country in which **you** receive it, by obtaining three quotations and taking a mean average of these three quotations.

Recognised medical treatment means **treatment** that is medically appropriate and necessary to treat a condition that is covered under the terms and conditions of this **agreement**, and which is consistent with UK medical practice and guidelines regarding its type, frequency and duration. The UK guidelines used for the purpose will be those published by the National Institute for Health and Clinical Excellence in the UK.

Related condition means any disease, illness or injury that is caused by a **pre-existing condition** or results from the same underlying cause as a **pre-existing condition**.

Renewal date is shown on **your certificate of insurance** and will normally be the anniversary of **your** original **date of entry** to the Global Health plan.

Restricted country. The following are **restricted countries**:

All countries within the European Union, Andorra, Cyprus, Gibraltar, Greenland, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland, Australia, China, Hong Kong, Japan, Macau, New Zealand, Singapore, Taiwan.

Special terms mean any exclusions or conditions which **we** may apply to **your plan**. Any **special terms** relating to **your plan** will appear on **your certificate of insurance**.

Specialist means a surgeon, anaesthetist or physician who is legally qualified to practice medicine or surgery following attendance at a recognised medical school, and who is recognised by the relevant authorities in the country in which the **treatment** takes place as having a specialised qualification in the field of, or expertise in, the **treatment** of the disease, illness or injury being treated. By recognised medical school **we** mean a medical school which is listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation.

Table of Benefits means the benefits set out in pages 10-13 of this booklet.

Temporary trip means a trip **you** take to a **restricted country** for business or pleasure of not more than 90 days duration.

Travel plan. This is a separate insurance plan, the terms and conditions of which are explained in the Travel plan rules.

Treatment means surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

Us, we, our means William Russell Limited on behalf of the **Insurer**.

You, your means any and all persons named in the **schedule of Insured Persons** on **your certificate of insurance**.



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