

Insurance Product Information Document

Company: William Russell Limited

Product: Global Personal Accident plan

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This document contains important information about your personal accident insurance policy. This document does not contain the full terms and conditions of the insurance policy, which can be found in your plan agreement and on your certificate of insurance.

What is this type of insurance?

The Global Personal Accident plan provides a cash benefit in the event an insured person dies or suffers serious injury as a result of an accident. The policy is only available to holders of a William Russell global health plan.



What is insured?

- ✓ Cover is available up to a limit of £250,000 or US\$375,000 or €375,000

The personal accident benefit shall become payable when an accident occurring during the period of cover results in one or more of the following occurrences within two years of the date of the accident:

- ✓ Death
- ✓ The total and irrecoverable loss of sight in both of your eyes
- ✓ The total and irrecoverable loss of sight in one of your eyes
- ✓ The loss of or the loss of use of two of your limbs
- ✓ The loss of or the loss of use of one of your limbs
- ✓ The total and irrecoverable loss of the sight in one of your eyes and one limb
- ✓ Permanent total disablement (other than the total loss of sight of one or both eyes or the loss of one or more limbs)



Are there any restrictions on cover?

- ! The total personal accident benefit payable to any one insured person shall be limited to the personal accident benefit amount stated on the certificate of insurance.
- ! Any limitations contained in your certificate of insurance
- ! You must be aged between 18 and 69 to be eligible for the plan. The maximum age limit is 70 years
- ! Territorial limits as set out in the plan agreement
- ! Travel to an area that, at the time of booking, the British Foreign and Commonwealth Office are advising against all travel to.
- ! As this policy is only available to holders of a William Russell global health plan, cover is not available to residents of certain countries, including the USA.



What is not insured?

- ✗ 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.
- ✗ Chemical or biological contamination, however caused.
- ✗ engaging in or taking part in the following unless details have been accurately disclosed to us and we have agreed to cover them:
 - naval, military or air-force service or operations;
 - hazardous occupations, sports or activities
 - air travel except as a passenger in a properly licensed multi-engine aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern;
 - driving or riding on motorcycles, motor scooters or mopeds;
 - Occupations that pose a greater risk than an office-based occupation
- ✗ Suicide or attempted suicide or intentional self-injury
- ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
- ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life)
- ✗ Accidents arising whilst under the influence of alcohol and/or drugs.
- ✗ Death or disablement arising directly or indirectly out of or consequent upon or contributed to by war, acts of foreign 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, attempted overthrow of government, or any acts of terrorism, even as an innocent bystander, whilst in any of the restricted countries or regions listed in the plan agreement, or in any country that the British Foreign Commonwealth Office has advised its citizens to leave, unless details have been disclosed and we have agreed to provide cover.

Full details of the exclusions and limitations which apply to this policy are contained in the plan agreement.



Where am I covered?

- ✓ The cover provided by your plan is worldwide.



What are my obligations?

- provide complete and accurate information where requested to do so
- declare the country of residence of each insured person upon application, and at the time of each renewal.
- ensure that all premiums are paid when they are due
- inform us if your personal details, or the personal details of any insured person, change
- keep us advised of your current email address
- inform us if you change your address, country of residency or country of nationality
- Exercise reasonable care to prevent accidents, injury loss or damage.



When and how do I pay?

All premiums are payable in advance of the premium due date as shown on your invoice. Premiums must be paid in the plan currency (Sterling, Euro or US dollar).

You may pay your premiums annually by cheque or direct debit from a UK bank account, bank transfer, or an acceptable credit or debit card. Premiums can also be paid half-yearly, quarterly, or monthly by an acceptable credit or debit card, or by direct debit from a UK bank account. We can only accept direct debit payments if you have a sterling plan.



When does the cover start and end?

The period of cover is 12 months from your date of entry. The dates of cover are stated on the policyholder's certificate of insurance.



How do I cancel the contract?

If you wish to cancel your plan, you must instruct us in writing. We will cancel cover from the date we receive your written instructions, or from a date in the future that you have specified. We will not cancel cover from a date prior to us receiving your written instruction to cancel.