

International travel insurance

William Russell^o

Insurance Product Information Document

Company: William Russell Limited

Product: Global travel plan

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This document contains important information about your health 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 travel plan is an annual multi-trip policy that provides cover for unforeseen events specified in the plan agreement that can occur before or during an insured trip of up to 120 days. The policy is only available to holders of a William Russell global health plan.



What is insured?

- ✓ Personal Accident: £50,000 or US\$85,000 or €85,000
- ✓ Personal Belongings or baggage: up to £2,500 or US\$4,250 or €4,250 per insured person
- ✓ Cancellation or Curtailment: up to £2,500 or US\$4,250 or €4,250 per insured person
- ✓ Travel Delay: £50 or US\$85 or €85 per insured person per trip up to a maximum of £200 or US\$340 or €340
- ✓ Also, cover for replacement of essential baggage, following temporary loss of baggage on an outward-bound flight, up to £100 or US\$170 or €170
- ✓ Personal Liability: up to £1,000,000, US\$1,700,000 or €1,700,000
- ✓ Personal Money: up to £500 or US\$850 or €850
- ✓ Legal Expenses: up to £25,000 or US\$42,500 or €42,500
- ✓ Travel Disruption: up to £1,000 or US\$1,700 or €1,700
- ✓ Hi-jack: £50 or US\$85 or €85 per day, up to a maximum of £500 or US\$850 or €850
- ✓ Additional travel and accommodation costs incurred in order to obtain a replacement passport, covered up to a maximum of £250 or US\$425 or €425.

Winter Sports Cover:

- ✓ Piste closure occurring during December to February (northern hemisphere), or June to August (southern hemisphere): £20 or US\$34 or €34 per day, up to a maximum of £200 or US\$340 or €340
- ✓ Ski or snowboard hire: £10 or US\$17 or €17 per day up to a maximum of £150 or US\$255 or €255
- ✓ Inability to ski or snowboard caused by illness or injury arising during an insured trip: £10 or US\$17 or €17 per day, up to a maximum of £100 or US\$170 or €170.



What is not insured?

✗ This policy does not cover medical expenses or repatriation

General exclusions which apply to all sections of the Travel plan

- ✗ Any claim resulting from war, war-like activities, and terrorist activities
- ✗ Accidents or incidents occurring whilst involved in any of the hazardous activities listed in the plan agreement
- ✗ Aviation (except as a passenger on a fully licensed multi-engine passenger aircraft).
- ✗ Manual work related to a profession, business, or trade
- ✗ Use of mopeds or motorcycles.
- ✗ Participation in professional sport.
- ✗ Self-inflicted injuries, suicide and injuries caused by alcohol or drugs
- ✗ Circumstances manifesting before the commencement of your cover
- ✗ Nuclear or radioactive contamination
- ✗ Consequential losses
- ✗ Criminal or unlawful acts
- ✗ Bankruptcy or liquidation of any tour operator, travel agent, transportation company or accommodation supplier
- ✗ Expenses that are recoverable from any other source.

A full list of Exclusions and limitations which apply to particular benefits is contained in the plan agreement.



Are there any restrictions on cover?

- ! Personal money is subject to a limit of £200 or US\$340 or €340 for cash
- ! Personal accident benefit is reduced to a maximum of £5,000 or US\$8,500 or €8,500 for the death of an insured child under 16
- ! Any limitations contained in your certificate of insurance
- ! The excess, benefit limit specified for particular benefits as set out in the plan agreement
- ! Territorial limits applicable
- ! The maximum age for cover under the global health plan is 70 years of age
- ! 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.



Where am I covered?

- ✓ The cover provided by your plan is worldwide



What are my obligations?

- provide complete and accurate information relating to you and your dependants' medical history
- 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
- Not admit liability in the event of an incident that could give rise to a claim or proceeding by a third party
- Obtain a written report as specified in the plan agreement in relation to an event that could rise to a claim against this policy.



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 your certificate of insurance.



How do I cancel the contract?

If you wish to cancel your plan, or if you want to cancel cover for one of your dependants, 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.