

# About Our Insurance Services

You may use the information in this document to decide if our insurance services are right for you.

## What services do we offer?

William Russell is an insurance intermediary. We design the insurance products that we sell, and we confirm prices, arrange and administer cover, administer claims, take payment, and issue refunds on your insurance policy. There is no fee for our services beyond the cost of our insurance products.

We cannot offer you advice or recommendations about insurance, but we may ask you some questions to narrow down the selection of products that we will provide you with details on. You will need to make your own choice about whether the products will meet your demands and needs.

## Whose products do we offer?

We only offer insurance products from AWP P&C SA UK. The insurance products we offer are limited to international private medical insurance and personal accident insurance (when purchased in connection with international private medical insurance).

## Who do we act for?

We act for the insurer of our products when arranging your policy and handling your claims. We receive commission from the insurer, which is a percentage of the total annual premium.

## Statement of demands and needs

When you request a quote for an insurance product or you purchase an insurance product, you will be confirming that your demands and needs are those of a person wishing to obtain cover as follows: -

**Health Insurance:** Our health plans suit the demands and needs of expatriate individuals & families and businesses with expatriate employees who wish to insure themselves for the treatment of a range of medical conditions developing after cover has commenced. Our health plans provide different levels of cover and have various territorial limits, which you can choose to suit your needs. The level of cover you choose will be shown on your Certificate of Insurance.

**Personal Accident Insurance:** Our personal accident plans the demands and needs of someone who wishes to insure against death or serious injury as a result of an accident.

## Who regulates us?

William Russell Ltd (registered address: William Russell House, The Square, Lightwater, GU18 5SS, UK) is authorised and regulated by the UK Financial Conduct Authority (FCA). Our Financial Services Register number is 309314. Our permitted business is that of assisting in the administration and performance of non-investment insurance contracts. You can check this on the Financial Services Register or by contacting the FCA on 0800 111 6768.

## What to do if you have a complaint

If you wish to register a complaint, please contact us by telephone, email or in writing. Our telephone number is +44 1276 486 455 and our email address is [enquiries@william-russell.com](mailto:enquiries@william-russell.com). Alternatively, you can write to us at: -

**William Russell Ltd**  
**William Russell House**  
**The Square, Lightwater**  
**Surrey, GU18 5SS, UK**

If you are not satisfied with our response to your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service (FOS). However, if your complaint relates to the claims handling services that we provide for our insurers, then the FOS will not be able to consider your complaint. You may also submit a complaint to the insurers we act for. We will provide you with further details upon receipt of your complaint. For full details on our complaints procedure, please click [here](#).

## Is William Russell covered by the UK Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For example, insurance advising and arranging is covered for up to 90% of the claim without any upper limit. Further information about the arrangements of FSCS is available from the Financial Services Compensation Scheme itself. Please note that the insurers whose products we administer are not covered by the FSCS.

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### Contact details

T +44 1276 486 455  
E [enquiries@william-russell.com](mailto:enquiries@william-russell.com)  
[william-russell.com](http://william-russell.com)

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