



Your expat lifestyle secured  
should you lose your income

**International income protection**

# Choosing the expat life takes imagination. Securing the lifestyle takes a plan.

You might have made your move abroad for greater opportunities, for an adventure, or simply for a better work/life balance. But if you were to lose your regular income because of ill health or an injury that prevents you from working, you could quickly lose your new lifestyle without a safety net in place.

With an income protection plan from William Russell, you'll be covered for long enough to get back on your feet. We'll provide you with a regular income benefit to help secure your family's lifestyle while you focus on getting better and back to work.

You can arrange cover easily, with a dedicated advisor handling any claim that you make. You can renew your plan each year until you reach age 65, even if your health deteriorates. Your cover is also portable and international, so you can take it with you wherever you are in the world.\*

\*There is no cover in Iran, Syria, South Sudan, North Korea, Libya, Central African Republic or Yemen.

Customers around the world have relied on us since 1992. How can we help you? Call us on +44 1276 486477 or visit [william-russell.com](http://william-russell.com).



## Benefits of the plan.

Our international income protection plan provides affordable cover to safeguard you and your family in the event that you are unable to work due to an illness or injury. The prices below are illustrative of cover for individuals. Please note that pre-existing medical conditions and related conditions are not covered by our plans, unless you have told us about them and we have agreed to cover them.

We can also offer business plans to companies with three employees or more. To discuss an income protection plan for your business, please call our team on +44 1276 486477.

### International Income Protection

Example price:  
US\$116 per month\*

\*Price for a 40-year-old wishing to secure US\$50,000 cover, with a three-month deferment period.

- ✓ Cover up to 75% of your salary, subject to a maximum of US\$144,000 per annum
- ✓ Portable, worldwide coverage, with the exception of excluded countries shown across
- ✓ Choice of a three- or six-month deferment period
- ✓ Income benefit paid if you are unable to work due to accident or illness
- ✓ Plans are available for new customers aged 18-55 with an insurable income, annually renewable up to age 65
- ✓ Income benefit paid until you are able to return to work (your own occupation, or any suitable occupation after 24 months), until you reach age 65, or your death, whichever is sooner
- ✓ Cover available for individuals and businesses

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