

William Russell Ltd.

Important information about our insurance services

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

What services do we offer?

William Russell is an insurance intermediary. We design the products we sell, confirm prices, arrange and administer cover, administer claims, take payment and issue refunds on your policy. There is no fee for our services beyond the cost of our insurance products. We cannot offer you advice or recommendations about insurance. We may ask you some questions to narrow down the selection of products that we will provide 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 Health & Life S.A. for international private medical insurance, life insurance, income protection insurance, and accident insurance.
- Griffin Underwriting Ltd. for personal accident insurance and travel insurance, when sold in connection with international private medical insurance.

Who we act for?

We act for the insurer of our plans when arranging the policy and handling a claim. We receive commission from the insurer which is a percentage of the total annual premium.

Statement of demands and needs

In obtaining a quote or taking out cover, you will be confirming that your demands and needs are that of a person wishing to obtain cover as follows:

Health Insurance: Our global Health insurance plans suit the demands and needs of expats and international citizens who wish to insure themselves for a range of treatment for medical conditions which develop after cover has started. Our plans provide different levels of cover and 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 plan will suit the demands and needs of someone who wishes to insure against death or serious injury as a result of an accident.

Travel insurance: Our Travel plan does not cover medical expenses or repatriation, therefore will suit the demands of needs of holders of a William Russell global health plan who do not plan to travel outside the area of cover under their health plan, and who wish to insure themselves against unforeseen events as specified in the travel plan agreement that can occur before or during a holiday, or insured trip of up to 120 days.

Life insurance: Our global Life plan will suit the demands and needs of expats and international citizens who wish to ensure they have life insurance in place to provide a cash benefit in the event of death, or early payment of a cash benefit upon diagnosis of a terminal illness that reduces life expectancy to 12 months or less.

Income Protection insurance: Our global Income protection plan suits the demands and needs of someone who wishes to ensure their income is protected in the event they are unable to work due to illness or injury and would not be paid by their employer.

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William Russell Limited is authorised and regulated by the Financial Conduct Authority, reference number 309314. Registered in England and Wales, registration number 2687939.

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Who regulates us?

William Russell Ltd. (registered address William Russell House, The Square, Lightwater, GU18 5SS, UK) is authorised and regulated by the Financial Conduct Authority. 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 Service Register by visiting the FCA's website register.fca.org.uk 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 writing. Our telephone number is +44 1276 486455 and our email address is 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. However, if your complaint relates to the claims handling services that we provide for our insurers, then the Financial Ombudsman Service will not be able to consider your complaint. You may 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 Ltd. covered by the UK Financial Services Compensation Scheme?

We are covered by the UK Financial Services Compensation Scheme. 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 compensation scheme arrangements is available from the Financial Services Compensation Scheme itself. Please note that the insurers whose products we administer, are not covered by the UK Financial Services Compensation Scheme.