

William Russell Ltd.

The Global Life plan

This document contains important information about your life 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. Please read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

The insurer of your cover

The insurer of the Global Life plan and Global accident benefit is AWP Health & Life S.A., an Allianz group company and an EEA insurer registered in France.

Type & duration of insurance cover

The Global Life plan will pay out a guaranteed cash sum if you die during the term of your plan, or if you are diagnosed with a terminal illness during the term of your plan. The optional accident benefit, available in conjunction with the life plan, will pay out a cash sum if you die or suffer a permanent disability as a result of accidental bodily injury that occurs during the term of your plan.

Your cover will remain in force for a period of 12 months, provided you maintain your premium payments in accordance with the plan agreement. Your cover is renewable each year up to age 70. Premiums are age-related and will increase as you get older. We review our premiums annually, so the current premium rates are not guaranteed for the duration of your plan. You should review your cover periodically to ensure it remains appropriate.

Significant features & benefits

The Global Life plan lets you choose the cash benefit your family would need to protect their financial future without you. This can be up to 20 times your annual salary at the time of taking out the policy, but cannot exceed a total benefit of US\$2,000,000 or £1,500,000, €1,700,000 depending on the currency of your plan.

The Global Life plan pays out your benefits to your beneficiaries if you die due to illness or accident. If you are diagnosed with a terminal illness where the prognosis is 12 months or less, you can choose to have the benefit paid to you, or your beneficiaries.

The Global accident benefit will pay a cash benefit to your beneficiaries if you die as the result of an accident. If you suffer a permanent disability, the benefit will be paid to you.

The maximum Global accident benefit we will pay is US\$500,000, or £375,000, or €500,000.

Significant and unusual exclusions or limitations

No benefit will be paid if your death, terminal illness or accidental bodily injury arises from any of the following:

- any items specifically excluded on your certificate of insurance;
- a pre-existing condition or related condition, unless you have told us about it and we have agreed to accept cover for it;
- your active participation in war, warlike activities or terrorist activities;
- your gross negligence and deliberate exposure to exceptional danger (except in the attempt to save a human life);
- your participation in any professional sport;
- your participation in an activity that is illegal in the country in which it is performed;
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane. This exclusion only applies to the first 3 years of your plan. If you subsequently apply to increase your life benefit, this 3-year exclusion shall apply from the date of the increase, but only for the amount of the increase. Each increase in your life benefit will be treated separately. This exclusion applies permanently with respect to the optional accident benefit;

No benefit will be paid for any death or accidental bodily injury that has not been reported to us within 12 months of the death or accident bodily injury occurring. No benefit will be paid upon your death if the life benefit has already been paid following your diagnosis with a terminal illness.

Additional exclusions apply in respect of the accident benefit. No benefit will be paid if death or accidental bodily injury is caused by:

- war, warlike activities, military action, acts of foreign hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, usurped power, mutiny, riot, strike, martial law, state of siege, attempted overthrow of government, any acts of terrorism, murder, attempted murder, kidnap (including attempted kidnap or attempted rescue from kidnapping), or assault of any kind, anywhere in the world. This exclusion will apply irrespective of whether you are an active participant

in any of the above activities or merely an innocent bystander;

- any illness or disease;
- food poisoning and bacterial infections (except infection which occurs through accidental cut or wound injury);
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane;
- intentional inhalation of gas, or intentional ingestion of poisons or drugs;
- intentionally contracted infection by bacteria or virus;
- you being under the influence of alcohol or drugs;
- an accident whilst participating in a hazardous activity unless you have made a full declaration of how often you intend to participate in that particular activity and we have agreed to cover you in writing, and you have paid any additional premium required by us to cover the increased risk.

A full list of exclusions is contained in the plan agreement.

What to do in the event of a claim

Please call +44 1276 486475 in the event of a claim. Alternatively, you can email us on global.protection@william-russell.com. More information about making a claim can be found in the plan agreement.

Cancelling your cover

If you decide your plan does not meet your needs, simply contact us and advise us that you wish to cancel. Provided we receive your written instruction within 30 days of your date of entry, and provided no claims have been made, we will refund your premium in full. If we receive your instruction to cancel your plan more than 30 days after your date of entry, the terms of our cancellation policy will apply.

What to do if you have a complaint

If you wish to register a complaint about our insurance services, please contact us by telephone, email or writing. If you are not satisfied with our response to your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service. For full details on our complaints procedure, please click [here](#).

If you are unhappy with an underwriting decision, or feel a decision about a claim is unfair, you may refer your complaint to the insurer of your plan, AWP Health & Life S.A. If you are dissatisfied with the response from the insurer, you may submit a complaint to the French Insurance Mediator. For full details on our complaints procedure, please click [here](#).

William Russell Ltd.

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AWP Health & Life S.A

Customer Relationships
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7 rue Dora Maar
93400 Saint Ouen, France

Email client.care@allianzworldwidecare.com

Am I covered by the UK Financial Services Compensation Scheme?

The insurer of your plan, AWP Health & Life S.A., is not covered by the UK Financial Services Compensation Scheme.

William Russell is 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 arrangement is available from the Financial Services Compensation Scheme at www.fscs.org.uk or telephone 0800 1100 or 0207 741 4100.