

# Personal health plans

## Application form for individuals & families (full medical underwriting)

Please complete this form in **BLOCK CAPITALS** using black ink, and return it to us by email or post. You can find our contact details at the end of this form.

### Broker/intermediary details

If you were introduced to us through a broker or intermediary, please state their name and company.

### Your personal details

First name: ..... Surname: ..... Title: .....  
 Address: .....  
 Mobile number: ..... Home number: .....  
 Email: ..... Occupation: .....  
 Nationality: ..... Date of birth: .....  Male  Female  
 Country where you will be living/working: ..... How long have you lived there? ..... years

### Dependants to be insured on your health plan

Please enter the details for all dependants to be insured on your health plan. You may include your partner provided they are under 70 years of age, and your children provided they are under 18 years of age (or 25 years of age if they are in full-time education). Any children aged 18 and over who are not in full-time education must apply for their own health plan.

	Partner	Child 1	Child 2	Child 3
First name				
Surname				
Date of birth				
Gender				
Relationship to you				
Country where they will be living				
Occupation/full-time education				

### Start date of your health plan

When would you like your health plan to start?  On acceptance of your application  Specific date: .....

Please note that your application for a health plan is only valid for 28 days from the date we receive it. Cover cannot be backdated.

### Previous/current insurance plans

1 Has anyone named on this form ever applied for a health plan or been insured with William Russell?  Yes  No

If YES, please state the policy number: ..... Date of expiry of plan: .....

2 Has anyone named on this form ever had an application for insurance declined or accepted with special terms, or had an insurance plan cancelled by any insurance provider?  Yes  No

If YES, please provide details: .....

3 Does anyone named on this form currently have any other health insurance?  Yes  No

If YES, please state the name of insurer: .....

Policy number: ..... Date of expiry of plan: .....

## Choose your health plan

Please choose your health plan and excess combination from the table below, along with the optional benefits you require. The excess options and optional benefits available with each plan are shown in the column for the plan you select.

If you have one, please state the reference for the quote you wish to accept: .....

BronzeLite	Bronze	SilverLite	Silver	Gold
<b>Excess options</b>				
<input type="radio"/> Nil				
<i>Per claim options</i>				
<input type="radio"/> \$800/£530/€750	<input type="radio"/> \$800/£530/€750	<input type="radio"/> \$50/£33/€45	<input type="radio"/> \$50/£33/€45	<input type="radio"/> \$50/£33/€45
<input type="radio"/> \$1,600/£1,060/€1,500	<input type="radio"/> \$1,600/£1,060/€1,500	<input type="radio"/> \$100/£67/€90	<input type="radio"/> \$100/£67/€90	<input type="radio"/> \$100/£67/€90
		<input type="radio"/> \$800/£530/€750	<input type="radio"/> \$800/£530/€750	<input type="radio"/> \$800/£530/€750
		<input type="radio"/> \$1,600/£1,060/€1,500	<input type="radio"/> \$1,600/£1,060/€1,500	<input type="radio"/> \$1,600/£1,060/€1,500
<i>Per annum options</i>				
<input type="radio"/> \$250/£167/€225				
<input type="radio"/> \$500/£330/€450				
<input type="radio"/> \$1,000/£660/€1,000				
<input type="radio"/> \$2,500/£1,660/€2,500				
<input type="radio"/> \$5,000/£3,330/€5,000				
<input type="radio"/> \$10,000/£6,600/€10,000				
<b>Optional benefits</b>				
	<input type="radio"/> Medevac Plus		<input type="radio"/> Medevac Plus	<input type="radio"/> Medevac Plus
			<input type="radio"/> Enhanced well-being	<input type="radio"/> Enhanced well-being
			<input type="radio"/> Dental Basic	<input type="radio"/> Dental Plus
			<input type="radio"/> Dental Plus	<input type="radio"/> Direct billing*
			<input type="radio"/> Direct billing*	

\*Direct billing is free of charge, but is only available if you are resident in certain Asian countries and you have selected a nil or \$50/£33/€45 per claim excess. You will also need to submit an [application form for direct billing](#).

## Area of cover

You can find out more information about the areas of cover at [william-russell.com/health-plans/area-of-cover](http://william-russell.com/health-plans/area-of-cover).

- Zone 1** Worldwide, excluding the USA.
- Zone 2** Worldwide, excluding the USA and with restricted cover in the following countries and regions: -  
*United Kingdom, all countries in the European Economic Area, Andorra, the Channel Islands, Gibraltar, Greenland, Monaco, San Marino, Switzerland, the UAE, Singapore, Thailand, China, Hong Kong, Macau, Taiwan, Japan, Australia, New Zealand, Canada, and the Caribbean countries and islands.*  
 When you travel to one of these countries and regions, you will only be covered for accident & emergency treatment. The maximum we will pay in respect of treatment you receive in any of these countries and regions is US\$100,000 or £66,000 or €75,000 per period of cover.
- Zone 3** Worldwide, excluding the USA and with restricted cover in the following countries and regions: -  
*China, Hong Kong, Macau, Taiwan, Japan, Singapore, Switzerland. and the London area.*  
 When you travel to one of these countries and regions, your cover is subject to the following restrictions: -
- 80% cover for eligible elective treatment costs; and
  - 100% cover up to US\$100,000 or £66,000 or €75,000 per insured person for eligible accident & emergency treatment.
- Zone 3 is only available if your country of residence is **Indonesia**.

## Choose your health plan (continued)

### USA cover options

The following two options provide limited cover in the USA. They are only available if you have selected a **Bronze, Silver or Gold plans with Zone 1 as your area of cover**. The USA cover options are not available with *BronzeLite* or *SilverLite*.

- USA-45** We will cover you in the USA for temporary trips of up to 45 days' duration from the date on which you enter the country. Any trip of longer than 45 days will not be covered, but there is no limit to the number of temporary trips you can make to the USA during any one period of cover.

The overall maximum amount we will pay in respect of treatment you receive in the USA is US\$250,00 per insured person, per period of cover. Within this amount, we will pay: -

- up to US\$100,000 for elective treatment; and
- up to US\$250,000 for accident & emergency treatment of a condition that you have not previously suffered from prior to commencing your temporary trip.

We do not cover emergency evacuation to, from or within the USA, even if you select the USA-45 option.

- USA-90** We will cover you in the USA for temporary trips of up to 90 days' duration from the date on which you enter the country. Any trip of longer than 90 days will not be covered, but there is no limit to the number of temporary trips you can make to the USA during any one period of cover.

The overall maximum amount we will pay in respect of treatment you receive in the USA is US\$250,00 per insured person, per period of cover. This overall maximum amount includes both elective treatment and accident & emergency treatment that you receive.

We do not cover emergency evacuation to, from or within the USA, even if you select the USA-90 option.

### Optional plans

The following two optional plans are available with all health plans.

- Travel plan**  You  Partner  Children
- Personal accident plan**  You  Partner

You only need to complete the next three questions if you have selected a personal accident plan.

- 1** Please select your personal accident benefit.

- US\$75,000 or £50,000 or €75,000  US\$150,000 or £100,000 or €150,000  US\$225,000 or £150,000 or €225,000
- US\$300,000 or £200,000 or €300,000  US\$375,000 or £250,000 or €375,000

- 2** Is your occupation and that of your partner 100% office-based?  Yes  No

If **NO**, please provide a job description, or full details of any non-office-based activities and how often they are undertaken: .....

.....

.....

- 3** Do you or your partner participate in any hazardous activities?  Yes  No

If **YES**, please provide full details of any hazardous activities and how often you and/or your partner participate in them: .....

.....

.....

The personal accident plan does not cover accidents as a result of hazardous activities/occupations. Cover for hazardous activities and occupations may be subject to a premium loading or special terms, or we may decline to offer cover.

Hazardous activities include off-piste skiing, scuba diving to a depth of more than 30 metres (or any unsupervised scuba diving), rock climbing or mountaineering, pot-holing, hang-gliding, parachuting (including tandem), bungee jumping, kite surfing/ windsurfing, hunting on horseback, driving or riding in any kind of race or competition, flying other than as a passenger in a commercial aircraft, riding a motorcycle (or riding pillion), motor scooter, moped or quad bike, or any other activity that places you in a similar degree of danger as any of those mentioned here.

## Paying for your health plan

Please select the currency in which you would like to pay your premium. The benefits for your health plan and your excess will be denominated in this currency.

US dollars
  Pounds sterling
  Euros

Please select your payment method and the frequency with which you wish to pay your premium:

**Credit/debit card**     Annually     Half-yearly<sup>2</sup>     Quarterly<sup>3</sup>     Monthly<sup>3</sup>  
**Direct debit<sup>1</sup>**     Annually     Half-yearly<sup>2</sup>     Quarterly<sup>3</sup>     Monthly<sup>3</sup>  
**Bank transfer**     Annually

<sup>1</sup> Direct debit payments are only available when you pay in pounds sterling from a UK bank account.

<sup>2</sup> Half-yearly premiums are subject to a 3% surcharge.

<sup>3</sup> Quarterly or monthly premiums are subject to a 5% surcharge.

## Health declaration

Your health plan will be underwritten on a full medical underwriting basis. Please complete the following health declaration and provide us with full details of any medical conditions existing before the start date of your plan. Pre-existing medical conditions and related conditions will not be covered unless you have told us about them and we have agreed to cover them. This includes conditions arising between the time you submit this application form and the start date of your plan, so please contact us immediately if the information provided changes.

Please answer the following questions for each person named on this form fully, accurately, and to the best of your knowledge and belief. If you answer **YES** to any question, please supply full details in the spaces provided. If you require more space, please continue on a separate sheet of paper. If you do not answer the questions fully and accurately, your plan may be cancelled, claims may be rejected or special terms may be applied retroactively. If you are in any doubt as to whether you should tell us anything, please tell us anyway.

	You	Partner	Dependants over age 18
Height (cm)			
Weight (kg)			
If you smoke, how many cigarettes/cigars do you smoke daily?			
If you consume alcohol, how many of the following do you consume each week?			
<ul style="list-style-type: none"> <li>• Pints of regular-strength beer/cider</li> <li>• Pints of strong beer or cider</li> <li>• 175ml glasses of wine</li> <li>• 250ml glasses of wine</li> <li>• 35ml measures of spirits</li> </ul>			

## Medical questions for EACH person named on this form

- 1** Has any person named on this form **ever** experienced any of the following conditions?
- a) **Brain or nervous system conditions?**  Yes  No  
 For example: stroke/transient ischemic attack (TIA), epilepsy, migraines or repeated headaches, multiple sclerosis, meningitis, shingles, nerve pain.
- b) **Cancer, tumours or growths?**  Yes  No  
 For example: polyps, benign growths or cysts, lymphomas, any cancers or pre-cancerous conditions.
- c) **Heart or circulatory conditions?**  Yes  No  
 For example: high blood pressure, angina/chest pains, heart attacks or failure, abnormal heartbeat, varicose veins, raised cholesterol, stroke, deep vein thrombosis.
- d) **Psychiatric, psychological conditions or sleep disorders?**  Yes  No  
 For example: depression, anxiety, stress, anorexia nervosa, autism, bipolar disorder, insomnia, narcolepsy, sleep apnoea.
- e) **Joint replacements?**  Yes  No

Health declaration (continued)

- 2 In the last five years, has any person named on this form seen a doctor, or experienced any symptoms, or been admitted to a hospital or medical facility for an operation or procedure, or undergone any tests or investigations, for any of the following conditions:
- a) **Auto-immune disorders?**  Yes  No  
For example: HIV/AIDS, rheumatoid arthritis, systemic lupus erythematosus, scleroderma.
- b) **Back, joint, muscular or skeletal problems?**  Yes  No  
For example: back or joint pain, whiplash, sciatica, degenerative changes, osteoarthritis, osteoporosis, gout, bunions, fractures, cartilage or ligament problems.
- c) **Breathing or upper and lower respiratory conditions (including allergies)?**  Yes  No  
For example: asthma, chronic obstructive pulmonary disease (COPD), shortness of breath, chest infections, pneumonia, bronchitis, tuberculosis (TB), allergies to food substances and animals.
- d) **Diabetes, thyroid or any other endocrine disorder?**  Yes  No  
For example: diabetes type 1 or 2, overactive or underactive thyroid, pituitary or adrenal problems, obesity.
- e) **Eyes, ear, nose and throat or oral/dental conditions?**  Yes  No  
For example: glaucoma, cataracts, retinal detachment, macular degeneration, hearing difficulties, repeated ear infections, tonsillitis, sinusitis, dental problems, wisdom teeth problems, gingivitis.
- f) **Gynaecological or breast conditions?**  Yes  No  
For example: complications of pregnancy, heavy or irregular periods, fibroids, endometriosis, ovarian cysts, abnormal smear tests, miscarriage, pre- and post-natal complications, breast lumps/cysts.
- g) **Skin conditions (including allergies)?**  Yes  No  
For example: eczema, dermatitis, rashes, psoriasis, acne, cysts, moles that itch or bleed or allergic reactions.
- h) **Stomach, liver/gall bladder, or digestive system conditions?**  Yes  No  
For example: ulcers, irritable bowels, Crohn's disease, colitis, reflux/heartburn abdominal pain, anaemia, hepatitis, cirrhosis, gallstones, hernias, haemorrhoids/piles.
- i) **Urinary, kidney or prostate conditions?**  Yes  No  
For example: kidney infections, kidney stones, incontinence, prolapse, prostate problems, recurrent bladder or urine infections.
- j) **Any alcohol and/or drug dependency problems?**  Yes  No
- k) **Any physical defect, infirmity or congenital condition?**  Yes  No
- l) **Any other medical condition not mentioned above?**  Yes  No
- 3 Has any person named on this form experienced any signs or symptoms of any medical condition in the last six months, whether or not a doctor has been consulted?  Yes  No
- 4 Is any person named on this form currently taking any medication, prescribed or otherwise?  Yes  No
- 5 Is any person named on this form currently undergoing any treatment or periodic reviews for a medical condition, physical impairment, disability or recurrent illness not already mentioned?  Yes  No
- 6 Is anyone named on this form currently pregnant?  Yes  No

Health declaration (continued)

If you have answered YES to any of the above questions, please give full details

Question no: ..... Name of person affected: .....

Date(s) on which the injury or condition first occurred: .....

Date symptoms were last experienced: .....

Please state what diagnosis was made: .....

.....  
.....  
.....  
.....  
.....

What treatment was received: .....

.....  
.....  
.....

Is any future treatment required, including consultations with a doctor or periodic tests or reviews?  Yes  No

If YES, please give details: .....

.....  
.....  
.....

Question no: ..... Name of person affected: .....

Date(s) on which the injury or condition first occurred: .....

Date symptoms were last experienced: .....

Please state what diagnosis was made: .....

.....  
.....  
.....  
.....  
.....

What treatment was received: .....

.....  
.....  
.....

Is any future treatment required, including consultations with a doctor or periodic tests or reviews?  Yes  No

If YES, please give details: .....

.....  
.....  
.....

## Your doctor's details

Please provide details of the doctor who is most familiar with the medical history of all those named on this form. If any of your dependants regularly see a different doctor, please provide this information on a separate piece of paper.

Name of doctor: ..... Title: .....

Address: .....

Telephone number: ..... Email: .....

How long have you been known to this doctor? .....

## How we use your information

**Please read this section carefully.**

- We will use the information that you have given us on this application form for the purposes of administering your health plan, processing your claims, identifying and preventing fraud, complying with our legal and regulatory obligations, and carrying out research and statistical analysis to help us improve our services. We will not retain your information for longer than is necessary.
- We may share your information with other organisations in relation to the above purposes, e.g. the insurer of your health plan, payment service providers, and our emergency medical assistance service providers. This may involve transferring your information to countries outside the European Union.
- Telephone calls to and from William Russell Ltd. may be recorded for training and monitoring purposes.
- We will process the personal information of each person named on this form, including sensitive information such as details about your/their health, in accordance with our privacy policy.
- Our privacy policy also contains information about who to contact if you have any questions about how we use your information, or if you would like to request a copy of the information we hold about you. For full details of our privacy policy, please visit [william-russell.com/privacy](http://william-russell.com/privacy) or consult your plan agreement.

## Communication preferences

We'd like to stay in touch with you in ways we think you might find helpful. Every now and then, we share information about international healthcare and expat life, plus other useful content we think could be of interest to you. We also send occasional emails that promote our products and services.

We won't spam you or share your details with third parties, and you can unsubscribe at any time. You can read our privacy policy at [william-russell.com/privacy](http://william-russell.com/privacy).

**Please tick the box to opt into our marketing communications:**

- Email
- Newsletter
- Telephone
- Text message/SMS

## Declaration for your health plan

**Please read this section carefully and sign on the following page.**

- I understand that my application for a health plan is subject to written acceptance by William Russell Ltd.
- I declare that I have taken reasonable care to answer every question for all persons named on this form fully, accurately, and to the best of my knowledge. I also confirm that I have checked with each person that the information I have provided is a true representation of the facts.
- I understand that misrepresentation could result in claims being rejected or not fully paid, and/or my health plan being cancelled.
- I understand that the health plan I am applying for does not cover the medical conditions that existed before the proposed start date of the plan, unless I have provided full details of any such medical conditions to William Russell Ltd. and William Russell Ltd. has agreed to cover them. I also understand that my Certificate of Insurance will advise me of any medical conditions that are not covered by my health plan, based on the information I have provided on this form.
- I understand that I must inform William Russell Ltd., in writing, of any changes in the facts provided in my application, including any change in the health of any person named on this form, occurring before the start date of my health plan.
- In order to process my claims, I understand that William Russell Ltd. may need to obtain details of my medical history and the medical histories of all persons named on this form.
- I authorise William Russell Ltd. to send all insurance documents as PDF files to the email address I have provided on this form. If I have applied through a broker or intermediary, I understand that these documents may be sent via email to that broker or intermediary.
- I understand that if—upon receipt of my insurance documents—I am not entirely satisfied with my personal health plan, I may cancel the plan from inception and receive a full refund of the premium I have paid, provided that I notify William Russell Ltd. within 30 days of my plan start date and provided no claim has been made on the plan.

Declaration for your health plan (continued)

Some important notes

Please make sure that this form and all supplementary documents are legible. Your completed application form is valid for 28 days from the date you sign it. If your health plan has not commenced within 28 days, you may have to complete a new form. If the health of any person named on this form changes after you submit this form, but before your health plan starts, you must let us know immediately.

Please return this form to us by post or email using the contact details below. If you wish to use email, we can accept a printed, signed, and scanned copy of this form or we can accept a digitally-completed copy of this form saved and returned to us as a PDF. If you have completed this form digitally, please make sure that the email accompanying the return of this form contains the following text: -

"I, [your name], have completed and signed the application form myself and I am happy to be bound by the terms, conditions, and exclusions of the [personal health plan agreement](#)."

You must use the same email address to return the digitally-completed form that you provided on the first page of this form.

Name of applicant: .....

Signature of applicant: ..... Date: .....

**William Russell Ltd.**  
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