



# Quick Guide to the Personal Accident Plan

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Insurance can be confusing. There's much to think about, with different benefits, limits, and T&Cs. In this guide, we've made things simple. You can learn more about the optional personal accident plan and how to make it work for you.

Get in touch

 +44 1276 486 477

 [william-russell.com](https://www.william-russell.com)

William  
Russell

# Key benefits of the personal accident plan

## Accidental death benefit

Help safeguard your family's financial future should you pass away in an accident. You'll leave behind a cash lump-sum to help maintain your family's standard of living or to pay off mortgages or debt.



## Serious injury benefit

If you suffer a serious injury in an accident, we'll pay you the cash lump-sum directly. Serious injuries include permanent disablement, loss of sight or loss of use of a limb.

## International cover

Unlike similar plans from domestic insurers, our personal accident plans are international. You're covered for your life, work & travel overseas.



## Cover for terror attacks

Terror attacks can strike anywhere. If you're injured or killed in a terror attack, or any other form of criminal activity in which you're a victim, you'll have cover under your plan.

## No medical required

Applying for personal accident couldn't be easier. No medical underwriting is required to get cover, and you can also insure your partner or spouse.



**Just to let you know**—you won't find complete information for the personal accident plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the [personal accident plan agreement](#), which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise.

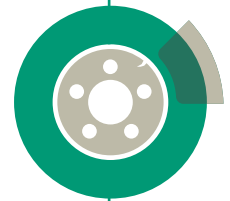
# Why choose a personal accident plan?

The personal accident plan is great value for money, with premiums for a benefit of US\$75,000 starting at just US\$10 per member, per month. No medical underwriting is required to get cover, and you can also insure your partner or spouse.

## How the personal accident plan has helped our members living & working abroad

### Car accidents

Andrew is involved in a serious road traffic accident while driving his car home from work in Beijing. He's rushed to hospital with life-changing injuries. After a number of weeks in hospital, his doctors confirm that he will be confined to a wheelchair for the rest of his life. Andrew's health plan with William Russell covers his medical expenses and post-accident rehabilitation, but with a personal accident plan from William Russell he would also receive a cash lump-sum payment of US\$250,000. While nothing is as precious to Andrew as his health, the payment would help him adapt to life in a wheelchair and make the necessary provisions for home accessibility.



### Terror attacks

Lillian is travelling from her home in Thailand to a major European capital for a work conference. Unfortunately, while she's attending the conference she's caught up in a terror attack. Lillian is taken to a public hospital by emergency services and eventually transferred to a private hospital, but sadly she succumbs to her injuries and dies two months later. With a personal accident plan from William Russell, Lillian's husband and young daughter would receive a €100,000 cash lump-sum. It would be enough to help the family return permanently to Holland from Thailand, and set up a new life at home.



### Criminal activity

Gustav is spending a career break back-packing around South America. Whilst he's staying in Colombia, Gustav is targeted by a criminal gang as he leaves a popular nightspot. One of the gang members throws acid in his face as the other members take his phone, wallet, and digital camera. Gustav recovers and returns home to South Africa, but he loses sight permanently in his right eye. With a personal accident plan from William Russell, he would receive a US\$100,000 cash lump-sum. This would be enough to help him with the re-training he would need for his profession as a graphic designer.



## We mean different things to different people

We mean a better healthcare experience for people living & working abroad. We mean financial security for people with futures to safeguard. We mean healthy & happy staff for international businesses. We mean progressive thinking for insurance partners.

But one thing everyone knows us by is the way we work. By putting our members at the heart of everything we do, we're creating an insurance experience that's personal, sustainable & transparent.

That's why we're the insurance partner of choice for people living & working abroad.

## We're here to help



Call us on  
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