

# Quick Guide to the Personal Life Plan

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Life 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 personal life plan and how it could work for you and your family.

Get in touch

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**William**<sup>o</sup>  
**Russell**

# Key benefits of the life plan

## Insure your life up to US\$2m

Safeguard your family's financial future should you pass away. You'll leave behind a cash lump-sum to help maintain your family's standard of living or to pay off a mortgage or debt.



## Early payment for terminal illness

We'll pay your cash lump-sum early if you're diagnosed with a terminal illness with a prognosis of less than 12 months, so you can choose how & where to dispense the money.

## Double your cover for death by accident

With the optional accident benefit, your family will receive an additional cash lump-sum if your death is caused by an accident. If you suffer a serious injury in an accident, we'll pay the cash lump-sum directly to you.



## International cover

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

## Cover for as long as you need it

The life plan is annually renewable and you can renew until you reach 70 years of age. Once you're on cover, there are no further medical tests or exams—even if your health deteriorates.



**Just to let you know**—you won't find complete information for the life 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 [life 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.

# Applying for the personal life plan

A personal life plan is great value for money, with a US\$250k life benefit costing just US\$22 per month for a member aged 30. You can complete your application online and there's often no need for a medical examination.

## Choose a life benefit

1

You can insure your life for any amount up to US\$2m or £1.5m or €1.7m. This is the amount your beneficiaries would receive should you pass away. The sum you insure cannot exceed 20x your current annual earnings.

## Add the optional accident benefit

2

You can increase your cover for death or serious injury by accident up to a sum of US\$500k or £375k or €500k. The accident benefit cannot exceed the life benefit you've chosen.

## Choose your beneficiaries

3

A beneficiary is the person(s) who will receive the life benefit and accident benefit should you pass away. It can be anyone important to you: your spouse, children, parents, a close friend, or a business partner.

## Complete the online application form

4

Simply complete the online application form, which includes a brief declaration of your medical history, and we'll let you know if we need more information

## Medical examinations

5

If you're under age 50, fit & healthy, and you're applying to insure your life for US\$750k or less, we can usually issue your plan within 48 hours. We sometimes request that you complete a medical examination. This can be at a clinic near you, and we'll reimburse the cost once we issue your plan.

## Any questions?

Call us on [+44 1276 486 477](tel:+441276486477) or email us on [sales@william-russell.com](mailto:sales@william-russell.com).

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# Why choose a life plan?

No-one likes to think about death, but if your family relies on you financially it's worth considering how much they'd need if you were no longer there. Life insurance helps protect your family's financial future, and it's up to you how much cover you buy.

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

### Using the life benefit to protect your family

David, his spouse Julia, and their children are living in Dubai. After a couple of years renting an apartment, David and Julia decide to purchase a family house on the Palm Jumeirah. David is performing well in his job and Julia is earning decent money as a freelancer. Out of the blue, David is diagnosed with an aggressive form of cancer and soon succumbs to the illness. With a life plan from William Russell, David's family would receive a cash lump-sum of up to US\$2m. Julia had been enjoying life in Dubai and her children are settled in good schools, so she could use the payment to secure her family's life abroad, pay off the mortgage on the new house, and set up a university fund for her children.



### Early payment for terminal illness

On completing her university studies in the UK, Annabel moved to Hong Kong for a graduate placement scheme. She's now been living in the Far East for 15 years and her career is going well. For the past few months, she noticed a persistent cough and a tight chest. Putting it down to pollution, she thinks nothing of it. At a regular health check-up, however, Annabel's doctor suspects something more serious and refers her to a chest specialist and later an oncologist. After a series of tests and examinations, Annabel is diagnosed with mid-stage lung cancer. She is given only 8 months to live. With a life plan from William Russell, she could claim for an early payment of her life benefit due to her terminal illness. She could use the money to re-locate back to the UK and spend time with her retired parents.



### Optional accident benefit

Jon is a manager at a hotel resort in South Africa. Jon is involved in a car accident in which he suffers life-changing injuries to his legs. He undergoes surgery but unfortunately he is left permanently disabled. With an optional accident benefit from William Russell, Jon could claim up to €500,000 and use the money to help re-locate to the Netherlands and prepare his home for life with disability.



## 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**  
**+44 1276 486 477**



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