



# A quick look at income protection insurance

Just to let you know—you won't find complete information for our income protection insurance in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase a policy for your employees. You can find these in the [plan agreement](#), which we suggest you read together with this guide.

## Key benefits



### Replacement income

#### A monthly income if an employee can't work

An income protection policy pays an employee a replacement income if they're unable to work because of illness or injury for longer than 3 months.



### Keeping pace

#### A replacement income that keeps up with inflation

The cost of everything rises year-on-year. We increase your employees' replacement income payments by 2% compound year-on-year, so they don't lose money in real terms.



### Complete recovery

#### Proportionate benefit to help employees return to work

If an employee is ready to return to work in a limited capacity, we'll pay a proportion of their benefit to offset any temporary salary reduction while they're completing their recovery.



### Annually renewable

#### Cover for as long as you're employees are working

Our policies are annually renewable and employees can renew until they reach age 65. Once on cover, there are no further medical tests or exams—even if their health deteriorates.

### International cover

#### Their policy is always working for them

Unlike similar policies from domestic insurers, our income protection policies are international. Your employees are covered for life, work & travel abroad.



### Why choose income protection?

It's worth considering how much money you would need to support you and your family if you were no longer able to work. It's certainly something your employees will be thinking about, so an income protection policy is a useful benefit to include in your employee benefits package.

## How income protection helps our members living and working abroad...



#### Case study #1—Giving you financial space to focus on your recovery

Samantha moves from Britain to Australia with her two children to take on a new role as an administrator for a sports team. A few months later, she's involved in a road traffic accident and suffers serious injuries to her arms. She undergoes emergency surgery and the doctors say she is unable to return to work for at least 10 months while she completes an extensive rehabilitation programme.

With income protection from William Russell, Samantha would start receiving 80% of her pre-disability salary after her 3-month deferment period. It would be enough that Samantha wouldn't have to worry about paying the bills for her and her family. She would be able to focus fully on her recovery, rehabilitation, and spending time with her children.



#### Case study #2—Giving you financial support while you cannot work

Alan works for a chemical engineering firm, and his employer asks him to re-locate permanently to North Africa. Alan thinks that the opportunity is too great to miss, plus the remuneration is very attractive. He decides to take it, moving his wife and two children with him and enrolling them in an international school. A few years after his move, he is diagnosed multiple sclerosis. Soon after, Alan is left unable to continue his employment and, with his particular form of multiple sclerosis, he will never be able to work again. After his employer's sick pay scheme ends, Alan would be left without any income to support his family or pay for his health insurance, which provides the private healthcare on which he relies for treatment of his condition. With income protection from William Russell, Alan would receive a replacement income paid for several years—increasing by 2% compound each year—until his retirement age of 65 or death, whichever is soonest. With the safety net afforded by income protection, Alan can still afford his health insurance, pay the household bills, and support his family—even though he is unable to work.



→ Life & income Protection

### 15% lifetime discount for life & income protection in all countries

#### Eligible countries

New members in all countries except UAE and excluded countries (e.g., Syria, Iran).

\*T&Cs apply.



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