

Global Health Elite Plan Policy Summary

This document contains important information about your health insurance policy. This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the Global Health Elite plan agreement and on your Certificate of Insurance. It is important that you read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

The provider of cover

The insurer of the Global Health Elite plan is Allianz Benelux N.V. Coolingsingel 139, Postbus 64, NL-3000 AB Rotterdam, Netherlands. Allianz Benelux N.V. is an EEA insurer registered in the Netherlands and is authorised by the Dutch Authority for the Financial Markets (AFM).

Type and duration of cover

The Global Health Elite Plan is an international health insurance policy that meets the demands and needs of international citizens who wish to ensure they have cover for necessary medical treatment of acute medical conditions.

The plan type you have chosen will be stated on your Certificate of Insurance. The extent of the cover provided by your plan type is detailed in the table of benefits in the Global Health Elite plan agreement. You should review the cover periodically to ensure it remains appropriate.

Your cover will remain in force for a period of 12 months provided you maintain your premium payments. Your cover may be renewed each year with our agreement.

Premiums are age-related and will increase as you get older. We review our premiums annually. The current premium rates are not guaranteed for the duration of your plan.

Significant and unusual exclusions or limitations

The following limitations apply to your policy:

- Any limitations contained in your Certificate of Insurance,
- The overall limit of cover for the plan type you have chosen,
- The limits and waiting periods specified for particular benefits (i.e. dental cover, maternity costs) within the plan type you have chosen, as per the Table of Benefits in the Global Health Elite plan agreement.
- The excess, as specified on your Certificate of Insurance,
- Cover is restricted to treatment within the area of cover you have selected (see area of cover options in your Global Health Elite plan agreement) and as specified on your Certificate of Insurance.

The following are excluded from cover under your policy:

- Pre-existing conditions and related conditions (unless we have agreed otherwise)
- Addictive conditions/disorders and alcohol, drug and solvent abuse,
- Allergy testing and desensitisation
- Alternative treatment and therapies
- Bank charges, administration and registration fees,
- Birth control, infertility treatment, assisted reproduction, foetal surgery, sexual health problems and gender reassignment,
- Chemical, biological, or nuclear contamination, or active participation in war and terrorism,
- Convalescence, rehabilitation, nursing homes and health spas, (except as specified under the Rehabilitation treatment benefit in the Global Health Elite plan agreement),
- Cosmetic surgery and treatment,
- Developmental problems, such as learning difficulties, speech disorders, and behavioral problems,
- Eating disorders and weight-related conditions,
- Experimental drugs and treatments,
- Failure to follow medical advice
- Hearing loss,
- Kidney dialysis continuing for more than 4 weeks,
- Menopause, puberty or ageing and similar bodily changes,
- Nasal septum deviation,
- Preventive surgery when no physical signs or symptoms are shown, or diagnosis has been made,
- Professional sports and any motorised racing,
- Sexually transmitted diseases and testing for sexually transmitted diseases,
- Search and/or rescue,
- Second opinions or duplicate tests
- Self-inflicted injuries, suicide and/or wilful exposure to needless danger,
- Sleep disorders,
- Sundry medical supplies,
- Treatment by a family member, or where there is a professional/financial interest, such as employees and employers
- A full list of exclusions is contained in the Global Health Elite plan agreement.

What to do in the event of a claim

Please call +44 1276 486460 or our 24-hour emergency number +44 1243 621155. Alternatively, you can email us on claims@william-russell.com. More information about making a claim can be found in the Global Health Elite plan agreement.

Cancelling your cover

You have the right to cancel during the first 30 days of the policy, provided that you confirm this to us in writing and have not made a claim. We will refund the premium you have paid to us.

If you cancel after the first 30 days of the policy being in force, we will refund any unused premium after the cancellation date, provided there have been no claims made by any insured persons or anything has happened that could result in a claim.

Complaints procedure

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 at:

Allianz Benelux N.V.,
Coolsingel 139,
Postbus 64,
NL-3000,
AB Rotterdam,
Netherlands.

If you are dissatisfied with the response you receive from the insurer you may submit a complaint to the Netherlands Financial Services Complaints Institute:

Klachteninstituut Financiële Dienstverlening (Kifid)
Postbus 93257,
2509 AG Den Haag,
Netherlands

E: consumenten@kifid.nl

Financial Services Compensation Scheme

Allianz Benelux N.V. is not covered by any compensation scheme.

Global Personal Accident Plan Policy Summary

This document contains important information about your Global Personal Accident plan insurance policy. This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the Global Personal Accident plan agreement and on your Certificate of Insurance.

It is important that you read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

The provider of cover

The insurer of the Global Personal Accident plan is SHUS Insurance PCC Limited – Cell SHUS.

SHUS Insurance PCC Limited is a Guernsey registered Protected Cell Company under The Companies (Guernsey) Law 2008, and is licensed and regulated by the Guernsey Financial Services Commission.

Type and duration of cover

The Global Personal Accident plan is available for international citizens who have a William Russell Global Health plan.

The Global Personal Accident plan meets the demands and needs of international citizens who wish to ensure they have cover that will, during the term of the policy, provide a benefit if they die or suffer a permanent disability as a result of accidental bodily injury.

The extent of the cover provided is detailed in the Global Personal Accident plan agreement subject to any limitations stated on your Certificate of Insurance. You should review the cover periodically to ensure it remains appropriate.

Your cover will remain in force for a period of 12 months provided you maintain your premium payments. Your cover may be renewed each year with our agreement. We review our premiums annually, so the current premium rates are not guaranteed for the duration of your plan.

Significant features and benefits

The Personal Accident benefit, which will be shown on your Certificate of Insurance, will be paid if an insured person suffers accidental bodily injury caused by an accident and resulting in any of the following within two years of the date of the accident:

- Death.
- Total and irrecoverable loss of sight in one or both eyes.
- Total loss of use of one or more limbs.
- Permanent total disablement from performing any occupation.

Significant and unusual, exclusions or limitations

- Cover in certain countries will be subject to the payment of an additional premium.
- Any claim resulting from war, war-like activities, and terrorist activities unless you are an innocent bystander.
- Any claim resulting from war, war-like activities, and terrorist activities (even if you are an innocent bystander) if you travel to any of the restricted countries shown on your Certificate of Insurance, or any country that the British Foreign and Commonwealth Office has advised its citizens to leave.
- Chemical, biological, or nuclear contamination, however caused, including expenses in any way caused or contributed to by an act of war or terrorism.
- The insured person engaging in or taking part in any of the following unless you have declared full details on your application form and we have agreed to cover the additional risk (subject to receipt of additional premium):
 - i. naval, military, or air-force service or operations;
 - ii. Hazardous occupations - which includes any occupation that is not purely office-based.
 - iii. Hazardous sports (including but not limited to off-piste skiing, scuba diving to a depth of more than 30 meters and unsupervised scuba diving, rock climbing or mountaineering normally involving the use of ropes or guides, pot-holing, hang-gliding, parachuting, bungee-jumping, hunting on horseback, or driving or riding in any kind of race or competition).
 - iv. air travel except as a passenger in a properly licensed multi-engine aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern;
 - v. Driving or riding on motorcycles, motor scooters or mopeds.
- Suicide, attempted suicide, intentional self-injury, or the insured person being in a state of insanity
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex howsoever this syndrome has been acquired or may be named;
- Death or injury sustained whilst you are under the influence of alcohol or drugs.
- Deliberate exposure to exceptional danger (except in an attempt to save human life), or the insured person's own criminal act, or the insured person being under the influence of alcohol or drugs.

What to do in the event of a claim

To submit a claim or make an enquiry regarding a claim please call +44 1276 486460 or email us at claims@william-russell.com.

Cancelling your cover

You have the right to cancel during the first 30 days of the policy, provided that you confirm this to us in writing and have not made a claim. We will refund the premium you have paid to us.

If you cancel after the first 30 days of the policy being in force, we will refund any unused premium after the cancellation date, provided there have been no claims made by any insured persons or anything has happened that could result in a claim. Please contact us at enquiries@william-russell.com if you wish to cancel your plan.

Complaints procedure

If you are unhappy with an underwriting decision, or feel a decision about a claim made by William Russell is unfair you may refer your complaint to the insurer at:

SHUS Insurance PCC Limited – Cell SHUS,
Level 5,
Mill Court,
La Charroterie,
St Peters Port,
Guernsey, GY1 1EJ

If you are dissatisfied with the response you receive from the insurer you may submit a complaint to the Channel Islands Financial Ombudsman:

Channel Islands Financial Ombudsman (CIFO)
P O Box 114
Jersey, Channel Islands
JE4 9QG

T: +44 (0) 1481 722218

E: enquiries@ci-fo.org

Full details of the complaints procedure can be found in the Global Accident plan complaints procedure.

Financial Services Compensation Scheme

SHUS Insurance PCC Limited is not covered by the Financial Services Compensation Scheme.

Global Travel Plan Policy Summary

This document contains important information about your Global Travel plan insurance policy. This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the Global Travel plan agreement and on your Certificate of Insurance.

It is important that you read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

The provider of cover

The insurer of the Global Travel plan is SHUS Insurance PCC Limited – Cell SHUS.

SHUS Insurance PCC Limited is a Guernsey registered Protected Cell Company under The Companies (Guernsey) Law 2008, and is licensed and regulated by the Guernsey Financial Services Commission.

Type and duration of cover

The Global Travel plan is available for international citizens who have a William Russell Global Health plan.

The Global Travel plan meets the demands and needs of international citizens who wish to ensure they have cover, whilst on temporary trips (maximum of 120 days), for their personal belongings, as well as cover for travel delays, trip cancellations and curtailment.

NB: The Global Travel plan does not include cover for medical expenses. You will need to make sure that you arrange separate medical expenses cover if you are travelling outside the Area of Cover specified on the Certificate of Insurance for your Global Health plan.

The extent of the cover provided is detailed in the Global Travel plan agreement subject to any limitations stated on your Certificate of Insurance. You should review the cover periodically to ensure it remains appropriate.

Your cover will remain in force for a period of 12 months provided you maintain your premium payments. Your cover may be renewed each year with our agreement. We review our premiums annually, so the current premium rates are not guaranteed for the duration of your plan.

Significant features and benefits

- Personal Accident: Maximum benefit of £50,000 or US\$85,000 or €85,000, for Death, loss of one or more limbs, loss of sight in one or both eyes, permanent and total disability from following any suitable occupation. (Benefit reduced to a maximum of £5,000 or US\$8,500 or €8,500 for death of a child under 16).
- Personal Belongings or baggage: £2,500 or US\$4,250 or €4,250 cover, per insured person, for loss or damage to personal baggage taken on a trip.
- Cancellation or Curtailment: Cover for up to £2,500 or US\$4,250 or €4,250 per insured person, for loss of irrecoverable deposits and paid charges, resulting from cancellation or curtailment due to death, injury or illness, redundancy (following proper notice), compulsory quarantine, call up for emergency military or public service, or government regulation following an epidemic or natural disaster.

- **Travel Delay:** £50 or US\$85 or €85 per insured person per trip for each 12-hour period of delay in an outward or inward-bound flight from/ to your country of residence (or onward flight following a stop-over of at least 24 hours), up to a maximum of £200 or US\$340 or €340. Also, cover for replacement of essential baggage, following temporary loss of baggage on an outward-bound flight, up to £100 or US\$170 or €170.
- **Personal Liability:** Covers your legal liability for damages and costs, including legal expenses in defending a claim up to £1,000,000, US\$1,700,000 or €1,700,000.
- **Personal Money:** Loss or theft of money (including cheques, postal orders, and money orders), covered up to £500 or US\$850 or €850, subject to a limit of £200 or US\$340 or €340 for cash.
- **Legal Expenses:** Up to £25,000 or US\$42,500 or €42,500. Cover for legal costs and expenses in pursuing a claim against a third party, following death, or injury of an insured person.
- **Travel Disruption:** Up to £1,000 or US\$1,700 or €1,700 cover for additional travel and accommodation expenses, if you miss an outward flight or sailing from your country of residence, due to a failure of scheduled public services or breakdown of your car.
- **Hi-jack:** A benefit of £50 or US\$85 or €85 per day, up to a maximum of £500 or US\$850 or €850 per day if you are forcibly and illegally detained.
- **Passport Replacement:** Additional travel and accommodation costs incurred in order to obtain a replacement passport, covered up to a maximum of £250 or US\$425 or €425.
- **Winter Sports Cover:** – Piste closure occurring during December, January, or February (northern hemisphere), or June, July, or August (southern hemisphere): £20 or US\$34 or €34 per day, up to a maximum of £200 or US\$340 or €340.
- **Ski or snowboard hire:** £10 or US\$17 or €17 per day up to a maximum of £150 or US\$255 or €255.
- **Inability to ski or snowboard caused by illness or injury arising during an insured trip:** £10 or US\$17 or €17 per day, up to a maximum of £100 or US\$170 or €170.

Significant and unusual, exclusions or limitations

General Exclusions (These exclusions apply to all sections of the Travel plan)

- Any claim resulting from war, war-like activities, and terrorist activities.
- Accidents or incidents occurring whilst involved in any of the hazardous activities listed in the general exclusions (See General exclusion 1 ii of the Global Travel plan rules for full list)
- Aviation (except as a passenger on a fully licensed multi-engine passenger aircraft).
- Manual work related to a profession, business, or trade.
- Use of mopeds or motorcycles.
- Participation in professional sport.
- Self-inflicted injuries, suicide and injuries caused by alcohol or drugs.
- Circumstances manifesting before the commencement of your cover.
- Nuclear or radioactive contamination.
- Consequential losses.
- Criminal or unlawful acts.
- Bankruptcy or liquidation of any tour operator, travel agent, transportation company or accommodation supplier
- Expenses that are recoverable from any other source.

Exclusions and limitations applying to particular sections only

Personal Accident

- Only one of the benefits can be claimed by each insured in respect of any one accident.
- Benefit is only payable if death or disability occurs within 12 months of the accident.
- Where proof of a permanent disability is not received.
- Any unsettled disability claim if death occurs following a subsequent accident.

Personal belongings or baggage

- Excess £40 or US\$68 or €68.
- Loss, damage, or delay arising from confiscation or detention by Customs or other officials.
- Loss or damage to property in the custody of an airline or other carrier unless reported immediately, and in the case of an airline, a Property Irregularity Report is obtained.
- Baggage left unattended (including left unattended in a vehicle).
- Mobile telephones.
- Normal wear and tear, gradual deterioration, mechanical or electrical breakdown.
- Stamps, documents, and fragile articles.
- Dentures, false limbs, hearing aids, contact lenses or spectacles.
- Loss or theft not reported to the policy within 24 hours.

Cancellation or Curtailment

- Excess £40 or US\$68 or €68 (£10 or US\$16 or €16 for loss of deposit only).
- Delay in commencement of the trip (See separate cover under Travel Disruption section)
- Operator surcharges.
- Losses resulting from your failure to promptly notify a travel agent, tour operator or service provider that it may be necessary cancel, or curtail travel plans.
- The financial failure, insolvency, bankruptcy, or default of the tour organiser.
- Any expenses payable by the tour operator, hotel, or airline.
- Costs of curtailment not approved by the Medical Emergency Service.

Travel Delay

- Any trip that has not been pre-booked.

Personal Liability

- Any claim from a member of an insured person's family, household or an employee of an insured person and any contractual liability.
- Claims arising from animals owned by, or in the custody or control of an insured person.
- Wilful, malicious acts and costs resulting from criminal proceedings.
- Claims resulting from the influence of alcohol or drugs.
- Claims relating to pursuit of trade, business or profession, ownership or occupation of land or buildings.
- Claims arising from ownership, possession or use of motorised or mechanical vehicles, aircraft, watercraft, or firearms.

Personal Money

- Losses arising from delay, confiscation or detention by customs or other officials.
- Shortages due to error, omission, exchange, or depreciation in value.
- Losses not reported to the Police within 24 hours and where a written police report has not been obtained.

Legal Expenses

- Any claims against a travel agent, tour operator, carrier, accommodation provider, the insurer of the Global Travel plan or William Russell Ltd.
- Legal expenses incurred before the insurers have agreed to provide support
- Claims not reported within 180 days of an incident giving rise to a claim.
- Claims where costs are likely to be unreasonably greater than the anticipated compensation award.
- Claims where there is insufficient prospect of success in obtaining a reasonable benefit.
- Claims where costs are based on the amount of the award.
- Appeals (unless agreed by the insurer).
- Any claim where legal expenses is covered under any other policy.
- Costs if action is brought in more than one country.

Travel Disruption

- Strike or industrial action known about at the time of booking or at the commencement or renewal date of the insurance.
- Not allowing sufficient time to get to the airport.

Piste Closure

- Trips which take place outside of the months of December, January and February in the Northern Hemisphere, and the months of June, July, and August in the Southern Hemisphere.
- Claims where the insurance was effected less than 11 days before the commencement of the trip.
- Cross country skiing.

Passport replacement

- Claims where the loss was not reported to the consular representative within 24 hours of discovery of the loss and a written report detailing the following was not obtained:
 - the date of loss of the passport,
 - the date of notification of the loss, and
 - the date on which a replacement passport was obtained.

Inability to ski or snowboard

- claims not supported by a doctor's certificate

Ski or snowboard hire

- claims where the loss or damage was not reported to the police or appropriate authority within 24 hours of discovery and an official written report was not obtained.

What to do in the event of a claim

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Cancelling your cover

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T: +44 (0) 1481 722218

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Financial Services Compensation Scheme

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