

Insurance Product Information Document

Company: William Russell Limited

Product: Business health plans

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This document contains important information about your business health plan. This document does not contain the full terms and conditions of the plan. These can be found in the plan agreement and on your Certificate of Insurance (if you already have a health plan with William Russell).

What is this type of insurance?

The business health plans are international private medical insurance policies designed for the employees of global businesses. The plans provide cover for necessary medical treatment of medical conditions that develop after a member's date of entry to the plan, though this does depend on your plan's underwriting type. There are seven different plans available (see below).



What is insured?

The BronzeLite plan covers:

- ✓ Annual limit of US\$750,000 or £500,000 or €562,500
- ✓ Hospital costs (e.g. treatment & accommodation)
- ✓ Cancer treatment
- ✓ Organ, bone marrow or tissue transplants
- ✓ Kidney dialysis
- ✓ Limited cover for out-patient care
- ✓ Emergency medical evacuation

The Bronze plan provides the cover of BronzeLite, plus:

- ✓ Annual limit of US\$1,500,000 or £1,000,000 or €1,125,000
- ✓ Rehabilitation treatment
- ✓ Complications of pregnancy

The SilverLite plan covers:

- ✓ Annual limit of US\$1,500,000 or £1,000,000 or €1,125,000
- ✓ Hospital costs (e.g. treatment & accommodation)
- ✓ Cancer treatment
- ✓ Organ, bone marrow or tissue transplants
- ✓ Kidney dialysis
- ✓ Out-patient care up to US\$10,000 or £6,600 or €7,500
- ✓ Emergency medical evacuation

The Silver plan provides the cover of Bronze, plus:

- ✓ Annual limit of US\$2,500,000 or £1,666,000 or €1,875,000
- ✓ No limit on out-patient care
- ✓ Well-being benefits

The Gold plan gives all the cover of Silver, plus:

- ✓ Annual limit of US\$5,000,000 or £3,333,000 or €3,750,000
- ✓ Basic dental costs
- ✓ Cover for routine maternity care

The Essential Care plan covers:

- ✓ Annual limit of US\$250,000
- ✓ Hospital costs (e.g. treatment & accommodation)
- ✓ Cancer treatment
- ✓ Organ, bone marrow or tissue transplants
- ✓ Emergency medical evacuation
- ✓ 24hr emergency medical assistance help

The Essential Care Plus plan provides the cover of Essential Care, plus:

- ✓ Annual limit of US\$500,000
- ✓ Out-patient care up to US\$10,000
- ✓ Complications of pregnancy



What is not insured?

- ✗ Addictive conditions or disorders, and alcohol, drug, and solvent abuse
- ✗ Alternative or experimental treatment and therapies
- ✗ Birth control, sexual problems and gender reassignment
- ✗ Chemical exposure and contamination
- ✗ Failure to follow medical advice
- ✗ Foetal surgery
- ✗ Infertility, IVF, and assisted reproduction
- ✗ Menopause and puberty
- ✗ Nasal septum deviation
- ✗ Pre-existing medical conditions or related conditions (unless you have told us about them and we have agreed to cover them)
- ✗ Preventive surgery
- ✗ Professional sports and motorised racing as an amateur or a professional
- ✗ Physical development, learning and educational difficulties, speech disorders, and behavioural problems
- ✗ Second opinions or duplicate tests
- ✗ Self-inflicted injuries
- ✗ Sexually transmitted diseases
- ✗ Sleep disorders
- ✗ Treatment by a related party
- ✗ Weight-related conditions and eating disorders
- ✗ Wilful exposure to needless danger

A full list of exclusions is contained in the plan agreement.



Are there any restrictions on cover?

- ! Any limitations contained in the Certificates of Insurance
- ! The annual limit of cover for the plan(s) you have chosen
- ! The co-insurance, benefit limit & waiting period specified for particular benefits under the plan(s) you have chosen, as per the table of benefits in the plan agreement
- ! The excess, as specified on the Certificates of Insurance



Where am I covered?

The business health plans provide international cover within the territorial limits stated on the Certificates of Insurance. These territorial limits are known as the area of cover. The areas of cover available include:

- ✓ Worldwide cover, excluding the United States of America
- ✓ Worldwide cover, with limited cover for temporary trips in the United States of America
- ✓ International cover, with restrictions and limitations in certain countries and regions

We reserve the right to refuse to offer cover to residents of certain countries. For example, the business health plans are not available to residents of the United States of America.



What are my obligations?

- Provide complete and accurate information relating to your employees and their dependants' medical histories during the application process for your business health plan
- Inform us if your contact details change



When and how do I pay?

All premiums are payable in advance of the premium due date as shown on your invoice. Premiums must be paid in the plan currency (Sterling, Euro or US Dollar).

You may pay your premiums annually by cheque or direct debit from a UK bank account, bank transfer, or an acceptable credit or debit card. Premiums can also be paid half-yearly, quarterly, or monthly by an acceptable credit or debit card, or by direct debit from a UK bank account. We can only accept direct debit payments if you pay in Sterling.



When does the cover start and end?

The period of cover for your business health plan is 12 months from the plan start date. The dates of your period of cover are stated on your Certificate of Insurance.



How do I cancel my cover?

The period of cover for your business health plan is 12 months from the plan start date. You cannot cancel your business health plan during its period of cover, but you can let us know that you do not wish to renew the plan at the renewal date.