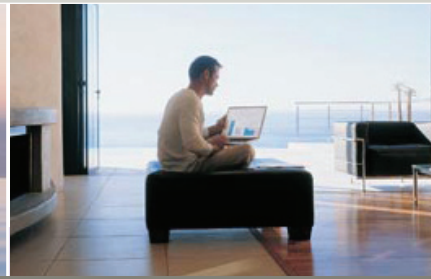




WILLIAM RUSSELL
Peace of mind wherever you are



THE VALUE OF PROTECTION

This help-sheet illustrates how valuable income protection is in providing a replacement salary in the event of a serious illness or injury preventing you from working.

An expatriate with a promising future

In 2000, a 39 year old UK national, takes a job as a Financial Controller in the Far East. The job demands international travel and long working hours in a highly pressurised environment.

To protect his income, he takes out a Global Income Protection plan with an insured benefit of \$120,000 representing 75% of his annual salary.

The reality

Whilst on a business trip to Thailand, he suffers severe chest pains and breathlessness and is rushed to hospital with a suspected heart attack. He undergoes triple heart bypass surgery which leaves him unable to return to work.

3 months later, with no income, he claims from his Global Income Protection plan and monthly amounts of \$10,000 are paid to him from May 2001 onwards.



Escalating benefit payments

In May 2002, with the 2% compound interest benefit, the monthly payments he receives are increased to \$10,200 per month.

The road to recovery

After 24 months, he is medically assessed by an independent doctor to see if he is able to return to any occupation for which he is suited by training, education or experience.

The doctor confirms that he is fit enough to return to a less pressurised job and shortly afterwards he takes a job with a different firm, upon which his benefit payments cease.

During the period he is off work, we maintain his plan under the waiver of premium benefit and, when he returns to work, we reinstate his cover based on his new lower salary of \$60,000.

The relapse

However, in October 2005, he suffers a stroke that results in him being paralysed down one side and unable to walk unaided.

Doctors confirm his paralysis is unlikely ever to improve, and he will never be able to return to office work. He is eligible to continue to claim benefit, which will increase by 2% compound each year, until he recovers, dies or reaches age 65 - whichever event occurs first.

Had his original cover ceased, he would have found it impossible to cover his pre-existing heart condition and therefore claim second time around

If he continues to claim until age 65, the total benefit paid to him will be \$1,335,782. Annual compound interest will have increased his annual benefit by \$20,556 to \$65,556 in 2025.

Some uninsured expats finding themselves in this situation, have had to rely on the generosity of friends, family and employers in order to maintain even a basic standard of living.

This clearly demonstrates the necessity of international cover providing peace of mind wherever you are in the world.

Global Income Protection

Valuable income replacement to help you maintain your standard of living should you have to take long-term sick leave

AREA OF COVER:
World-wide

KEY FEATURES:

- Insure up to 75% of your gross annual earnings (max \$144,000)
- Benefit payments escalate by 2% compound interest each year
- Waiver of premium whilst you claim with cover reinstated on return to work
- Benefit paid for up to 24 months whilst you are unable to return to your own occupation
- Rehabilitation benefit paid if you are able to resume part-time work during the first 24 months of claiming benefit
- Benefit continues after 24 months if you are totally unable to return to any occupation for which you are fitted by way of training, education or experience
- Benefit payments automatically cease when you reach age 65 or upon death
- Choice of deferment period with benefits starting after 3 or 6 months
- Cover available in Sterling, US Dollars and Euros
- Available to employed and self-employed expats

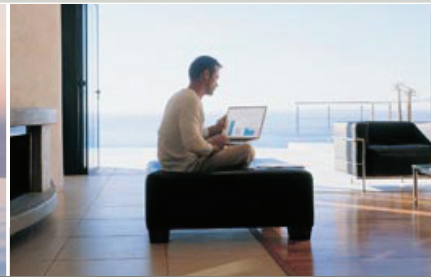
You can be confident that you are insured with a company that understands your needs, treats you as individual and provides you with the highest standards of award-winning service.

Appointed Intermediary

This scenario is a fictitious example based on our claims experience.



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INCOME REPLACEMENT... A LIFESTYLE CHOICE

This help-sheet will help you understand why you should seriously consider international income protection.

As one of the few insurance providers offering international income protection, William Russell have created Global Income Protection exclusively for expatriates.

The Global Income Protection plan allows you to insure your salary so that if you suffer an illness or injury that results in you having to take long term sick leave, you will have a replacement income to help you maintain your standard of living.

Why is this different from local cover?

Unlike local income protection plans, Global Income Protection covers every move you make – whether you are moving internationally from contract to contract, travelling for business or simply returning to visit relatives in your home country.

Why do I need this type of insurance?

*You are 26-times more likely to be incapacitated and off work for more than 6 months, than to die before the age of 65**



In 2005, 92,523 people aged between 25 and 64 died in the UK*.

In the same year, more than 1.7 million people aged between 25 and 64 had been unable to work for more than two years**.

UK statistics show that you are 26-times more likely to be incapacitated and off work for more than 6 months, than to die before the age of 65.

* Source: ONS Abstract of Statistics 2007 Edition

** Source: DWP WPLS data May 2007

How would you cope financially if an illness or injury prevented you from earning your living at any time during your working life?

Doing the sums

An example:

A 30 year old insures \$45,000 benefit (being 75% of his \$60,000 salary) and does so for 34 years until retirement***.

At today's premiums, he would expect to pay \$63 per month (based on a 6 month deferment), that's not even \$16 per week and just 1.3% of his gross monthly salary.

If he became too ill to work and claimed for a 2 year period, we would replace his salary over those two years to the value of \$90,900 and he would not pay his premiums during this time.

During the time that his income protection plan remains in force, he will have paid \$52,248 total in premiums***, that's less than 1 year's salary for total peace of mind over 34 years.

To put it another way, even paying his premiums over 34 years won't amount to the valuable benefit he receives in just his 2 years off sick.

Don't leave it to chance

It's true that you never know how worth-while having insurance is until you need it. But knowing the statistics, are you prepared to take that chance?

The worry of maintaining even a basic existence for yourself and your family, will be the last thing you'll want to deal with when trying to cope with a serious illness or injury.

Global Income Protection offers you total peace of mind wherever you are in the world.

***Figures do not include rises in premiums and/or sum insured.

GlobalIncomeProtection

Valuable income replacement to help you maintain your standard of living should you have to take long-term sick leave

AREA OF COVER:
World-wide

KEY FEATURES:

- Insure up to 75% of your gross annual earnings (max \$144,000)
- Benefit payments escalate by 2% compound interest each year
- Waiver of premium whilst you claim with cover reinstated on return to work
- Benefit paid for up to 24 months whilst you are unable to return to your own occupation
- Rehabilitation benefit paid if you are able to resume part-time work during the first 24 months of claiming benefit
- Benefit continues after 24 months if you are totally unable to return to any occupation for which you are fitted by way of training, education or experience
- Benefit payments automatically cease when you reach age 65 or upon death
- Choice of deferment period with benefits starting after 3 or 6 months
- Cover available in Sterling, US Dollars and Euros
- Available to employed and self-employed expats

You can be confident that you are insured with a company that understands your needs, treats you as individual and provides you with the highest standards of award-winning service.

Appointed Intermediary



GLOBAL LIFE & GLOBAL INCOME PROTECTION PLAN POLICY SUMMARY

Some important facts about your insurance policy are summarised below.

This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the Global Life & Global Income Protection 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 Insurer

The insurer of your Global Life & Global Income Protection plan is as stated on your Certificate of Insurance.

Type of policy

The **Global Life** plan will pay out a guaranteed cash sum if you die during the term of the plan.

The **Accident benefit** will pay out a guaranteed cash sum if you die during the term of the plan as the result of an accident, or if an accident results in you losing the use of a limb, part of a limb, or your hearing, speech, or sight.

The **Global Income** plan pays you a regular income if you suffer an illness or accidental injury and are unable to work leading to a loss of earnings.

Significant features and benefits

The extent of the cover provided is detailed in the Global Life & Global Income Protection plan agreement subject to any limitations contained in your Certificate of Insurance.

Significant features and benefits of the Global Income plan

In the event of a claim, the maximum income benefit we will pay you will be the lower of:-

The amount of benefit you have insured, or

75% of your gross annual earnings at the time of your disability, LESS any other income you are entitled to receive, (such as income from the state, your employer or business, a pension, or from an other insurance company).

The maximum annual income benefit we will pay is £90,000 or US\$144,000 or €144,000.

There will be a period when you are first unable to work for which we don't pay benefit. We call this the "deferment period" Your deferment period is stated on your Certificate of Insurance.

During the first 24 months of receiving benefit you must be totally unable to perform your **own** occupation. If you are only fit enough to return to work on a part-time basis, you may be eligible to claim rehabilitation benefit.

After we have paid you benefit for a full 24 months you must be totally unable to perform **any** occupation for which you are reasonably fitted by training, education or experience. This means that if at any time after we have paid benefit for 24 months you are able to return to a different occupation, even if it is a less well paid occupation, we will stop paying benefit.

Duration of the policy

Your cover will remain in force for a period of 12 months provided you maintain your premium payments in accordance with the Global Life & Global Income Protection plan agreement. Your cover is renewable each year up to age 65. Premiums are age-related and will increase as you get older. We review our premiums annually, so the current premium rates are not guaranteed for the duration of your plan.

Significant and unusual exclusions or limitations

No benefit will be paid if a claim is as a consequence of:-

- A pre-existing medical condition as defined in the Global Life & Global Income Protection plan agreement.
- Active participation in war, war-like activities, and terrorist activities
- War, war-like activities and terrorist activities if you remain in or travel to an Excluded country or region, or a country or region which the British Foreign Office has specifically advised British citizens to leave.
- Suicide or the consequences of attempted suicide, whether sane or insane. (In respect of the Global Life benefit this exclusion applies only during the first three years of cover, and to subsequent increases in benefit)
- Intentionally self-inflicted injuries.
- Gross negligence and deliberate exposure to exceptional danger (except in an attempt to save a human life).
- An accident arising from any illegal activity.

Additional exclusions relating to the Accident benefit

- Terrorist activity or any act of war – even if you are an innocent bystander.
- Accidents whilst participating in a hazardous activity unless you have made a full declaration of how often you intend to participate in that particular activity and we have agreed to cover you for it in writing and you have paid any additional premium required by us to cover the increased risk.

Additional exclusions that apply to the Global Income plan

- Abuse of drugs, alcohol and medication.
- Normal pregnancy.
- Payment of benefit for any disability that results from a mental or nervous disorder of any type will be limited to a maximum period of 24 months and one claim per life-time.

For a complete list of exclusions please refer to the Global Life & Global Income Protection plan agreement.

Right of Cancellation

You have a right to cancel your Global Life & Global Income Protection plan during the first 30 days of the policy, provided that you confirm this to us in writing and have not made a claim. If we receive your instructions to cancel within this time we will refund the premium you have paid to us less any medical examination fees we have reimbursed you with.

Claims

Claims should be notified to us by telephone on +44 1276 486455, or by e-mail to claims@william-russell.com or by post.

Complaints

Any complaints about William Russell Ltd. should be addressed to the Managing Director, William Russell Limited, William Russell House, The Square, Lightwater, Surrey GU18 5SS, UK. If you are not satisfied with our response to your complaint, you may be entitled to refer it to the Financial Ombudsman Service. However, if your complaint relates to the claims handling services that we provide for the insurers, the Financial Ombudsman Service will not be able to consider your complaint. You may submit a complaint to the insurers we act for. We will provide you with further details upon receipt of your complaint.

William Russell Limited

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GlobalLife & GlobalIncomeProtection

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APPLICATION FORM

YOUR PERSONAL DETAILS

First Names: _____ Surname: Mr / Dr / Mrs / Ms / Miss _____

Full residential address: _____

E-mail address: _____ Tel No: _____

Date of birth: _____ Sex: Male Female Fax No: _____Nationality: (Please enclose a certified copy of your passport) _____ Your country of overseas residence: _____Please state your current salary and its currency: (Proof of your salary will be required in the event of a claim) Currency: _____ Salary: _____

What is your occupation? _____

Are you self employed? YES NO _____

Please give the name and address of your company or the company you work for: _____

Is your occupation 100% office based? YES NO If no, please provide a full job description: _____Do you ever work offshore? YES NO If yes, please give details: _____Do you participate in any hazardous activities? YES NO _____

If yes, please give full details of any hazardous activities you participate in including how often you participate: _____

GLOBAL LIFE PLAN APPLICATION

Please state the amount of life cover you require: _____

Reason for cover: Family protection To cover a loan Business insurance Other - please give details: _____Do you have any other life insurance cover in force? YES NO _____

If you do have other life insurance, please state the amount(s) and the insurer(s): _____

Your total life cover, including any other life insurance cover you may have, must not exceed 20 times your current annual salary. The maximum benefit available under the Global Life plan is £900,000, \$1,500,000, €1,200,000 or AED5,505,000.

GLOBAL ACCIDENT APPLICATION

Please state the amount of Global Accident benefit you require: _____

Your Global Accident benefit must not exceed your Global Life plan benefit. The maximum benefit available is £300,000 or \$500,000 or €500,000 or AED1,835,000. If you are also applying for a Global Income plan the maximum benefit available is £200,000 or \$335,000 or €335,000 or AED1,229,000. The total combined benefit of your Global Life and Global Accident plan cannot exceed £900,000, \$1,500,000, €1,200,000 or AED5,505,000. If you are aged 55 or more, the maximum benefit you can apply for is £100,000, \$160,000, €160,000 or AED587,000

GLOBAL INCOME PROTECTION PLAN APPLICATION

Please state the amount of annual Income benefit you require: _____

The benefit we pay will be restricted to 75% of your pre-disability salary, less any other income you are entitled to receive whilst you are disabled. The maximum benefit available is £90,000 or \$144,000 or €144,000 or AED528,000.

Please state the deferment period you require: 3 months 6 months _____Do you have other disability insurance? YES NO _____

If you do have other disability insurance, please give full details: _____

CURRENCY, METHOD AND FREQUENCY OF PREMIUM PAYMENT

Please state the currency in which you wish to pay your premiums Dollars Sterling Euros UAE dirhams _____

Method and frequency of payment options available

Please note that semi-annual premiums have a 3% surcharge, and quarterly and monthly premiums have a 5% surcharge.

1. Cheque or bank draft: (Payable to William Russell Limited and drawn on a UK bank account.) Annually _____2. Bank transfer: Annually _____3. Direct debit: Annually Semi-annually Quarterly Monthly _____

(Only available if you pay sterling premiums from a UK bank account. An original completed and signed direct debit mandate will be required before we can commence your cover. A direct debit mandate is available from our web site or by contacting William Russell.)

4. Credit/debit card: Annually Semi-annually Quarterly Monthly _____

(Not available if you pay UAE dirhams. A credit/debit card authorisation form is available from our web site or by contacting William Russell.)

HEALTH DECLARATION

Please ensure you give a full answer to every question. An incomplete form will delay your application.

Your height (cms) Your weight (kgs) Your height (feet and inches) Your weight (lbs)

Please answer each of the following questions by ticking the appropriate box.

- 1. Have you been absent from work for more than five consecutive days in the last five years? YES NO
- 2. Have you any physical defect or infirmity? YES NO
- 3. Have you consulted a doctor within the last three years? YES NO
- 4. Have you ever undergone a surgical operation? YES NO
- 5. Have you any reason to believe that a surgical operation will be required in the near future? YES NO
- 6. Have you ever been hospitalised? YES NO
- 7. Have you ever suffered from:
 - (a) Any nervous or mental disorders, fainting, blackouts or fits? YES NO
 - (b) High blood pressure, heart or circulatory disorder? YES NO
 - (c) Any rheumatic or arthritic condition or diabetes? YES NO
 - (d) Slipped disc or other spinal disorder? YES NO
 - (e) Any respiratory, urinary or allergic condition? YES NO
 - (f) Any stomach, liver or bowel disorder? YES NO
 - (g) Any disease of the immune system (e.g. AIDS)? YES NO
 - (h) Any other medical condition requiring investigation? YES NO
- 8. Have you ever been tested for the HIV virus? YES NO
 If the answer to this question (# 8) is YES, was the result positive? YES NO

If the answer to any of the above questions is yes, please give full details below. If necessary, please continue on to another sheet of paper.

Question No.	Diagnosis of illness and the name and address of the treating physician	Date on which first diagnosed	Full details of treatment and tests received, and test results (attach medical reports where possible)	Dates of treatment and/or tests	Your present state of health with regard to this ailment. If treatment is still being received, please give full details

THE INSURER

If you are resident in the United Arab Emirates (UAE) the insurer of your plan will be Dubai Insurance Company psc.
 If you are resident outside the UAE the insurer of your plan will be Hauteville Insurance Company Limited.

PLEASE GIVE DETAILS OF YOUR CURRENT/LAST REGISTERED DOCTOR, OR THE DOCTOR YOU LAST CONSULTED

Name: _____ Practice Name: _____
 Address: _____
 Tel No: _____

DECLARATION

I hereby apply for cover under the Global Life and/or Global Income Protection plan. I declare that the information I have given in this application form is true and complete. I understand that upon receipt of my Global Life and/or Global Income Protection plan documents, if I am not entirely satisfied, I can cancel my application from inception and receive a full refund of the premium I have paid, provided I return the documents to William Russell Limited within 30 days of the start of the policy, and provided I make no claim.
 I authorise any doctor named above and any other doctor or medical practitioner who has attended me to provide William Russell Limited with any information they may require in connection with this application and/or in connection with any claim on my Global Life & Global Income Protection plan.
 If I have indicated that I wish to pay by credit/debit card, or by direct debit, I authorise William Russell Limited to debit my account with the appropriate premiums due, and all subsequent renewal premiums due as notified by William Russell Limited until I give notice in writing that I wish to terminate my plan. I understand that William Russell Limited cannot be liable if my plan is lapsed because my account could not be debited.
 I understand that William Russell Limited will give me 4 weeks notice of renewal and that premiums will vary each year.
 I declare that I am actively at work and in the event of a claim I authorise my employer or accountant to release information to William Russell Limited, Hauteville Insurance Company Limited or Dubai Insurance Company psc regarding my salary.
 I agree that William Russell Limited, Hauteville Insurance Company Limited or Dubai Insurance Company psc may rescind this plan and release themselves from any liability whatsoever if it is proved that I have omitted to declare any relevant information, or have given any incorrect, incomplete or misleading information.
 I hereby give William Russell Limited authorisation to send my insurance documents in PDF format by email to the email address I have stated in this application. If I have applied through an intermediary I hereby give William Russell Limited authorisation to send my insurance documents in PDF format by email to my intermediary.

Signature of applicant: _____ Date: _____

PLEASE PROVIDE THE FOLLOWING DOCUMENTS WITH YOUR APPLICATION:-

Original certified passport copy Original utility bill (less than 4 months old) which confirms your residential address



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