



For individuals

A quick look at life insurance



Platinum Trusted
Service Award

2024

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Make your expat experience
healthier and safer!

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 [plan agreement](#), which we suggest you read together with this guide.

Key benefits



Insure your life up to US\$2m

Safeguard your family's future should the worst happen

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

The chance to put your affairs in order while you still can

We 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.



International cover

An extra layer of cover for expats

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



Cover for death by accident

Increase your cover for death or disablement caused 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 pay the cash lump-sum directly to you.



→ 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. →



How life insurance helps our members living and working abroad...



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.



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.

Applying for the life plan

A 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 digitally and there's often no need for a medical examination.

- 1

Choose a life benefit

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.
- 2

Add the optional accident benefit

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.
- 3

Choose your beneficiaries

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.
- 4

Complete the digital application form

Simply complete the [digital application form](#), which includes a brief declaration of your medical history, and we'll let you know if we need more information.
- 5

Medical examinations

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 **+44 1276 486 477** or email sales@william-russell.com.

William Russell

The insurance partner of choice for people living and working abroad

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