

# A quick look at life insurance



Make your expat experience healthier and safer!

**Just to let you know**—you won't find complete information for our life 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



**Insure your employees up to US\$2m**

### Safeguard their family's future should the worst happen

Safeguard the family finances of your employees should they die. They'll leave behind a cash lump-sum to help maintain their family's living standards or to pay off any debts.



**Early payment for terminal illness**

### The chance to put their affairs in order while they still can

We pay employees an early cash lump-sum if they're diagnosed with a terminal illness with a prognosis of less than 12 months.



**International cover**

### An extra layer of cover for expats

Our life insurance is international, meaning your employees are covered for life, work & travel abroad.



**Cover for death by accident**

### Increase their cover for death or disablement caused by accident

With the optional accident benefit, an employee's family will receive an additional cash lump-sum if their death is caused by an accident. If an employee suffers a serious injury in an accident, we pay the cash lump-sum directly to them.



→ Life & income Protection

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

**Eligible countries**

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

\*T&Cs apply. →

## Why choose life insurance?

No-one likes to think about death, but life insurance is certainly a worthwhile benefit to offer your employees. Like all of us, they'll be thinking about how much money their family would need if they were no longer there to provide for them. Life insurance will help your employees protect their families' financial future.

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



### Case study #1—Using the life benefit to protect your family

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.



### Case study #2—Early payment for terminal illness

On completing her university studies in France, Annabel moved to China for a graduate job. She's been living in the Far East for 15 years and her career is going well. For the past few months, she noticed a persistent cough and a tight chest. Putting it down to pollution, she thinks nothing of it. At a regular health check-up, however, Annabel's doctor suspects something serious and refers her to a chest specialist and later an oncologist. After a series of tests and examinations, Annabel is diagnosed with mid-stage lung cancer. She is given only 8 months to live. With a life plan from William Russell, she could claim for an early payment of her life benefit due to her terminal illness. She could use the money to re-locate back to the UK and spend time with her retired parents.



### Case study #3—Optional accident benefit

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.