



2018

Changes to your
income plan
from renewal
Individuals

We're here to help

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What's different for 2018

There will be a few changes to your plan from your renewal date. We have highlighted the key changes in the first part of this booklet.

1.1 Simplified terms & conditions

1.2 The insurer for your plan

Changes to your plan

The second part of this booklet outlines the improvements and changes we have made to your benefits from your renewal date, as well as some updates to the terms & conditions that govern your new plan.

2.1 Higher maximum income benefit

2.2 Excluded countries

What's different for 2018

We are always thinking about how we can improve our income plans and the service that we offer to our customers. We have made a few changes this year, and these will affect you from your plan renewal date. These changes are outlined for you in this booklet: please read it in conjunction with your 2018 plan agreement. The most important changes are highlighted for you on this page.

Your custom is very important to us, and we are here if you would like to discuss any of the changes we have made to your plan, or if you would like to talk about your renewal premium. You can find our contact details throughout this booklet.

1.1 Simplified terms & conditions

We are aware that our terms & conditions governing where and in which circumstances you are covered by your income plan were rather complex. From your plan renewal date, we have simplified the terms & conditions so that your level of cover is much clearer.

1.2 The insurer for your plan

Your income protection plan is underwritten by companies within the Allianz group, one of the largest financial services providers in the world. Previously, the company that insured your plan was Allianz Benelux N.V., registered in the Netherlands. From your plan renewal date, the company that insures your plan will be AWP Health & Life S.A., registered in Paris, France. Both companies are part of the Allianz group, and the change of insurer will not affect the service you receive from us.

The changes are stated in full in the next part of this booklet. Please also refer to your 2018 plan agreement.

The change in insurer means that our complaints procedure is changing. You can see the new procedure in your 2018 plan agreement.

Changes to your benefits

This part outlines in full the changes to your benefits from your plan renewal date. Please read in conjunction with your 2018 plan agreement.

2.1 Higher maximum income benefit if you are paying in Sterling

We are increasing the maximum income benefit for which you are able to apply. The new maximum limit is if you are paying in Sterling £108,000. If you also have the optional accident benefit, there is also no longer a restriction on the benefit you choose to insure. If you would like to increase your income benefit, please contact us. Please note that you cannot insure more than 75% of your salary.

2.2 Excluded countries

We have simplified the terms & conditions that specify where in the world you are covered, and for what, under your income protection plan. The new terms & conditions are as follows.

From your plan renewal date, you will not be covered for disablement while you are living in the Central African Republic, Iran, North Korea, Libya, South Sudan, Syria or Yemen.

You will also not be covered for disablement arising from war, terrorism, kidnap, murder, assault of any kind or any other act of violence, even if you are an innocent bystander, while you are in a country or region that the British Foreign & Commonwealth Office has advised its citizens to leave, or has advised against all travel to, or has advised against all but essential travel to.

For more information and advice visit gov.uk/foreign-travel-advice.

Excluded countries

If you are in any doubt as to whether you will be covered in a certain country or region, please contact us. We will be happy to help you!

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ANS/2018/income_plan_ind_changes/v1