

William  
Russell



Global protection for  
international living

Health, life & income insurance



Choosing the expat life  
takes imagination.

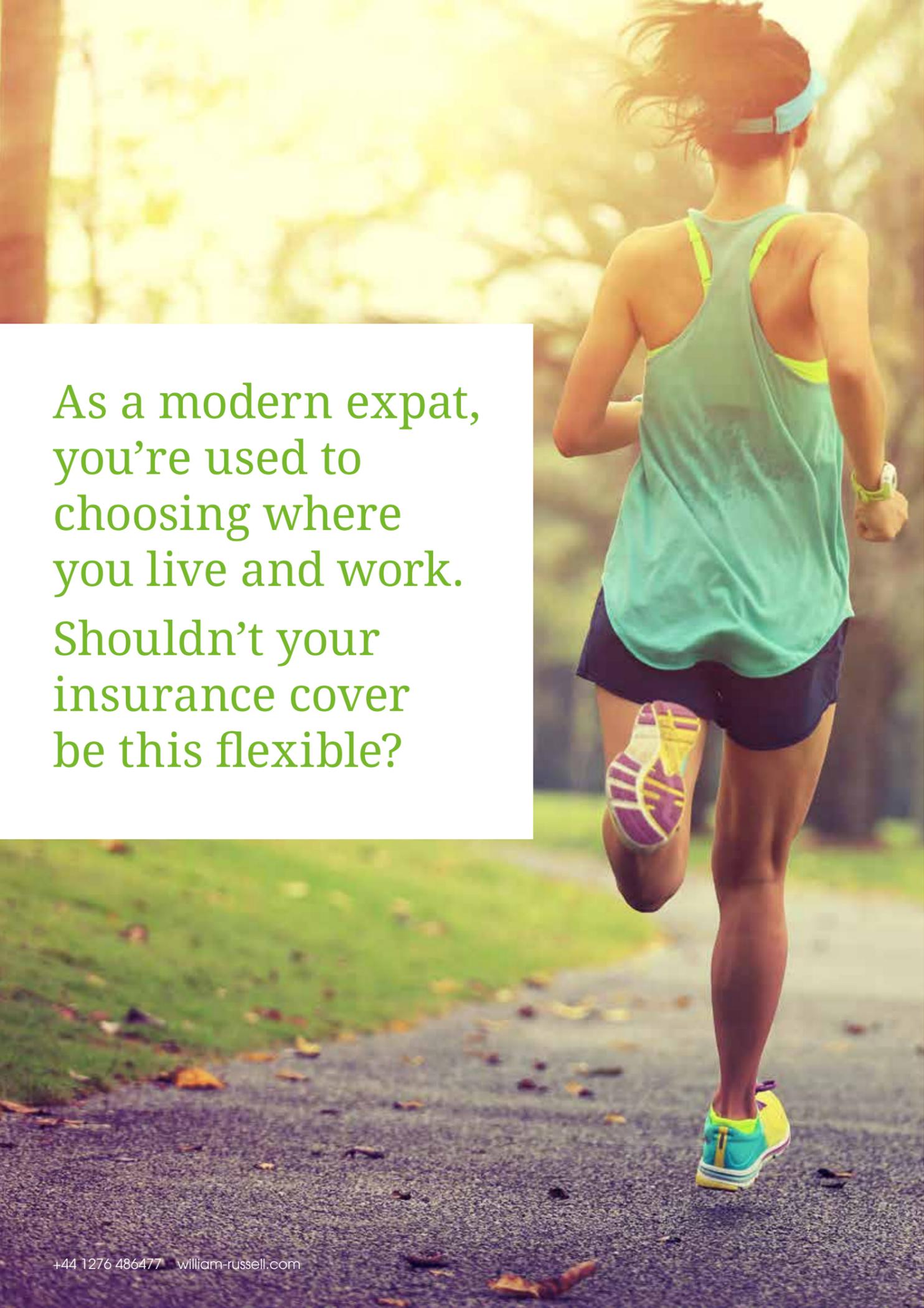
Securing the lifestyle  
takes a plan.

One that means you'll never have to let the unexpected stop you from following your dream. You know that the expat journey follows the road less taken. But it's a path you need not take alone.

William Russell is your partner for international insurance. We started out in 1992 as a family-run business, and we now support customers like you in more than 160 countries worldwide. We offer a range of plans that you can take with you as you move, renewing easily each year. The secret to our continued success is that international insurance is the only thing we do. We are a boutique insurance provider, fully independent, and free from the demands of shareholders or investors. Our only obligation is to you.

We know your challenges, understand your needs, and share your vision. Our customers trust us to deliver straightforward and affordable plans, covering their health, life, and income, wherever they are. They count on us to step into action when the unexpected happens.

Find out how our plans can secure your plans at [william-russell.com](http://william-russell.com).



As a modern expat,  
you're used to  
choosing where  
you live and work.  
Shouldn't your  
insurance cover  
be this flexible?

Your plans aren't ordinary.  
Neither are ours.



#### Health insurance

Our health plans are designed especially for expats, providing international private medical cover. We have a range of options and choices to suit your lifestyle and budget. We also provide an emergency medical evacuation service should you suffer an illness or injury where treatment is not available locally.



#### Life insurance

Our life plans will keep you covered as you travel and work around the world. We'll pay your life benefit to your beneficiaries in the event of your death, and, if you are diagnosed with a terminal illness, we will pay your benefit directly to you. With our streamlined underwriting process, it doesn't take long to sign up for a plan.



#### Income protection

Financial security matters, regardless of where you're living. With our income protection plan, you'll receive a regular income benefit should you become unable to work due to an illness or injury. This way, you can protect your family's lifestyle while you are living overseas.

Key features  
of the plans.

#### Freedom of choice

We don't place restrictions on where you can seek medical treatment. You'll have access to the best hospitals and doctors within your area of cover.

#### Focused on well-being

Our plans are built around the belief that prevention is better than cure. As a William Russell customer, you'll have access to our online well-being articles and resources.

#### Always up-to-date

Each year we review all our plans in light of the latest medical developments and changing trends in expat lifestyles.

#### Portability with a worldwide plan

Your cover needn't stop when you cross an international border, or if you decide to relocate. We'll follow where life leads you.

# Wherever you live overseas, you should expect the same peace of mind you enjoy at home.

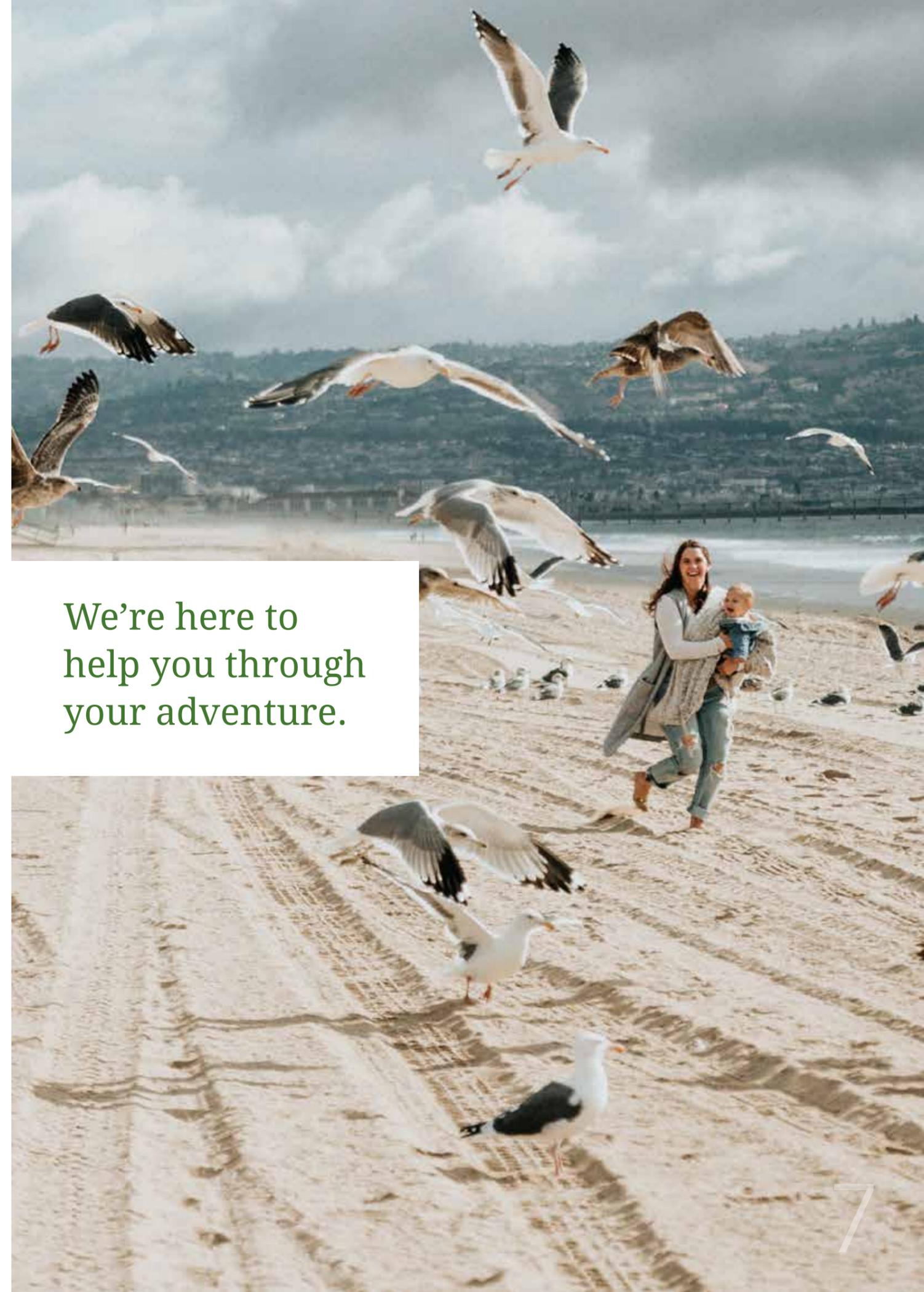
That comes from having a well-designed, portable plan arranged by an insurance partner that understands your circumstances and challenges. It comes from knowing that your plan works in person and not just on paper, so that you're not just saying yes to a policy, you're saying yes to a partnership.

With an insurance plan from William Russell, you can expect all these things for your life overseas. We provide peace of mind with personal service and a commitment to fair, sustainable pricing.

Our customers are often far away and spread across the globe. Keeping them close to home takes something out of the ordinary, because expat lives are not ordinary.

So what's the William Russell difference? We have named advisors to help you and handle your claims, not anonymous call centres. Our documents are clear, straightforward, and unambiguous. Our only focus is getting it right for you at the first time, every time you need us.

Customers around the world have relied on us since 1992. How can we help you? Call us on +44 1276 486477 or visit [william-russell.com](http://william-russell.com).



We're here to help you through your adventure.

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