



GlobalHealth

Health insurance for expatriates

Global Health Elite plan premiums
Effective from 1st January 2007

Instant Quotation
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GlobalHealth  Elite
Comprehensive cover for a
wide range of health care benefits



WILLIAM RUSSELL
Peace of mind wherever you are



Your Global Health Elite plan premiums

The premiums for each Global Health Elite plan are set out in this booklet, shown in Euros and by area of cover. You will need to scroll across the relevant age band to see how different excess options and ways of paying, affect the premiums which apply per person for a period of one year.

CHOOSE THE PLAN YOU REQUIRE

There are four Global Health Elite plans to choose from – Bronze, Silver, Gold and Platinum. You can see at a glance the benefits provided by each plan in our Global Health Elite plan brochure or on our web-site www.william-russell.com.

CHOOSE YOUR AREA OF COVER

Your Global Health Elite premium will depend whether or not you require cover in the United States of America. Please note that we cannot cover you if you actually live in the USA.

– Area One cover – world-wide cover excluding the USA

Area One will give you world-wide cover, excluding the United States of America. There are two sets of rates for Area One cover. If you live in China, Hong Kong, Macau, Taiwan, Japan or Singapore you must pay the Orchid rate. If you live outside these countries, the Standard rate will apply.

The next two areas give you the option to include cover for treatment you receive during temporary trips to the United States of America. These two options are also available to you if you live in China, Hong Kong, Macau, Taiwan, Japan or Singapore.

– Area Two cover – world-wide cover

World-wide, with cover in the USA restricted to temporary trips of not more than 45 days duration, and limited to US\$50,000 per year.

– Area Three cover – world-wide cover

World-wide, with cover in the USA restricted to temporary trips of not more than 90 days duration, and limited to US\$200,000 per year.

CHOOSING A HIGHER EXCESS OPTION

The excess is the amount you will pay in the event of any claim you may make. We illustrate a selection of excess options for each plan on the rates charts that follow. You can calculate additional excess options by applying the discount, as shown below, to the base rate for each plan - base rates are the premiums highlighted in bold.

EXCESS OPTION	BRONZE PLAN	SILVER PLAN	GOLD PLAN	PLATINUM PLAN
Nil excess	Base rate	Not available	Not available	20% loading
€45	Not available	Base rate	Base rate	Base rate
€90	Not available	5% Discount	5% Discount	5% Discount
€375	5% Discount	15% Discount	15% Discount	15% Discount
€750	10% Discount	20% Discount	20% Discount	20% Discount
€1,500	15% Discount	30% Discount	30% Discount	30% Discount
€4,500	30% Discount	40% Discount	40% Discount	40% Discount
€9,000	50% Discount	50% Discount	50% Discount	50% Discount

WAYS YOU CAN SAVE MONEY

HIGHER EXCESS OPTION

You can reduce your premiums significantly by choosing a higher excess option. Please see opposite for more information.

FAMILY DISCOUNTS

If you have more than one child, this discount will really save you money. The premium for the first child you insure will be the full child premium rate.

For the second child you will receive a **25% discount**, and for the third child onwards you will receive a **50% discount**. These calculations have been included in the rates charts.

DISCOUNT FOR ANNUAL PREMIUMS

You will enjoy a **5% discount** if you pay your premiums annually. These calculations have been included in the rates charts.

SEMI-PRIVATE ROOM DISCOUNT

If you live in Hong Kong or Singapore and you pay the Orchid rates, and you are prepared to have your hospital treatment in a semi-private room, you can achieve the following premium discounts:

Bronze plan	8% premium discount
Silver plan	5% premium discount
Gold plan	5% premium discount
Platinum plan	5% premium discount





Global Health Elite BRONZE plan

The Bronze plan provides comprehensive cover for in-patient and day-case treatment and specialist out-patient treatment following an in-patient stay. The Bronze plan also provides cover for emergency medical evacuation.

AREA ONE – STANDARD PREMIUMS World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	€375 Excess	€1,500 Excess	€4,500 Excess	Nil Excess	€375 Excess	€1,500 Excess	€4,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	39	37	33	27	440	418	374	308
2 nd Child	30	29	26	22	330	314	281	231
3 rd Child +	20	19	17	14	220	209	187	154
18 – 24	58	55	49	41	664	631	564	465
25 – 29	63	60	54	44	717	681	610	502
30 – 34	74	70	63	52	845	803	719	592
35 – 39	79	75	67	55	897	852	762	628
40 – 44	99	94	84	69	1131	1074	961	792
45 – 49	119	113	101	83	1363	1295	1159	954
50 – 54	153	146	130	107	1756	1668	1493	1229
55 – 59	189	180	161	132	2157	2049	1833	1510
60 – 64	236	224	201	165	2694	2560	2290	1886
65 – 69*	301	286	256	211	3436	3264	2921	2405
70 – 74*	385	366	328	270	4409	4189	3748	3086
75 – 79*	487	463	414	341	5576	5297	4740	3903

*Renewals Only

AREA ONE – ORCHID PREMIUMS World-wide excluding the United States of America. You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	€375 Excess	€1,500 Excess	€4,500 Excess	Nil Excess	€375 Excess	€1,500 Excess	€4,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	42	40	36	29	484	460	411	339
2 nd Child	32	30	27	22	363	345	309	254
3 rd Child +	21	20	18	15	242	230	206	170
18 – 24	64	61	54	45	730	694	621	511
25 – 29	68	65	58	48	789	750	671	552
30 – 34	81	77	69	57	930	884	791	651
35 – 39	86	82	73	60	986	937	838	690
40 – 44	109	104	93	76	1246	1184	1059	872
45 – 49	130	124	111	91	1502	1427	1277	1051
50 – 54	169	161	144	118	1932	1835	1642	1352
55 – 59	207	197	176	145	2374	2255	2018	1662
60 – 64	259	246	220	182	2966	2818	2521	2076
65 – 69*	331	314	281	232	3782	3593	3215	2648
70 – 74*	424	403	361	297	4854	4611	4126	3398
75 – 79*	537	510	456	376	6139	5832	5218	4298

*Renewals Only

AREA TWO Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	375 Excess	€1,500 Excess	€4,500 Excess	Nil Excess	€375 Excess	€1,500 Excess	€4,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	48	46	41	34	553	526	470	387
2 nd Child	36	34	31	25	415	394	353	291
3 rd Child +	24	23	21	17	277	263	235	194
18 – 24	72	69	62	51	837	795	711	586
25 – 29	79	75	67	55	902	857	767	631
30 – 34	93	89	80	66	1064	1011	904	745
35 – 39	99	94	84	69	1129	1073	960	790
40 – 44	125	119	106	88	1426	1355	1212	998
45 – 49	150	143	128	105	1717	1631	1459	1202
50 – 54	193	184	164	135	2212	2102	1881	1549
55 – 59	238	226	203	167	2716	2581	2309	1901
60 – 64	296	281	252	207	3396	3226	2886	2377
65 – 69*	379	360	322	265	4328	4112	3679	3030
70 – 74*	486	462	413	340	5556	5278	4722	3889
75 – 79*	614	584	522	430	7027	6676	5973	4919

*Renewals Only

AREA THREE Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	€375 Excess	€1,500 Excess	€4,500 Excess	Nil Excess	€375 Excess	€1,500 Excess	€4,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	91	87	78	64	1050	998	893	735
2 nd Child	69	66	57	48	788	747	670	552
3 rd Child +	46	44	39	32	525	499	446	368
18 – 24	160	152	136	112	1825	1734	1551	1278
25 – 29	173	165	147	121	1970	1872	1674	1379
30 – 34	203	193	173	142	2308	2193	1962	1616
35 – 39	214	204	182	150	2447	2325	2080	1713
40 – 44	243	231	207	170	2766	2627	2351	1936
45 – 49	276	262	235	193	3159	3002	2686	2212
50 – 54	352	334	299	246	4028	3827	3424	2820
55 – 59	437	415	371	306	4985	4736	4238	3490
60 – 64	543	516	462	380	6206	5896	5275	4344
65 – 69*	740	703	629	518	8469	8046	7199	5929
70 – 74*	1077	1023	916	754	12301	11686	10456	8611
75 – 79*	1389	1320	1181	972	15887	15093	13504	11121

*Renewals Only



Global Health Elite SILVER plan

The Silver plan provides comprehensive cover for hospital treatment and a wide range of out-patient treatment and benefits including cover for certain preventive health checks, and cover for emergency medical evacuation.

AREA ONE – STANDARD PREMIUMS								
World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	53	51	45	37	610	580	519	427
2 nd Child	40	38	34	28	458	435	389	321
3 rd Child +	27	26	23	19	305	290	259	214
18 – 24	95	90	81	67	1090	1036	927	763
25 – 29	104	99	88	73	1198	1138	1018	839
30 – 34	113	108	96	79	1297	1232	1103	908
35 – 39	123	117	105	86	1403	1333	1193	982
40 – 44	147	140	125	103	1679	1595	1427	1175
45 – 49	178	169	151	125	2021	1920	1718	1415
50 – 54	225	214	191	158	2564	2436	2179	1795
55 – 59	276	262	235	193	3147	2990	2675	2203
60 – 64	343	326	292	240	3928	3732	3339	2750
65 – 69*	437	415	372	306	5007	4757	4256	3505
70 – 74*	608	578	517	426	6962	6614	5918	4873
75 – 79*	767	729	652	537	8777	8338	7460	6144

*Renewals Only

AREA ONE – ORCHID PREMIUMS								
World-wide excluding the United States of America. You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	60	57	51	42	671	638	571	470
2 nd Child	45	43	38	32	504	479	428	353
3 rd Child +	30	29	26	21	336	319	285	235
18 – 24	105	100	89	73	1199	1139	1019	839
25 – 29	114	109	98	81	1318	1252	1120	923
30 – 34	124	118	106	87	1428	1357	1214	1000
35 – 39	135	128	115	95	1546	1468	1314	1082
40 – 44	162	154	138	114	1848	1755	1570	1294
45 – 49	195	185	166	137	2226	2115	1892	1558
50 – 54	247	235	210	173	2823	2682	2400	1976
55 – 59	304	289	259	213	3464	3291	2944	2425
60 – 64	378	359	322	265	4325	4109	3676	3028
65 – 69*	483	459	410	338	5513	5238	4686	3859
70 – 74*	670	637	570	469	7665	7282	6515	5366
75 – 79*	846	804	719	592	9662	9179	8213	6763

*Renewals Only

AREA TWO								
Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	68	65	58	48	768	730	653	538
2 nd Child	51	48	43	36	576	548	490	403
3 rd Child +	34	32	29	24	384	365	327	269
18 – 24	120	114	102	84	1372	1303	1167	961
25 – 29	132	125	112	92	1510	1435	1284	1057
30 – 34	143	136	122	100	1634	1552	1389	1144
35 – 39	155	147	132	109	1768	1680	1503	1238
40 – 44	185	176	158	130	2115	2009	1798	1481
45 – 49	222	211	189	156	2546	2419	2164	1782
50 – 54	282	268	240	198	3232	3070	2747	2262
55 – 59	347	330	295	243	3965	3767	3371	2776
60 – 64	433	411	368	303	4950	4703	4208	3465
65 – 69*	552	524	469	386	6309	5994	5363	4416
70 – 74*	767	729	652	537	8773	8335	7457	6141
75 – 79*	967	919	822	677	11059	10506	9400	7741

*Renewals Only

AREA THREE								
Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	143	136	122	100	1639	1557	1393	1148
2 nd Child	107	102	91	75	1230	1169	1046	861
3 rd Child +	72	68	61	50	820	779	697	574
18 – 24	245	233	209	172	2788	2649	2370	1952
25 – 29	268	255	228	188	3069	2916	2609	2149
30 – 34	314	298	267	220	3585	3406	3047	2510
35 – 39	338	321	287	237	3871	3677	3290	2710
40 – 44	397	377	337	278	4527	4301	3848	3169
45 – 49	426	405	362	298	4862	4620	4134	3404
50 – 54	522	496	444	366	5968	5670	5073	4178
55 – 59	644	612	548	451	7351	6983	6248	5146
60 – 64	796	756	677	557	9095	8640	7731	6367
65 – 69*	1075	1021	914	753	12285	11671	10443	8600
70 – 74*	1700	1615	1445	1190	19434	18462	16519	13604
75 – 79*	2195	2086	1866	1537	25091	23836	21327	17564

*Renewals Only





Global Health Elite GOLD plan

The Gold plan provides comprehensive cover for hospital treatment and a wide range of out-patient treatments including cover for certain preventive health checks, routine dental treatment and cover for emergency medical evacuation. The Gold plan also offers cover for routine maternity care after a 12 month waiting period.

AREA ONE – STANDARD PREMIUMS								
World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	79	75	67	55	919	873	781	643
2 nd Child	60	57	51	42	690	656	587	483
3 rd Child +	40	38	34	28	460	437	391	322
18 – 24	137	130	116	96	1556	1478	1323	1089
25 – 29	154	146	131	108	1742	1655	1481	1220
30 – 34	165	157	140	116	1870	1777	1590	1309
35 – 39	181	172	154	127	2060	1957	1751	1442
40 – 44	217	206	184	152	2475	2351	2104	1733
45 – 49	260	247	221	182	2959	2812	2516	2072
50 – 54	332	316	282	233	3808	3618	3237	2666
55 – 59	408	388	347	286	4670	4437	3970	3269
60 – 64	511	485	434	358	5839	5547	4963	4087
65 – 69*	649	617	552	454	7437	7065	6321	5206
70 – 74*	849	807	722	594	9701	9216	8246	6791
75 – 79*	1072	1019	912	751	12259	11646	10421	8582

*Renewals Only

AREA ONE – ORCHID PREMIUMS								
World-wide excluding the United States of America.								
You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	88	84	75	62	1011	961	860	708
2 nd Child	66	63	56	46	759	721	645	531
3 rd Child +	44	42	38	31	506	481	430	354
18 – 24	150	143	128	105	1714	1629	1457	1200
25 – 29	168	160	143	118	1919	1823	1631	1343
30 – 34	181	172	154	127	2059	1956	1750	1441
35 – 39	199	189	169	139	2269	2156	1929	1588
40 – 44	238	227	203	167	2724	2588	2316	1907
45 – 49	286	272	243	200	3258	3095	2769	2281
50 – 54	366	348	311	256	4192	3983	3564	2935
55 – 59	450	428	383	315	5140	4883	4369	3598
60 – 64	563	535	479	394	6427	6106	5463	4499
65 – 69*	716	681	609	502	8187	7778	6959	5731
70 – 74*	935	888	795	655	10681	10147	9079	7477
75 – 79*	1180	1121	1003	826	13497	12822	11472	9448

*Renewals Only

AREA TWO								
Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	102	97	87	71	1157	1099	984	810
2 nd Child	77	73	66	54	868	825	738	608
3 rd Child +	51	48	43	36	579	550	492	405
18 – 24	172	163	146	120	1962	1864	1667	1373
25 – 29	192	183	163	135	2194	2085	1866	1537
30 – 34	205	195	174	144	2358	2240	2005	1651
35 – 39	228	217	194	160	2596	2466	2207	1817
40 – 44	273	260	233	192	3118	2962	2650	2183
45 – 49	325	309	277	228	3729	3543	3170	2610
50 – 54	419	398	356	294	4798	4558	4078	3359
55 – 59	514	488	437	360	5884	5590	5001	4119
60 – 64	643	611	547	450	7356	6989	6253	5149
65 – 69*	820	779	697	574	9370	8902	7965	6559
70 – 74*	1069	1016	909	748	12224	11613	10391	8557
75 – 79*	1351	1284	1149	946	15446	14674	13129	10812

*Renewals Only

AREA THREE								
Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess	€45 Excess	€90 Excess	€375 Excess	€1,500 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	€	€	€	€	€	€	€	€
1 st Child	211	201	180	148	2410	2290	2049	1687
2 nd Child	159	151	135	111	1808	1718	1537	1266
3 rd Child +	106	101	90	74	1205	1145	1024	844
18 – 24	359	341	305	252	4110	3905	3494	2877
25 – 29	402	382	342	282	4601	4371	3911	3221
30 – 34	461	438	392	323	5260	4997	4471	3682
35 – 39	506	481	430	354	5786	5497	4918	4050
40 – 44	570	542	485	399	6510	6185	5534	4557
45 – 49	628	597	534	440	7176	6817	6100	5023
50 – 54	771	732	655	540	8813	8372	7491	6169
55 – 59	954	906	811	668	10895	10351	9262	7627
60 – 64	1184	1125	1007	829	13531	12854	11501	9472
65 – 69*	1592	1513	1353	1115	18187	17278	15459	12731
70 – 74*	2372	2253	2016	1660	27099	25744	23034	18969
75 – 79*	3059	2906	2600	2141	34968	33220	29723	24478

*Renewals Only



Global Health Elite PLATINUM plan

The Platinum plan provides comprehensive cover for hospital treatment and a wide range of out-patient treatment and benefits including cover for certain preventive health checks, routine and complex dental treatment, and cover for emergency medical evacuation. It also provides a high level of cover for maternity care expenses after 12 months cover. A nil excess option is available and the premiums for this are illustrated below.

AREA ONE – STANDARD PREMIUMS <small>World-wide excluding the United States of America</small>								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	€45 Excess	€90 Excess	€375 Excess	Nil Excess	€45 Excess	€90 Excess	€375 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	€	€	€	€	€	€	€	€
1 st Child	114	95	90	81	1318	1098	1043	933
2 nd Child	86	72	68	61	989	824	783	700
3 rd Child +	58	48	46	41	659	549	522	467
18 – 24	196	163	155	139	2231	1859	1766	1580
25 – 29	221	184	175	156	2498	2082	1978	1769
30 – 34	237	197	187	168	2681	2234	2123	1899
35 – 39	259	216	205	184	2953	2461	2338	2092
40 – 44	311	259	246	220	3548	2957	2809	2513
45 – 49	373	311	295	264	4243	3536	3359	3006
50 – 54	476	397	377	337	5460	4550	4322	3868
55 – 59	585	487	463	414	6696	5580	5301	4743
60 – 64	732	610	580	519	8371	6975	6627	5929
65 – 69*	930	775	736	659	10661	8884	8440	7552
70 – 74*	1217	1014	963	862	13908	11590	11010	9852
75 – 79*	1537	1281	1217	1089	17575	14646	13914	12449

*Renewals Only

AREA ONE – ORCHID PREMIUMS <small>World-wide excluding the United States of America. You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan</small>								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	€45 Excess	€90 Excess	€375 Excess	Nil Excess	€45 Excess	€90 Excess	€375 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	€	€	€	€	€	€	€	€
1 st Child	126	105	100	90	1450	1208	1148	1027
2 nd Child	95	79	75	68	1088	906	861	771
3 rd Child +	64	53	50	45	725	604	574	514
18 – 24	216	180	171	153	2458	2048	1946	1741
25 – 29	241	201	191	171	2751	2292	2178	1949
30 – 34	259	216	205	184	2952	2460	2337	2091
35 – 39	286	238	226	202	3253	2711	2575	2304
40 – 44	342	285	271	242	3906	3255	3092	2767
45 – 49	410	342	325	291	4671	3892	3697	3308
50 – 54	525	437	416	372	6010	5009	4759	4258
55 – 59	645	537	510	457	7369	6141	5834	5220
60 – 64	807	672	639	572	9215	7679	7295	6527
65 – 69*	1027	856	813	728	11737	9781	9292	8314
70 – 74*	1340	1116	1061	949	15312	12760	12122	10846
75 – 79*	1691	1409	1339	1198	19349	16124	15318	13706

*Renewals Only

AREA TWO <small>Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year</small>								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	€45 Excess	€90 Excess	€375 Excess	Nil Excess	€45 Excess	€90 Excess	€375 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	€	€	€	€	€	€	€	€
1 st Child	146	122	116	104	1659	1382	1313	1175
2 nd Child	110	92	87	78	1245	1037	985	882
3 rd Child +	73	61	58	52	830	691	657	588
18 – 24	246	205	195	174	2812	2344	2227	1992
25 – 29	276	230	219	196	3146	2622	2491	2229
30 – 34	293	244	232	208	3381	2817	2677	2395
35 – 39	328	273	259	232	3721	3101	2946	2636
40 – 44	392	327	311	278	4470	3725	3539	3166
45 – 49	467	389	370	331	5346	4455	4232	3787
50 – 54	601	501	476	426	6879	5732	5446	4872
55 – 59	737	614	584	522	8435	7029	6678	5975
60 – 64	922	768	730	653	10547	8789	8350	7471
65 – 69*	1176	980	931	833	13433	11194	10635	9515
70 – 74*	1533	1277	1213	1086	17525	14604	13874	12414
75 – 79*	1938	1615	1534	1372	22144	18453	17531	15685

*Renewals Only

AREA THREE <small>Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year</small>								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	€45 Excess	€90 Excess	€375 Excess	Nil Excess	€45 Excess	€90 Excess	€375 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	€	€	€	€	€	€	€	€
1 st Child	303	252	240	215	3455	2879	2736	2879
2 nd Child	228	189	180	162	2592	2160	2052	1836
3 rd Child +	152	126	120	108	1728	1440	1368	1224
18 – 24	515	429	408	365	5892	4910	4665	4174
25 – 29	577	481	457	409	6597	5497	5222	4673
30 – 34	661	551	523	468	7541	6284	5970	5342
35 – 39	726	605	575	514	8294	6912	6566	5875
40 – 44	817	680	646	578	9333	7777	7389	6611
45 – 49	901	751	713	638	10288	8573	8144	7287
50 – 54	1105	921	875	783	12635	10529	10003	8950
55 – 59	1367	1139	1082	969	15620	13017	12366	11064
60 – 64	1698	1415	1344	1203	19398	16165	15357	13740
65 – 69*	2283	1902	1807	1617	26074	21728	20642	18469
70 – 74*	3401	2834	2692	2409	38849	32374	30756	27518
75 – 79*	4385	3654	3472	3106	50131	41776	39687	35509

*Renewals Only

EUROS

Global Health Elite plan premiums



Valuable optional cover plans

GLOBAL ACCIDENT PLAN PREMIUMS

The Global Accident plan pays a cash lump sum to your dependants if you die, or are seriously injured as the result of an accident. The benefit you select is paid if you suffer an accident which results in death, or the loss of one or both eyes, or loss of, or permanent loss of use of one or more limbs, or become permanently and totally disabled.

Amount of cover	Monthly premium	Annual premium
€75,000	€9.45	€108
€150,000	€18.90	€216
€225,000	€28.35	€324
€300,000	€37.80	€432
€375,000	€47.25	€540

GLOBAL TRAVEL PLAN PREMIUMS

The Global Travel plan provides cover for your baggage and personal effects and other travel insurance benefits during trips of up to 120 days outside your country of residence, and within your country of residence when your trip is pre-booked and involves at least two nights paid accommodation. A full list of the benefits provided is enclosed with the Global Health Elite plan brochure.

Ages	Monthly premium	Annual premium
0 - 69	€9.10	€104

What to do next

ASK FOR A PERSONAL QUOTATION

Visit our web site for an instant quotation, or contact us in the United Kingdom or Hong Kong.

COMPLETING YOUR APPLICATION FORM

You can either contact us to receive an application form, download an application form online or apply online.

HOW TO PAY YOUR PREMIUMS

– By credit or debit card

You may pay your premiums using Mastercard, VISA, American Express, Switch, Domestic Maestro, Delta or Solo. If you pay monthly premiums you must pay by credit or debit card.

– By banker's draft, cheque or by bank transfer (annual premiums only)

You may pay your premiums annually by banker's draft, cheque drawn on a UK account or by transferring your premium direct to our account: If you are paying by bank transfer, you must ensure that the full premium amount reaches our account. We cannot be responsible for bank charges.

Bank: National Westminster Bank plc, PO Box 358, 1 High Street, Woking, Surrey, GU21 1BE, UK

Account name: William Russell Limited IBA

Sort code: 60-24-20 **Swift code:** NWBK GB 2L

Euro transfers: Account no. 550/00/11500085, **IBAN:** GB26 NWBK 6027 0611 5000 85

If you are paying by bank transfer, you must ensure that the full premium amount reaches our account.

We cannot be responsible for bank charges.

IMPORTANT NOTES

RATES SUBJECT TO ANNUAL REVIEW

The rates in this leaflet apply to Global Health plans inception or renewed in 2007. Please note that these premium rates are subject to annual review and are not guaranteed for the duration of your plan.

INSURANCE PREMIUM TAX

If you are resident in the UK, insurance premium tax will be charged at the following rates:

Global Health plan premiums 5%,

Global Travel plan premiums 17.5%,

Global Accident plan premiums 5%

ROUNDING OF PREMIUMS

Please note that the rates quoted in these tables may vary slightly when invoiced, although the base rates will be accurate. This is because, in this guide, we have rounded the discounted rates to the nearest euro.

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WILLIAM RUSSELL

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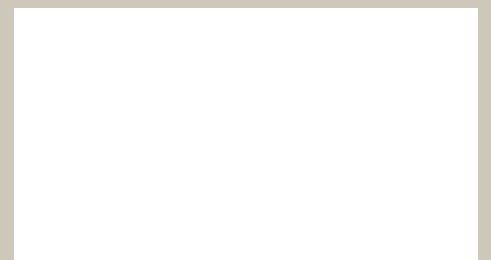
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Appointed Intermediary



William Russell Limited is authorised and regulated by the UK Financial Services Authority.

William Russell (Far East) Limited is a member of the Hong Kong Confederation of Insurance Brokers.