



# GlobalHealth

Health insurance for expatriates

## Global Health Elite plan premiums

Effective from 1st January 2007



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



## STERLING

Global Health Elite plan premiums



# Your Global Health Elite plan premiums

The premiums for each Global Health Elite plan are set out in this booklet, shown in Sterling 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](http://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	<b>Base rate</b>	Not available	Not available	20% loading
£30	Not available	<b>Base rate</b>	<b>Base rate</b>	<b>Base rate</b>
£60	Not available	5% Discount	5% Discount	5% Discount
£250	5% Discount	15% Discount	15% Discount	15% Discount
£500	10% Discount	20% Discount	20% Discount	20% Discount
£1,000	15% Discount	30% Discount	30% Discount	30% Discount
£3,000	30% Discount	40% Discount	40% Discount	40% Discount
£6,000	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:

<b>Bronze plan</b>	<b>8% premium discount</b>
<b>Silver plan</b>	<b>5% premium discount</b>
<b>Gold plan</b>	<b>5% premium discount</b>
<b>Platinum plan</b>	<b>5% premium discount</b>





# 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	£250 Excess	£1,000 Excess	£3,000 Excess	Nil Excess	£250 Excess	£1,000 Excess	£3,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	25	24	21	18	293	278	249	205
2 <sup>nd</sup> Child	19	18	16	14	220	209	187	154
3 <sup>rd</sup> Child +	13	12	11	9	147	140	125	103
18 – 24	39	37	33	27	442	420	376	309
25 – 29	42	40	36	29	478	454	406	335
30 – 34	49	47	42	34	563	535	479	394
35 – 39	53	50	45	37	597	567	507	418
40 – 44	66	63	56	46	754	716	641	528
45 – 49	80	76	68	56	909	864	773	636
50 – 54	102	97	87	71	1170	1112	995	819
55 – 59	126	120	107	88	1437	1365	1221	1006
60 – 64	156	148	133	109	1797	1707	1527	1258
65 – 69*	201	191	171	141	2290	2176	1947	1603
70 – 74*	257	244	218	180	2939	2792	2498	2057
75 – 79*	326	310	277	228	3717	3531	3159	2602

\*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	£250 Excess	£1,000 Excess	£3,000 Excess	Nil Excess	£250 Excess	£1,000 Excess	£3,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	27	26	23	19	323	307	275	226
2 <sup>nd</sup> Child	21	20	18	15	243	231	207	170
3 <sup>rd</sup> Child +	14	13	12	10	162	154	138	113
18 – 24	42	40	36	29	487	463	414	341
25 – 29	46	44	39	32	526	500	447	368
30 – 34	54	51	46	38	621	590	528	435
35 – 39	59	56	50	41	658	625	559	461
40 – 44	74	70	63	52	831	789	706	582
45 – 49	87	83	74	61	1000	950	850	700
50 – 54	112	106	95	78	1288	1224	1095	902
55 – 59	139	132	118	97	1581	1502	1344	1107
60 – 64	173	164	147	121	1978	1879	1681	1385
65 – 69*	221	210	188	155	2521	2395	2143	1765
70 – 74*	282	268	240	197	3235	3073	2750	2265
75 – 79*	358	340	304	251	4093	3888	3479	2865

\*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	£250 Excess	£1,000 Excess	£3,000 Excess	Nil Excess	£250 Excess	£1,000 Excess	£3,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	32	30	27	22	370	352	315	259
2 <sup>nd</sup> Child	24	23	20	17	278	264	236	195
3 <sup>rd</sup> Child +	16	15	14	11	185	176	157	130
18 – 24	49	47	42	34	558	530	474	391
25 – 29	53	50	45	37	601	571	511	421
30 – 34	63	60	54	44	710	675	604	497
35 – 39	66	63	56	46	753	715	640	527
40 – 44	83	79	71	58	950	903	808	665
45 – 49	100	95	85	70	1145	1088	973	802
50 – 54	128	122	109	90	1474	1400	1253	1032
55 – 59	158	150	134	111	1811	1720	1539	1268
60 – 64	198	188	168	139	2263	2150	1924	1584
65 – 69*	252	239	214	176	2885	2741	2452	2020
70 – 74*	323	307	275	226	3703	3518	3148	2592
75 – 79*	411	390	349	288	4684	4450	3981	3279

\*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	£250 Excess	£1,000 Excess	£3,000 Excess	Nil Excess	£250 Excess	£1,000 Excess	£3,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	62	59	53	43	699	664	594	489
2 <sup>nd</sup> Child	47	45	40	33	525	499	446	368
3 <sup>rd</sup> Child +	31	29	26	22	350	333	298	245
18 – 24	107	102	91	75	1216	1155	1034	851
25 – 29	114	108	97	80	1313	1247	1116	919
30 – 34	134	127	114	94	1538	1461	1307	1077
35 – 39	144	137	122	101	1632	1550	1387	1142
40 – 44	162	154	138	113	1845	1753	1568	1292
45 – 49	186	177	158	130	2106	2001	1790	1474
50 – 54	234	222	199	164	2685	2551	2282	1880
55 – 59	291	276	247	204	3323	3157	2825	2326
60 – 64	361	343	307	253	4136	3929	3516	2895
65 – 69*	495	470	421	347	5646	5364	4799	3952
70 – 74*	717	681	609	502	8202	7792	6972	5741
75 – 79*	927	881	788	649	10591	10061	9002	7414

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	37	35	31	26	407	387	346	285
2 <sup>nd</sup> Child	28	27	24	20	306	291	260	214
3 <sup>rd</sup> Child +	19	18	16	13	204	194	173	143
18 – 24	64	61	54	45	726	690	617	508
25 – 29	70	67	60	49	799	759	679	559
30 – 34	76	72	65	53	864	821	734	605
35 – 39	82	78	70	57	935	888	795	655
40 – 44	98	93	83	69	1118	1062	950	783
45 – 49	118	112	100	83	1347	1280	1145	943
50 – 54	149	142	127	104	1710	1625	1454	1197
55 – 59	184	175	156	129	2098	1993	1783	1469
60 – 64	229	218	195	160	2618	2487	2225	1833
65 – 69*	292	277	248	204	3339	3172	2838	2337
70 – 74*	407	387	346	285	4642	4410	3946	3249
75 – 79*	512	486	435	358	5851	5558	4973	4096

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	40	38	34	28	448	426	381	314
2 <sup>nd</sup> Child	30	29	26	21	336	319	286	235
3 <sup>rd</sup> Child +	20	19	17	14	224	213	190	157
18 – 24	70	67	60	49	799	759	679	559
25 – 29	77	73	66	54	880	836	748	616
30 – 34	84	80	71	59	952	905	809	667
35 – 39	89	85	76	62	1030	979	876	721
40 – 44	107	102	91	75	1232	1170	1047	862
45 – 49	131	124	111	92	1483	1409	1261	1038
50 – 54	166	158	141	116	1882	1788	1600	1317
55 – 59	202	192	172	141	2310	2195	1964	1617
60 – 64	252	239	214	176	2882	2738	2450	2017
65 – 69*	322	306	274	225	3675	3491	3124	2573
70 – 74*	448	426	381	314	5110	4855	4344	3577
75 – 79*	564	536	479	395	6442	6120	5476	4509

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	45	43	38	32	512	486	435	358
2 <sup>nd</sup> Child	34	32	29	24	384	365	326	269
3 <sup>rd</sup> Child +	23	22	20	16	256	243	218	179
18 – 24	81	77	69	57	915	869	778	641
25 – 29	87	83	74	61	1005	955	854	704
30 – 34	96	91	82	67	1089	1035	926	762
35 – 39	102	97	87	71	1178	1119	1001	825
40 – 44	123	117	105	86	1410	1340	1199	987
45 – 49	149	142	127	104	1698	1613	1443	1189
50 – 54	189	180	161	132	2154	2046	1831	1508
55 – 59	232	220	197	162	2643	2511	2247	1850
60 – 64	289	275	246	202	3299	3134	2804	2309
65 – 69*	368	350	313	258	4206	3996	3575	2944
70 – 74*	512	486	435	358	5848	5556	4971	4094
75 – 79*	645	613	548	452	7372	7003	6266	5160

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	96	91	82	67	1093	1038	929	765
2 <sup>nd</sup> Child	72	68	61	50	820	779	697	574
3 <sup>rd</sup> Child +	48	46	41	34	547	520	465	383
18 – 24	162	154	138	113	1858	1765	1579	1301
25 – 29	180	171	153	126	2047	1945	1740	1433
30 – 34	210	200	179	147	2389	2270	2031	1672
35 – 39	227	216	193	159	2581	2452	2194	1807
40 – 44	265	252	225	186	3018	2867	2565	2113
45 – 49	283	269	241	198	3243	3081	2757	2270
50 – 54	348	331	296	244	3977	3778	3380	2784
55 – 59	429	408	365	300	4901	4656	4166	3431
60 – 64	531	504	451	372	6063	5760	5154	4244
65 – 69*	716	680	609	501	8189	7780	6961	5732
70 – 74*	1134	1077	964	794	12955	12307	11012	9069
75 – 79*	1464	1391	1244	1025	16726	15890	14217	11708

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	54	52	46	38	612	582	521	429
2 <sup>nd</sup> Child	41	39	35	29	459	436	390	322
3 <sup>rd</sup> Child +	27	26	23	19	306	291	260	214
18 – 24	90	86	77	63	1038	986	882	727
25 – 29	103	98	87	72	1162	1104	987	813
30 – 34	108	103	92	76	1246	1184	1059	873
35 – 39	120	114	102	84	1374	1305	1168	962
40 – 44	145	138	123	102	1650	1568	1403	1155
45 – 49	172	163	146	120	1973	1874	1677	1381
50 – 54	223	212	190	156	2538	2411	2157	1777
55 – 59	271	258	231	190	3113	2958	2646	2179
60 – 64	340	323	289	238	3892	3697	3308	2724
65 – 69*	434	412	369	304	4957	4709	4214	3470
70 – 74*	566	538	481	396	6468	6145	5498	4528
75 – 79*	715	680	608	501	8172	7764	6946	5721

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	60	57	51	42	673	640	573	471
2 <sup>nd</sup> Child	45	43	38	31	505	480	429	354
3 <sup>rd</sup> Child +	30	29	26	21	337	320	286	236
18 – 24	99	95	85	70	1142	1085	971	800
25 – 29	113	107	96	79	1278	1214	1086	895
30 – 34	120	114	102	84	1373	1304	1167	961
35 – 39	131	125	111	92	1512	1436	1285	1058
40 – 44	159	151	135	112	1816	1725	1544	1271
45 – 49	190	181	162	133	2172	2063	1846	1520
50 – 54	244	232	208	171	2794	2655	2375	1956
55 – 59	299	285	255	210	3428	3257	2914	2400
60 – 64	374	355	318	262	4286	4072	3643	3000
65 – 69*	477	453	405	334	5458	5185	4639	3821
70 – 74*	624	593	530	437	7120	6764	6052	4984
75 – 79*	788	749	670	552	8998	8548	7649	6299

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	69	66	59	48	772	733	656	540
2 <sup>nd</sup> Child	52	49	44	36	579	550	492	405
3 <sup>rd</sup> Child +	35	33	30	25	386	367	328	270
18 – 24	114	108	97	80	1307	1242	1111	915
25 – 29	128	121	109	89	1463	1390	1244	1024
30 – 34	138	131	117	97	1572	1493	1336	1100
35 – 39	151	144	129	106	1731	1645	1472	1212
40 – 44	182	173	155	127	2079	1975	1767	1455
45 – 49	218	207	185	153	2486	2362	2113	1740
50 – 54	280	266	238	196	3198	3038	2718	2239
55 – 59	344	327	292	241	3922	3726	3334	2746
60 – 64	429	408	365	301	4904	4659	4169	3433
65 – 69*	547	520	465	383	6247	5935	5310	4373
70 – 74*	712	676	605	498	8150	7743	6928	5705
75 – 79*	901	856	766	631	10298	9783	8753	7209

\*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			
	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess	£30 Excess	£60 Excess	£250 Excess	£1,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	140	133	119	98	1607	1527	1366	1125
2 <sup>nd</sup> Child	105	100	89	74	1205	1145	1024	844
3 <sup>rd</sup> Child +	70	67	60	49	803	763	683	562
18 – 24	240	228	204	168	2739	2602	2328	1917
25 – 29	270	257	230	189	3068	2915	2608	2148
30 – 34	306	291	260	214	3508	3333	2982	2456
35 – 39	338	321	287	237	3858	3665	3279	2701
40 – 44	380	361	323	266	4339	4122	3688	3037
45 – 49	418	397	355	293	4784	4545	4067	3349
50 – 54	514	488	437	360	5875	5581	4994	4113
55 – 59	635	603	540	445	7265	6902	6175	5086
60 – 64	789	750	671	552	9020	8569	7667	6314
65 – 69*	1060	1007	901	742	12125	11519	10306	8488
70 – 74*	1580	1501	1343	1106	18065	17162	15356	12646
75 – 79*	2041	1939	1735	1429	23312	22146	19815	16318

\*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								
World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	£30 Excess	£60 Excess	£250 Excess	Nil Excess	£30 Excess	£60 Excess	£250 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	78	65	62	55	878	732	695	622
2 <sup>nd</sup> Child	59	49	47	42	659	549	522	467
3 <sup>rd</sup> Child +	40	33	31	28	439	366	348	311
18 – 24	130	108	103	92	1489	1241	1179	1055
25 – 29	148	123	117	105	1666	1388	1319	1180
30 – 34	156	130	124	111	1787	1489	1415	1266
35 – 39	172	143	136	122	1970	1642	1560	1396
40 – 44	208	173	164	147	2365	1971	1872	1675
45 – 49	246	205	195	174	2828	2357	2239	2004
50 – 54	319	266	253	226	3638	3032	2880	2577
55 – 59	389	324	308	275	4463	3719	3533	3161
60 – 64	487	406	386	345	5579	4649	4417	3952
65 – 69*	622	518	492	440	7106	5922	5626	5034
70 – 74*	811	676	642	575	9272	7727	7341	6568
75 – 79*	1026	855	812	727	11716	9763	9275	8299

\*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	£30 Excess	£60 Excess	£250 Excess	Nil Excess	£30 Excess	£60 Excess	£250 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	86	72	68	61	966	805	765	684
2 <sup>nd</sup> Child	65	54	51	46	725	604	574	513
3 <sup>rd</sup> Child +	43	36	34	31	484	403	383	343
18 – 24	143	119	113	101	1638	1365	1297	1160
25 – 29	162	135	128	115	1832	1527	1451	1298
30 – 34	172	143	136	122	1968	1640	1558	1394
35 – 39	188	157	149	133	2167	1806	1716	1535
40 – 44	228	190	181	162	2603	2169	2061	1844
45 – 49	272	227	216	193	3114	2595	2465	2206
50 – 54	350	292	277	248	4007	3339	3172	2838
55 – 59	430	358	340	304	4915	4096	3891	3482
60 – 64	536	447	425	380	6145	5121	4865	4353
65 – 69*	684	570	542	485	7825	6521	6195	5543
70 – 74*	894	745	708	633	10207	8506	8081	7230
75 – 79*	1129	941	894	800	12900	10750	10213	9138

\*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	£30 Excess	£60 Excess	£250 Excess	Nil Excess	£30 Excess	£60 Excess	£250 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	98	82	78	70	1106	922	876	784
2 <sup>nd</sup> Child	74	62	59	53	830	692	657	588
3 <sup>rd</sup> Child +	49	41	39	35	553	461	438	392
18 – 24	163	136	129	116	1874	1562	1484	1328
25 – 29	184	153	145	130	2098	1748	1661	1486
30 – 34	198	165	157	140	2254	1878	1784	1596
35 – 39	217	181	172	154	2482	2068	1965	1758
40 – 44	260	217	206	184	2981	2484	2360	2111
45 – 49	313	261	248	222	3564	2970	2822	2525
50 – 54	402	335	318	285	4585	3821	3630	3248
55 – 59	492	410	390	349	5623	4686	4452	3983
60 – 64	616	513	487	436	7031	5859	5566	4980
65 – 69*	784	653	620	555	8956	7463	7090	6344
70 – 74*	1021	851	808	723	11683	9736	9249	8276
75 – 79*	1291	1076	1022	915	14764	12303	11688	10458

\*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	£30 Excess	£60 Excess	£250 Excess	Nil Excess	£30 Excess	£60 Excess	£250 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	£	£	£	£	£	£	£	£
1 <sup>st</sup> Child	200	167	159	142	2304	1920	1824	1632
2 <sup>nd</sup> Child	151	126	120	107	1728	1440	1368	1224
3 <sup>rd</sup> Child +	101	84	80	71	1152	960	912	816
18 – 24	343	286	272	243	3926	3272	3108	2781
25 – 29	388	323	307	275	4398	3665	3482	3115
30 – 34	439	366	348	311	5028	4190	3981	3562
35 – 39	485	404	384	343	5531	4609	4379	3918
40 – 44	545	454	431	386	6221	5184	4925	4406
45 – 49	600	500	475	425	6859	5716	5430	4859
50 – 54	737	614	583	522	8423	7019	6668	5966
55 – 59	911	759	721	645	10415	8679	8245	7377
60 – 64	1130	942	895	801	12931	10776	10237	9160
65 – 69*	1519	1266	1203	1076	17383	14486	13762	12313
70 – 74*	2264	1887	1793	1604	25898	21582	20503	18345
75 – 79*	2926	2438	2316	2072	33421	27851	26458	23673

\*Renewals Only

## STERLING

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
£50,000	£6.13	£70
£100,000	£12.25	£140
£150,000	£18.38	£210
£200,000	£24.50	£280
£250,000	£30.63	£350

### 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	£5.43	£62

## 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 direct debit

If you pay your premiums in sterling, you can pay by direct debit from a UK bank account.

#### – 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:

**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

**Sterling transfers: Account no.** 16213378, **IBAN:** GB74 NWBK 6024 2016 2133 78

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 pound.

#### William Russell Limited

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**WILLIAM RUSSELL**

Peace of mind wherever you are

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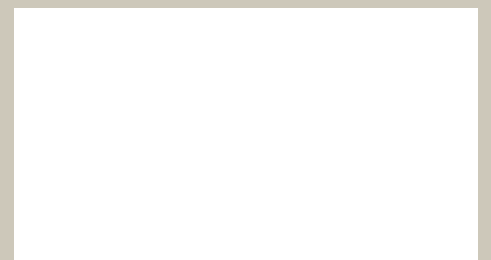
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**Appointed Intermediary**



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.