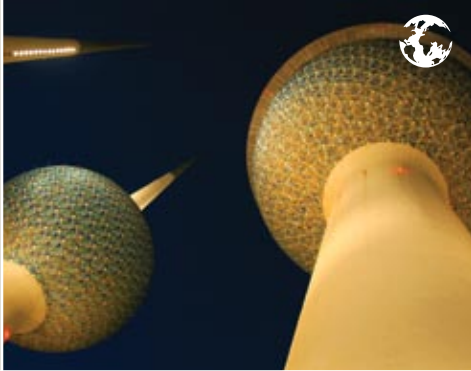


Instant Quotation
www.william-russell.com



GlobalHealth

Health insurance for expatriates

Global Health
Essential plan premiums
Effective from 1st January 2007

US Dollars – Middle East

GlobalHealth Essential

Must-have cover for the
essential health care benefits



WILLIAM RUSSELL
Peace of mind wherever you are



MIDDLE EAST

Global Health Essential plan premiums



Your Global Health Essential plan premiums

The premiums for the Global Health Essential plans are set out in this booklet, shown in US Dollars. 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 two Global Health Essential plans to choose from – **Essential Care** and **Essential Care Plus**. You can see at a glance the benefits provided by each plan in our Global Health Essential plan brochure or on our web site www.william-russell.com.

AREA OF COVER – MIDDLE EAST

The Global Health Essential plans are available to residents of the following countries:

Bahrain, Jordan, Kuwait, Oman, Qatar, Saudi Arabia, Syria and U.A.E.

We have been able to keep our premiums highly cost-effective by offering full cover within all of the above countries, but limiting cover to accident and emergency treatment only, if you travel outside these countries.





MIDDLE EAST

Global Health Essential plan premiums



Your Global Health Essential plan premiums

OUT OF AREA COVER

If you travel outside your area of cover, we will cover you for accident and emergency treatment only and cover will be limited to US \$50,000 per annum.

Accident and emergency treatment means essential treatment required if you suffer an accident or a sudden and unforeseen illness you have never suffered from before.

Please note that no cover at all will be provided in the United States of America.

If you are evacuated out of your area of cover

Please be assured, that if you need to be evacuated outside your area of cover as part of an emergency evacuation, the out of area cover restrictions will not apply. You will be covered in accordance with the terms and conditions of your plan, as if you were inside your area of cover.

CHOOSING A HIGHER EXCESS OPTION

The excess is the amount you will pay in the event of any claim you may make. Choosing a higher excess option will reduce your premiums. The discounts shown below should be applied to the base rate for each plan - base rates are the premiums highlighted in bold.

EXCESS OPTION	ESSENTIAL CARE	ESSENTIAL CARE PLUS
Nil excess	Base rate	Not available
\$50	Not available	Base rate
\$1,000	10% Discount	20% Discount
\$2,500	20% Discount	30% Discount
\$5,000	30% Discount	40% 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.





MIDDLE EAST

Global Health Essential plan premiums



Global Health Essential Care plan

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

	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$1,000 excess	\$2,500 excess	\$5,000 excess	Nil Excess	\$1,000 Excess	\$2,500 Excess	\$5,000 Excess
	Base premium	10% discount	20% discount	30% discount	Base premium	10% discount	20% discount	30% discount
AGE	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st child	37	34	30	26	414	373	332	290
2 nd child	28	26	23	20	311	280	249	218
3 rd child +	19	18	16	13	207	187	166	145
18 – 24	55	50	44	39	626	564	501	439
25 – 29	60	54	48	42	677	610	542	474
30 – 34	70	63	56	49	797	718	638	558
35 – 39	75	68	60	53	847	763	678	593
40 – 44	94	85	76	66	1068	962	855	748
45 – 49	113	102	91	80	1286	1158	1029	901
50 – 54	146	132	117	103	1656	1491	1325	1160
55 – 59	178	161	143	125	2033	1830	1627	1424
60 – 64	223	201	179	157	2542	2288	2034	1780
65 – 69*	284	256	228	199	3241	2917	2593	2269
70 – 74*	364	328	292	255	4159	3744	3328	2912
75 – 79*	461	415	369	323	5260	4734	4208	3682

*Renewals only





MIDDLE EAST

Global Health Essential plan premiums



Global Health Essential Care Plus plan

The Essential Care Plus plan provides comprehensive cover for hospital treatment and specialist out-patient treatment and consultations. It also provides cover for emergency medical evacuation.

	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$1,000 Excess	\$2,500 Excess	\$5,000 Excess	\$50 Excess	\$1,000 Excess	\$2,500 Excess	\$5,000 Excess
	Base premium	20% discount	30% discount	40% discount	Base premium	20% discount	30% discount	40% discount
AGE	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1st child	49	40	35	30	555	444	389	333
2nd child	37	30	26	23	417	334	292	251
3rd child +	25	20	18	15	278	223	195	167
18 – 24	88	71	62	53	991	793	694	595
25 – 29	96	77	68	58	1088	871	762	653
30 – 34	104	84	73	63	1179	944	826	708
35 – 39	112	90	79	68	1277	1022	894	767
40 – 44	134	108	94	81	1525	1220	1068	915
45 – 49	161	129	113	97	1837	1470	1286	1103
50 – 54	205	164	144	123	2330	1864	1631	1398
55 – 59	251	201	176	151	2859	2288	2002	1716
60 – 64	312	250	219	188	3568	2855	2498	2141
65 – 69*	398	319	279	239	4551	3641	3186	2731
70 – 74*	554	444	388	333	6326	5061	4429	3796
75 – 79*	698	559	489	419	7975	6380	5583	4785

*Renewals only



MIDDLE EAST

Global Health Essential 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 the 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
US \$75,000	\$9.45	\$108
US \$150,000	\$18.90	\$216
US \$225,000	\$28.35	\$324
US \$300,000	\$37.80	\$432
US \$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 Essential plan brochure.

Ages	Monthly premium	Annual premium
0 - 69	\$9.10	\$104



MIDDLE EAST

Global Health Essential plan premiums



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 on-line or apply on-line.

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:

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

US Dollar transfers: Account no. 140/08782555

IBAN: GB23 NWBK 6073 0108 7825 55

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 inceptioned in 2007. Please note that these premium rates are subject to annual review and are not guaranteed for the duration of your plan.

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 Dollar.

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

Appointed Intermediary

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