

# About our life insurance

This document contains important information about our life insurance. While it doesn't contain the full terms & conditions for a life insurance policy, you can find these in the plan agreement and your certificate of insurance (if you're already a member with William Russell). Please read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

## The insurer of your policy

The insurer of our life insurance and the optional accident benefit is AWP Health & Life SA, an Allianz group company and an EEA insurer registered in France.

## Type & duration of insurance cover

Our life insurance will pay out a guaranteed cash sum if you die during the term of the policy, or if you are diagnosed with a terminal illness during the term of the policy. The optional accident benefit, available in conjunction with life insurance, will pay out a cash sum if you die or suffer a permanent disability as a result of accidental bodily injury that occurs during the term of the policy.

Your cover will remain in force for a period of 12 months, provided you maintain your premium payments in accordance with the plan agreement. Your cover is renewable each year up to age 70. Premiums are age-related and will increase as you get older. We review our premiums annually, so the current premium rates are not guaranteed at your renewal date. You should review your cover periodically to ensure it remains appropriate.

## Significant features & benefits

A life insurance policy lets you choose the cash benefit your family would need to protect their financial future without you. This can be up to 20 times your annual salary at the time of taking out the life policy, but cannot exceed a total benefit of US\$2,000,000 or £1,500,000, or €1,700,000 (depending on the currency of the policy). The life policy pays out your benefits to your beneficiaries if you die due to illness or accident. If you are diagnosed with a terminal illness where the prognosis is 12 months or less, you can choose to have the benefit paid to you, or your beneficiaries.

The optional accident benefit will pay a cash benefit to your beneficiaries if you die as the result of an accident. If you suffer a permanent disability, the benefit will be paid to you. The maximum accident benefit we will pay is US\$500,000, or £375,000, or €500,000.

## Significant & unusual exclusions or limitations

**No life benefit will be paid if your death, terminal illness or accidental bodily injury arises from any of the following:**

- any items specifically excluded on your Certificate of Insurance;
- a pre-existing medical condition or related condition, unless you have told us about it and we have agreed to accept cover for it;
- your active participation in war, warlike activities or terrorist activities;
- your gross negligence and deliberate exposure to exceptional danger (except in the attempt to save a human life);
- your participation in any professional sport or professional racing (including training or practicing for any kind of professional sport or professional racing);
- your participation in an activity that is illegal in the country in which it is performed;
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane. This exclusion only applies to the first year of your policy. If you subsequently apply to increase your life benefit, this exclusion shall apply from the date of the increase, but only for the amount of the increase. Each increase in your life benefit will be treated separately. This exclusion applies permanently with respect to the optional accident benefit;
- war, terrorism, kidnap, murder, assault of any kind, or any other act of violence, sustained whilst you are in a country or region that the British Foreign, Commonwealth & Development Office ("FCDO") has advised its citizens to leave, or has advised against all travel to, or has advised against all but essential travel to due to security reasons (whether your presence in that country or region is permanent or temporary);
- any cause whatsoever, if sustained whilst you are in Iran, Libya, North Korea, South Sudan, Syria, or Yemen (whether your presence in the country is permanent or temporary);

No benefit will be paid for any death or accidental bodily injury that has not been reported to us within 12 months of the death or accidental bodily injury occurring. No benefit will be paid upon your death if the life benefit has already been paid following your diagnosis with a terminal illness.

**Additional exclusions apply in respect of the optional accident benefit. No benefit will be paid if death or accidental bodily injury is caused by:**

- any illness or disease;

## Significant and unusual exclusions or limitations (continued)

- war, warlike activities, military action, acts of foreign hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, usurped power, mutiny, riot, strike, martial law, state of siege, attempted overthrow of government, any acts of terrorism, murder, attempted murder, kidnap (including attempted kidnap or attempted rescue from kidnapping), or assault of any kind, anywhere in the world. This exclusion will apply irrespective of whether you are an active participant in any of the above activities or merely an innocent bystander;
- food poisoning and bacterial infections (except infection which occurs through accidental cut or wound injury);
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane;
- intentional inhalation of gas, or intentional ingestion of poisons or drugs;
- intentionally contracted infection by bacteria or virus;
- you being under the influence of alcohol or drugs;
- an accident whilst participating in a hazardous activity unless you have made a full declaration of how often you intend to participate in that particular activity and we have agreed to cover you in writing, and you have paid any additional premium required by us to cover the increased risk.

A full list of exclusions is contained in the plan agreement.

## What to do in the event of a claim

Please call +44 1276 486 460 in the event of a claim. Alternatively, you can email us on [contact@william-russell.com](mailto:contact@william-russell.com). More information about making a claim can be found in the plan agreement.

## Cancelling your plan

If you wish to cancel your life policy, you must instruct us in writing. We will cancel cover from the date we receive your written instructions, or from a date in the future that you have specified. We will not cancel cover from a date prior to us receiving your written instruction to cancel.

Provided that we receive your written instructions within 30 days of your date of entry, and provided that no claims have been submitted, we will refund your premium in full. If we receive your written instructions more than 30 days after your date of entry and you have not made a claim, we will issue a pro rata refund.

## What to do if you have a complaint

If you wish to register a complaint about our insurance services, please contact us by telephone, email or writing. If you are not satisfied with our response to your complaint, you may be entitled to refer it to the Belgian Ombudsman des assurances or the British Financial Conduct Authority. For full details on our complaints procedure, please click [here](#).

If you are unhappy with an underwriting decision, or feel a decision about a claim is unfair, you may refer your complaint to the insurer of your policy, AWP Health & Life SA. If you are dissatisfied with the response from the insurer, you may submit a complaint to the French Insurance Mediator. For full details on our complaints procedure, please click [here](#).

### William Russell Europe SRL

Place Marcel Broodthaers, 8  
B-1060 Saint-Gilles  
Brussels, Belgium

T +44 1276 486 455  
E [contact@william-russell.com](mailto:contact@william-russell.com)

### AWP Health & Life SA

Customer Relationships  
Eurosquare, 2  
7 rue Dora Maar  
93400 Saint Ouen, France

E [client.care@allianzworldwidecare.com](mailto:client.care@allianzworldwidecare.com)

## Am I covered by the UK Financial Services Compensation Scheme (FSCS)?

No, we're not covered by the FSCS.

### Contact details

T +44 1276 486 455  
E [contact@william-russell.com](mailto:contact@william-russell.com)  
[william-russell.com](http://william-russell.com)

### William Russell Europe SRL

Place Marcel Broodthaers, 8  
B-1060 Saint-Gilles  
Brussels, Belgium

William Russell Europe SRL is registered at Place Marcel Broodthaers 8, B-1060 Saint-Gilles, Brussels and is registered in Belgium with the Financial Services & Markets Authority (no. 0731.975.658 RPM) as a limited liability company with share capital of €30,000. William Russell Europe SRL is a mandated underwriter for AWP Health & Life SA. The UK branch of William Russell Europe SRL is registered at William Russell House, The Square, Lightwater, Surrey, GU18 5SS, UK. The UK branch is authorised & regulated by the Financial Conduct Authority (FCA), reference no. 973067.