



For individuals

# A quick look at life insurance



Platinum Trusted  
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2025

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Make your expat experience  
healthier and safer!

**Just to let you know**—you won't find complete information for our life insurance product in this guide, nor the full terms, limitations, and exclusions that would apply if you purchase a policy. These can be found in the [policy T&Cs](#), which we suggest you read together with this guide.

## Key benefits



Insure your life up to US\$2mn

### Safeguard your family's future should the worst happen

Safeguard your family's financial future should you pass away. You'll leave behind a cash lump-sum to help maintain your family's standard of living or to pay off a mortgage or debt.



Early payment for terminal illness

### The chance to put your affairs in order while you still can

We pay your cash lump-sum early if you're diagnosed with a terminal illness with a prognosis of less than 12 months, so you can choose how & where to dispense the money.



International cover

### An extra layer of cover for expats

Unlike similar policies from domestic insurers, our life insurance is international. You're covered for life, work & travel abroad.



Cover for death by accident

### Increase your cover for death or disablement caused by accident

With the optional accident death & permanent disablement benefit, your family will receive an additional cash lump-sum if your death is caused by an accident. If you suffer a serious injury in an accident, we pay the lump sum directly to you.



Increasing your benefit

### Increase your life benefit each year with no medical underwriting

Each year, you have the guaranteed option to increase your life insurance benefit by up to 10% (capped at US\$50k) with no further medical underwriting. This option gives you the flexibility to scale up your cover as your liabilities increase.



## Why buy life insurance?

**No-one likes to think about death**, but if your family relies on you financially it's worth considering how much they'd need if you were no longer there. Life insurance helps protect your family's financial future, and it's up to you how much cover you buy.

## How life insurance helps our members living and working abroad...



### Case study #1—Using the life benefit to protect your family

David, his spouse Julia, and their children are living in Dubai. After a couple of years renting an apartment, David and Julia decide to purchase a family house on the Palm Jumeirah. David is performing well in his job and Julia is earning decent money as a freelancer. Out of the blue, David is diagnosed with an aggressive form of cancer and soon succumbs to the illness. With a life insurance policy from William Russell, David's family would receive a cash lump-sum of up to US\$2mn. Julia had been enjoying life in Dubai and her children are settled in good schools, so she could use the payment to secure her family's life abroad, pay off the mortgage on the new house, and set up a university fund for her children.



### Case study #2—Early payment for terminal illness

On completing her university studies in France, Annabel moved to China for a job. She's been living in the Far East for 15 years and her career is going well. For the past few months, she noticed a persistent cough and a tight chest. Putting it down to pollution, she thinks nothing of it. At a regular health check-up, however, Annabel's doctor suspects something serious and refers her to a chest specialist and later an oncologist. After a series of tests and examinations, Annabel is diagnosed with mid-stage lung cancer. She is given only 8 months to live. With a life insurance policy from William Russell, she could claim for an early payment of her life benefit due to her terminal illness. She could use the money to relocate back to France and spend time with her retired parents.



### Case study #3—Optional accident benefit

Jon is a manager at a hotel resort in South Africa. Jon is involved in a car accident in which he suffers life-changing injuries to his legs. He undergoes surgery but unfortunately he is left permanently disabled. With the optional accidental death & permanent disablement benefit from William Russell, Jon could claim up to €500,000 and use the money to help relocate back to the Netherlands and prepare his home for life with disability.

## Applying for life insurance

A life insurance policy is great value for money, with a US\$250k life benefit costing just US\$16 per month for a member aged 30. You can complete your application digitally and there's often no need for a medical examination.

- 1

Choose a life benefit

You can insure your life for any amount up to US\$2mm or £1.6mn or €1.8mn. This is the amount your beneficiaries would receive should you pass away. The sum you insure cannot exceed 20x your current annual earnings.
- 2

Add the optional accident benefit

You can increase your cover for death or serious injury by accident up to a sum of US\$1mn or £800k or €900k. The accidental death & permanent disablement benefit cannot exceed the life benefit you've chosen.
- 3

Choose your beneficiaries

A beneficiary is the person(s) who will receive the life benefit and accident benefit should you pass away. It can be anyone important to you: your spouse, children, parents, a close friend, or a business partner.
- 4

Complete the digital application form

Simply complete the [digital application form](#), which includes a brief declaration of your medical history, and we'll let you know if we need more information.
- 5

Medical examinations

If you're under age 50, fit & healthy, and you're applying to insure your life for US\$750k or less, we can usually issue your policy within 48 hours. We sometimes request that you complete a medical examination. This can be at a clinic near you, and we'll reimburse the cost once we issue your policy.
- Any questions?

Call **+44 1276 486 477** or email [sales@william-russell.com](mailto:sales@william-russell.com).

William Russell

The insurance partner of choice for people living and working abroad




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