



**WILLIAM RUSSELL**  
Peace of mind wherever you are



دبي للتأمين  
DUBAI INSURANCE



# GLOBAL PLANS FOR ABU DHABI EMPLOYEE BENEFIT INSURANCE



**GLOBAL HEALTH**<sup>®</sup>  
Health Insurance for Expatriates



**GLOBAL LIFE**<sup>®</sup>  
Life Insurance for Expatriates



**GLOBAL INCOME**<sup>®</sup>  
Income Protection for Expatriates



## A HIGH-VALUE EMPLOYEE BENEFIT SOLUTION THAT'S INTERNATIONAL

We have a genuine commitment to delivering consistently high standards of service to all our corporate clients, regardless of size. We understand that finding the right people in today's competitive world is crucial to the success of your business. A high-value employee benefits package will help you attract and retain high-calibre employees your company needs to thrive and succeed.

### VALUED BENEFITS FOR YOUR EMPLOYEES

The continuing commercial trend towards globalisation has resulted in employees becoming increasingly mobile.

Whether they are talented expatriates looking for career opportunities in the United Arab Emirates, or local nationals who travel world-wide, employees are not just looking for salary, they also expect benefits that will protect them internationally.

To attract and retain high-calibre employees, it is necessary to meet their expectations with a high-value benefits package.

### HIGHER RETURNS FOR YOUR COMPANY

A generous employee benefits package does not just benefit the employee, it has huge advantages for your business.

- ✓ A productive and more committed workforce who feel valued by your investment in their welfare.
- ✓ Healthier employees with fast access to first class medical care.
- ✓ Limited liability for expensive long-term sickness absence claims.
- ✓ No liability for expensive medical treatment claims.

### A WINNING COMBINATION OF BENEFITS AND SERVICE

As one of very few insurers offering world-wide health, life and income protection plans, Dubai Insurance Company can offer a complete solution for your company's protection needs.

### GLOBAL PLANS FOR GLOBAL BUSINESS

The Global Plans are available in Abu Dhabi through an exclusive partnership between Dubai Insurance Company and William Russell Limited.

William Russell is a specialist provider of health, life and income protection insurance plans designed for small businesses.

William Russell has over 20 years experience in the international insurance industry and has won numerous awards for consistently high standards of customer service, and for the quality of their Global Plans.

At Dubai Insurance Company our prime objective is to provide your business with an insurance plan which will deliver all the benefits your employees will need if they fall sick, and which will exceed expectations when it comes to service and efficiency.

With a Dubai Insurance Global Plan you will enjoy all the benefits of William Russell's tried and tested international insurance, with the added advantage of having claims settled in Abu Dhabi via Neuron.



**WILLIAM RUSSELL**

Peace of mind wherever you are



**AFFORDABLE MEDICAL INSURANCE** [Page 6-10](#) >

A range of high-value plans to ensure your employees have access to all the private medical care they need.

**ESSENTIAL LIFE INSURANCE BENEFIT** [Page 11](#) >

To provide a cash lump sum to the dependants of an employee who dies whilst in your service.

**OPTIONAL ACCIDENT BENEFIT** [Page 11](#) >

Additional benefit paid if death or disability is caused by an accident.

**VALUABLE INCOME PROTECTION BENEFIT** [Page 12](#) >

A replacement income paid for as long as an employee is unable to work due to illness or injury.



## BIG ON SERVICE FOR THE SMALLER COMPANY

Small companies with fewer than 50 employees are our speciality. Just like you, we work hard to ensure that our customers benefit from first-class products, with the service and after-care to match.

### OUR SERVICE COMMITMENT TO YOU

We take our service commitment very seriously. We work hard, both before, during and after the point of sale, to ensure that you are well-informed, and that you feel valued.

Our flexible approach to small and medium sized companies, enables you to provide quality cover for your employees quickly & easily.

*"Providing real benefits to your employees & your business"*

### LOCAL EXPERTISE WITH AN INTERNATIONAL REACH

You and your employees can rely on the local expertise of our Dubai-based Global Plans administration and claim teams, wherever your employees travel.

Whenever they need to claim, we will make sure your employees and their families are supported every step of the way with clear and accurate information about their cover, and prompt and efficient settlement of their claim.



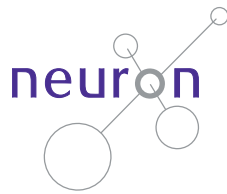
### BIG BENEFITS FOR SMALL COMPANIES

#### GLOBAL HEALTH

- ✓ Groups of 10+ employees may be covered on a Medical History Disregarded basis (MHD) only.
- ✓ Members of MHD groups of 10+ employees, will not need to complete waiting periods before claiming benefits such as maternity and dental care.
- ✓ Direct billing arrangements with the Neuron Network of medical providers, enable your employees to receive treatment within the network without the need to pay and claim.
- ✓ Cover is available for the partners and children of insured employees, so that you can look after the whole family.
- ✓ All plans are authorised by Health Authority Abu Dhabi (HAAD)

#### GLOBAL LIFE & GLOBAL INCOME

- ✓ There are generous non-medical limits for companies with between 3 and 19 employees.
- ✓ Medical underwriting is not normally required at all for companies insuring more than 20 employees.
- ✓ Discounted premiums for companies with as few as three employees.
- ✓ We insure expatriates and local nationals so that you have one solution for your entire workforce.



**GLOBAL HEALTH**<sup>®</sup>  
Health Insurance for Expatriates

## GOOD HEALTH IS GOOD BUSINESS FOR YOU

Good health is vital to the prosperity and well-being of your employees, their dependants and your business. Promoting good health in the workplace will increase motivation and performance, factors which drive increases in productivity and profitability.

### HEALTHY CHOICES FOR YOU AND YOUR EMPLOYEES

The wide range of benefits offered by our Global Health plans means that you can be confident that your employees have protection against the high cost of medical treatment world-wide.

#### All our Global Health plans offer:

- ✓ Generous medical benefits
- ✓ 24/7 emergency medical assistance
- ✓ Highly competitive premiums
- ✓ Favourable underwriting terms

The Global Health plans allow your employees the freedom to choose any medical provider in which to receive treatment, any where within the area of cover of the chosen plan.

### GLOBAL HEALTH PLATINUM

Platinum is designed for senior executives and their families who demand the very widest health care protection, and the highest-value cover.

### GLOBAL HEALTH ELITE PLAN RANGE

From Gold with high-value cover for chronic conditions and dental care, and preventive health checks, to best-selling Silver with comprehensive in- and out-patient cover.

### GLOBAL HEALTH ESSENTIAL CARE PLUS PLAN

Our Global Health Essential plan offers low cost protection, and takes care of all the expensive health care costs such as hospitalisation and emergency medical evacuation.

### THE CONVENIENCE OF DIRECT BILLING

In the GCC, your employees have the convenience of using the Neuron Network of hospitals, clinics, and pharmacies for eligible treatment, without having to pay up-front and claim for reimbursement later.

### ADD THESE OPTIONAL BENEFITS & PLANS

#### LIFE AND INCOME

Providing financial reassurance to employees that their families are protected in the event of illness, injury or bereavement.

#### GLOBAL TRAVEL PLAN

Available with all health plans. World-wide cover for:

- ✓ Trip cancellation and curtailment
- ✓ Travel delay and disruption
- ✓ Baggage, personal effects, and money
- ✓ Personal accident and personal liability
- ✓ Hijack
- ✓ Winter sports

#### GLOBAL PERSONAL ACCIDENT PLAN

Financial protection in the event of accidental death or disablement. Lump sum benefits of \$75,000/AED275,240 to \$375,000/AED1,376,250 are available.

### FIND OUT MORE

The benefit charts on pages 7 to 11 will help you decide which Global Health plan suits your company best. Alternatively, talk to your broker, call one of our sales consultants, or find out more at [www.globalplans.ae](http://www.globalplans.ae)

# GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
<b>ANNUAL BENEFIT LIMIT</b> (Plan available in US dollars or UAE dirhams)	<b>\$2,500,000 or AED9,175,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>	
Private hospital accommodation and nursing	100% refund
Parent accommodation	100% refund
Surgery, treatment and tests	100% refund
Organ and bone marrow transplants	100% refund
Surgically implanted artificial body parts	100% refund
Road ambulance charges	100% refund
Hospital cash benefit (Max 60 nights per period of cover)	\$350 or AED1,285 (per night)
Hospice and palliative care (Life-time limit)	\$75,000 or AED275,250
<b>TREATMENT FOR CANCER</b>	
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund
<b>POST HOSPITAL TREATMENT</b>	
Home Nursing (max 12 weeks per period of cover)	100% refund
Rehabilitation treatment following discharge from hospital	\$10,000 or AED36,700
Medical Aids such as wheelchairs, crutches	\$1,000 or AED3,700
External Prosthetic Devices	\$2,500 or AED9,175 (per device)
<b>OUT-PATIENT TREATMENT</b>	
Emergency ward treatment	100% refund
Out-patient surgical procedure	100% refund
GP and specialist consultations, treatments, tests and prescribed drugs	100% refund
Complementary medicine (max 10 visits per annum)	100% refund
Physiotherapy	Full Refund
<b>CHRONIC CONDITIONS</b>	
Periodic examinations, tests and treatment (Excess applied per claim, per period of cover)	100% refund
Treatment for acute flare-ups of a chronic condition	100% refund
<b>TREATMENT FOR HIV &amp; AIDS</b>	
<b>24</b> In- & out-patient treatment (Per annum, for a max of 5 years)	\$10,000 or AED36,700
<b>PSYCHIATRIC CARE (Up to life-time limit)</b>	
In-patient psychiatric treatment (Max 30 days per annum)	\$80,000 or AED293,600
Out-patient psychiatric care (Max 10 consultations per annum)	(Life-time limit)
<b>WELL-BEING BENEFIT</b>	
Excess applied once per period of cover in respect of all claims under this benefit	
Well-being health screening	\$480 or AED2,019
Well-child health screening	\$560 or AED2,019 (Life-time limit)
Vaccinations for adult members only	\$100 or AED367
Annual optical examination	\$50 or AED184

## KEY:

**24** Available after 24 months continuous cover respectively.

# GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
<b>MATERNITY CARE BENEFIT AND COVER FOR NEWBORNS</b>	
<b>Routine maternity care, out-patient complications of pregnancy, and normal child birth</b>	100% refund (Abu Dhabi only)
<b>Childbirth that necessitates an emergency surgical procedure</b>	100% refund
<b>In- &amp; day-patient treatment for medical conditions that arise as a result of pregnancy</b>	100% refund
<b>Cover for newborns</b> In-and day-patient accommodation and treatment charges received during the first 28 days of life	\$100,000 or AED367,000 per pregnancy
<b>Investigations into the causes of infertility</b> Includes the male partner, provided the partner has also been insured by the Platinum plan for a continuous period of 24 months. (Lifetime limit)	80% of costs up to \$2,500 or AED9,175
<b>DENTAL CARE</b>	
<b>Emergency in-patient dental treatment for accidental injury</b> (Within 15 days of accident)	100% refund
<b>Emergency out-patient dental treatment for accidental injury</b> (Within 72 hours of accident)	\$1,500 or AED5,505
<b>Routine dental treatment</b> (Excess applied per claim, per period of cover)	\$2,500 or AED9,175
<b>Complex dental treatment</b> (Excess applied per claim, per period of cover)	
<b>EMERGENCY EVACUATION</b>	
<b>Emergency evacuation</b>	100% refund
<b>Economy class return airfare to country of residence</b>	100% refund
<b>Economy class travelling expenses of a companion</b>	100% refund
<b>Accommodation expenses of a companion</b> (Up to 15 nights per period of cover)	\$160 or AED588 (per night)
<b>Compassionate home travel</b> (One claim only)	100% refund
<b>Repatriation of mortal remains, <u>or</u></b>	\$20,000 or AED73,400
<b>Local burial or cremation</b> (If death occurs outside your home country)	\$1,600 or AED5,875
<b>TRAVEL PLAN – Policy holder and spouse/partner only</b>	
<b>All the benefits of the Global Travel Plan</b> whilst you are travelling away from your country of residence, also covered is travel within your country of residence when a trip is pre-booked and involves at least two nights paid accommodation	
Personal accident	\$85,000 or AED311,950 (\$8,500 or AED31,195 if under age 16)
Personal baggage *	\$4,250 or AED15,598 (\$850 or AED3,120 for any one article)
Cancellation and curtailment*	\$4,250 or AED15,598
Travel delay	\$340 or AED1,248
Personal liability	\$1,700,000 or AED6,239,000
Personal money *	\$850 or AED3,120 (\$340 or AED1,248 in respect of cash)
Legal expenses	\$42,500 or AED154,140
Travel disruption	\$1,700 or AED6,239
Hijack	\$850 or AED3,120
Passport replacement	\$425 or AED1,560
Piste closure due to lack of snow	\$340 or AED1,248 (Maximum \$34 or AED125 per day)
Ski hire if your skis are lost or damaged	\$255 or AED936 (Maximum \$17 or AED62 per day)
Being unable to ski due to illness or injury	\$170 or AED624 (Maximum \$17 or AED62 per day)
<b>*Excess for Travel plan \$68 per claim</b>	
<b>STANDARD EXCESS</b>	
<b>Applied per claim unless otherwise stated</b> (More excess options available)	\$14 or AED50 excess

**IMPORTANT NOTE:** All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided at [www.globalplans.ae/webworks](http://www.globalplans.ae/webworks).

# GLOBAL HEALTH ELITE PLAN RANGE BENEFITS

	GOLD PLAN	SILVER PLAN
<b>ANNUAL BENEFIT LIMIT</b> (Plans available in US dollars or UAE dirhams)	<b>\$2,500,000 or AED9,175,000</b>	<b>\$2,000,000 or AED7,340,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>		
<b>Private hospital accommodation and nursing</b>	100% refund	100% refund
<b>Parent accommodation</b>	100% refund	100% refund
<b>Surgery, treatment and tests</b>	100% refund	100% refund
<b>Organ and bone marrow transplants</b>	100% refund	100% refund
<b>Surgically implanted artificial body parts</b>	100% refund	100% refund
<b>Road ambulance charges</b>	100% refund	100% refund
<b>Hospital cash benefit</b> (Max 60 nights per annum)	\$160 or AED588 (per night)	\$80 or AED294 (per night)
<b>Hospice and palliative care</b> (Life-time limit)	\$50,000 or AED183,500	\$25,000 or AED91,750
<b>TREATMENT FOR CANCER</b>		
<b>In- &amp; day-patient treatment, radiotherapy and chemotherapy</b>	100% refund	100% refund
<b>Out-patient follow-up consultations and tests</b> (Excess applied per claim, per period of cover)	100% refund	100% refund
<b>POST HOSPITAL TREATMENT</b>		
<b>Home Nursing</b> (Maximum 12 weeks per period of cover)	100% refund	100% refund
<b>Rehabilitation treatment</b> following discharge from hospital	\$7,500 or AED27,525	\$5,000 or AED18,350
<b>Medical aids</b> such as wheelchairs, crutches	\$500 or AED1,835	\$250 or AED918
<b>External prosthetic devices</b>	\$1,500 or AED5,505 (per device)	\$1,000 or AED3,670 (per device)
<b>OUT-PATIENT TREATMENT</b>		
<b>Emergency ward treatment</b>	100% refund	100% refund
<b>Out-patient surgical procedure</b>	100% refund	100% refund
<b>GP and specialist consultations, treatments, tests and prescribed drugs</b>	100% refund	100% refund
<b>Complementary medicine</b> (Max 10 visits per period of cover)	100% refund	100% refund
<b>Physiotherapy</b>	100% refund (Abu Dhabi only)	100% refund (Abu Dhabi only)
<b>CHRONIC CONDITIONS</b>		
<b>Periodic examinations, tests and treatment</b> (Excess applied per claim, per period of cover)	100% refund (Abu Dhabi only)	100% refund (Abu Dhabi only)
<b>Treatment for acute flare ups of a chronic condition</b>	100% refund	100% refund
<b>TREATMENT FOR HIV &amp; AIDS</b>		
<b>24 In- &amp; day-patient treatment</b> (Per period of cover, max 5 years)	\$5,000 or AED18,350	\$5,000 or AED18,350
<b>Out-patient treatment</b> (Per period of cover, max 5 years)		
<b>PSYCHIATRIC CARE (Up to life-time limit)</b>		
<b>In- &amp; day-patient psychiatric treatment</b> (Max 30 days per annum)	\$64,000 or AED234,880 (Life-time limit)	\$48,000 or AED176,160 (Life-time limit)
<b>Out-patient psychiatric care</b> (Max 10 consultations per annum)		

## KEY:

**24** Available after either 12 or 24 months continuous cover respectively.

**1** 100% refund for in-patient and day-patient hospital treatment and post-hospital treatment.



	<b>GOLD PLAN</b>	<b>SILVER PLAN</b>
<b>WELL BEING BENEFIT</b>		
(Excess applied once per period of cover in respect of all benefits)		
<b>Well-being health screening</b>	\$400 or AED1,468	\$250 or AED918
<b>Well-being child health screening</b>	\$250 or AED918 (life-time limit)	Not covered
<b>Vaccinations</b> for adult members only	\$50 or AED185	Not covered
<b>MATERNITY CARE BENEFIT &amp; COVER FOR NEWBORNS</b>		
<b>Routine maternity care, out-patient complications of pregnancy, and normal child birth</b>	100% refund (Abu Dhabi only AED500 co-payment on each child birth)	100% refund (Abu Dhabi only AED500 co-payment on each child birth)
<b>Child birth that necessitates an emergency surgical procedure</b>	100% refund (Abu Dhabi only)	Not covered
<b>In- &amp; day-patient treatment for medical conditions that arise as a result of pregnancy</b>		\$6,400 or AED23,488 per pregnancy
<b>Cover for newborns</b> In- and day-patient accommodation and treatment charges received during the first 28 days of life	\$75,000 or AED275,250 per pregnancy	\$5,000 or AED18,350 per pregnancy
<b>DENTAL CARE</b>		
<b>Emergency in-patient dental treatment for accidental injury</b> (Within 15 days of accident)	\$12,800 or AED46,976	\$8,000 or AED29,360
<b>Emergency out-patient dental treatment for accidental injury</b> (Within 72 hours of accident)	\$1,000 or AED3,670	\$500 or AED1,835
<b>Routine dental treatment</b> (Excess applied per claim, per period of cover)	\$1,000 or AED3,670	Optional Benefit
<b>EMERGENCY EVACUATION</b>		
<b>Emergency evacuation</b>	100% refund	100% refund
<b>Economy class return airfare to country of residence</b>	100% refund	100% refund
<b>Economy transport expenses of a companion</b>	100% refund	100% refund
<b>Accommodation expenses of a companion</b> (Up to 15 nights per period of cover)	\$120 or AED440 (per night)	\$96 or AED352 (per night)
<b>Compassionate home travel – economy class</b> (One claim only)	100% refund	100% refund
<b>Repatriation of mortal remains, <u>or</u></b>	\$16,000 or AED58,720	\$11,200 or AED41,104
<b>Local burial or cremation</b> (If death occurs outside your home country)	\$1,600 or AED5,872	\$1,600 or AED5,872
<b>STANDARD EXCESS</b>		
<b>Applied per claim unless otherwise stated</b> (More excess options available)	\$14 or AED50	\$14 or AED50

**AREA OF COVER OPTIONS** AVAILABLE WITH PLATINUM, GOLD AND SILVER PLANS

<b>AREA ONE</b>	World-wide excluding cover in the United States of America (USA).
<b>AREA TWO</b>	World-wide, subject to cover in the USA being limited to \$100,000 during temporary trips of not more than 45 days duration.
<b>AREA THREE</b>	World-wide, subject to cover in the USA being limited to \$250,000 during temporary trips of not more than 90 days duration.
<b>AREA FOUR</b>	Africa & Indian Sub-continent. Plus cover for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration outside Africa & Indian Sub-continent (up to \$100,000 or €93,750 or £62,500). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

**IMPORTANT NOTE:** All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided at [www.william-russell.com/member](http://www.william-russell.com/member).

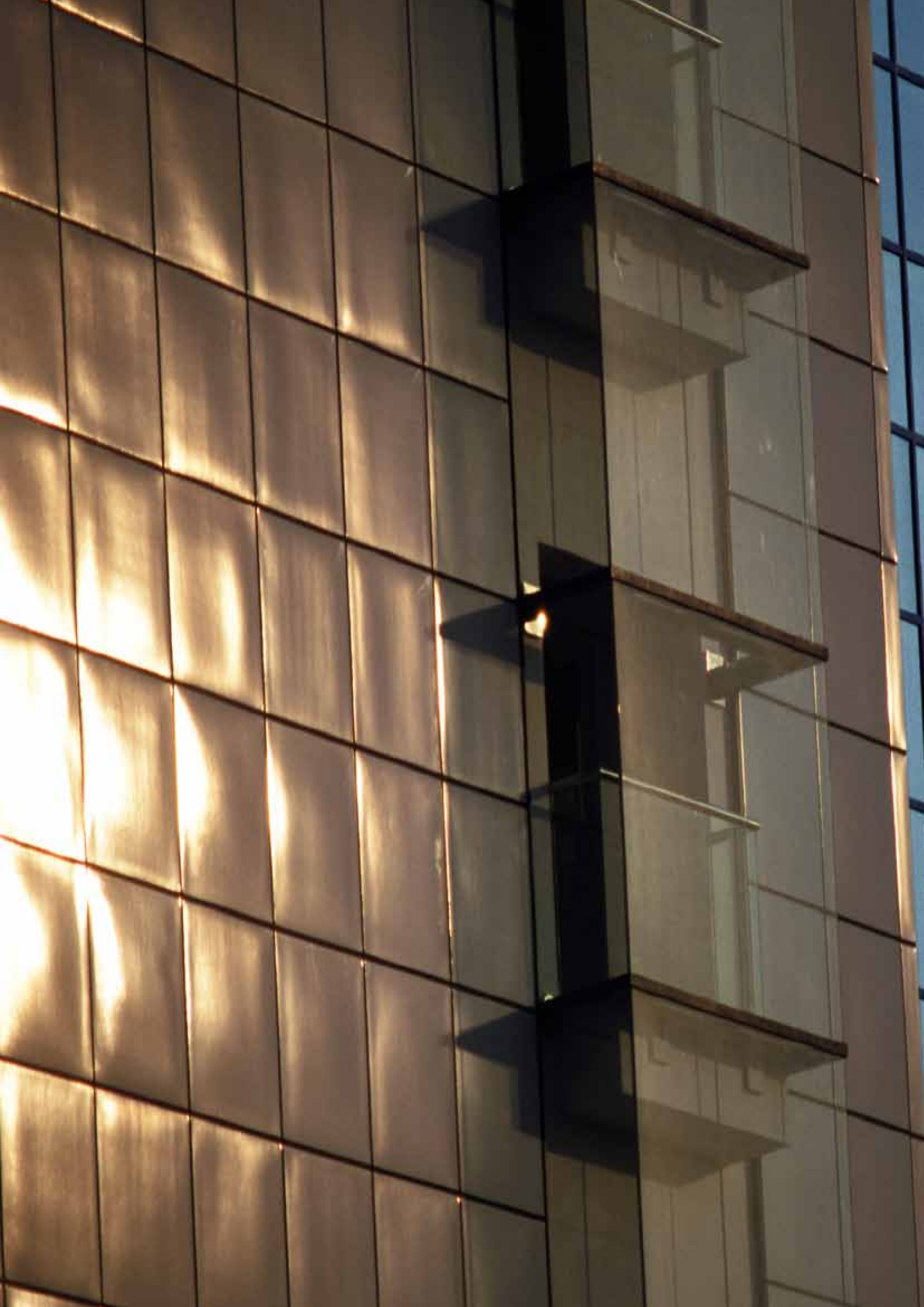
# GLOBAL HEALTH ESSENTIAL PLAN RANGE BENEFITS

	ESSENTIAL CARE PLUS
<b>ANNUAL BENEFIT LIMIT</b> (Plans available in US dollars or UAE dirhams)	<b>\$500,000 or AED1,835,000</b>
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>	
<b>Semi-private hospital accommodation</b>	100% refund (Abu Dhabi only)
<b>Private hospital accommodation</b>	\$150 or AED551 (Per day)
<b>Parent accommodation</b>	100% refund
<b>Specialist treatment, tests and surgery</b>	100% refund
<b>Organ and bone marrow transplant</b>	100% refund
<b>Emergency dental treatment for accidental injury</b> (Within 15 days of accident)	\$5,000 or AED18,350
<b>Road ambulance</b>	\$1,600 or AED5,872
<b>Hospice and palliative care</b> (Life-time limit)	\$25,000 or AED91,750
<b>OUT-PATIENT TREATMENT (Up to sub limit)</b>	
<b>Annual out-patient treatment sub limit</b>	100% refund (Abu Dhabi only)
<b>Emergency ward treatment</b>	100% refund (Abu Dhabi only)
<b>Out-patient surgical procedures</b>	100% refund (Abu Dhabi only)
<b>GP &amp; specialist consultations, treatment, tests and prescribed drugs</b>	100% refund (Abu Dhabi only)
<b>Physiotherapy</b>	100% refund (Abu Dhabi only)
<b>TREATMENT FOR CANCER</b>	
<b>In- &amp; day-patient treatment, radiotherapy and chemotherapy</b>	100% refund
<b>Out-patient follow-up consultations and tests</b>	100% refund to a maximum of two years
<b>TREATMENT FOR HIV &amp; AIDS</b>	
<b>24 In- &amp; day-patient treatment</b> (Per annum, max 5 years)	\$2,500 or AED9,175
<b>EMERGENCY EVACUATION</b>	
<b>Emergency evacuation</b>	100% refund
<b>Economy return airfare to country of residence</b>	100% refund
<b>Economy transport expenses of a companion</b>	100% refund
<b>Repatriation of mortal remains, <u>or</u></b>	\$10,000 or AED36,700
<b>Local burial or cremation</b> (Outside your home country)	\$1,600 or AED5,875
<b>MATERNITY CARE BENEFIT &amp; COVER FOR NEWBORNS</b>	
<b>Routine maternity care, out-patient complications of pregnancy, and normal child birth</b>	100% refund (AED500 co-payment on each child birth)
<b>Complications of pregnancy</b>	\$5,000 or AED18,350
<b>STANDARD EXCESS</b>	
<b>Applied per claim</b> (More excess options available)	\$14 or AED50 excess

**AREA OF COVER:** The Global Health Essential plans are available to expatriates everywhere outside Australia, Canada, the Caribbean, Europe, New Zealand, Orchid countries (Bali, China, Hong Kong, Japan, Macau, Singapore, Taiwan), and the USA. Emergency cover only is provided for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration to Australia, Europe, New Zealand, and Orchid Countries (up to US\$50,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

**KEY:** **24** Available after either 24 months continuous cover respectively.

**IMPORTANT NOTE:** All benefits are per insured person per annum unless otherwise stated. Please refer to the Global Health Essential plan agreement for a full description of the cover provided at [www.globalplans.ae/webworks](http://www.globalplans.ae/webworks).





## SECURE THE FUTURE FOR YOUR EMPLOYEES AND THEIR FAMILIES

Global Life offers your employees the reassurance that their families will be financially protected should they die through illness or accident. Cover is renewed every year for as long as they remain in service, regardless of any change in their health.

### GLOBAL LIFE

<b>Life benefit</b>	Up to 5 x salary or a flat amount per employee (maximum benefit per employee is \$1,500,000 or AED5,505,000).
<b>Currency options</b>	US dollars and AED dirhams.
<b>Territorial limits</b>	World-wide excluding active war zones.
<b>Coverage age</b>	Between 18 and 65.
<b>Eligibility for cover</b>	Cover must be provided on a compulsory basis with the employer paying 100% of the premium. The company must apply for cover for all employees, (or all employees of a certain category, for example, for all managers).

### NON-MEDICAL LIMIT

<b>Groups with between 3 – 19 employees</b>	Up to \$100,000 or AED400,000 per employee subject to employees being actively at work at the commencement of cover.  Cover in excess of \$100,000 or AED400,000 is subject to medical underwriting.
<b>Groups with 20+ employees</b>	Full cover without medical evidence subject to employees being actively at work at the commencement of cover.

### OPTIONAL GLOBAL ACCIDENT

<b>Accidental death benefit</b>	A cash lump sum is paid in addition to the life insurance benefit if death is caused by an accident
<b>Accidental dismemberment benefit</b>	If, due to an accident an employee suffers the loss of, or loss of use of, a limb, or part of a limb, or their sight or hearing or speech, they will receive an additional lump sum to help ease the financial strain of coping with their new disability.  The amount of the benefit paid depends upon the severity of the injury sustained.  100% of the sum insured is paid for the loss of a limb. Lesser percentages of benefit are paid for less severe disablements.

**IMPORTANT NOTE:**

Please refer to the Global Life & Income plan agreement for a full description of the cover provided.



## INVEST IN THE LONG-TERM FUTURE OF YOUR EMPLOYEES

Global Income is designed to provide employees with a replacement income of up to 80% of their pre-disability salary, when illness or injury prevents them from working for long periods of time.

GLOBAL INCOME	
<b>Income protection benefit</b>	A regular monthly income of up to 80% of your employee's pre-disability salary, payable to recovery, death or age 65, whichever is the sooner.
<b>Rehabilitation benefit</b>	A reduced monthly income paid if your employee is able to resume part-time work within the first 24 months of claiming benefit.
<b>Maximum benefit</b>	Up to \$144,000 or AED528,000 of annual benefit.
<b>When benefit is paid</b>	Benefit commences after a deferment period of three or six months.
<b>Duration of benefit</b>	Benefit will continue to be paid for up to 24 months whilst the employee is totally unable to return to their former occupation due to their illness or injury.  After 24 months, the employee will continue to receive benefit if they are totally unable to return to any occupation for which they are reasonably suited by way of education, training or experience.  If after 24 months the employee is fit enough to return to a different occupation, their benefit will cease.
<b>Compound interest</b>	Benefit payments escalate by 2% compound each year.
<b>Currency options</b>	US dollars and AED dirhams.
<b>Territorial limits</b>	World-wide excluding active war zones.
<b>Coverage age</b>	Between 18 and 65.
<b>Eligibility for cover</b>	Cover must be provided on a compulsory basis with the employer paying 100% of the premium. The company must apply for cover for all employees, (or all employees of a certain category, for example, for all managers).
NON-MEDICAL LIMIT	
<b>Groups with between 3 – 19 employees</b>	Up to \$36,000 or AED144,000 of annual benefit, per employee subject to employees being actively at work at the commencement of cover.
<b>Groups with 20+ employees</b>	Full cover without medical evidence subject to employees being actively at work at the commencement of cover.

**IMPORTANT NOTE:**

Please refer to the Global Life & Income plan agreement for a full description of the cover provided.



## YOU AND YOUR EMPLOYEES ARE IN SAFE HANDS

Wherever you are, whatever you do, you can depend on our specialist knowledge and our financial strength, to provide protection and assistance when it is needed most, with an employee benefit solution that meets your company's needs and budget.

### PLACE YOUR TRUST IN US

- ✓ **Big on service for the smaller company**  
Our Global Plans Team has a genuine commitment to delivering consistently high standards of service to all our corporate clients, regardless of size.
- ✓ **Designed by specialists**  
The Global Plans have been designed by leading international insurance specialist William Russell, so you can be sure of high-quality cover.
- ✓ **Provided by an established local insurer**  
You can trust the financial stability of Dubai Insurance Company. We have been insuring companies in the local marketplace since 1970.
- ✓ **Wide-ranging regional and international cover**  
A range of plans and cover options to suit both regional and international employees.
- ✓ **Simple and quick to set up**  
We have made the application process simple, straightforward and fast.



**Speak to your broker or one  
of our consultants now**

**Global Plans Team +971 4 2697706**

**[www.globalplans.ae](http://www.globalplans.ae)**

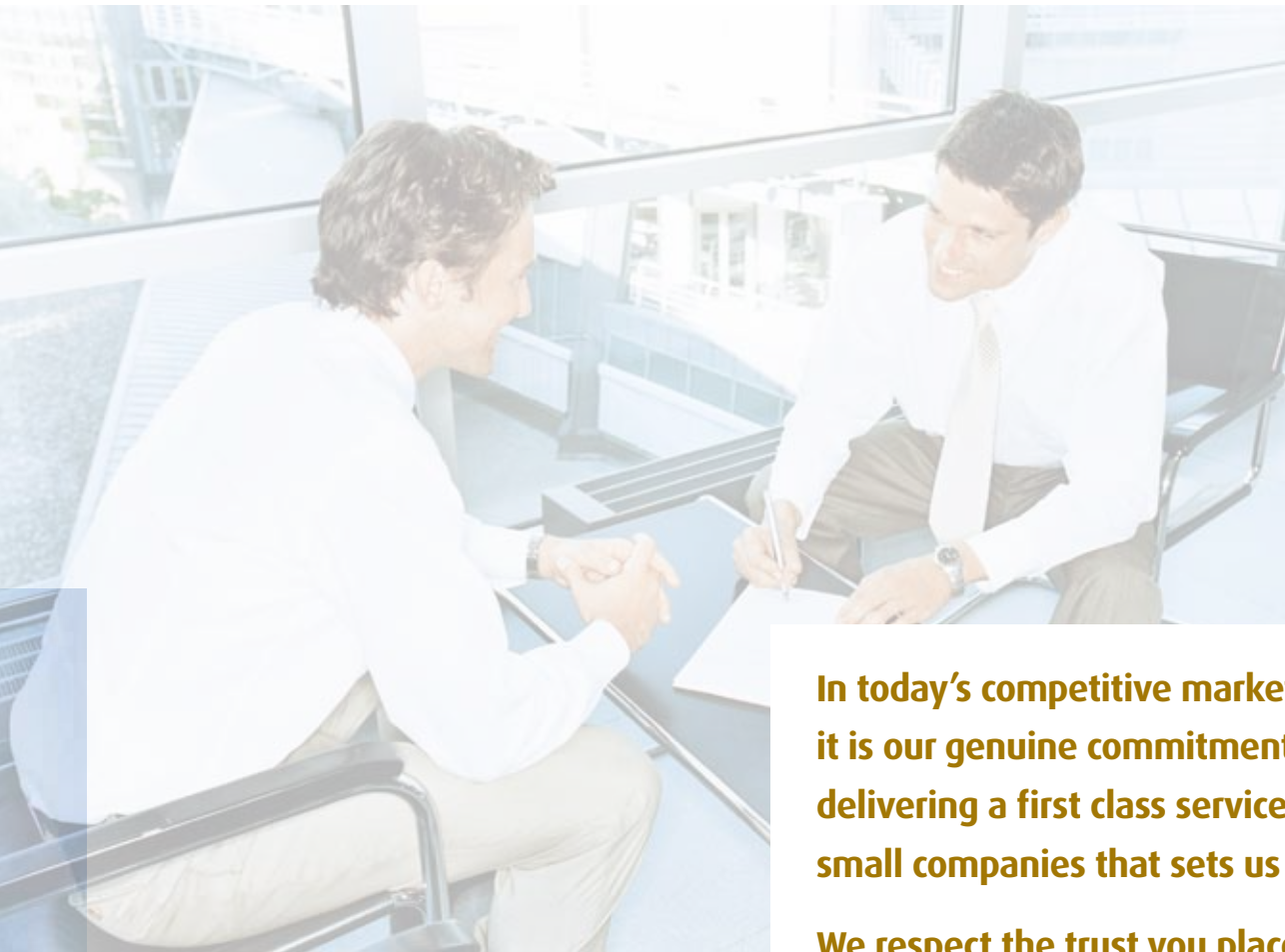


**WILLIAM RUSSELL**

Peace of mind wherever you are



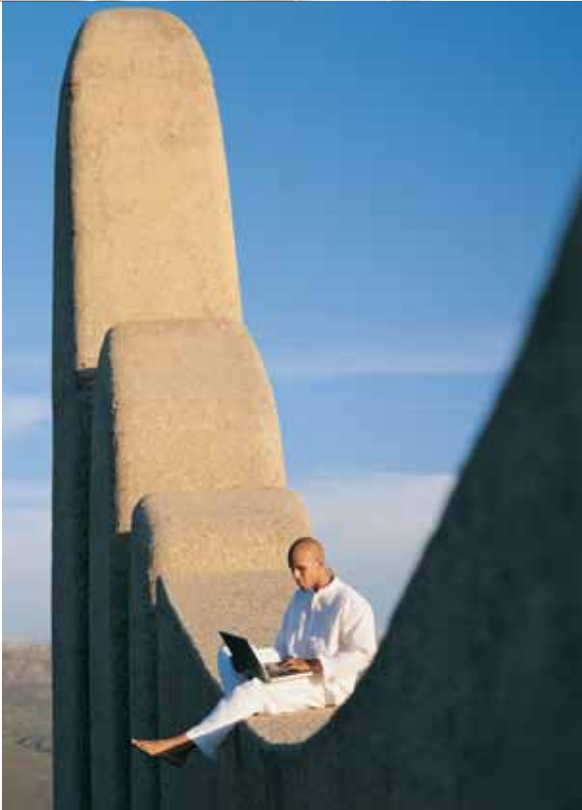
دبي للتأمين  
DUBAI INSURANCE



**In today's competitive marketplace, it is our genuine commitment to delivering a first class service to small companies that sets us apart.**

**We respect the trust you place in us when you select us to provide insurance protection for your staff. We will always fulfil our promise to deliver quickly at times of sickness and loss.**

**We hope that you will find our very personal approach and attention to detail refreshing in today's world of call centres and automated responses.**



**For more information and a quotation,  
contact your broker or one of our  
sales consultants:**

**Global Plans Team**

+971 4 2697706

**[www.globalplans.ae](http://www.globalplans.ae)**

**Global Plans Team**  
**Dubai Insurance Company psc**  
PO Box 3027, Dubai, UAE.  
T +971 4 2697706  
F +971 4 2691304  
sales@globalplans.ae  
**[www.globalplans.ae](http://www.globalplans.ae)**

  
دببي للتأمين  
DUBAI INSURANCE



Fast & eco-friendly downloads at **[www.globalplans.ae/webworks](http://www.globalplans.ae/webworks)**