



WILLIAM RUSSELL
Peace of mind wherever you are



دبي للتأمين
DUBAI INSURANCE



GLOBAL PLANS INSURANCE FOR GLOBAL PEOPLE



GLOBAL HEALTH[®]
Health Insurance for Expatriates



GLOBAL LIFE[®]
Life Insurance for Expatriates



GLOBAL INCOME[®]
Income Protection for Expatriates

Global Plans Team +971 4 2697706

www.globalplans.ae

PRICELESS PROTECTION FOR YOUR LIFE ABROAD

You're busy enjoying life in Dubai, but spare a thought for what would happen if things didn't go to plan; an accident, an unexpected illness, or even your premature death. Plan now for the uncertainty of illness or accident, and get the most from your life.

YOUR FINANCIAL SAFETY NET

We can't prevent ill-health, but we can give you peace of mind with a range of global insurance plans to make sure that you and your family are financially secure and supported through the hard times.

Our affordable plans are designed to protect the international lifestyle of people of all nationalities, living in Dubai.

✓ Global Health

Choose from a range of international health insurance plans to suit your needs and budget.

✓ Global Life

Essential and affordable life insurance protection, with portable world-wide cover.

✓ Optional Accident Benefit

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

✓ Global Income

Provides the income you will need to support you and your family during a lengthy period of treatment and recovery.

A WINNING COMBINATION OF BENEFITS AND SERVICE

The test of an insurance plan is when you need to make a claim. When you need us, you can be assured of receiving all the support and care you could wish for.

Our claims team will go out of their way to make sure you are supported through life's uncertainties every step of the way.

Don't leave things to chance – find out now how you could benefit from a Global Plan.

GLOBAL PLANS FOR GLOBAL PEOPLE

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

William Russell is a specialist provider of international health, life and income protection insurance plans with many years experience in the international insurance industry. They have won numerous awards for consistently high standards of customer service, and for the quality of their Global Plans.

With a Dubai Insurance Global Plan you will enjoy all the benefits of William Russell's tried and tested Global Plans, with the added advantage of having your claims settled in Dubai by our specialist medical claims team.

“You helped me and my late husband in many ways. I don't know how to express our appreciation and will never forget what you have done for us.”



WILLIAM RUSSELL

Peace of mind wherever you are



PRIVATE HEALTH CARE COVER AT ITS BEST

Our award-winning Global Health plans offer you protection against the high cost of medical treatment, backed up with professional and efficient service from people who really care. There are six plans to choose from to suit your needs and your budget.

HEALTHY CHOICES FOR YOU

Choosing the right private health insurance plan for your protection is an important decision. All Global Health plans cover these essential items:

- ✓ In-patient and day-patient hospital accommodation, surgery, and treatment
- ✓ 24/7 emergency medical assistance help-line
- ✓ Emergency medical evacuation
- ✓ Freedom to choose where you are treated within your area of cover

GLOBAL HEALTH PLATINUM

Our top of the range Platinum plan provides the highest cover for the widest range of treatments, for people who demand premium health care protection.

GLOBAL HEALTH ELITE PLAN RANGE

Choose between our Gold plan with high-value cover for chronic conditions, dental care, maternity care and preventive health checks, our best-selling Silver plan with comprehensive in- and out-patient cover, and our cost-effective Bronze plan, with full cover for inpatient treatment, and post-hospital cover for out-patient treatment.

GLOBAL HEALTH ESSENTIAL PLAN RANGE

Our Global Health Essential plans offer low cost protection and take care of all of the expensive health costs such as hospitalisation and emergency medical evacuation.

ADD THESE OPTIONAL PLANS

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
- ✓ Personal liability
- ✓ Hijack
- ✓ Winter sports

GLOBAL PERSONAL ACCIDENT PLAN

Lump sum financial protection in the event of death or disablement due to an accident.

Benefits of \$75,000/AED275,250 up to a maximum of \$375,000/AED1,376,250 are available.

FIND OUT MORE

The benefit charts will help you decide which Global Health plan suits you best. Talk to your broker, call one of our sales consultants, or find out more on-line at www.globalplans.ae



GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
ANNUAL BENEFIT LIMIT (Plan available in US dollars, Euros, GBP sterling or UAE dirhams)	\$2,500,000 or AED9,175,000
IN-PATIENT AND DAY-PATIENT TREATMENT	
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 AED1,300 (per night)
Hospice and palliative care (Life-time limit)	\$75,000 or AED275,160
TREATMENT FOR CANCER	
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
POST-HOSPITAL TREATMENT	
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)
OUT-PATIENT TREATMENT	
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
Traditional Chinese medicine (China only, max 10 visits per period of cover)	\$32 or AED118 (per visit)
Physiotherapy	Full Refund
CHRONIC CONDITIONS	
Periodic examinations, tests and treatment (Excess applied once per condition, per period of cover)	100% refund
Treatment for acute flare-ups of a chronic condition	100% refund
TREATMENT FOR HIV & AIDS	
24 In- & out-patient treatment (Per annum, for a max of 5 years)	\$10,000 or AED36,700
PSYCHIATRIC CARE (Up to life-time limit)	
24 In-patient psychiatric treatment (Max 30 days per annum)	\$80,000 or AED293,600 (Life-time limit)
24 Out-patient psychiatric care (Max 10 consultations per annum)	
WELL-BEING BENEFIT	
Excess applied once per period of cover in respect of all claims under this benefit	
12 Well-being health screening	\$550 or AED2,020
12 Well-child health screening	\$500 or AED1,835 (Life-time limit)
12 Vaccinations for adult members only	\$100 or AED370
12 Annual optical examination	\$50 or AED185

GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
MATERNITY CARE BENEFIT AND COVER FOR NEWBORNS	
12 Routine maternity care, out-patient complications of pregnancy, and normal child birth	\$12,000 or AED44,040 per pregnancy
12 Child birth that necessitates an emergency surgical procedure	100% refund
12 In- & day-patient treatment for medical conditions that arise as a result of pregnancy	100% refund
12 Cover for newborns In-and day-patient accommodation and treatment charges received during the first 28 days of life	\$100,000 or AED367,000 per pregnancy
24 Investigations into the causes of infertility 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
DENTAL CARE	
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	100% refund
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$1,500 or AED5,505
6 Routine dental treatment (Excess applied per claim, per period of cover)	\$2,500 or AED9,175
12 Complex dental treatment (Excess applied per claim, per period of cover)	
EMERGENCY EVACUATION	
Emergency evacuation	100% refund
Economy class return airfare to country of residence	100% refund
Economy class travelling expenses of a companion	100% refund
Accommodation expenses of a companion (Up to 15 nights per period of cover)	\$160 or AED588 (per night)
12 Economy class return airfare for compassionate home travel (One claim only)	100% refund
Repatriation of mortal remains, <i>or</i>	\$20,000 or AED73,400
Local burial or cremation (If death occurs outside your home country)	\$1,600 or AED5,875
STANDARD EXCESS	
Applied per claim unless otherwise stated (More excess options available)	\$50 or AED185 excess
TRAVEL PLAN – Policy holder and spouse/partner only	
All the benefits of the Global Travel Plan whilst you are travelling away from your country of residence (and for trips within your country of residence when a trip is pre-booked and involves at least two nights paid accommodation).	
Personal accident cover	\$85,000 or AED311,950
Accidental loss of or damage to personal baggage *	\$4,250 or AED15,598 (\$850 or AED3,120 for any one article) per trip
Cancellation and curtailment*	\$4,250 or AED15,598 per trip
Travel delay - \$85 or AED312 for each full 12 hour delay	\$340 or AED1,248 per trip
Personal liability	\$1,700,000 or AED6,239,000
Personal money *	\$850 or AED3,120 (\$340 or AED1,248 in respect of cash) per trip
Legal expenses	\$42,500 or AED155,975 per trip
Travel disruption	\$1,700 or AED6,239 per trip
Hijack - \$85 or AED312 for each full day	\$850 or AED3,120 per trip
Passport replacement	\$425 or AED1,560 per trip
Piste closure due to lack of snow	\$340 or AED1,250 (Maximum \$34 or AED125 per day) per trip
Ski hire if your skis are lost or damaged	\$255 or AED930 (Maximum \$17 or AED62 per day) per trip
Being unable to ski due to illness or injury	\$170 or AED620 (Maximum \$17 or AED62 per day) per trip
Available on request for children as an optional extra	
*Excess of \$68 per claim applies in respect of the Travel Plan	

KEY:

WAITING PERIODS

6 **12** **24** Benefit is available after either 6, 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

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.

Please refer to the Global Travel Plan Rules for a full description of the cover provided by the Travel Plan.

GLOBAL HEALTH ELITE PLAN RANGE BENEFITS

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
ANNUAL BENEFIT LIMIT (Plans available in US dollars, Euros, GBP sterling or UAE dirhams)	\$2,500,000 or AED9,175,000	\$2,000,000 or AED7,340,000	\$1,000,000 or AED3,670,000
IN-PATIENT AND DAY-PATIENT TREATMENT			
Private hospital accommodation and nursing	100% refund	100% refund	100% refund
Parent accommodation	100% refund	100% refund	100% refund
Surgery, treatment and tests	100% refund	100% refund	100% refund
Organ and bone marrow transplants	100% refund	100% refund	100% refund
Surgically implanted artificial body parts	100% refund	100% refund	100% refund
Road ambulance charges	100% refund	100% refund	100% refund
Hospital cash benefit (Max 60 nights per annum)	\$160 or AED588 (per night)	\$80 or AED294 (per night)	\$40 or AED147 (per night)
Hospice and palliative care (Life-time limit)	\$50,000 or AED183,750	\$25,000 or AED91,875	\$20,000 or AED73,500
TREATMENT FOR CANCER			
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund	100% refund	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund	100% refund	100% refund
POST HOSPITAL TREATMENT			
Home Nursing (Maximum 12 weeks per period of cover)	100% refund	100% refund	100% refund
Rehabilitation treatment following discharge from hospital	\$7,500 or AED27,525	\$5,000 or AED18,350	\$2,500 or AED9,175
Medical aids such as wheelchairs, crutches	\$500 or AED1,835	\$250 or AED920	\$150 or AED550
External prosthetic devices	\$1,500 or AED5,505 (per device)	\$1,000 or AED3,670 (per device)	\$500 or AED1,835(per device)
OUT-PATIENT TREATMENT			
Emergency ward treatment	100% refund	100% refund	Not covered
Out-patient surgical procedure	100% refund	100% refund	100% refund
GP and specialist consultations, treatments, tests and prescribed drugs	100% refund	100% refund	100% refund for post-hospital treatment only
Complementary medicine (Max 10 visits per period of cover)	100% refund	100% refund	100% refund for post-hospital treatment only
Traditional Chinese medicine (China only, max 10 visits per period of cover)	\$32 or AED118 (per visit)	\$32 or AED118 (per visit)	Not covered
Physiotherapy	\$5,000 or AED18,350	\$2,500 or AED9,175	\$1,000 or AED3,700 (Post-hospital treatment only)
CHRONIC CONDITIONS			
Periodic examinations, tests and treatment (Excess applied once per condition, per period of cover)	\$15,000 or AED55,050	\$10,000 or AED36,700	Not covered
Treatment for acute flare ups of a chronic condition	100% refund	100% refund	(Post-hospital treatment only)
TREATMENT FOR HIV & AIDS			
24 In- & day-patient treatment (Per period of cover, max 5 years)	\$5,000 or AED18,350	\$5,000 or AED18,350	\$5,000 or AED18,350
12 Out-patient treatment (Per period of cover, max 5 years)			(Post-hospital treatment only)
PSYCHIATRIC CARE (Up to life-time limit)			
24 In-& day-patient psychiatric treatment (Max 30 days per annum)	\$64,000 or AED234,880 (Life-time limit)	\$48,000 or AED176,160 (Life-time limit)	\$40,000 or AED146,800 (Life-time limit)
24 Out-patient psychiatric care (Max 10 consultations per annum)			(Post-hospital treatment only within life-time limit)



GLOBAL HEALTH[®]

Health Insurance for Expatriates

Comprehensive
health care plan

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
WELL-BEING BENEFIT			
(Excess applied once per period of cover in respect of all benefits)			
12 Well-being health screening	\$400 or AED1,468	\$250 or AED920	Not covered
12 Well-child health screening	\$250 or AED920 (life-time limit)	Not covered	Not covered
12 Vaccinations for adult members only	\$50 or AED185	Not covered	Not covered
MATERNITY CARE BENEFIT & COVER FOR NEWBORNS			
12 Routine maternity care, out-patient complications of pregnancy, and normal child birth	80% of costs up to \$6,400 or AED23,488 per pregnancy	Not covered	Not covered
12 Child birth that necessitates an emergency surgical procedure	\$15,000 or AED55,050 per pregnancy	Not covered	Not covered
12 In- & day-patient treatment for medical conditions that arise as a result of pregnancy	\$75,000 or AED275,625 per pregnancy	\$6,400 or AED23,488 per pregnancy	\$4,800 or AED17,616 per pregnancy
12 Cover for newborns In- and day-patient accommodation and treatment charges received during the first 28 days of life	\$75,000 or AED275,625 per pregnancy	\$5,000 or AED18,350 per pregnancy	Not covered
DENTAL CARE			
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	\$12,800 or AED46,976	\$8,000 or AED29,360	\$4,800 or AED17,616
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$1,000 or AED3,700	\$500 or AED1,835	Not covered
6 Routine dental treatment (Excess applied per claim, per period of cover)	\$1,000 or AED3,670	Not covered	Not covered
EMERGENCY EVACUATION			
Emergency evacuation	100% refund	100% refund	100% refund
Economy class return airfare to country of residence	100% refund	100% refund	100% refund
Economy transport expenses of a companion	100% refund	100% refund	100% refund
Accommodation expenses of a companion (Up to 15 nights per period of cover)	\$120 or AED441 (per night)	\$96 or AED353 (per night)	\$72 or AED265 (per night)
12 Compassionate home travel – economy class (One claim only)	100% refund	100% refund	100% refund
Repatriation of mortal remains, <u>or</u> Local burial or cremation (If death occurs outside your home country)	\$16,000 or AED58,720	\$11,200 or AED41,104	\$8,000 or AED29,360
	\$1,600 or AED5,875	\$1,600 or AED5,875	\$1,600 or AED5,875
STANDARD EXCESS			
Applied per claim unless otherwise stated (More excess options available)	\$50 or AED185	\$50 or AED185	Not Applicable

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

AREA ONE	World-wide excluding cover in the United States of America (USA).
AREA TWO	World-wide, subject to cover in the USA being limited to \$100,000 during temporary trips of not more than 45 days duration.
AREA THREE	World-wide, subject to cover in the USA being limited to \$250,000 during temporary trips of not more than 90 days duration.
AREA FOUR	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 AED367,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

KEY:

WAITING PERIODS

6 12 24 Benefit is available after either 6, 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

POST-HOSPITAL TREATMENT (BRONZE): Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital, following in-patient or day-patient treatment covered by your plan.

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.



GLOBAL HEALTH ESSENTIAL PLAN RANGE BENEFITS

	ESSENTIAL CARE PLUS	ESSENTIAL CARE
ANNUAL BENEFIT LIMIT (Plans available in US dollars or UAE dirhams)	\$500,000 or AED1,835,000	\$250,000 or AED917,500
IN-PATIENT & DAY-PATIENT TREATMENT		
Semi-private hospital accommodation	100% refund	100% refund
Private hospital accommodation	\$150 or AED551 (Per day)	\$120 or AED441 (Per day)
Parent accommodation	100% refund	100% refund
Specialist treatment, tests and surgery	100% refund	100% refund
Organ and bone marrow transplant	100% refund	100% refund
12 In- & day-patient treatment for medical conditions that arise as a result of pregnancy	\$5,000 or AED18,350	Not covered
Emergency dental treatment for accidental injury (Within 15 days of accident)	\$5,000 or AED18,350	\$2,500 or AED9,175
Road ambulance	\$1,600 or AED5,872	\$1,200 or AED4,404
Hospice and palliative care (Life-time limit)	\$25,000 or AED91,750	\$15,000 or AED55,050
OUT-PATIENT TREATMENT (Up to sub limit)		
Annual out-patient treatment sub limit	\$5,000 or AED18,350	\$1,000 or AED3,670
Emergency ward treatment	100% refund within sub limit	Not covered
Out-patient surgical procedures	100% refund within sub limit	100% refund within sub limit
GP & specialist consultations, treatment, tests and prescribed drugs	100% refund within sub limit	100% refund within sub limit for post-hospital treatment only
Physiotherapy	\$250 or AED918 within sub limit	\$250 or AED918 within sub limit for post-hospital treatment only
TREATMENT FOR CANCER		
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund	100% refund
Out-patient follow-up consultations and tests	100% refund for a maximum of two years	100% refund for a maximum of one year
TREATMENT FOR HIV & AIDS		
24 In- & day-patient treatment (Per annum, max 5 years)	\$2,500 or AED9,175	\$1,000 or AED3,670
EMERGENCY EVACUATION		
Emergency evacuation	100% refund	100% refund
Economy return airfare to country of residence	100% refund	100% refund
Economy transport expenses of a companion	100% refund	100% refund
Repatriation of mortal remains, <u>or</u>	\$10,000 or AED36,700	\$5,000 or AED18,350
Local burial or cremation (Outside your home country)	\$1,600 or AED5,875	\$1,600 or AED5,875
STANDARD EXCESS		
Applied per claim (More excess options available)	\$50 or AED185 excess	Nil 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:

WAITING PERIODS

12 **24** Benefit is available after either 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

POST-HOSPITAL TREATMENT (ESSENTIAL CARE): Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital following in-patient or day-patient treatment covered by your plan.

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.



SECURE THE FUTURE FOR YOUR FAMILY

Global Life offers you the reassurance that your family will be financially protected should you die through illness or accident overseas. You can renew cover every year for as long as you need it, regardless of any change in your health, right up to age 65.

GLOBAL LIFE

Life benefit	Up to 20 x salary (maximum benefit \$1,500,000 or AED5,505,000).
Currency options	US dollars and UAE dirhams.
Territorial limits	World-wide excluding active war zones.
Coverage age	Between 18 and 65.

OPTIONAL GLOBAL ACCIDENT

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

IMPORTANT NOTE:

Please refer to the Global Life & Income plan agreement for a full description of the cover provided at www.globalplans.ae/webworks.



PROTECT YOUR LONG-TERM SECURITY

Global Income provides you with a replacement income when illness or injury prevents you from working for long periods of time. You will benefit from up to 80% of your pre-disability salary, right up to age 65, if you are totally unable to return to any occupation.

GLOBAL INCOME	
Income protection benefit	A regular monthly income of up to 80% of your pre-disability salary, payable to recovery, death or age 65, whichever is the sooner.
Rehabilitation benefit	A reduced monthly income paid if you are able to resume part-time work within the first 24 months of claiming benefit.
Maximum benefit	Up to \$144,000 or AED528,000 of annual benefit.
When benefit is paid	Benefit commences after a deferment period of three or six months. No benefit is paid in respect of your chosen deferment period.
Duration of benefit	<p>Benefit will continue to be paid for up to 24 months whilst you are totally unable to return to your former occupation due to your illness or injury.</p> <p>After 24 months, you will continue to receive benefit if you are totally unable to return to any occupation for which you are reasonably suited by way of education, training or experience.</p> <p>If after 24 months you are fit enough to return to a different occupation, your benefit will cease.</p>
Compound interest	Benefit payments escalate by 2% compound each year.
Currency options	US dollars and UAE dirhams.
Territorial limits	World-wide excluding active war zones.
Coverage age	Between 18 and 65 (plan must be in force by age 56).

IMPORTANT NOTE:

Please refer to the Global Life & Income plan agreement for a full description of the cover provided at www.globalplans.ae/webworks.

YOU AND YOUR FAMILY ARE IN SAFE HANDS

Wherever you are, whatever you do, you can depend on our first-class service, our specialist knowledge, and our financial strength, to deliver assistance when it is needed most, with a Global Plan that meets your needs and your budget too.

PLACE YOUR TRUST IN US

- ✓ **Designed by specialists**
The Global Plans have been designed by leading international insurance specialist, William Russell.
- ✓ **Provided by an established local insurer**
Dubai Insurance Company has been insuring the needs of the local marketplace since 1970.
- ✓ **A financial safety-net for your life abroad**
First-class, affordable insurance plans offering priceless financial protection and peace of mind.
- ✓ **Standards of service you can rely on**
High standards of personal service from your dedicated Global Plans Team.

SIMPLE AND QUICK TO APPLY

We want to make the application process as easy as possible. Either download an application form from www.globalplans.ae/webworks, or, if you apply for a Global Health plan, you can apply on-line.

PRE-EXISTING CONDITIONS

Our Global Plans do not pay for claims that relate to a pre-existing medical condition, or a condition where the symptoms began prior to joining the plan.

30-DAY MONEY BACK GUARANTEE

If for any reason you are not completely satisfied with your policy, we will refund your premium within the first 30 days provided you have not made a claim.



WILLIAM RUSSELL
Peace of mind wherever you are



We are here to help!

Global Plans Team

Tel: +971 4 2697706

Fax: +971 4269 3727

Email: sales@globalplans.ae

Get a Quick Quote now at
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DUBAI INSURANCE

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

Global Plans Team Tel: +971 4 2697706
Fax: +971 4269 3727
Email: sales@globalplans.ae

Get a Quick Quote at 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


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