



## Your Demands and Needs Statement

- ✓ Optimum Global's Health Insurance products are designed to meet the demands and needs of a typical customer who wishes to obtain some cover against the cost of medical treatment internationally
- ✓ We will provide you with information on our range of plans based on the information you have given us, but we will not make a recommendation as to which plan you should buy
- ✓ You should decide which level of cover and which geographic region best suit your particular requirements, subject to policy exclusions, terms, conditions and maximum specified claim limits: details of which may be found within the benefit table & policy wording.

### **Important Information**

We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed decision.

All insured policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that this policy meets your specific demands and needs.