

Optimum Global GEM Plan

Insurance Product Information Document

Company Information: This product is provided by Optimum Global Limited, on behalf of Optimum Global Insurance Company Limited.

Optimum Global Limited is a specialist insurance intermediary which is authorised and regulated by the Financial Conduct Authority in the UK. Our Firm Reference Number is 453654.

Optimum Global Insurance Company Limited is authorised and regulated by the Guernsey Financial Services Commission (GFSC reference number 2267099)

This document does not contain the full terms and conditions of the cover which can be found in the Policy Wording and Benefit Table. It is important that you read all these documents carefully.

What is this type of insurance?

This is an international private medical insurance contract which provides the customer with cover for medical treatment.



What is insured?

Overall Maximum Benefit

- ✓ The maximum amount we will pay in respect of all benefits is \$8,000,000 / £5,400,000 / €6,400,000 per person, per year. This is based on the top level, Diamond.
- ✓ All medically necessary treatment and services provided by or on the order of a Physician to the Insured Person when admitted as a registered in-patient to a Hospital
- ✓ Hospital accommodation in a standard private room
- ✓ Costs for the investigation and active treatment of cancer
- ✓ Organ Transplant – operation costs
- ✓ Emergency Medical Evacuation and Repatriation
- ✓ PET, CT & MRI scans provided by a Specialist
- ✓ Maternity benefits – normal delivery & recommended caesarean delivery if selected and stated on your chosen plan.
- ✓ Emergency Treatment Outside Area of Cover if stated on your chosen plan
- ✓ Certified Out-patient benefit as stated on your personal documents (subject to plan chosen)
- ✓ Routine and Restorative Dental – If selected and stated on your chosen plan.



What is not insured?

- ✗ Pre-Existing Conditions as defined unless otherwise stated
- ✗ Treatment which is not medically necessary
- ✗ Any costs relating to cosmetic treatments and plastic surgery.
- ✗ Treatment of self-inflicted injury, suicide or attempted suicide, or affray
- ✗ Repatriations that have not been pre-approved in advance by Us



Plan Name

- ✓ GEM Plan



Are there any restrictions on cover?

- ! Treatment of injuries sustained from certain hazardous activities as detailed in the policy wording
- ! In-patient deductible – if stated in your personal documents
- ! Out-patient Co-payment – if stated in your personal documents



Where am I covered?

Options as follows:

- ✓ Option 1 - Worldwide Including USA
- ✓ Option 2 - Worldwide Excluding USA
- ✓ Option 3 - Asia (Bangladesh - Bhutan - Brunei - Cambodia - East Timor - India - Indonesia - Japan - Laos - Malaysia - Maldives - Mongolia - Myanmar - Nepal - Pakistan - Philippines - Sri Lanka - Taiwan - Thailand - Vietnam)
- ✓ Option 4 - Africa, India & Pakistan
- ✓ Option 5 - Principal Country of Residence within the African Continent and pre-authorised Centres of Excellence on the African Continent



What are my obligations?

- ✓ Contact us when planning medical treatment in order to obtain pre-authorisation.
- ✓ Make any payments within the required or agreed time and to provide any documents or information which we request.
- ✓ You must answer all questions fully and honestly at all times
- ✓ You must immediately inform us of any change in the information you have supplied to us.
- ✓ You must act honestly and within the terms of contract or agreement



When and how do I pay?

- ! You must pay your premium when it becomes due. The policyholder is responsible for ensuring all payments are made. If you are signed up for credit card payment you are required to pay in line with your payment schedule.



When does the cover start and end?

Your policy will last for one (1) year. The policy start and end dates are shown on your policy document.



How do I cancel the contract?

You may cancel the Policy with effect from any renewal date by giving thirty (30) days' notice in writing of your intention to cancel the Policy.