Optimum Global Life & Critical Illness Cover

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?

- ✓ Single lump sum payable once only on the first occurrence of:
  a) death of the insured person;
  b) diagnosis of, or qualifying surgery for, a covered critical illness; or
  (c) Total Permanent Disability (where applicable)
- ✓ Standard benefit amount included in the Gem Plan is $/£/€10,000
- ✓ Option to choose a higher level of cover of $/£/€ 50,000 or 100,000
  Please note: the top-up replaces the standard 10,000 benefit — it is not in addition. For example, selecting the 50,000 option means the total benefit is 50,000, not 60,000 (additional premium payable for the top up option)
- ✓ Worldwide cover subject to terms and conditions
- ✓ Covered conditions include cancer, heart attack, stroke, kidney failure, organ transplant, multiple sclerosis and other specified illnesses

What is not insured?

- ✘ Pre-existing conditions
- ✘ Conditions not meeting the policy definition
- ✘ Alcohol or drug abuse related claims
- ✘ Criminal acts
- ✘ Certain aviation activities
- ✘ Hazardous sports and pastimes
- ✘ Intentionally self-inflicted injury
- ✘ War and civil commotion exclusions
- ✘ Sanctions restrictions

Plan Name

- ✓ **Life & Critical Illness**

Are there any restrictions on cover?

- ! Cover ceases at age 65 unless otherwise stated
- ! The policy pays once only and cover ends after a valid claim
- ! Pre-existing condition exclusions apply
- ! Claims are subject to policy terms and definitions
- ! Territorial and sanctions restrictions may apply

Where am I covered?

Options as follows:

- ✓ Worldwide cover applies subject to policy terms, territorial limits and sanctions restrictions.

What are my obligations?

- ✓ Provide complete and accurate information when applying
- ✓ Pay premiums when due
- ✓ Review the policy schedule and wording carefully
- ✓ Notify claims as soon as reasonably practicable
- ✓ Provide supporting medical evidence when requested

When and how do I pay?

! Premium payment frequency and methods will be shown in your policy schedule or quotation.

When does the cover start and end?

Cover starts on the commencement date shown in the policy schedule and ends upon claim payment, policy expiry, cancellation, non-payment of premium or reaching the maximum cease age.

How do I cancel the contract?

Cancellation rights and any applicable cooling-off period are detailed within the policy wording and schedule.

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