Optimum Global Travel Top-Up

Insurance Product Information Document

Company: Optimum Global Insurance Company Limited

Product: Travel Insurance Top Up 2026

This product is provided 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 contains important information about your travel insurance policy. This document does not contain the full terms and conditions of the insurance policy, which can be found in your plan agreement and on your certificate of insurance.

What is this type of insurance?
This is a top up Travel Insurance Policy. This policy is only valid with the Optimum Global Medical Insurance policy and cannot be purchased in its own right.

What is insured? (Please refer to the policy terms and conditions for full insured benefits list)

- ✓ Cancellation & Curtailment: £6,500 / $8,000 / €7,360
- ✓ Baggage & Personal Effects: £2,500 / $3,000 / €2,760
- ✓ Travel Delay: £100 / $125 / €115 first 12 hours, then £ 75 / $90 / £ / €80 for each subsequent 12 hours up to a maximum of £250 / $300 / €240
- ✓ Travel Abandonment: £6,500 / $8,000 / €7,360
- ✓ Missed Departure: £1,300 / $1,600 / €1,470
- ✓ Personal Accident: £25,000 / $31,000 / €28,500
- ✓ Public Liability: £2,500,000 / $3,000,000 / €2,760,000
- ✓ Hijack: £65 / $80 / €73 per 24 hours up to £650 / $800 / €736
- ✓ Catastrophe Cover: £1,300 / $1,600 / €1,470

What is not insured?

- ✘ Coverage excludes all pre-existing conditions.
- ✘ Any claim resulting from war, war-like activities, and terrorist activities
- ✘ Flying (other than as a fare-paying passenger on a regular Scheduled Airline or licensed charter aircraft.)
- ✘ Manual work related to a profession, business, or trade
- ✘ Use of mopeds or motorcycles over 125cc.
- ✘ Participation in professional sport.
- ✘ Self-inflicted injuries, suicide and injuries caused by alcohol or drugs
- ✘ Circumstances manifesting before the commencement of your cover, including medical conditions
- ✘ Nuclear or radioactive contamination
- ✘ Criminal or unlawful acts
- ✘ Bankruptcy or liquidation of any tour operator, travel agent, transportation company or accommodation supplier
- ✘ Medical expenses (Please refer to your medical policy)
- ✘ Evacuation and Repatriation (Please refer to your medical policy)

Are there any restrictions on cover?

- ! Any person that has reached age 67 at the commencement of the period of insurance
- ! The maximum duration of any Trip must not exceed 90 days
- ! Policy benefits excess / deductibles as shown on the benefit table
- ! Circumstances manifesting before the commencement of your cover
- ! Hazardous Activities - other than those that are expressly permitted under the Hazardous Activities definition
- ! Travel to an area that, at the time of booking, the British Foreign and Commonwealth Office are advising against all travel to
- ! Please refer to the policy terms and conditions for full exclusions

Where am I covered?

- ✓ Worldwide except for travel to or claims from the following territories:

  Afghanistan, Belarus, Burkina Faso, Central African Republic, Chad, Cuba, Haiti, Iran, Iraq, Israel, Libya, Mali, Mauritania, Niger, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Venezuela & Yemen

What are my obligations?

- ✓ Provide complete and accurate information relating to all that require cover
- ✓ Ensure that all premiums are paid when they are due
- ✓ Inform us if your personal details, or the personal details of any insured person, change
- ✓ Keep us advised of your current email address
- ✓ Inform us if you change your address, country of residency or country of nationality
- ✓ Exercise reasonable care to prevent accidents, injury, loss or damage
- ✓ Not admit liability in the event of an incident that could give rise to a claim or proceeding by a third party
- ✓ Obtain a written report as specified in the plan agreement in relation to an event that could rise to a claim against this policy

When and how do I pay?

- ! All premiums are payable at time of purchase.

When does the cover start and end?

The policy starts on the effective date chosen as part of the application process.

How do I cancel the contract?

You can cancel your policy within 14 days of purchase; we will refund your premium provided the request to cancel is received prior to the effective date of cover