Travel Insurance 2026

Optimum Global Travel Top-Up

Policy Wording

IMPORTANT
You are requested to read this document.
It contains important information about Your Policy.

OPTIMUM GLOBAL
INTERNATIONAL INSURANCE SOLUTIONS

Contents

Important contact numbers

Claims

+44 (0) 1444 473 405
Monday to Friday: 9am – 5pm

Email – claims@optimumglobal.com

To make a claim, please ensure we are notified of any potential claim within 28 days of returning either to Your Home country or country of residence.

Summary of benefits

Section	Limit	Excess
1. Cancellation and Curtailment	£6,500	£100
2. Baggage and Personal Effects	£2,500	£100
Single item limit	£350	£100
Money	£1,300	£100
Cash (children under 18)	£195	£100
Cash (adult)	£975	£100
Loss of Passport	£350	£100
Baggage Delay	£150 per 12 hours up to £300	Nil
3. Outward Delay / Missed Departure or Connection / Abandonment		
Delayed Departure	£100 first 12 hours, then £75 for each subsequent 12 hours up to£250	Nil
Abandonment	£6,500	£100
Missed Departure or Connection	£1,300	£100
4. Personal Accident		
Accidental Death	£25,000	Nil
Loss of one or more limbs	£25,000	Nil
Loss of one or more eyes	£25,000	Nil
Loss of thumb or big toe	£5,000	Nil
Loss of one or more fingers or toes	£3,000 (Total)	Nil
Permanent Total Disablement	£25,000	Nil
5. Public Liability	£2,500,000	£100
6. Hijack	£65 per 24 hours up to £650	Nil
7. Catastrophe Cover	£1,300	Nil

Introduction

Your Policy and Validation Certificate/Invoice

Here is Your new Optimum Global Travel Policy document. The Validation Certificate/Invoice for this policy is separately enclosed. Please ensure that both documents are kept together and carried with You on Your Trip.

Policy Underwriters

Optimum Global Travel is a trading style of Optimum Global Limited, which is authorised and regulated by the Financial Conduct Authority in the UK. The services and benefits described in this Policy are provided by Optimum Global Insurance Company Limited, which is authorised and regulated by the Guernsey Financial Services Commission (GFSC reference number 2267099). Optimum Global Insurance Company Limited is wholly owned by Optimum Global Limited.

Optimum Global Insurance Company Ltd is part of the Optimum Global Group group of companies. The Group includes Optimum Global Ltd, which is authorised and regulated by the Financial Conduct Authority (number453654) to distribute insurance products.

Optimum Global Insurance Company Ltd is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) law 2008 and is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002. Company No: CMP63433 and is not subject to the provisions of Financial Services Compensation Scheme.

Optimum Global Insurance Company Limited will provide the services and benefits described in this Policy:

- During the Period of Insurance.
- Within the Geographical Limits.
- Subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this Policy.

AND

- Subject to payment of the appropriate premium.

Important Information

Details of cover are laid out in this Policy, which should be read in conjunction with Your Validation Certificate/Invoice, and We recommend that You read it to satisfy Yourself that this insurance meets Your requirements.

Important Age Limit:

This Policy is not available to any person who has reached the age of 67 at the commencement of the Period of Insurance. Any such person is not eligible for cover under this Policy.

Cancellation:

We hope You are happy with the cover this Policy provides. However, if after reading this Policy this Insurance does not meet with Your requirement, please return it to Your agent within 14 days of issue. We will refund Your premium provided the request to cancel is received prior to the effective date of the coverage.

We shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days' notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

General Condition

This policy is only valid when selected as a top up to the Optimum Global Medical Insurance policy and cannot be purchased in its own right.

Pre-Existing Medical Conditions:

Please note that this Policy excludes claims arising from Pre-Existing Conditions. The full definition of Pre-Existing Conditions, including all criteria and the five-year look-back period, is set out in the Definitions section of this Policy. That definition is the binding definition for all purposes. Please read it carefully before purchasing or travelling under this Policy. The exclusion applies not only to You but also to Close Relatives and other non-travellers upon whom the Trip depends.

Definitions

Wherever the following capitalized words or phrases appear in Your Policy they will always have these same meanings. For Your convenience, these words and their meanings are shown in alphabetical order below:

Accident:

Means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and place during Your Trip.

Bodily Injury:

Injury resulting directly from an Accident caused by external violent and visible means.

Cash:

Coins and notes that are legal tender in any country.

Close relative:

Spouse or Common-Law Partner, parents, daughter, son (including legally adopted daughter/son), grandparents, brother, sister, parents- in- law, sons/daughters-in-law, brother/sisters-in-law, or fiancé (e) of an Insured Person.

Common-Law Partner:

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months prior to the commencement of the Trip.

Consequential Loss:

Any other loss, damage or additional expenses following on from the event for which You are claiming is not covered under this insurance. Examples of such loss, damage or additional expenses would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury or Illness.

Curtailment/Cutting Short Your Trip:

Your early return Home before the scheduled return date.

Excess:

The amount You must pay as part of certain claims. This amount is per person and per section.

Family:

The principal Insured Person, his/her spouse or Common Law Partner, and up to 4 dependent children under 21 in full-time education travelling with the principal Insured Person.

Geographical Limits:

1 – Worldwide

Hazardous Activities:

We will pay for claims relating directly or indirectly to the follow activities (at no additional premium) provided You are participating on an amateur basis only: Aerobics, Archery, Athletics (Amateur only), Backpacking, Badminton, Banana Boating, Baseball, Basketball, Beach Games, Black Water Rafting (Grade 1-4) (*), Boogie Boarding, Bowls, Breathing Observation up to 15m (excluding solo dives and no dives less than 24 hours before departure of Your Home), Bubble Diving up to 15m (excluding solo dives and no dives less than 24 hours before departure of Your Home), Canoeing (excluding white water canoeing of any grade), Clay Pigeon Shooting, Cricket, Curling, Cycling (excluding BMX or mountain biking)(^), Dinghy Sailing, Dragon Boating, Dry Skiing, Dune Bashing, Falconry, Fell Walking, Fell Running, Fencing, Fishing (excluding wade fishing), Football, Golf, Hiking (under 2,500m altitude), Horse Riding (excluding jumping, hunting, polo and racing), Hot Air Ballooning as a passenger with a licensed tour operator which has been booked prior to departure, Indoor Ice-Skating, Jet Boating(*^), Jet Skiing(*^), Jogging, Marathon Running(*^), Motorcycling up to 125cc (provided rider holds a full driving license and is wearing crash helmet. There is no cover provided for touring and time trials)(*^), Netball, Orienteering, Paintballing (provided protective eye-wear and clothing are worn), Parascending (over water)(*), Pony Trekking, Quad Biking up to 125cc (providing rider holds a full driving license and is wearing crash helmet)(*^), Racquetball, Rambling (under 2,500m altitude), River Canoeing, Roller Skating, Roller Blading, Rounders, Rowing, Safari (if pre-booked through professional tour Operator, excluding the use of firearms), Sail Boarding(^), Sailing (within territorial limits)(^), Scuba Diving up to 15m (excluding solo dives and no dives less than 24 hours before departure to Your Home)(*^), Shark Cage Diving up to 15m (excluding solo dives and no dives less than 24 hours before departure of Your Home)(*^), Shooting (shooting range only)(^), Skate Boarding, Snorkelling, Softball, Squash, Surfing, Swimming , Table Tennis, Tennis, Track Events, Trekking (under 2,500m altitude), Triathlon(*^), Tubing(*), Tuk- Tuk (providing rider holds a full driving license and is wearing crash helmet), Volleyball, Water Polo, Water Skiing, White Water Rafting (up to grade 4), Windsurfing(^), Wing Surfing(^), Yachting (inside territorial waters)(^), Yoga.

Hijack:

The unlawful seizure or wrongful exercise or control of the aircraft or other conveyance or the crew thereof in which You are travelling as a passenger.

Home:

Your Usual Residential Address in Your usual Country of Residence.

Illness:

Any disease, infection, bodily disorder which is unexpectedly contracted by an Insured Person or unexpectedly manifests itself for the first time during Your Trip.

Infectious or contagious disease

Means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Insured Person

Means any Eligible Person or Eligible Dependant who is covered under this Policy. For the avoidance of doubt, it is an individual for whom an application has been completed, the premium paid and for whom coverage has been approved by the Insurer and commenced.

Manual Work:

Work involving the following or similar occupation: hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind, work in the armed forces.

Money and Travel Documents:

Cash, travel tickets, hotel vouchers, Green Card, Passports.

Medical Advisor:

An independent, appropriately qualified medical practitioner registered and licensed to practise, who has no financial interest in any claim under this Policy and is not the Insured Person or a member of the Insured Person's Immediate Family.

Pair or Set:

Items of Personal Baggage associated as being similar, complementary or used together.

Period of Insurance:

The period of the Trip which must begin and end during the 12 months stated in Your Validation Certificate/Invoice but not exceeding 90 days in respect of any one Trip. However, under Section 1 (Cancellation) the Period of Insurance starts on the date of booking the Trip and ends immediately Your Trip commences or when the insurance expires whichever is the earliest.

This policy covers multiple Trips commencing from and returning to Your Usual Country of Residence during the Period of Insurance. For travel within Your Usual Country of Residence, cover is available only if the Trip is for a minimum of two (2) consecutive nights and has pre-booked transport or accommodation. Note that when travelling within Your Usual Country of Residence.

Permanent Total Disablement:

Disablement which entirely prevents the insured Person from attending to any business or occupation for at least 12 months, and at the end of that time being beyond the hope of improvement.

Personal Luggage:

Items usually carried or worn by travellers for their individual use during a Trip, including Your Valuables (as defined below).

Policy:

This document and any endorsements.

Pre-Existing Conditions:

Means any injury, Illness, condition or symptom:

- For which treatment, or medication, or advice, or diagnosis has been sought or received within the past five years or was foreseeable by You, Your Travelling Companions or anyone upon whom Your Trip depends prior to the time of effecting this Insurance and/or booking of Your Trip, or
- Which originated with reasonable medical certainty or was known to exist by You, Your Travelling Companions or anyone upon whom Your Trip depends within the five years prior to the effective date of this Insurance and/or booking of Your trip whether or not treatment, or medication, or advice or diagnosis was sought or received.

Any medical condition or set of symptoms is treated as a Pre-Existing Condition if, before the Start Date, the Insured Person was awaiting medical tests, investigations, results, treatment, a procedure, or was on a waiting list (whether or not a diagnosis has been made).

Scheduled Airline:

An airline that publishes a timetable and operates its services to a distinct schedule and sell to the public at large.

Single Item:

Any one article, pair, set or collection.

Start Date:

The date on which this Policy commences, as shown on Your Validation Certificate/Invoice. For the purposes of the Pre-Existing Conditions definition, the Start Date means the later of: (i) the date on which this Policy was effected; or (ii) the date on which the relevant Trip was booked.

Strike or Industrial Action:

Any form of industrial action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travelling Companion:

A person accompanying You without whom the Trip cannot commence or continue.

Trip:

A journey within the Period of Insurance within the countries of the Geographical Limits which begins when You leave Your Home and ends when You get back Home. The maximum duration of any Trip must not exceed 90 days. We will extend the duration of a covered Trip (see above) day by day up to a maximum of 30 days at no extra cost if You have to stay on Your Trip longer because of event over which You have no control and of which You had no knowledge at the time of purchasing Your insurance. Such extension of Your Trip must be agreed by Us prior to Commencement of Your extended stay.

Usual Country of Residence:

Means the country in which the Insured Person usually live/works for more than three (3) consecutive months as stated in the Application Form or any other country which We are asked to substitute as the Insured Person's new Usual Country of Residence so long as:

- We are informed in writing of any such permanent change in the country where the Insured Person usually lives and,
- We confirm Our agreement to continue insuring the Insured Person under this Policy on such terms as We think are appropriate

The Insured Person is deemed to make a permanent change in his or her Usual Country of Residence if that Insured Person lives or intends to live in the other country for more than three (3) consecutive months.

Usual Residential Address:

Means the address in which the Insured Person usually live for more than three (3) consecutive months as stated in the Application Form or any other address which We are asked to substitute as the Insured Person's new Usual Residential Address so long as:

- We are informed in writing of any such permanent change in the address where the Insured Person usually lives and
- We confirm Our agreement to continue insuring the Insured Person under this Policy on such terms as We think are appropriate.

The Insured Person is deemed to make a permanent change in his or her Usual Residential Address if that Insured Person lives or intends to live in the other address for more than three (3) consecutive months.

Validation Certificate/Invoice:

An Insurance Validation Certificate/Invoice issued by Optimum Global Insurance Company Ltd which describes the insured Person(s) who are covered under this Policy.

Valuables:

Jewellery, watches, furs, gold, silver articles, binoculars, telescopes, spectacles, sunglasses, leather articles, perfumes, precious stones, and photographic equipment (excluding any device that also functions as a video, electronic or telecommunications device). For the avoidance of doubt, the following items are expressly excluded from the definition of Valuables and are not covered under Section 2 of this Policy regardless of how they are stored or supervised: personal computers, tablet computers, laptop computers, mobile or portable telephones, e-readers, televisions, MP3 players, CD/DAT players or similar portable electronic or telecommunications devices and their accessories.

The Company, We, Our, Us: means Optimum Global Insurance Company Limited.

You/Your:

Any person named in the Validation Certificate/Invoice.

Advice on what to do if something goes wrong

We hope Your Trip goes smoothly, but if something does happen, we can deal with Your claim much more quickly if You know exactly what to do. Therefore, here are the answers to some frequently asked questions:

What if I have to cancel my Trip because of Illness?

Just ask Your doctor to complete and sign the medical certificate included in the cancellation claim form. You will need to send this to us along with Your overseas Trip booking invoice, receipt and cancellation invoice.

What if I have to cut short my holiday due to Accident or Illness?

Be sure to obtain a doctor's letter confirming that You need to curtail Your Trip, arrange transport in a class equivalent to, or less than, your outbound journey, and return Home. We will also need Your holiday booking invoice and receipt to support Your claim.

What should I do if I'm injured or taken ill during my holiday?

Refer to your medical policy.

What if the injury or Illness prevents me returning Home as planned?

Please get written confirmation from the doctor who is treating You, that You are unfit to travel at the scheduled time.

What should I do if another party is responsible for some of my claims costs?

It is important to note that if You encounter an incident that may lead to a claim, Your first course of action should be to seek compensation from any available sources other than our insurance. This includes, but is not limited to, making claims through Your Tour Operator, Accommodation Provider, or Credit Card provider. Should these avenues be unable to fully cover Your costs, You are then encouraged to file a claim with us.

Furthermore, if You are in a position to recover any portion of Your claim's costs through alternative means, such as another insurance policy, coverage through a state healthcare system, or a legal entitlement to recover costs from a third party, You are required to inform us. Our contribution will then be adjusted accordingly, ensuring that we only cover our fair share of the costs. This approach helps us manage costs effectively, ensuring that our insurance remains sustainable and valuable to all insured persons.

What's the procedure if my baggage is lost, stolen, damaged or delayed?

- If You lose Your baggage or it is stolen, report this to the police immediately and get a Police Report.
- If Your baggage is lost or damaged whilst being carried by an airline, railway, coach or ship, report this in writing to the carrier as soon as possible (at least within three days). Make sure You receive a Property Irregularity Report or similar documentation. Please keep copies of any correspondence You send or receive, as well as the retained portion of the travel tickets and baggage tickets.
- In the event of Your baggage being damaged, obtain an estimate for the repair. If the article is not repairable, get a letter of confirmation from the repairers. Please retain the damaged item wherever possible.
- To support a claim for damaged and lost items we will require receipts showing the purchase price and date of purchase.
- If Your baggage is delayed for more than 12 hours, get written confirmation of this from the carrier. You will also need receipts to support Your claim for any emergency purchases You have to make.

What if I lose my passport?

Report it to the police immediately and get a Police Report. If You incur costs when obtaining replacement documentation e.g. extra travel, unplanned accommodation or statutory charges, be sure to keep all Your receipts.

What if my Money is lost or stolen?

- Report this to the police without delay – certainly within 24 hours of discovering the loss. Please get a Police Report.
- If You have lost Travellers Cheques You should report this immediately to the local branch, agent or issuing authority and apply to them for a refund. If, for any reason, You are unsuccessful in getting a refund, You will need a letter from them confirming this fact.
- If You have lost Your foreign currency You will need evidence of conversion from the bank, such as a currency conversion bank slip.
- If You have lost sterling or cheques, You will need confirmation of cancelled cheques and bank statements.

What if I miss my plane, train, coach or ferry because of a transport breakdown?

If Your transport breaks down, please make every effort to reach the point of departure from or return to Your Home country on time. Should You still miss Your flight, train, coach, ship, ferry, or cross-channel train, get a receipt for any alternative transport needed to reach Your destination. If public transport lets You down, please obtain written confirmation from the carrier explaining the cause.

What if my outward or return journey is delayed for more than 12 hours?

Please obtain detailed confirmation from the carrier (or their handling agent) explaining the reasons for the delay, its precise duration and the original itinerary.

What if I accidentally injure someone outside my immediate Family and they wish to seek compensation?

We will require the name and address of the person injured; a full description of the injuries suffered; plus full details of the Accident – including how, when and where it occurred.

General Conditions

IMPORTANT NOTE: Certain sections of the Policy have particular conditions attaching to them, but these apply to all sections:

1. Before We consider a claim, it is a condition that:
   - **1.1** The answers in any proposal and declaration for this insurance are true and complete to the best of Your knowledge and belief and such proposal and declaration form the basis of this contract.
   - **1.2** You or any person, on whose behalf payment is claimed; observe the terms and conditions of the Policy.
   - **1.3** You take all reasonable steps to prevent Accident, injury, Illness, disease, loss or damage.
   - **1.4** You produce the Validation Certificate/Invoice as evidence when making a claim.
2. Any Medical information supplied to Us will be treated in the strictest confidence and will be used solely for Our own internal purposes for the assessment of the risk and will not be disclosed to any outside person or authority without the specific approval of the person whose details are given. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person is substantially greater than that represented by the average healthy traveller.
3. In the event of a change in health, the Insured must provide a written 'Fit-to-Travel' certificate from their treating consultant at their own expense. We reserve the right to have this evidence reviewed by Our Medical Team before confirming in writing that cover will continue.
4. We will not refund any premium paid after 14 days from the issue date of this Policy unless as a result of cancellation by Us.
5. You must exercise reasonable care for the supervision and safety of Your property and of Your person. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not Insured.
6. You must avoid needless self-exposure to peril unless You are attempting to save human life.
7. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
8. You must comply in full with the terms and conditions of this Policy before a claim will be paid. Please read this Policy carefully in conjunction with Your Validation Certificate/ Invoice, and if unsure as to what is covered or excluded, contact the Policy Helpline.
9. In case of an emergency or of any occurrence, which may give rise to a claim against You for costs in Excess of £500 under this insurance, You must contact Us as soon as practicable. You must make no admission, offer, promise or payment without Our prior consent. Telephone Us first.
10. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceeding in Your name for Our own benefit against another party and We shall have full discretion in such matters.
11. We may, at any time, pay to You our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
12. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty Person(s). We may at any time at our expense take such action as We deem fit for the recovery of the property lost or stated to be lost. You must provide a police report to substantiate any claim for lost or stolen items.
13. In the event of a valid claim, You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim. All receipts submitted as part of a valid claim shall be retained by Us.
14. You must give us written notice of any event, which may lead to a claim, within 28 days of Your return Home to the country of departure.
15. As often as We require You shall submit to medical examination at Our expense. In case of the death of an Insured Person We shall be entitled to have a postmortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We require.
16. You will be required to reimburse to Us, within one month of Our request to You, any costs or expenses We have paid out on Your behalf which are not covered under the terms of the Insurance.
17. Any premium due must be paid in full by You and actually be received in full by Us within the time frame stipulated below:
    - **a.** Where the premium is payable on an annual basis, premium must be received in full by the Policy commencement date. In the event an invoice is issued after the Policy commencement date, premium must be received in full within 14 days of the invoice date.
    - **b.** Where the premium is payable other than on an annual basis:
      - **i.** Premium must be received in full by the Policy commencement date for the first premium of the Policy period. In the event an invoice is issued after the Policy commencement date, premium must be received in full within 14 days of the invoice date.
      - **ii.** Premium must be received in full by Us by the agreed premium Due Dates for subsequent premiums.
    - **c.** Failure to comply with these premium payment guidelines may result in the termination of Your policy. Any reinstatement of Your policy is at Our discretion and may be liable to underwriting conditions.

18. This contract has been entered into in the United Kingdom and is subject to the laws of the island of Guernsey

19. No provision or condition of this Policy may be waived or modified except by an endorsement signed by an authorised official on behalf of Us.

20. If any claim under this Policy is fraudulent in any respect or if any fraudulent means or devices (including inflation or exaggeration of the claim or submission of forged or falsified documents) are used by You or anyone acting on Your behalf to claim under this Policy, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.

21. No Assignee shall be entitled to any payment under this Policy.

22. In the event of damage to any items covered under this policy, the Insured Person is required to retain possession of the damaged items. These items must be kept for inspection by Us or Our appointed representatives. Failure to retain the damaged items may affect the assessment and outcome of the claim.

23. This insurance policy is strictly non-transferable. It is uniquely issued to the Insured Person based on individual risk assessments and conditions at the time of application. The benefits and rights under this policy cannot be transferred to another party under any circumstances.

24. We will not provide coverage or pay claims which would expose Us or any of Our affiliates to any sanctions, prohibitions, or restrictions under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom, United States of America, or any other applicable national economic or trade sanction law. Compliance with such legal and regulatory frameworks is paramount, and all policy actions and claims will be assessed in light of these considerations.

General Exclusions

IMPORTANT NOTE: Certain sections of the Policy have particular exceptions attaching to them and the following apply to all sections (unless otherwise stated):

We will not pay for:

1. Pre-Existing Conditions as defined unless expressly confirmed acceptance by Us.

2. Any person that has reached age 67 at the commencement of the Period of Insurance.

3. Claims arising from circumstances known to You at the latter of:

3.1 Applying for this insurance or

3.2 At any time prior to the commencement of the Period of Insurance or

3.3 Booking Your Trip or

3.4 The commencement of any Trip,

4. Claims arising as a result of changes to Your health or the health of a Travelling Companion or anyone upon whom Your Trip depends, which have not been disclosed to Us prior to the latter of:

4.1 The commencement of the Period of Insurance or

4.2 Booking Your Trip or

4.3 The commencement of any Trip.

5. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other certificate in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Section 4 – Personal Accident.

6. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).

7. Consequential Loss of any nature, including, but not exclusively, phone calls and taxi fare, other than as specifically provided within the terms of this Policy.

8. Any deliberately careless or deliberately negligent act or omission by You.

9. Needless self-exposure to peril except in an endeavour to save human life.

10. Any claim arising directly or indirectly out of drug addiction or solvent abuse or You being under the influence of alcohol or drug(s).

11. Any claim arising or resulting directly or indirectly from any psychiatric or mental/psychological disorder including anxiety, depressive Illness of any type, suicide, attempted suicide or intentional self-injury.

12. Flying (other than as a fare-paying passenger on a regular Scheduled Airline or licensed charter aircraft).

13. Sexually transmitted diseases.

14. Any injury, Illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related Illness including AIDS and or any mutant derivatives or variations thereof however caused.

15. Your engaging in Manual Work (as defined) in conjunction with any profession, business or trade.

16. Any costs, medical or otherwise incurred by the Insured Person when engaging in Hazardous Activities other than those that are expressly permitted under the Hazardous Activities definition.

17. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

17.1 War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), active involvement in criminal activity, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

17.2 Any act of terrorism including but not limited to:

17.2.1 The use or threat of force, violence and/or

17.2.2 Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or

17.2.3 Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above. If we say that because of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden is on You to prove otherwise.

17.2.4 Loss or destruction or damage or any expense whatsoever resulting from: Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

18. Any claim when You have not paid the appropriate premium for the cover required.

19. Any claim arising from You travelling against any health requirements stipulated by the carrier, their handling agent or any other transport provider.

20. The cost of medical reports, completion of claim forms, administration charges or any reports unless confirmed by Us.

21. Any claim arising from prohibitive regulations by Government of any Country, or delay, or amendment of the booked Trip due to Government action.

22. Our policy does not provide coverage for any claims resulting from the insured's involvement in illegal activities or failure to comply with legal regulations. It is imperative for policyholders to adhere to all laws and regulations of the regions they visit.

23. Claims related to the bankruptcy or financial failure of any tour operator, travel agent, transport company, or accommodation provider are not covered under Our policy. We encourage travellers to verify the financial stability of their service providers before making bookings.

24. We do not cover claims arising from a tour operator's failure to provide the advertised facilities or services. It is important for travellers to address such disputes directly with the service provider.

25. Claims arising because the insured failed to obtain the recommended vaccines, inoculations, or medication prior to their Trip, or failed to complete the recommended course of medication are not covered. Ensuring You meet health requirements is a key responsibility before travel.

26. Our policy does not cover claims related to the failure to secure necessary Travel Documents, such as passports and visas. It is the traveller's responsibility to ensure all required documents are obtained before departure.

27. Claims related to the health conditions of non-travellers, known prior to making travel arrangements and which could reasonably affect travel plans, are not covered. This exclusion emphasises the importance of considering the health of those upon whom Your Trip may depend.

28. In instances where We have arranged for alternative travel Home following a Curtailment claim, claims for unused original tickets are not covered. It is Our goal to assist in such emergencies, but the original travel plans and associated costs are outside Our coverage.

29. We will not pay:

    1. Any benefit for **Bodily Injury** or **Illness**; or

    2. for any loss, damage, liability, cost or expense;

    caused deliberately or accidentally by the use of, or inability to use, any application, software or programme in connection with any electronic device (for example a computer, laptop, smartphone, tablet or internet-capable electronic device).

30. We do not cover claims in any way caused by or resulting from an infectious or contagious disease.

31. No claims will be made in the event of 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

32. No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

33. You are not covered for pregnancy, without any accompanying Bodily Injury, Illness or complication. Pregnancy does not constitute an unforeseen circumstance. No coverage is provided for any claim arising from pregnancy or childbirth after the 28th week of gestation.

34. We will not pay for any claim arising from a Trip taken for the purpose of obtaining medical treatment, tests, or consultations.

35. We will not cover any claim arising from, relating to, or contributed to by a Terminal Illness, including palliative or end-of-life care, where the condition or symptoms were known, suspected, under investigation, or diagnosed before the Start Date.

36. Any loss or expense arising directly or indirectly from a pandemic, epidemic, or infectious disease outbreak, including but not limited to: (a) travel where the Foreign, Commonwealth and Development Office (or equivalent Government body) has advised against travel to the destination due to such an outbreak; (b) compulsory quarantine requirements imposed at the destination or on return; or (c) Your disinclination or reluctance to travel as a result of such an event. For the purposes of this exclusion, 'pandemic' means a disease outbreak declared as such by the World Health Organization or the relevant national authority.

Benefits

Section 1 - Cancellation and Curtailment Charges

We will cover up to the amount shown in the Schedule of Cover per Insured Person in total under this Policy for financial loss You suffer during the Period of Insurance, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel to/from Your holiday destination and accommodation You do not use because of Your inability to commence travel or complete the Trip. Your Cancellation or Curtailment must be necessary and unavoidable in order for You to claim.

You are covered for:

Cancellation

- Unforeseen Bodily Injury, Illness or death of You, Your Close Relative, Travelling Companion, any person with whom You were going to stay during the Trip.
- The death, imminent demise or hospitalisation due to a serious Accident or Illness of a Close Relative.
- You or Your Travelling Companion being called up for jury service or being subpoenaed as a witness in a Court of Law (other than in a professional capacity)

Curtailment

- Unused accommodation and additional travel expenses which are not recoverable from any other source, because of unexpected Curtailment of Your holiday or Trip after commencement, due to one of the following reasons:
  - Unforeseen Bodily Injury, Illness or death of You, Your Close Relative, Travelling Companion, any person with whom You were going to stay during the Trip.
  - The death, imminent demise or hospitalisation due to a serious Accident or Illness of a Close Relative.

Conditions applicable to Cancellation Charges: (See also General Conditions)

- You must advise Your Travel Agent/Tour Operator or provider of transport/accommodation, as soon as You become aware of the need to cancel Your Trip. We will only be responsible for the cost of cancellation that applied at the time You became aware of the reason for cancellation. You must provide Us with a cancellation invoice.
- Our maximum liability under this section shall not exceed the amount paid by You, less any refund recoverable from Your Travel Agent/Tour Operator.
- All claims relating to Cancellation due to a medical reason must be supported by documentation confirming that medical advice was sought and that advice was given by a medical practitioner to cancel a Trip prior to cancellation of that Trip.

Conditions applicable to Curtailment: (See also General Conditions)

- Prior to Curtailment of the holiday, due to medical reasons, a doctor's certificate must be obtained from the attending doctor abroad, confirming the necessity to return Home.

In the case of a curtailment claim, the class of travel you book must be equivalent to, or less than, your outbound journey.

Section 1 Cancellation or Curtailment Exclusions

You are not covered for (See also General Exclusions)

- The Excess referred to in the Schedule of Cover.
- Any circumstances know to You likely to cause cancellation or Curtailment, prior to booking.
- Your disinclination to travel for any reason.
- Default, financial or otherwise, of any transport or accommodation provider, or any person or Company operating as Your Agent.
- Failure by the provider of any part of the booked Trip to actually supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise).
- Any expense payable by the tour operator, hotel or airline or recoverable from any other source.
- Withdrawal from service of the aircraft or sea vessel on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved.
- Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip.
- Loss arising directly or indirectly from adverse weather conditions.
- The cost of tours, excursions or rental vehicles.
- Any cancellation or Curtailment caused by work commitments or amendment to Your holiday entitlement by Your employer.
- Any claim resulting from Your failure to hold or obtain a valid passport and any required visa in time for the booked Trip.
- Additional costs for which You become responsible for as a result of not cancelling Trip immediately there is a reason for a Trip to be cancelled.
- See General Exclusion 36 for the consolidated pandemic exclusion, which applies to Section 1 and all other sections of this Policy.
- The cost of this Policy.

Section 2 – Personal Luggage, Cash and Passport

- You are covered for up to the amount shown in the Schedule of Cover if, in the course of a Trip, Your Personal Luggage, Cash or Passport is damaged, stolen, destroyed or lost (and not recovered). We have the option to either pay You for the loss, or replace, reinstate or repair the items covered. Payment will be on the basis of the purchase price of the items concerned, after a deduction for normal wear and tear and bearing in mind the age of the items.

Section 2 Personal Luggage, Cash and Passport Exclusions

You are not covered for (See also General Exclusions):

- The Excess referred to in the Schedule of Cover (does not apply to loss of passport or temporary loss of luggage). A separate Excess is deductible in respect of claim against each of benefits above.
- More than the amount shown in the Schedule of Cover for any single article of any kind.
- Valuables or Money unless in Your possession or attended by You or deposited in a safe or safety deposit box at all times.
- Any property in unattended vehicles regardless of the location of the property in the vehicle. (Losses from a roof or boot luggage rack of camping equipment remains covered under this section).
- Money loss due to depreciation, errors, or omissions.
- Loss or damage caused by wear and tear, deterioration, depreciation, moths, vermin, atmospheric or climatic conditions or any process of cleaning, dyeing, repair or restoration.
- Confiscation or detention by Customs or other lawful officials and authorities.
- Electrical or mechanical breakdown or derangement of any article.
- Contact or corneal lenses, dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, personal organisers, computerised games and/or their accessories, tobacco or tobacco products, alcohol or alcohol products, vehicles and/or their accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession. The following electronic and telecommunications devices and their accessories are excluded under this Policy regardless of how they are stored or supervised: personal computers, tablet computers, laptop computers, mobile or portable telephones, e-readers, televisions, MP3 players, CD/DAT players and similar portable electronic or telecommunications devices. If You require cover for such items, You should arrange a separate specialist policy.
- Breakage of, or damage to, any fragile or brittle articles, and any consequence thereof, unless caused by fire or Accident to the conveyance in which Your Luggage is being carried.
- Breakage of or damage to sports equipment while in use.
- Any property more specifically insured.
- Any item loaned, hired or entrusted to You.
- Items carried as freight or under a bill of loading.
- More than the amount shown in the Schedule of Cover in respect of Money for children under 18 years of age.
- Loss of passport, if the loss has not been reported to the relevant Consular Authority within 24 hours of discovery.
- Cover for temporary loss of baggage for which You have received full compensation from someone else.

Section 3 – Outward Delay / Missed Departure or Connection / Abandonment.

You are covered for:

Delayed Departure

Where strike, industrial action, adverse weather or mechanical breakdown of, or Accident to, aircraft or sea vessel on which You are booked a passenger for Your outward or return journey from or to Your Home, and forming part of a booked Trip, and specified on Your ticket, is cancelled or delayed for a minimum of 12 hours beyond the intended Departure time, We will cover up to the amount shown in the Schedule of Cover in respect of every completed 12 hour period of the delay in Your scheduled departure time, up to a maximum of the amount shown in the Schedule of Cover per Insured Person.

Missed Departure or Connection

Where scheduled public transport services on which You are booked as a passenger fail, or are disrupted, OR the car in which You are travelling is involved in an Accident or breaks down, and this stops You from getting to the airport, port or station on time to commence or continue Your pre-booked Trip, We will reimburse You in respect of reasonable additional accommodation and travelling expenses, necessarily incurred – up the maximum amount of the limit shown in the Schedule of Cover.

Internal flights which are part of Your Trip and which are pre-booked and paid for in Your Home prior to departure are covered under this section.

Abandonment

Where strike, industrial action, adverse weather or mechanical breakdown of, or Accident to, aircraft or sea vessel on which You are booked as a passenger for Your outward or return journey form or to Your Home, and forming part of a booked Trip, and specified on Your ticket, result in abandonment of Your outward Trip, We will pay for loss of accommodation and travel charges up to the limit shown in the Schedule of Cover, paid or contracted to be paid by You, and which are not recoverable from any other source. Subject to a minimum delay of 24 hours from the scheduled departure time.

Conditions applicable to Section 3 (See also General Conditions)

- You must have checked in according to the itinerary given to You by the Tour Operator or Carrier and obtained written confirmation from them or their Handling Agents of the cause of the delay from the scheduled departure time and the actual period of the delay.

- For cover in respect of missed connection You must allow a sufficient amount of time (a minimum of 4 hours plus transfer time to a different airport, if applicable) between Your scheduled arrival at the point of departure for Your connecting flight and the Scheduled time of departure of same.
- A repairer's report obtained at the time of the incident will be required for vehicle breakdown claims.

Section 3 – Outward Delay / Missed Departure or Connection / Abandonment Exclusions

You are not covered for (See also General Exclusions):

- The Excess referred to in the Schedule of Cover (applies only to Abandonment).
- Any claim resulting from strike or industrial action, which commenced (or for which an officially stated intent had been given) on or prior to the date of booking Your Trip.
- Failure to check in, in accordance with the terms of the itinerary supplied unless such failure was itself due to an event insured.
- Withdrawal from service of the aircraft or sea vessel on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
- Claims where You have not obtained written confirmation from the carrier or handling agent stating the period and reason for delay.
- Delays as a result of Your failure to check in at Your departure point in time.
- Claims for missed connecting flights where insufficient time (a minimum of 4 hours plus transfer time to a different airport, if applicable) has been allowed for transfer times.
- Additional costs where the scheduled public transport operator has offered reasonable alternative arrangements.
- Compensation under more than one of "Delayed Departure", "Missed Departure or Connection" and "Abandonment.
- Any Money that can be claimed or recovered from someone else, including but not limited to Your tour operator, transport provider, accommodation provider, credit card provider or other service provider.
- Any claim cause by traffic congestion.

Section 4 – Personal Accident

If You suffer accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representative the amount shown in the Schedule of Cover due to:

- Death
- Loss of one or more limbs, loss of one or more fingers and toes, or total and irrecoverable loss of all sight in one or both eyes
- Permanent Total Disablement

Section 4 – Personal Accident Exclusions

You are not covered for (See also General Exclusions):

- Injury not caused solely by outward, violent and visible means.
- Your disablement caused by mental or psychological trauma not involving Your Bodily Injury.
- Disease or any physical defect, infirmity or Illness which existed prior to the commencement of the Trip.
- Any payment in Excess of the amount shown in the Schedule of Cover per Insured Person.

Section 5 – Public Liability

If in the course of a Trip, You become legally liable for accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

- All sums which You shall become legally liable to pay as compensation; and
- All legal costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to the maximum of the amount shown in the Schedule of Cover under this Policy (including costs). This limit applies to any and all claimant in any one Period of Insurance affected by and all occurrences with any one original cause.

Conditions applicable to Section 5 (See also General Conditions)

- The Insured Person is required to notify Us immediately of any prosecution, inquest, or inquiry in connection with any occurrence which may give rise to a claim under this Section.
- No admission of liability, offer, promise of payment, or indemnity shall be made or given by or on behalf of the Insured Person without Our written consent.
- All writs, summonses, legal notices, or other documents relating to any occurrence which may give rise to a claim under this Section must be forwarded to Us immediately upon receipt.
- •We reserve the right to take over and conduct the defence of any claim in the name of the Insured Person. We may also settle any claim as We deem expedient.

Section 5 – Public Liability Exclusions

You are not covered for (See also General Exclusions):

- Injury to, or the death of, any member of Your Family or household, or any person in Your service.
- Loss of or damage to property belonging to, or held in trust by You or Your Family, household or servant.
- Loss of or damage to property which is the legal responsibility of You or Your Family, household or servant. This exclusion shall not apply to temporary accommodation, which You occupy and for which You assume contractual responsibly during Your Trip.
- Any liability, which attached by virtue of a contractual agreement, but which would not attach in law in the absence of such an agreement.

- Claims for injury, loss or damage arising directly or indirectly from: ownership or use of: aircraft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels (other than row boats, punts or canoes); animals (other than domestic dogs or cats); firearms (other than sporting guns).
- The pursuit or exercise of any trade, profession or gainful occupation, the participation in any Hazardous Activity (as defined), or the supply of goods and services by You.
- The occupation or ownership of any land or building.
- Wilful or malicious acts of the Insured Person.
- Liability or material damage for which indemnity is provided under any other insurance.
- Accidental injury or loss not caused through Your negligence in respect of property damage caused to temporary holiday accommodation.

Section 6 – Hijack

You are covered for:

We will cover up to the amount shown in the Schedule of Cover per Insured Person for each and every completed 24 hours should You be subjected to a Hijack during the Trip.

Section 6 – Hijack Exclusions

You are not covered for (See also General Exclusions):

- Claims not substantiated by a written Police report confirming the length and exact nature of the incident.
- Any claims related to the payment of ransom.

Section 7 – Catastrophe Cover

You are covered for:

We will cover up to the amount shown in the Schedule of Cover incurred by You if You are forced to move accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, flood, hurricane, medical epidemic or local Government directive which is confirmed in writing by a local or national authority for irrecoverable travel and accommodation costs necessarily incurred to continue with the Trip, or if the Trip cannot be continued to return Home.

Section 7 – Catastrophe Cover Exclusions

You are not covered for (See also General Exclusions):

- Claims not substantiated by a written report from the local or national authority who ordered Your relocation which confirms the exact cause for the relocation.
- Costs or expenses payable by or recoverable from Your tour operator, airline, hotel or other provider of accommodation or transport.
- Costs or expenses if You decide not to remain in Your booked accommodation, although it is considered safe and acceptable to continue staying there.
- Your decision not to stay in pre-booked accommodation when the local authorities state it is safe and acceptable to do so.
- The additional cost of accommodation or transportation in a higher class than which Policy You originally booked.

Section 8 – Hazardous activities

For the avoidance of doubt, we only cover the Hazardous Activities we have named in the Definitions/Activities list. If it’s not on that list, it’s not insured under this Policy.

Conditions

- Comply with local laws & regulations
- Follow all safety procedures & rules
- Where appropriate be with a professional, qualified and licensed guide, instructor or operator and follow their instructions
- Use recommended safety equipment & protective clothing (including, but not limited to: helmets, harnesses, protective equipment, etc.)
- Where appropriate hold the certification, qualification or license to participate in that Activity.
- If operating a motor vehicle, have the appropriate valid driving license for the vehicle or any other license required to operate that vehicle in the country of operation

You are not covered for (See also General Exclusions):

- Personal Accident (Section 4), only applicable to activities labelled with (*)
- Public Liability (Section 5) , only applicable to activities labelled with (^)
- Any competitions or tournaments
- Participating on a professional or semi-professional basis
- Any activities not listed under the hazardous activities we specifically mention that we cover.
- Activities undertaken under the influence of Alcohol
- Any mountaineering and use of ropes while climbing
- Walking/trekking on unrecognized routes
- Travelling against government advice.

Optimum Global Insurance Company Limited Policy Holder's Complaint Procedure

We are committed to providing an excellent service including how We deal with complaints.

The Underwriters make every endeavour to provide an excellent level of service. If You wish to make a complaint concerning this policy, You should contact:

Optimum Global Insurance Company Limited
Second Floor, Block A, Lefebvre Court
Lefebvre Street
St Peter Port
Guernsey
GY1 2JP

Tel: +44 (0) 207 917 6247
Email: complaints@optimumglobal.com

On the rare occasion that We are not able to settle Your complaint ourselves and You are not satisfied with Our final response, You might be eligible to refer Your complaint to the Channel Islands Financial Ombudsman at:

Channel Islands Financial Ombudsman
PO Box 114
Jersey
Channel Islands
JE4 9QG

Tel: +44 1534 748 610
International Number: +44 1 534 748 610
Email: enquiries@ci-fo.org

This complaint procedure is without prejudice to Your right to take legal proceedings.

If the policyholder or Insured Person wishes to make a complaint they can do so at any time.

Optimum Global Insurance Company is committed to offering quality service. We resolve customers' concerns promptly, independently, and effectively.

General Provisions and Limitations

Arbitration: Any difference with respect to medical opinion will be settled between two medical experts appointed by the two parties. This dispute resolution will be in writing. Any difference of opinion between the two medical experts shall be referred to an umpire who shall have been appointed in writing at the outset by the two medical experts.

Legal Proceedings: No legal proceedings shall be commenced until 60 days after a claim has been correctly submitted and no such action shall be brought unless it commences within three years from the first date of treatment. This policy is governed by the Laws of the Island of Guernsey and any dispute arising out of this policy shall be settled in the courts of Guernsey.

Misrepresentation and Fraud: All benefits under this policy shall be voidable if the insurer determines, whether before or after the loss, the Insured Person has concealed or misrepresented any material fact or circumstance concerning this policy or his/her interest therein, or in the case of fraud or false swearing by You or if You refuse to disclose information or permit the use of such information, pertaining to any of the Insured Persons under this policy. The completed and signed application form is the basis of and forms part of this policy and any erroneous responses therefore constitute material misrepresentation. Any claim to which any concealed or misrepresented material facts or circumstance pertain shall not be payable under this policy and You shall be solely responsible for all expenses relating to Your claim, including emergency medical evacuation costs.

Payment of Benefits: The claims administrator will, on behalf of the insurer, make payment to the Insured Person or legal representative or directly to the provider of treatment or services. Payment will be made in British Pounds Sterling (GBP)) currency. We may, at our sole discretion, agree to pay claims in another currency requested by the claimant. Benefits will be calculated in GBP and converted into the requested currency as at the date that the claim is assessed.

Subrogation: If an Insured Person suffers a loss covered under this policy, the insurer is granted the right from the Insured Person to take action to enforce all the rights, powers, privileges and remedies of the Insured Person, to the extent of benefits paid under this policy, against any person or organisation which caused such loss. Additionally, if no fault benefits or other collateral sources of payment of expenses are available to the Insured Person, regardless of fault, the insurer is granted the right to make a demand for, and recover those benefits. If the insurer institutes an action, the insurer may do so at its own expense, in the Insured Person's name, and the Insured Person will attend at the place of loss to assist in the action. If the Insured Person institutes a demand or action for a covered loss he or she shall immediately notify the insurer so that it may safeguard its' rights. The Insured Person shall take no action after a loss that will impair the rights of the insurer.

Statutory Conditions: The application, the policy, any document attached to the policy when issued, and any amendment to the contract agreed upon in writing after the policy is issued, constitute the entire contract. Any provision of the policy which, on its effective date, is in conflict with the statutes of the jurisdiction in which the policy was issued is hereby amended to conform to the minimum requirements of such statutes.

Data Protection Personal Information Notice

We collect and use relevant information about the Insured Persons to provide insurance and to meet Our legal obligations. This information includes the Insured Person's name, address and contact details and other information We collect about him or her and may include sensitive information such as health information and prior criminal convictions.

In certain circumstances We may need the Insured Person's consent to process certain categories of information (including sensitive information). Where We need such consent, We will ask for such consent from the Insured Person. The Insured Person is not obliged to consent and may withdraw his or her consent at any time. However, if the Insured Person does not give the required consent, or withdraw his or her consent, this may affect Our ability to provide the insurance cover under this policy or Our ability to handle the Insured Person's claims.

The way insurance works means that the Insured Person's information may be shared with and used by a number of third parties in the insurance sector. These may include insurers, reinsurers, brokers, agents, loss adjusters, sub-contractors, regulators, law enforcement fraud and crime detection and prevention agencies and compulsory insurance databases. We will only disclose the Insured Person's personal information to the extent required or permitted by law.

At Optimum Global, We take data security very seriously and have a number of measures in place to prevent the unauthorised access or disclosure of personal information, If, at any point, You are concerned please email **customerservice@optimumglobal.com**.

OPTIMUM GLOBAL
INTERNATIONAL INSURANCE SOLUTIONS

www.optimumglobaltravel.com

113681 UNI (GBP) / APRIL2026