Life & Critical Illness Insurance

Membership Guide

Optimum Global Life & Critical Illness Insurance

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

OPTIMUM GLOBAL
INTERNATIONAL INSURANCE SOLUTIONS

LIFE & CRITICAL ILLNESS INSURANCE

Thank you for choosing to place this Insurance with Optimum Global Insurance Company Limited. This is the definitive evidence of the cover we have placed, and no further documentation will be issued, therefore please keep this document in a safe place.

Regulatory Authorities

This insurance is underwritten by **Optimum Global Insurance Company Limited**.

Optimum Global Insurance Company Limited is a company registered in Guernsey under registration 63433 and authorised and regulated by the Guernsey Financial Services Commission. GFSC reference number 2267099.

Registered Address:
Second floor, Block A, Lefebvre court, Lefebvre street, St Peter Port, Guernsey, GY1 2JP

For all notifications under this contract, the address is as shown below:

Optimum Global Insurance Company Limited
c/o Optimum Global Ltd
Claims and Administration Centre
4th Floor, 21 Perrymount Road,
Haywards Heath
West Sussex
RH16 3TP
United Kingdom

claims@optimumglobal.com

Optimum Global Limited is registered in England and Wales. Company Registration number 05347793.

Optimum Global Limited is authorised and regulated by The Financial Conduct Authority: FRN 453654.

Optimum Global Ltd are authorised and regulated by the Financial Conduct Authority for Insurance Mediation Activities. Optimum Global provides international health and life insurance solutions, ensuring comprehensive coverage designed for diverse global needs.

DEFINITIONS

Beneficiary: The person or entity named in the original application designated to receive the benefits from the insurance policy in the event of a claim, such as the death benefit in a life insurance policy.

Claim: A request by the Beneficiary for payment of benefits under the terms of the insurance policy.

Death Certificate: An official document issued by a competent authority certifying the death of the Insured Life.

Event: The occurrence or happening specified in the Schedule triggers the Sum Insured payment.

Free Cover Limit: The maximum amount of Sum Insured to which the Insured Life is entitled under this Insurance without providing evidence of insurability.

Insured: The person or entity who owns the insurance policy and is entitled to the benefits provided under it.

Insured Life: The person whose life is insured under the policy.

Minimum Age: 2nd Birthday of an Insured Life or such other date as shall be agreed in writing between the Insured and the Underwriters

Maximum Age: All coverage will cease on the first policy anniversary that falls on or following the Insured Life's 65th birthday.

Policy: The contract of insurance between the Insured and the Underwriters, including all terms, conditions, endorsements, and schedules.

Policy Year: A period of 12 months starting from the original inception date of the policy and each consecutive 12-month period for which the policy is renewed.

Premium: The amount payable by the Insured to the Underwriters for the insurance coverage provided.

Schedule: The part of the policy document that contains specific details of the insurance cover, including the Sum Insured, the Insured Life, and other key information.

Sum Insured: The amount of insurance cover or benefit the policy provides, as stated in the Schedule.

Underwriters: The insurance company or entities that underwrite the insurance policy.

We, Our, Us: Refers to Optimum Global Insurance Company Limited, the insurer providing the coverage described in this policy.

LIFE & CRITICAL ILLNESS INSURANCE

The Underwriters will pay the Sum Insured mentioned in the Schedule to the Insured after production of satisfactory proof, as determined by the Underwriters, of:

(a) the death of the Insured Person; or
(b) diagnosis of, or qualifying surgery for, a Covered Critical Illness; or
(c) where shown as covered, Total Permanent Disability.

Once a valid claim is paid, all cover for that Insured Person ends.

COVERED CRITICAL ILLNESSES AND DEFINITIONS

The following definitions apply only if the condition or procedure occurs during the period of cover and all policy terms and exclusions are satisfied.

Cancer (excluding less advanced cases)

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas).

For the above definition, the following are not covered:

All cancers which are histologically classified as any of the following: – pre-malignant; – cancer in situ; – having either borderline malignancy; or – having low malignant potential.

All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).

All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0.

Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin).

All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin (including cutaneous lymphomas and sarcomas).

All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0

Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above.

Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.

Cardiac arrest (with insertion of a defibrilator)

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted:

- implantable cardioverter-defibrillator (ICD); or
- cardiac resynchronisation therapy with defibrillator (CRT-D).

For the above definition, the following are not covered:

- insertion of a pacemaker;
- insertion of a defibrillator without cardiac arrest.
- cardiac arrest secondary to illegal drug intake.

Heart attack (of specified severity)

A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following:

- new characteristic electrocardiographic changes or new diagnostic
- imaging changes; and
- the characteristic rise of biochemical cardiac specific markers such as
- troponins or enzymes.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- myocardial injury without infarction.
- angina without myocardial infarction.

Stroke (resulting in symptoms lasting at least 24 hours)

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours.

For the above definition, the following are not covered:

- transient ischaemic attack;
- death of tissue of the nerve or retina/eye stroke.

Kidney Failure (requiring permanent dialysis)

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.

Chronic Liver Failure (of advanced stage)

Liver failure due to cirrhosis and resulting in all of the following:

- permanent jaundice;
- ascites; and
- encephalopathy.

For the above definition, the following is not covered:

- liver disease secondary to alcohol or drug intake.

Aorta graft surgery (requiring surgical replacement)

The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered:

- any other surgical procedure, for example the insertion of stents or endovascular repair.

Coronary artery by-pass grafts (with surgery to divide the breastbone or thoracotomy)

The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

For the above definition, the following is not covered:

- any other surgical procedure or treatment.

Heart valve replacement or repair (with surgery)

The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.

Open heart surgery - with median sternotomy

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct any structural abnormality of the heart.

Total Permanent Disability

Total and Permanent Disability – unable to do three Specified Work Tasks ever again before your 65th birthday.

Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life insured expects to retire.

The life insured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.

The Specified Work Tasks are:

Walking:
The ability to walk more than 200 metres on a level surface.

Climbing:
The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.

Lifting:
The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.

Bending:
The ability to bend or kneel to touch the floor and straighten up again.

Getting in and out of a car:
The ability to get into a standard saloon car, and out again.

Writing:
The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.

For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered. The definition of a clear prognosis is where a relevant specialist is able to provide the likely outcome of the illness, condition or disease. Total and Permanent Disability will end when the person covered reaches the policy end date, or 65th birthday, whichever is earlier.

Major Organ Transplant (from another donor)

The undergoing as a recipient of a transplant from another person, of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official UK waiting list for such a procedure.

For the above definition, the following is not covered:

Transplant of any other organs, parts of organs, tissues or cells.

Benign Brain Tumour (resulting in either surgical removal or permanent symptoms)

A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- Tumours in the pituitary gland.
- Tumours originating from bone tissue.
- Angioma and cholesteatoma.

Motor Neurone Disease

Motor neurone disease – resulting in permanent symptoms. A definite diagnosis of one of the following motor neurone diseases by a Consultant Neurologist:

- Amyotrophic lateral sclerosis (ALS)
- Primary lateral sclerosis (PLS)
- Progressive bulbar palsy (PBP)
- Progressive muscular atrophy (PMA) There must also be permanent clinical impairment of motor function.

Multiple Sclerosis (with persisting symptoms)

A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

Cardiomyopathy (of specified severity)

A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association's classification of functional capacity*. For the above definition, the following are not covered:

- cardiomyopathy secondary to alcohol or drug intake;
- all other forms of heart disease, heart enlargement and myocarditis. * NYHA Class 3.

Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

Territorial Scope

Subject to the terms, exclusions, sanctions restrictions and declined-country rules in this Policy, cover applies on a worldwide basis regardless of the Area of Cover options selected as part of your Medical Policy.

INSURANCE COVER

This document, together with Your insurance Schedule and benefit table, forms Your insurance policy. Your policy is issued by Optimum Global Insurance Company Limited, a Guernsey registered insurer licensed by Guernsey Financial Services Commission. Guernsey is a world-class financial centre renowned for clear regulation. Optimum Global Insurance Company Limited is provided with reinsurance security by SiriusPoint International Insurance Corporation (publ), Zurich Branch. Cover is being made available by SiriusPoint a global underwriter of insurance and reinsurance providing solutions to clients around the world. Bermuda-headquartered with offices in New York, London, Stockholm and other locations, they are listed on the New York Stock Exchange (SPNT). They have licenses to write Property & Casualty and Accident & Health insurance and reinsurance globally. With over $3.0 billion total capital, SiriusPoint's operating companies have a financial strength rating of A- (Excellent) from AM Best, S&P and Fitch, and A3 from Moody's.

POLICY EXCLUSIONS

NUCLEAR, CHEMICAL, BIOLOGICAL TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy excludes any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion:

"Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this Policy by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

If the Underwriters allege that by reason of this exclusion any loss is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.

TERRORISM EXCLUSION

Notwithstanding any provision to the contrary within this Agreement or any endorsement thereto, this Policy does not cover any liability, loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

For the purpose of this exclusion, terrorism means any actual or threatened violent act or act harmful to human life directed towards or having the effect of (a) influencing or protesting against any de jure or de facto government or policy thereof or (b) intimidating, coercing or putting in fear a civilian population or section thereof.

WAR EXCLUSION

Notwithstanding any provision to the contrary within this Agreement or any endorsement thereto, this Policy does not cover any liability, loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with any act of war, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

For the purpose of this exclusion, war means any loss or damage arising directly or indirectly from, occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

CYBER EXCLUSION

We will not pay any benefits for bodily injury or illness; or 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).

SUICIDE EXCLUSION

This Policy does not cover death directly or indirectly arising out of or contributed to by the Life Insured's wilful self-injury, suicide, attempted suicide, or deliberate exposure to exceptional danger (except in the attempt to save human life).

CRIMINAL ACT

We will not pay any claim to the extent it is caused by, contributed to by, or arises directly or indirectly by an Insured Person's own criminal act (as defined herein).

DRUGS AND ALCOHOL EXCLUSION

We will not pay any claim to the extent it is caused by, contributed to by, or arises directly or indirectly by the Insured Person being under the influence of:
alcohol; or
drugs, except as prescribed by a registered qualified medical practitioner;

SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no 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 insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the Bailiwick of Guernsey, European Union, United Kingdom or United States of America.

In addition,
We shall not be liable to pay for any claim caused by or arising out of:

1. The Insured Life engaging in air travel except as a passenger in any properly licensed aircraft;
2. The Insured Life engaging in or taking part in any Ship Crew activities or work whatsoever;
3. The Insured Life engaging in or taking part in any work on Offshore Oil and/or Gas Rigs or Platforms;
4. The Insured Life engaging in or taking part in naval, military or air force service or operations;
5. The Insured Life engaging in or taking part in driving or riding in any kind of motor race or rally;
6. Result from the Insured Life engaging in or taking part in or training for any professional sports of any kind.

TERMINAL ILLNESS EXCLUSION

No benefits will be payable under this policy if the Insured Life was diagnosed with a terminal illness at the time of purchasing the policy. A terminal illness is defined as an advanced or rapidly progressing incurable illness where, in the opinion of a medical practitioner, the life expectancy of the Insured Life is less than 12 months from the date of diagnosis.

COUNTRY EXCLUSION

Unless We specifically agree otherwise, no new cover or increase in benefit will be issued in respect of the following declined countries or territories: Afghanistan, Central African Republic, Democratic Republic of the Congo, Cuba, Iran, Iraq, Lebanon, Libya, Myanmar, Nigeria, North Korea, Russian Federation, Ukraine, Venezuela, Yemen and Zimbabwe.

FLYING

Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft

HAZARDOUS SPORTS AND PASTTIMES

We will not pay any claim arising from training for or taking part in any of the following sports and pastimes: boxing, caving, climbing, horse-racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

FAILURE TO FOLLOW MEDICAL ADVICE

Unreasonable failure to seek or follow medical advice.

PRE-EXISTING CONDITIONS

We will not pay any claim arising from a Pre-Existing Condition. "Pre-Existing Condition" means any injury, illness, condition or symptom:

- for which treatment, medication, advice or diagnosis has been sought, received or was foreseeable by the Policyholder or the Insured Person before the commencement of the Policy or any increase in benefit for that Insured Person; or
- which originated or was known to exist by the Policyholder or the Insured Person before the commencement of the Policy or any increase in benefit, whether or not treatment, medication, advice or diagnosis was sought or received.

For the purposes of an increase in benefit, this exclusion applies separately to the increased portion of cover from the effective date of that increase.

Any exclusion, restriction or special term specifically shown in the Policy Schedule or underwriting endorsement.

GENERAL CONDITIONS

1. Underwriters reserve the right to vary from time to time any of the terms of this Policy and Schedule and of any endorsement attaching to it upon giving to the Insured three months' notice of its intention to do so. Any such variation, other than a variation of the premium, shall apply only to the Sums Insured or increases in Sums Insured becoming effective on or after the expiry of such notice.

2. Underwriters reserve the right upon giving written notice to the Insured to terminate this Policy upon any infringement of these general conditions and payment of any benefit shall be conditional upon the Insured complying with the terms of this Policy.

i. If a fraudulent claim is made under this insurance contract, the Insurer:

a) Is not liable to pay the claim; and

b) May recover from the Beneficiary any sums paid by the Insurer to the Insured in respect of the claim; and

c) The Insurer may notify the Insured that the contract is considered terminated from the time the fraudulent act was committed

ii. If the Insurer exercises its right under clause (i)(c) above:

a) The Insurer shall not be liable to the Insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,

b) The Insurer need not return any of the premiums paid.

3. Words in the masculine gender shall be deemed to include the feminine.

4. This Policy does not acquire a surrender value.

5. Cover expires at the policy anniversary following a members 65th birthday.

6. All covered lives are insured for an amount of $/£/€10,000 as standard with the option to increase to a maximum Sum Assured of either $/£/€50,000 or $/£/€100,000 as stated on the schedule of cover, unless otherwise arranged and signed off by the underwriters.

7. Notwithstanding anything to the contrary contained in this Insurance it is a condition precedent to the Insurer's liability under this Insurance that:

(a) The Beneficiary shall give to the Insurer(s) written notice as soon as reasonably practicable of any claim made against the Insured in respect of the business reinsured hereby or of its being notified of any circumstances which could give rise to such a claim.

(b) The Beneficiary shall furnish the Insurer(s) with all information known to the Insured in respect of claims or possible claims notified in accordance with (a) above and shall thereafter keep the Insurer(s) fully informed as regards all developments relating thereto as soon as reasonably practicable.

(c) The Insurer(s) shall have the right at any time to appoint adjusters and/or representatives to act on their behalf to control all investigations, adjustments and settlements in connection with any claim notified to the Insurer(s) as aforesaid.

(d) The Beneficiary shall co-operate with the Insurer(s) and any other person or persons designated by the Insurer(s) in the investigation, adjustment and settlement of such claim.

8. Unless specially provided herein to the contrary the Laws of the Island of Guernsey shall govern this Policy and the Courts in Guernsey alone shall have jurisdiction in any dispute arising hereunder.

9. Notice of any claim under this Policy shall be given by the Beneficiary to Optimum Global as soon as practicable.

10. This Policy is free from all restrictions as to occupation, foreign travel or residence, except as may be specially provided herein to the contrary and is indisputable unless there is non-disclosure or misrepresentation of a material fact.

11. If it should be found that the age of an Insured Life was understated when this Policy commenced, then the Sum Insured shall not be payable.

12. No benefits under this Policy shall be subject to interest charges and the Underwriters shall not be affected by any trust, charge, lien, assignment or any other dealing related to this Policy.

13. The receipt of a Form of Discharge from the Insured or from any other person or persons duly authorised by them by notice in writing to the Underwriters shall be an absolute discharge in respect of the payment by the Underwriters of any Sum Insured under this Policy.

14. This policy is only valid with the Optimum Global Medical Insurance policy and cannot be purchased in its own right.

PREMIUM PAYMENT CLAUSE

Notwithstanding any provision to the contrary with this contract or any endorsement hereto, in respect of non-payment of premium only the following clause will apply.

The Insured undertakes that premium will be paid in full to the Insurer within 30 days of inception of this contract.

If the premium due under this contract has not been paid to the Insurer by the 30th day from the inception of this contract, the Insurer shall have the right to cancel this contract by notifying the Insured. In the event of cancellation, premium is due to Insurers on a pro-rata basis for the period that Insurers are on risk, but the full contract premium shall be payable to Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that the Insurer shall give not less than 30 days prior notice of cancellation to the Insured. If the premium due is paid in full to the Insurer before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any part of this clause is found by a court or relevant authority to be invalid or unenforceable, the rest of the clause will still be valid and in effect.

HOW TO MAKE A CLAIM AND CLAIM CONDITIONS

All claims and correspondence relating to claims should be addressed to:

Optimum Global Insurance Company Limited
c/o Optimum Global – Claims and Administration Centre
4th Floor, 21 Perrymount Road,
Haywards Heath
West Sussex
RH16 3TP
United Kingdom

Or send by email to claims@optimumglobal.com

Underwriters will need the following when you notify us:

- the membership number
- Official Identification (passport for example) and proof of address.
- the date of death of the Life with an original (not a copy) Death Certificate
- your contact details
- Marriage Certificate or legal change of name documentation (if death certificate shows different name to the birth certificate)
- Any other specific information which Underwriters may request.

COMPLAINTS PROCEDURE

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

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
P O Box 114
Jersey
Channel Islands
JE4 9QG

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

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

Complaints

If the **policyholder** or **insured person** wishes to make a complaint it, he or she can do so at any time.

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

CUSTOMER INFORMATION

Personal information

The Insured is requested to read this Document carefully. If any information appears to be incorrect, please notify your advisor or intermediary immediately.

This information includes individual insured's details such as their name, address and contact details and any other information that we collect about them in connection with your insurance cover. This information may include more sensitive details such as information about their health and criminal convictions.

We will process individual insureds' details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice(s) and applicable data protection laws.

OPTIMUM GLOBAL
INTERNATIONAL INSURANCE SOLUTIONS

www.optimumglobal.com

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