

International Travel Insurance

Insurance Product Information Document

Company: Optimum Global Insurance Company Limited

Product: Travel Insurance 2025

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

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

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

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

What is this type of insurance?

This is a Travel Insurance Policy, either "Single Trip", up to maximum of 30 days, or "Annual Multi Trip", up to a maximum of 90 days (60 days for members over 74).



What is insured?

- ✓ Medical & Related expenses: £6,500,000 / \$8,000,000
- ✓ Cancellation & Curtailment: £6,500 / \$8,000
- ✓ Baggage & Personal Effects: £2,500 / \$3,000
- ✓ Travel Delay: £100 / \$125 per insured person per trip up to a maximum of £250 / \$300
- ✓ Travel Abandonment: £6,500 / \$8,000
- ✓ Missed Departure: £1,300 / \$1,600
- ✓ Personal Accident / AD&D: £25,000 / \$30,000
- ✓ Personal Liability: £2,500,000 / \$3,000,000
- ✓ Winter Sports: Optional Benefit (see Website for details)
- ✓ Adventure Sports: Optional Benefit (see Website for details)
- ✓ Increased Cancellation up to £10,000 / \$12,500: Optional Benefit Annual Multi Trip Only



What is not insured?

General exclusions which apply to all sections of the Travel plan

- ✗ Coverage excludes all pre-existing conditions.
- ✗ Any claim resulting from war, war-like activities, and terrorist activities
- ✗ Accidents or incidents occurring whilst involved in any hazardous activities unless listed in the plan agreement
- ✗ Aviation (except as a passenger on a fully licensed multi-engine passenger aircraft).
- ✗ Manual work related to a profession, business, or trade
- ✗ Use of mopeds or motorcycles over 125cc.
- ✗ Participation in professional sport. Self-inflicted injuries, suicide and injuries caused by alcohol or drugs
- ✗ Circumstances manifesting before the commencement of your cover, including medical conditions
- ✗ Nuclear or radioactive contamination
- ✗ Consequential losses
- ✗ Criminal or unlawful acts
- ✗ Bankruptcy or liquidation of any tour operator, travel agent, transportation company or accommodation supplier
- ✗ Expenses that are recoverable from any other source.

A full list of Exclusions and limitations which apply to particular benefits is contained in the plan agreement.



Are there any restrictions on cover?

- The maximum age for cover is 79 years of age for annual trips
- The maximum age for cover is 84 years of age for single trips
- Maximum trip duration of 60 days for 75 years old and over
- Policy benefits excess / deductibles as shown on the benefit schedule
- Medical treatment related to Drug / Solvent / Alcohol abuse
- Circumstances manifesting before the commencement of your cover
- Hazardous Activities - other than those listed in optional Adventure Sports cover, additional premium applies
- There is no cover within your Country of Residence
- Travel to an area that, at the time of booking, the British Foreign and Commonwealth Office are advising against all travel to.
- Please refer to the policy terms and conditions for full exclusions



Where am I covered?

You can select one of three areas of cover: Europe Only, Worldwide excluding USA, Canada & the Caribbean, or Worldwide

What are my obligations?

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

When and how do I pay?

All premiums are payable at time of purchase through our website either in Sterling or US Dollars.

When does the cover start and end?

You are covered for Cancellation from the time of purchase. The policy starts and ends on the dates specified on your online application or the date that your return to your Country of Residence, whichever comes first.



How do I cancel the contract?

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