

OPTIMUM GLOBAL

INTERNATIONAL INSURANCE SOLUTIONS



Definitions of our main healthcare terms explained for easy reference.

A comprehensive list of more detailed explanations can be found in your membership guide once you become an Optimum Global member.

Main Definitions Explained	
The Company, We, Our, Us	Optimum Global Limited
Assured, You, Your	The entity named as Insured Person or family or the Assured of a corporate company
Accident	Bodily injury caused solely by violent accidental means, external and visible
Annual Deductible	The accumulative total amount of medical expenses during one policy year in excess
Application Form	The forms signed to apply for a policy from Optimum Global
Approved Hospital	A hospital that is approved by Optimum Global to be used for treatment
Area of Cover	The countries where the Insured Person will be covered
Congenital Condition	Anomalies including inherited conditions, genetic and birth defects existing prior to or from the time of birth
Dependant	Insured Person's legal spouse, co-habitant, biological or legally adopted children
Due Date	Date of commencement or renewal of cover as shown on the schedule
Effective Date	Date on which coverage under this policy begins as shown on the schedule
Eligible Person	For individual or family policies it is the insured and any dependants and full time permanent employees for corporate policies
Emergency Dental Treatment	Necessary treatment to sound natural teeth damaged or lost in an accident
Emergency Medical Complaint	A medical condition resulting from an accident or sudden severe illness
Home Country	The country declared on the application form where the Insured Person will be repatriated to if necessary
Home Country Cover	Cover provided in the Insured Person's home country
Illness	A physical condition different from the normal healthy state

Main Definitions Explained	
Injury	Unforeseeable damage to the body caused by an accident
Inpatient	A person admitted to a hospital for treatment using a charged for room including board
Insured Person	Any eligible person or eligible dependant covered under the policy
Physician or Doctor	A person legally qualified in medical practice
Policy Year	A period of 12 months starting from original date of the policy
Pre-existing conditions	Any injury, illness condition or symptom which treatment has been sought or was known to exist by the insured
Reasonable and Customary Charges	Charges for medical care which is considered by Optimum Global to be reasonable and customary
Schedule	The Policy Schedule as set out for the Insured Person
Serious Medical Condition	A serious or life threatening medical emergency that may require an emergency medical evacuation
Specialist	A qualified and licensed Physician who can practice as a specialist
Terminal Illness	An advanced or rapidly progressing incurable illness expected to result in death within 12 months
Usual Country of Residence	Country in which the Insured Person usually lives as stated on the application form
Waiting Period	The period of time from the start of the schedule when the policy does not cover any treatment