



Application Form

Please Note

- Before completing this form, carefully read the Cimas Health Group Global Travel Cover rules detailed overleaf.
- Your application form should be accompanied by proof of payment to Cimas Health Group and a copy of your passport.
- Application forms should reach Cimas Health Group or its Authorised Agent at least one working day before your departure. All questions must be answered and the application form should be signed by the applicant.
- Completed forms should be delivered or posted to Cimas Health Group Head Office or the Authorised Agent.

Cimas Health Group

Address: East Block, Borrowdale Office Park Borrowdale Road Harare **Phone:** 08677400500 / 08677008306
Econet Toll-Free: 08080001-3 **Email:** connect@cimas.co.zw

1. Definitions: - In these Rules the following definitions shall apply:

(a) Cover shall mean benefits under the rules applicable to Cimas Global Travel Cover as in points 9 and 10.

(b) Medical Emergency refers to an acute injury or illness that pose an immediate risk to a person's life or long-term health. Treatment is typically provided in an accident and emergency department (A&E), emergency room (ER) and casualty department.

2. The cover shall, unless anything to the contrary appears herein, be governed by and be subject to these Rules and Guidelines as amended from time to time.

3. Applicants must apply for the cover before the persons to be covered leave their country of permanent residence.

4. Cimas shall have complete and absolute discretion to accept or refuse any application for cover and it shall not be bound to disclose the reason for its decision.

5. Where the policy is cancelled after its commencement no refund shall be made.

6. Where an application is accepted, cover will be effective when you cross passport control on the trip start date and continues until the trip end date as specified on the cover note.

7. Cover is effective only for those regions or countries as specified in the cover note. The maximum period of cover shall be specified in the cover note.

8. The elected period of cover and regions or countries to be covered in respect of the person named on the application form.

9. Levels of benefits provided under the Cimas Global Travel

Cover are as follows:

- Trip Cancellation and Trip Curtailment
- Emergency Medical Expenses
- Baggage Cover
- Flight Delay
- Loss of passport & documents

10. Each section of your policy has a limit on the amount we will pay under each section. Some sections also include other specific limits, for example on baggage claims, there is a limit paid out per each item. Check these limits if you intend to take expensive items away with you.

11. Accumulation Limit represents our maximum liability for all claims arising from the same event/occurrence/series of event/occurrences in respect of all the policy holders under Cimas of USD\$250,000 per event up to a maximum of USD\$500,000 on any given year.

12. Notwithstanding with the benefits provided by the Cimas Global Travel Cover, covered persons are expected to be responsible and cost conscious in respect of the conditions for which they seek medical care.

13. Prior approval is required for any treatment that is estimated to cost in excess of US\$1,000.00. Such approval must be obtained from Cimas or its authorised agent by telephone, or e-mail prior to the rendering of such treatment. Where such approval is obtained the Cimas approval authority number must be quoted on all relevant claim forms otherwise such payment may be refused and Cimas; refusal shall be final and binding.

14. A covered person wishing to avail himself of the benefits under Cimas Global Travel Cover shall submit to Cimas or cause to be submitted on his behalf, a claim in respect thereof, together with all supporting documents and accounts, in such manner as Cimas may be from time to time prescribe.

15. Any claims not received within four (4) months from the date on which the service was rendered, shall be rejected by Cimas and this shall be final and binding unless the covered member satisfies Cimas that the failure to cause the claim to be submitted on his behalf, was in no way due to his inaction or negligence.

16. Where a foreign provider of service accepts the Cimas Global Travel Cover note and grants the covered person credit facilities relating to the payment of the cost of the medical services rendered, then, providing the conditions as contained in these rules are complied with, Cimas will settle such accounts direct with the foreign provider of services in accordance with the benefits specified herein.

17. Where the foreign provider of services does not accept the Cimas Global Travel Cover note, or should the foreign provider of services account have been paid by some other person or body other than, the providing the conditions as contained in these Rules are complied with, Cimas will pay its awards, as determined by benefits specified herein, to the covered person.

18. The Cimas interpretation shall be binding and final should any dispute arise as to the meaning of these Rules.

19. As a requirement which sets that every member should submit a copy of their passport when applying for travel insurance.



Exclusions

The Cimas Global Travel Cover shall not apply:

- **Pre-existing Medical Conditions:** Medical conditions that existed before the policy's effective date.
- **High-Risk Activities:** Coverage is excluded for injuries or incidents resulting from participation in high-risk activities such as skydiving, bungee jumping, motor sport, racing, climbing and extreme sports.
- **War or Acts of Terrorism:** Losses or damages arising from war, acts of terrorism, or civil unrest are excluded from coverage.
- **Alcohol or Drug-Related Incidents:** Coverage is excluded for incidents or injuries resulting from the consumption of alcohol or illegal drugs.
- **Non-Compliance with Travel Advisories:** If the insured person travels to a country or region against the advice or warnings issued by government authorities or travel advisories, coverage is excluded.
- **Self-Inflicted Harm or Reckless Behavior:** Coverage is excluded for injuries or losses resulting from intentional self-inflicted harm, reckless behavior, or engaging in illegal activities.
- **Unattended Belongings:** Loss, theft, or damage to personal belongings left unattended in a public place or not properly secured is excluded from coverage.
- **Mental or Psychological Conditions:** Coverage for mental or psychological conditions, including stress-related disorders or psychiatric illnesses, is excluded unless specifically covered as an add-on.
- **Pregnancy and Childbirth:** The policy excludes coverage related to pregnancy, childbirth, or complications arising from them.
- **Ongoing Medical Treatments:** Expenses related to ongoing or planned medical treatments or surgeries are excluded from coverage.

What to do if you have to use your Cimas Global Travel Cover

1. Call the MSO number provided.
2. If unable to be attended, please call the following **Cimas** numbers.

In all communications, the covered person's name and **Cimas** Travel Cover policy number must be quoted.

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Cimas Global Travel Cover

Application Form

This copy is retained by agent

Please enter applicant details.

| Surname | First Name and Other Initials | Date of Birth | | | Country of Usual Residence |
|---------|-------------------------------|---------------|-------|------|----------------------------|
| | | Date | Month | Year | |
| | | | | | |

State countries to be visited: _____

Please enter details of your next of kin.

| Surname | First Name and Other Initials | Date of Birth | | | Contact Details |
|---------|-------------------------------|---------------|-------|------|-----------------|
| | | Date | Month | Year | |
| | | | | | |

Applicant's Details

Contact Number (Cell): _____ WhatsApp Number: _____

Employed by: _____ Home Address: _____

Other Number: _____ Email Address: _____

Tick your package - Please read exclusions before answering this question:

Business

Leisure

Leisure Senior

Applicant's Details

(NB. Please read page 6/7 before answering this question.)

From which day do you wish cover to start: / /

From which day do you wish cover to end: / /

Number of calendar days:

dd mm yyyy

Application Form

Before answering these questions, please read carefully the exclusions on page 3.

[A] Do you suffer from pre-existing medical conditions or any other condition(s) for which you are on regular medication or for which treatment in the near future could reasonably be foreseen? Yes No

If yes, please disclose the condition _____

(Please note that a false declaration will invalidate any cover note that may be issued in terms of the application form)

[B] Have you visited a Doctor in the last 30 days prior to the date of this application? Yes No

If yes, please disclose the condition _____

Please Note

Using answer given in questions/fields above please refer to the tables of Cimas Travel Cover premiums and calculate the premiums payable on this application.

[A] Date funds paid into the Cimas account

| DATE PAID | | |
|-----------|-------|------|
| Date | Month | Year |
| | | |

[B] Amount paid into the Cimas account

[C] Please indicate mode of payment

[D] Amount payable was calculated using Cimas Travel Cover Premium Table?

 Yes No

General

I wish to collect my travel certificate from Cimas on _____ or I wish my travel certificate to be emailed to _____

Applicant's Declaration

I hereby apply for Cimas Travel Cover and agree to be bound by the Cimas Travel Cover Rules and Guidelines. I declare that all the information given in this application is true and complete and I agree that any misstatement or omission therein may lead to my cover being declared void by Cimas for the person named above and I declare that I have read, understood and accepted the terms and conditions of this cover.

Date Signed: / /
dd mm yyyy

For Official use only

Jurisdiction

Policy Number

Administrator

Cimas Global Travel Cover Premium Schedule

BUSINESS (2 years - 75 years)

| DURATION | AFRICA/MIDDLE EAST | EUROPE | WORLDWIDE (EXCLUDING USA, CANADA,AUSTRALIA, JAPAN) | WORLDWIDE |
|---------------|--------------------|--------|--|-----------|
| Up to 7 days | \$31 | \$33 | \$41 | \$53 |
| Up to 10 days | \$42 | \$42 | \$47 | \$59 |
| Up to 15 days | \$57 | \$61 | \$70 | \$102 |
| Up to 21 days | \$96 | \$102 | \$122 | \$149 |
| Up to 30 days | \$104 | \$111 | \$132 | \$217 |
| Up to 60 days | \$158 | \$165 | \$210 | \$270 |
| Up to 92 days | \$237 | \$242 | \$278 | \$315 |

LEISURE (2 years - 64 years)

| DURATION | AFRICA/MIDDLE EAST | EUROPE | WORLDWIDE (EXCLUDING USA, CANADA,AUSTRALIA, JAPAN) | WORLDWIDE |
|---------------|--------------------|--------|--|-----------|
| Up to 7 days | \$34 | \$37 | \$45 | \$58 |
| Up to 10 days | \$46 | \$46 | \$51 | \$64 |
| Up to 15 days | \$63 | \$67 | \$77 | \$112 |
| Up to 21 days | \$106 | \$112 | \$134 | \$164 |
| Up to 30 days | \$115 | \$122 | \$145 | \$238 |
| Up to 60 days | \$174 | \$182 | \$231 | \$297 |
| Up to 92 days | \$261 | \$267 | \$305 | \$347 |

LEISURE SENIORS (65 years - 80 years)

| DURATION | AFRICA/MIDDLE EAST | EUROPE | WORLDWIDE (EXCLUDING USA, CANADA,AUSTRALIA, JAPAN) | WORLDWIDE |
|---------------|--------------------|--------|--|-----------|
| Up to 7 days | \$46 | \$50 | \$62 | \$80 |
| Up to 10 days | \$62 | \$63 | \$70 | \$88 |
| Up to 15 days | \$85 | \$91 | \$105 | \$152 |
| Up to 21 days | \$144 | \$153 | \$183 | \$224 |
| Up to 30 days | \$157 | \$167 | \$198 | \$325 |
| Up to 60 days | \$237 | \$248 | \$315 | \$405 |
| Up to 92 days | \$356 | \$364 | \$416 | \$473 |

Cimas Global Travel Cover Benefits Schedule

| Area Of Coverage | | Middle East/ Africa | Europe/ Schengen | Worldwide Excluding USA, Canada, Australia, Japan | Worldwide |
|------------------|---|--|---|--|--|
| Section A | Trip Cancellation | \$100 | 123€ | \$150 | \$175 |
| | Trip Curtailment | Nil | 100€ | \$125 | \$150 |
| Section B | Emergency Medical Expenses | \$20,000,00 excess 100 | 42,000€ (\$20,000) excess 125 | \$50,000 excess 150 | \$50,000 excess 175 |
| | Emergency return home following death of a close relative | \$500 | 625€ | \$750 | \$875 |
| | Emergency Dental Treatment | \$300 excess 75 | \$375 excess 75 | \$450 excess 75 | \$525 excess 75 |
| | Hospital Cash Benefit | \$25 when admitted for 48hr with limit of up to 5 days | 30€ when admitted for 48hours with limit of upto 5 days | \$35 when admitted for 48hr with limit of up to 5 days | \$40 when admitted for 48hr with limit of up to 5 days |
| Section C | Personal Baggage loss or damage | \$150 per baggage \$15 per object | 200€ per baggage 20€ per object | \$250 per baggage \$25 per object | \$300 per baggage \$30 per object |
| | Baggage Delay | \$100 excess for 1 day | 125€ excess for 1 day | \$150 excess for 1 day | \$175 excess for 1 day |
| | Loss of passport and document | \$200 | 250€ | \$300 | \$350 |
| Section D | Travel and flight delay | \$150 excess 12hours | 200€ excess 12hours | \$250 excess 12hours | \$300 excess 12hours |
| Section E | Repatriation | N/A | \$8,000.00 | N/A | N/A |

NB: 80 years is the age limit for this policy

Applicants must familiarise themselves with the complete rules and regulations related to Cimas Global Travel Cover of which the following are highlights

1. Premiums must be paid into Cimas account as provided on application documents.
2. Once Cimas or its approval agent, is in receipt of proof of payment, your policy will be ready for collection within 24 hours. If you are unable to collect, please provide a forwarding email address
3. Please note that Cimas Global Travel Cover does not cover those going outside the country specifically for medical treatment
4. Any treatment that is estimated to cost in excess of US\$1,000.00 will require prior approval from Cimas. Such approval can be obtained by email (foreignpreauthorisation@cimas.co.zw). Failure to do so may result in payment being refused.
5. Should you require urgent medical attention and the foreign provider of services refuses to accept our guarantee of payment, to contact Cimas for confirmation of payment.
6. Payment made by you to external providers of health services for emergency treatment will be refunded to you in the same currency as used to make payment.
7. Rates are subject to change without notice. Cimas will not be held to old rates should a review take place before premiums have been paid.
8. Administration change: We reserve the right to apply an administrative change of \$10 or any adjustments you make to your policy.
9. If you choose to cancel the policy before the trip start date, Cimas Global Travel Cover reserves the right to apply a penalty fee of 10% of the premium paid, minimum charge of \$10.

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