

 	Cimas Medical Aid Society Head Office Cimas House Cnr Jason Moyo/Harare Street P.O Box 1243 Harare, Zimbabwe
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PRODUCT NAME	GLOBAL TRAVEL COVER (GTC)

Summary of Cover

GTC is a medical travel cover policy offered by HEALTHGUARD International (Pty) Ltd. Cimas is the local authorized agent in Zimbabwe but the travel policy is open to both Cimas and non-Cimas members. GTC covers urgent and unexpected illness which may arise when the policy holder is outside the country of usual residence for business, study, holiday, sport or any other reason that is not medical. The GTC is applied for before one leaves his country of residence and usually we require 24 hours to process the travel policy. Cimas members are charged discounted premiums, whereas non-members pay 20% more.

Key Features

- Cover limit of up to USD50 000
- Covers emergencies and unexpected illnesses
- Frequent travellers' annual policy is also available for multiple journeys in one year up to 120 travel days
- Repatriation of Remains

GTC Exclusions

GTC will not be applicable for the following:

- Applicant's country of permanent residence.
- Pre-existing conditions.
- Optical, hearing aids, glucometers.
- Injury due to participation in hazardous or competitive sports.

GTC Cover Rules

- Cover may only be applied for before one leaves their country of residence.
- All claims must be submitted to the local GTC Agent.
- HEALTHGUARD International (Pty) Ltd will pay providers of health services directly
- Any payments made by you to providers of health services and with will be refunded to you in any of the currencies of payment.
- Frequent travellers are required to notify the local HEALTHGUARD International agent each time they travel.
- Non Cimas members pay an additional premium of 20%



- Any treatment that is estimated to cost in excess of US\$1 500 will require prior approval from the issuing agent. Such approval can be obtained by telephone, fax or e-mail. Failure to do so may result in the claim being rejected.

