



CIMB TravelEase Insurance

BENEFITS

		MAX	EASY	LITE
PERSONAL COVERS				
1. Personal Accident	Per Insured Person • 70 years & below • Over 70 years • Child Aggregate Limit Per Family	S\$600,000 S\$100,000 S\$100,000 No aggregate limit per family	S\$300,000 S\$50,000 S\$100,000 No aggregate limit per family	S\$150,000 S\$50,000 S\$50,000 No aggregate limit per family
2. Medical Expenses Incurred Overseas* Includes treatment by Chinese Physician & Chiropractor (S\$30 per visit up to S\$500) and Physiotherapist or Dentist (up to S\$500 per insured per trip)	Per Insured Person • 70 years & below • Over 70 years Aggregate Limit Per Family	S\$1,000,000 S\$100,000 S\$1,200,000	S\$300,000 S\$50,000 S\$600,000	S\$150,000 S\$50,000 S\$300,000
3. Medical Expenses Incurred Upon Return To Singapore* Treatment must first be sought overseas. Upon return to Singapore, follow-up treatment must be sought within 5 days from date of return, for treatment up to 10 days from date of return	Per Insured Person • 70 years & below • Over 70 years Aggregate Limit Per Family	S\$10,000 S\$1,500 S\$30,000	S\$3,000 S\$1,000 S\$6,000	S\$1,000 S\$500 S\$2,000
4. Overseas Hospitalisation Allowance	Per Insured Person Aggregate Limit Per Family	S\$150/day; up to 90 days S\$13,500	S\$150/day; up to 90 days S\$13,500	N.A.
5. Post-Trip Hospitalisation Allowance In Singapore	Per Insured Person Aggregate Limit Per Family	S\$100/day; up to 10 days S\$3,000	S\$100/day; up to 5 days S\$1,500	N.A.
6. Emergency Medical Evacuation & Repatriation	Per Insured Person • 70 years & below • Over 70 years	Unlimited S\$150,000	Unlimited S\$100,000	S\$600,000 S\$100,000
7. Additional Accommodation & Travelling Expenses	Per Insured Person Aggregate Limit Per Family	S\$25,000 S\$50,000	S\$15,000 S\$30,000	N.A.
8. Guardian for Return of Dependent Child(ren)	Per Insured Person Aggregate Limit Per Family	S\$20,000 S\$40,000	S\$10,000 S\$20,000	N.A.
9. Compassionate Visit by a Relative or Friend (I) Due to disabling injury, sickness or disease	Per Insured Person Aggregate Limit Per Family	S\$15,000 S\$30,000	S\$5,000 S\$10,000	N.A.
Compassionate Visit by a Relative or Friend (II) Due to your death	Per Insured Person Aggregate Limit Per Family	S\$3,000 S\$6,000	S\$3,000 S\$6,000	N.A.
INCONVENIENCE/LIABILITY COVERS				
10. Travel Document & Money	Per Insured Person Aggregate Limit Per Family	S\$5,000 S\$7,500 Loss of Money Limit - S\$500	S\$3,000 S\$5,000 Loss of Money Limit - S\$500	S\$1,500 S\$3,000 Loss Of Money Limit - S\$250
11. Loss or Damage to Baggage & Personal Effects	Per Insured Person Aggregate Limit Per Family	S\$6,000 S\$10,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	S\$4,000 S\$7,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	S\$1,000 S\$3,000 Limit to S\$250 any one article or pair or set of articles. Limit to S\$500 for any one article for video equipment, tablet device, camera and laptop.
12. TravelEASE Shopping Shield	Per Insured Person Aggregate Limit Per Family	S\$2,000 S\$6,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	S\$1,000 S\$3,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	N.A.
13. Trip Cancellation or Postponement	Per Insured Person Aggregate Limit Per Family	S\$15,000 S\$25,000	S\$6,000 S\$10,000	S\$5,000 S\$10,000
14. Trip Curtailment Including Disruption	Per Insured Person Aggregate Limit Per Family	S\$6,000 S\$10,000	S\$5,000 S\$10,000	N.A.
15. Financial Collapse of Licensed Tour Operators	Per Insured Person Aggregate Limit Per Family	S\$12,000 S\$20,000	S\$6,000 S\$10,000	S\$5,000 S\$10,000
16. Personal Liability / Family Liability		S\$1,000,000 Per Insured Person/Family		

		MAX	EASY	LITE
CASH BENEFITS (Maximum Limit is Applicable to Per Insured Person/Family)				
17. Baggage Delay	Per Insured Person Aggregate Limit Per Insured Person/Family	S\$200 for 1st 6 hours (whilst overseas & in Singapore) & S\$125 per full 4 hours thereafter (whilst overseas) S\$1,000	S\$200 for 1st 6 hours (whilst overseas & in Singapore) & S\$125 per full 4 hours thereafter (whilst overseas) S\$1,000	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & \$100 per full 6 hours thereafter (whilst overseas) S\$1,000
18. Travel Delay	Per Insured Person Aggregate Limit Per Insured Person/Family	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & S\$65 per full 4 hours thereafter (whilst overseas) S\$1,500	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & S\$65 per full 4 hours thereafter (whilst overseas) S\$1,000	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & S\$100 per full 6 hours thereafter (whilst overseas) S\$1,000
19. Flight Overbooked Whilst Overseas	Per Insured Person/Family	S\$150	S\$150	S\$150
20. Flight Deviation	Per Insured Person Aggregate Limit Per Insured Person/Family	S\$100 for 1st 6 hours & S\$65 per full 4 hours thereafter S\$1,500	S\$100 for 1st 6 hours & S\$65 per full 4 hours thereafter S\$1,000	S\$100 per full 6 hours S\$1,000
21. Delay Due to Hijack	Per Insured Person Aggregate Limit Per Insured Person/Family	S\$500 per 12 hours S\$5,000	S\$500 per 12 hours S\$5,000	N.A.
22. Loss of Hotel Facilities	Per Insured Person Aggregate Limit Per Insured Person/Family	S\$200 per 24 hours S\$300	S\$100 per 24 hours S\$200	N.A.
BONUS COVERS				
23. Full Terrorism Cover	Per Insured Person	S\$500,000	S\$250,000	N.A.
24. War Cover	Per Insured Person	Extend to the Accidental Death & Permanent Disablement	Extend to the Accidental Death & Permanent Disablement	N.A.
25. Leisure Underwater Activities	Per Insured Person	S\$250,000	S\$250,000	N.A.
26. Alternative Accommodation Arrangement	Per Insured Person Per Family Aggregate Limit Per Trip	S\$100 S\$200 S\$400	S\$100 S\$200 S\$400	N.A.
27. Alternative Travel Arrangement	Per Insured Person Aggregate Limit Per Family	S\$500 S\$1,000	S\$500 S\$1,000	N.A.
28. Emergency Phone Charges	Per Insured Person/Family	S\$200	S\$150	S\$100
29. Reconstructive Surgery Due to Burns	Per Insured Person Aggregate Limit Per Family	S\$20,000 S\$40,000	S\$20,000 S\$40,000	N.A.
30. Recuperation Allowance Due to Accidental Miscarriage	Per Insured Person	S\$200	S\$100	N.A.
31. Quarantine Allowance Due to 16 Infectious Diseases Upon Return to Singapore	Per Insured Person Aggregate Limit Per Family	S\$100 per day for 5 days S\$1,000	S\$50 per day for 5 days S\$1,000	N.A.
32. Golf Cover a. Loss of damage of golf equipment b. Hole-in-one c. Unused green fees d. Damage of buggy	Maximum Limit	S\$1,000 S\$500 S\$250 S\$500	S\$500 N.A. N.A. N.A.	N.A. N.A. N.A. N.A.
OPTIONAL TOP UP COVERS (Applicable for Single Trip only)				
33. Rental Vehicle Excess Cover	Per Insured Person/Family	S\$1,500 per vehicle	S\$1,500 per vehicle	S\$1,500 per vehicle
34. Home Protect	Per Insured Person/Family	S\$5,000	S\$5,000	S\$5,000
35. Pet Care	Per Insured Person/Family	S\$50 for every 6 hours delay up to S\$200		

PREMIUMS

DURATION (DAY/S)	AREA A			AREA B			AREA C			AREA D		
	MAX	EASY	LITE	MAX	EASY	LITE	MAX	EASY	LITE	MAX	EASY	LITE
SINGLE TRIP - INDIVIDUAL												
1 – 4	S\$41	S\$31	S\$24	S\$55	S\$44	S\$34	S\$74	S\$60	S\$47	S\$80	S\$65	S\$52
5 – 8	S\$55	S\$42	S\$34	S\$72	S\$56	S\$44	S\$92	S\$81	S\$63	S\$103	S\$90	S\$71
9 – 12	S\$71	S\$57	S\$45	S\$93	S\$73	S\$57	S\$124	S\$107	S\$84	S\$133	S\$119	S\$93
13 – 16	S\$88	S\$70	S\$55	S\$110	S\$90	S\$70	S\$148	S\$129	S\$102	S\$155	S\$141	S\$110
17 – 20	S\$105	S\$82	S\$64	S\$129	S\$106	S\$83	S\$166	S\$147	S\$115	S\$179	S\$160	S\$125
21 – 25	S\$118	S\$96	S\$75	S\$144	S\$118	S\$92	S\$182	S\$164	S\$128	S\$198	S\$178	S\$140
26 – 31	S\$127	S\$109	S\$86	S\$156	S\$125	S\$98	S\$195	S\$176	S\$138	S\$209	S\$184	S\$144
Each Add'l Week	S\$35	S\$25	S\$20	S\$39	S\$31	S\$24	S\$46	S\$38	S\$30	S\$52	S\$43	S\$34

SINGLE TRIP - FAMILY												
1 – 4	S\$98	S\$73	S\$58	S\$131	S\$99	S\$78	S\$168	S\$136	S\$107	S\$185	S\$150	S\$118
5 – 8	S\$129	S\$101	S\$80	S\$172	S\$129	S\$101	S\$210	S\$185	S\$145	S\$235	S\$206	S\$162
9 – 12	S\$169	S\$137	S\$107	S\$224	S\$167	S\$131	S\$284	S\$246	S\$192	S\$305	S\$272	S\$213
13 – 16	S\$210	S\$168	S\$132	S\$264	S\$207	S\$162	S\$339	S\$297	S\$233	S\$357	S\$323	S\$252
17 – 20	S\$252	S\$196	S\$154	S\$308	S\$243	S\$190	S\$380	S\$338	S\$264	S\$411	S\$367	S\$287
21 – 25	S\$290	S\$230	S\$181	S\$345	S\$269	S\$210	S\$417	S\$375	S\$294	S\$454	S\$408	S\$319
26 – 31	S\$305	S\$262	S\$206	S\$373	S\$286	S\$225	S\$447	S\$403	S\$316	S\$480	S\$423	S\$331
Each Add'l Week	S\$81	S\$60	S\$48	S\$94	S\$71	S\$56	S\$105	S\$86	S\$67	S\$118	S\$99	S\$77

DESCRIPTION	WORLDWIDE (AREA A TO AREA D INCLUDED)	
	INDIVIDUAL (PER INSURED INDIVIDUAL)	FAMILY (PER INSURED FAMILY)
SINGLE TRIP OPTIONAL TOP-UP*		
Rental Vehicle Excess Cover	S\$4.50	S\$10.80
Home Protect	S\$3.50	S\$8.50
Pet Care	S\$2.00	S\$4.80

*Applicable to Single Trip only.

DESCRIPTION	AREA B (AREA A INCLUDED)		AREA D (WORLDWIDE)	
	MAX	EASY	MAX	EASY
ANNUAL MULTI-TRIP				
Individual	S\$323	S\$256	S\$410	S\$345
Family	S\$583	S\$496	S\$730	S\$625

AREA A	Brunei, Indonesia, Malaysia, Philippines, Thailand, Vietnam.
AREA B	Australia, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Japan, Laos, Macau, Myanmar, New Zealand, South Korea, Taiwan, and all countries listed under Area A.
AREA C	Andorra, Austria, Belgium, Canada, Cyprus, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Morocco, Norway, Pakistan, Portugal, San Marino, Spain, Sri Lanka, Sweden, Switzerland, The Netherlands, Turkey, United Kingdom, United Arab Emirates (UAE), United States of America, Vatican City, and all countries listed under Area B.
AREA D	Worldwide excluding countries in the Country Exclusion List: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan, Syria. (The Country Exclusion List is subject to change. Please check somp.com.sg for the most updated list).

Note: If your travel crosses more than one Area on the same trip, premium should be calculated based on the Area with the higher premium.

GENERAL TERMS AND CONDITIONS

- This information is not a contract of insurance and is intended for general circulation only. Full details of the precise terms, conditions and exclusions of this plan are provided in the Policy.
- This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
- When you have more than one TravelEASE policy, the Policy with the highest limit will respond to any claims made. If you have more than one Somp policy covering terrorism, the maximum amount payable for acts of terrorism for all policies will be S\$500,000 per person.
- If you wish to nominate your beneficiary, please call us at +65 6461 6222 to request for the relevant forms.
- This product is underwritten by Somp Insurance Singapore Pte. Ltd. and distributed by CIMB Bank Berhad, Singapore Branch.