BERJAYA SOMPO INSURANCE

CIMB Travel Insurance Annual

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your travel insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 20/11/2026

1 What is CIMB Travel Insurance Annual?

CIMB Travel Insurance Annual is a comprehensive travel insurance that covers you against any injury, illness, accident, and travel inconvenience during your Trip.

2 Know Your Coverage

As an illustration, for **RM 200.00** annually, you will receive the following coverage:

This policy **covers:**	This policy **excludes:**
• **Medical & Other Expenses** Medical, Hospital & Other Expenses – **RM 150,000** Compassionate Visitation Care (due to Your hospitalisation) – **RM 5,000** Compassionate Visitation Benefit (due to Your death) – **RM 5,000** Follow-up Medical Treatment in Malaysia – **RM 10,000** Overseas Quarantine Allowance due to Covid 19 – **RM 1,000** • **Personal Accident Benefits** Accidental Death – **RM 100,000** Permanent Disablement – **RM 100,000** Loss of sight of one or both eyes and/or loss of one or more limbs – **RM 100,000** • **Emergency Medical Evacuation & Repatriation** Emergency Medical Evacuation/ Repatriation – **Unlimited** Repatriation of Mortal Remains – **Unlimited**	• War related risks • Suicide or attempted suicide • Self-inflicted injury • Extreme Sports/Activities • Pre-existing medical condition • Mental defect • Influence of alcohol or drug
The duration of coverage is one (1) year with unlimited number of Trips taken during the period of insurance. The maximum number of days per Trip is one hundred and twenty (120) consecutive days. You need to renew your policy annually.	

Notes:

a. ***Please scan the QR code below for the full list of coverages and exclusions. Additional coverages/benefits are available for plans with higher premium.***
b. ***The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance Berhad or PIDM (visit www.pidm.gov.my).***
c. ***You must nominate at least one (1) nominee and ensure that your nominee(s) is/are aware of the Travel Insurance policy that you have purchased.***
d. ***You should read and understand the insurance policy and contact the agent or us to clarify any doubts before purchasing this Policy. You should satisfy yourself that this Policy will best serve your needs.***
e. ***It is important that you inform us of any changes in your contact/personal details to ensure that all correspondences reach you in a timely manner. You may inform at our branches or Customer Service Centre.***

If you have any questions or require assistance on your travel insurance, you can:

Call our Customer Service
Within Malaysia (Toll-Free):
1-800-889-933
Overseas: +603-2170 7300

Email us at:
customer@bsompo.com.my

Scan the QR Code above

3 Know Your Obligations

For this travel insurance, you must pay a premium of:	
Elite C – Annual Plan	***RM 200.00*** *(annually)*
Total premium you must pay is ***RM 200.00***	
You also have to pay the following fees and charges:	
Stamp Duty	***RM 10.00*** *(eligible for exemption until 31 December 2028 provided if the policyholder is an individual, and the gross premium does not exceed RM150; or a micro, small and medium enterprises (MSME) with a valid MSME certificate submitted, and the gross premium does not exceed RM250)*
Commission	***25%*** *of premium or* ***RM 50.00***
Other applicable charges (service tax)	***8%*** *of premium or* ***RM 16.00***

Note: The total premium payable may vary depending on your choice of plan and the destination.

4 Other Key Terms

Duty of Disclosure

- You must provide complete and accurate information in the application form. Failure to do so may result in rejection of your claim or cancellation of your Policy.

Change in Risk

- If there are any changes that materially vary any of the facts provided at the date of the proposal, you shall give notice in writing to us within seven (7) days from the date of change, and shall pay additional premium if it is required.

Cash Before Cover

- Full premium must be paid before the effective date of the Policy.

Premium Payment

- Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment (whichever is applicable) to Berjaya Sompo Insurance Berhad. Please keep a receipt of the premium paid as proof of payment for future reference.

Medical & Other Expenses, Personal Accident and Emergency Medical Evacuation & Repatriation

- If you are aged above sixty-five (65), your benefits will be capped at 50% of the Sum Insured.

Benefit	**Sum Insured capping**
Medical, Hospital & Other Expenses	Elite A – RM 150,000; Elite B – RM 100,000; Elite C – RM 75,000; Domestic – RM 12,500
Follow-up Medical Treatment in Malaysia	At 50% of the Sum Insured
Personal Accident	At 50% of the Sum Insured
Emergency Medical Evacuation & Repatriation	RM 150,000

Trip

- The return journey (including any transit within Malaysia which is not more than twenty-four (24) hours before the scheduled departure time from Malaysia) commencing from the time You leave Your home or place of work or any other elected destination in Malaysia (whichever is later) until the time You return, and ceases on whichever of the following occurs first:
  a) The end of the Period of Insurance specified in the Policy Schedule;
  b) Your arrival at Your home or place of work (whichever is the earlier) in Malaysia; or
  c) Twenty-four (24) hours after Your arrival in Malaysia (not applicable for Domestic Travel).
  The duration for each Trip shall not exceed one hundred and twenty (120) consecutive days from the commencement date of the Trip. For one-way travel, cover will cease seventy-two (72) hours from the scheduled time of arrival at the final destination and stop overs shall not exceed thirty (30) days.

Claims Procedure

- Written notice must be given to us within thirty (30) days from the date of occurrence. You may submit your claims by emailing us at customer@bsompo.com.my or visit any of our branches nationwide.

Note: This list is **non-exhaustive**. Please refer to the Policy Contract for the full list of terms and conditions.

? Can I cancel my Policy?

Yes, you can cancel your Policy by giving us a notice in writing. Upon cancellation, we will retain minimum premium of RM60, and refund the pro-rated premium to you. However, premium will not be refunded if there was a claim paid or submitted to us during the Policy period.

Other similar types of General Insurance products available?
CIMB Travel Insurance Single. Please visit www.cimb.com.my for more details.

Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.