PRODUCT AND SERVICE INFORMATION SUMMARY (RIPLAY) GENERAL VERSION

Insurance	:	**PT Asuransi Etiqa Internasional Indonesia**
Product Name	:	**Travel 360 Insurance**
Currency	:	**IDR**
Type of Product	:	**Travel Insurance**
Product Description	:	Insurance product that provides protection to the Insured in the event of losses that may arise during domestic or international travel, for business trip or holiday. Benefits include death or permanent disability due to accident, medical expenses arising from accident or illness, various types of travel disruptions, loss or damage to baggage or personal effects, personal liability and emergency services.

MAIN FEATURES OF TRAVEL 360 INSURANCE

Age of Participant

- Policy Owner : 18 – 80 years of age
- Child(ren) : 3 months - 18 years of Age (or not more than 25 years of Age if studying full-time in a recognised tertiary institution)

Premium
As per type of plan selected by the Insured

Sum Insured
As per table of benefits

Period of Insurance
As per duration of Trip



PT Asuransi Etiqa Internasional Indonesia is licensed and supervised by the Financial Services Authority (OJK)

BENEFITS

The benefits you received are as per listed in the Table of Benefits above.

TRAVEL INTERNATIONAL

- **Section 1**
  Personal Accident (Accidental Death and Permanent Disablement)
  Pays a benefit in the event of death or permanent disability caused by an accident.
- **Section 2**
  Personal Accident (Accidental Death and Permanent Disablement due to Natural Disaster)
  Pays compensation in the event of death or permanent disability caused by an accident in public air transportation or a natural disaster.
- **Section 3**
  Medical Expenses Incurred Overseas
  Reimburses medical expenses that are reasonably and necessarily incurred while overseas due to Injury or Illness

  Note:
  This Policy will only pay for any claim under Sections 3 or 39 for the same event but not for more than one of the Sections.
- **Section 4**
  Hospital Visit
  Reimburse reasonable hotel accommodation and travel expenses for one (1) adult to visit and stay with the Insured during hospitalization.
- **Section 5**
  Compassionate Visit
  Reimburse reasonable travel and hotel expenses for one relative to assist with arrangements, if the Insured suffers bodily injury or illness resulting in death and is not accompanied by any adult family member.
- **Section 6**
  Child(ren) Guardian
  Reimburse reasonable travel and hotel accommodation expenses for an adult relative who will accompany the Insured's child back to Indonesia, if the Insured adult is hospitalized and there is no other adult accompanying the child.
- **Section 7**
  Hotel Extension
  Reimburse additional accommodation expenses for the Insured's travel companion who remains to stay and care for the Insured if the Insured is hospitalized for 7 consecutive days and the Insured's medical condition makes evacuation impossible based on a written advice from a Doctor.



RISKS

Claim Risk:

1. Claim will be declined if the Insured person(s) experiences an accident caused by; loss, damage or costs arising from matters excluded from coverage.
2. The Insured person(s) will not receive compensation due to incorrect report of losses suffered.
3. Claim can be declined if the Insured person(s) informs the Insurer of the loss after the specified time limit for reporting the claim.

Cancellation Risk:

1. The policy will be canceled unilaterally by the Insurer if the premium is not paid within the specified time limit.
2. This policy will be void and automatically terminate in the event of any misrepresentation, misdescription, non-disclosure or concealment of any important situation by the Insured, for example, but not limited to, your health condition, your country of residence and your destination.

- **Section 8**
  Overseas Hospital Income
  Provide daily compensation if the Insured is hospitalized abroad as an inpatient due to injury or illness for at least 24 (twenty-four) hours.

  Note :
  This Policy will only pay for any claim under Sections 8 or 41 for the same event but not for more than one of the Sections.

- **Section 9**

  Mobility Aid Reimbursement

  To reimburse reasonable costs for the purchase and/or hire of mobility aids as a result of injury or illness.

- **Section 10**

  Women's Benefits (Coverage after 12 Weeks)

  Reimburse medical expenses due to pregnancy-related conditions.

- **Section 11**

  Post-Trip Medical Expenses Incurred in Indonesia

  A. 1) **For Injury Sustained While Overseas**
  Reimburse the cost of follow-up medical treatment in Indonesia for injuries sustained while overseas, regardless of whether medical treatment was previously received overseas or not.

  2) **For Illness Sustained While Overseas where Emergency Medical Evacuation has been Arranged to Return You to Indonesia**
  Reimburse the cost of follow-up medical treatment in Indonesia for an illness sustained while Overseas, where emergency medical evacuation has been arranged to return you to Indonesia.

  Note :
  This Poliy will only pay for any claim under any one of Sections 11A (2), 11B or 40 for the same event but not for more than one of the Sections.

  B. **For Illness Sustained While Overseas and Medical Treatment or Follow-up Medical Treatment upon Return to Indonesia**
  Reimburse the cost of follow-up medical treatment in Indonesia for an illness sustained while overseas, regardless of whether medical treatment has been sought overseas or not.

  Note :
  This Policy will only pay for any claim under any one of Sections 11A (2), 11B or 40 for the same event but not for more than one of the Sections.

- **Section 12**

  Hospital Income in Indonesia

  Provide daily compensation if the Insured is hospitalized immediately upon return to Indonesia as an inpatient due to injury or illness sustained while overseas, for a minimum of 24 (twenty-four) hours.

  Note : This Policy will only pay for any claim under Sections 12 or 42 for the same event but not for more than one of the Sections.

- **Section 13**

  Emergency Medical Evacuation

  Covers the costs incurred for evacuation if the Insured suffers an Injury or Illness while overseas and it is deemed medically appropriate to transfer the Insured to another location or return them to Indonesia for medical treatment.



- **Section 14**

  Repatriation of Mortal Remains to Indonesia

  Arranges the repatriation of the deceased's body to Indonesia if the Insured dies due to injury or illness while overseas, including covering reasonable expenses related to the services and supplies provided by the funeral director.

- **Section 15**

  Direct Repatriation of Mortal Remains to Home Country

  Arranges the repatriation of the deceased's body to their home country if the Insured dies due to injury or illness while overseas, including covering reasonable expenses related to the services and supplies provided by the funeral director.

- **Section 16**

  Emergency Telephone Charges

  Reimburse all telephone expenses incurred as a result of using the assistance company's services during a medical or emergency assistance situation.

- **Section 17**

  Personal Liability Abroad

  Provides compensation for legal liability to third parties arising during the trip Overseas.



- **Section 18**

  Trip Cancellation and Loss of Deposit (Up to 14 Days before Departure)

  To reimburse prepaid travel and accommodation expenses due to a covered event resulting in trip cancellation, provided that the Insurance Policy was purchased no less than 14 days prior to the scheduled departure date.

  Note :
  This Policy will only pay for any claim under any one of Sections 18, 19, 20, 21, 22 or 23 for the same event but not for more than one of the Sections.

- **Section 19**

  Travel Curtailment (Including Hijacking)

  Providing compensation for the loss of the security deposit or additional travel expenses required if, after the start of the Trip, the Insured decides to return directly home due to covered event.

  Note :
  This Policy will only pay for any claim under any one of Sections 19 or 22 for the same event but not for more than one of the Sections.

- **Section 20**

  Travel Postponement (Up to 14 Days before Departure)

  Providing compensation if the Insured has to postpone their trip for covered reasons, provided that the Insurance Policy was purchased at least 14 days before the departure date.

  Note :
  This Policy will only pay for any claim under any one of Sections 18, 19, 20, 21 or 38 for the same event but not for more than one of the Sections.

- **Section 21**

  Replacement Traveller (Up to 14 Days before Departure)

  Reimburse administrative fees or costs incurred in making necessary changes to travel and/or accommodation arrangements for the replacement of the Insured with another person, in the event the Insured is unable to commence the Trip due to a covered event.

  Note :
  This Policy will only pay for claims under any one of Sections 18, 19, 20 or 21 for the same event but not for more than one of these Sections.

- **Section 22**

  Travel Delay

  Providing compensation if public transportation is delayed for 6 consecutive hours from the scheduled departure time.

  Note :
  This Policy will pay for any claim under any one of the Sections 18, 19, 22 or 23 for the same event but not for more than one of the Sections.

- **Section 23**

  A. Travel Misconnection

  Provide compensation if the Insured is unable to continue the journey due to a valid delay of onward transportation in the country where the Insured is located, and no alternative onward transportation is available to the Insured within six (6) consecutive hours.

  Note :
  This Policy will pay for any claim under any one of the Sections 18, 19, 22, 23A or 23B only for the same event but not for more than one of the Sections.

  B. Flight Diversion (IDR 1,000,000.00 every 6 hours)

  Provide compensation if the Insured's mode of transportation is delayed due to severe weather, natural disaster, or carrier-related mechanical failure, resulting in the Insured being unable to continue the journey or arriving late at the intended destination.

  Note :
  This Policy will pay for any claim under any one of the Sections 18, 19, 22, 23A or 23B for the same event but not for more than one of the Sections.

- **Section 24**

  Personal Effects Including Laptop

  Compensating for loss or damage to personal baggage (including clothing and personal items stored in the personal baggage) that is carried or purchased during the trip Overseas.

  Note :
  This Policy will only pay for claim under any one of Sections 24, 25, 32B or 33 for the same event but not for more than one of the Sections.

- **Section 25**

  Baggage Delay

  Provide compensation if the Insured's baggage is delayed due to misdirection or being misplaced by the operator for more than six (6) consecutive hours.

  Note :
  This Policy will only pay for claim under any one of Sections 24, 25, 32B or 33 for the same event but not for more than one of the Sections.

- **Section 26**
  Loss of Travel Documents (Including Money)
  Reimburse expenses incurred for replacing passports, travel tickets, and other travel documents lost while Overseas.

- **Section 27**
  Fraudulent Credit Card Usage
  Provide compensation if the Insured suffers financial loss as a direct result of a lost or stolen credit card that is subsequently misused by another party.

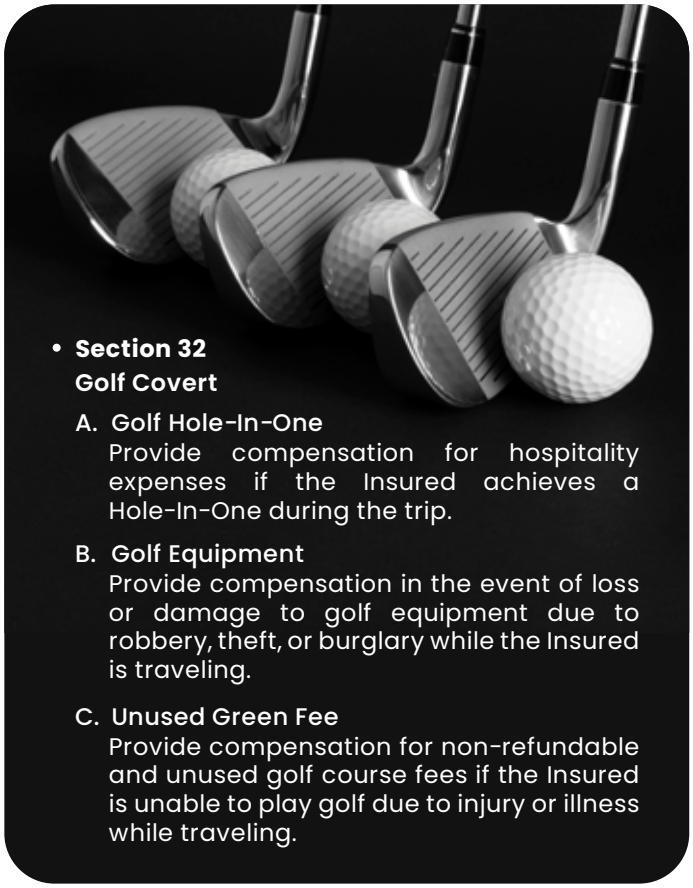
- **Section 28**
  Hijacking (IDR 2,500,000 every 24 hours)
  Provide compensation if the aircraft carrying the Insured is hijacked for every full 24 consecutive hours.

- **Section 29**
  Home Contents Cover
  Reimburse losses due to physical loss or damage to household contents stored at the Insured's permanent residence caused by fire.

- **Section 30**
  Rental Vehicle Excess
  Pay for excess rental vehicle charges resulting from accidental collision or theft during the trip.

- **Section 31**
  Pet Care (IDR 250,000 every 6 hours)
  Provide compensation for every six (6) consecutive hours if the Insured is unable to pick up their pet on time from the pet boarding facility due to a delay of the last scheduled public air transportation to Indonesia.





- **Section 32**
  Golf Covert
  A. **Golf Hole-In-One**
  Provide compensation for hospitality expenses if the Insured achieves a Hole-In-One during the trip.
  B. **Golf Equipment**
  Provide compensation in the event of loss or damage to golf equipment due to robbery, theft, or burglary while the Insured is traveling.
  C. **Unused Green Fee**
  Provide compensation for non-refundable and unused golf course fees if the Insured is unable to play golf due to injury or illness while traveling.

- **Section 33**
  Sports Equipment Protector
  Provide compensation for loss or damage to sports equipment carried or purchased during the trip.
  Note :
  This Policy will only pay for claims under any one of the Sections 24, 25, 32, or 33 for the same event but not for more than one of these Sections.

- **Section 34**
  Terrorism Extension
  Provide compensation for death or permanent disability resulting from any act of terrorism.

- **Section 35**
  Bantuan Medis Darurat di Seluruh Dunia
  Emergency travel assistance services.

- **Section 36**
  24-hour Travel Hotline
  Free travel assistance services.

- **Section 37**
  Free Automatic Extension (Up to 14 days)
  Automatic extension of the insurance period for up to 14 consecutive days due to The Insured being prevented from completing the return leg of a planned Trip as a result of The Insured Person(s) suffering from Serious Bodily Injury or Serious Illness, or (b) The scheduled Public Conveyance in which the Insured Person(s) is travelling is being unavoidably delayed due to Strike or industrial action, adverse

- **Section 38**

  Travel Postponement (Up to 14 Days before Departure) – due to Covid-19

  Providing compensation if the Insured has to postpone their trip due to Covid-19 situation, provided that the Insurance Policy was purchased at least 14 days before the departure date.

  Note :
  This Policy will only pay for any claim under any one of Sections 18, 19, 20, 21 or 38 for the same event but not for more than one of the Sections.

- **Section 39**

  Medical Expenses Incurred Overseas – Due to Covid-19

  Reimburses medical expenses that are reasonably and necessarily incurred while overseas due to medical treatment of COVID-19.

  Note :
  This Policy will only pay for any claim under Sections 3 or 39 for the same event but not for ore than one of the Sections.

- **Section 40**

  Post-Trip Medical Expenses Incurred in Indonesia – Due to Covid-19

  Pay for medical expenses due to medical treatment of Covid-19 in Indonesia, provided that the treatment is received within 14 days from the date of return to Indonesia.

  Note :
  This Poliy will only pay for any claim under any one of Sections 11A (2), 11B or 40 for the same event but not for more than one of the Sections.

- **Section 41**

  Overseas Hospital Income – due to Covid-19

  Provide daily compensation if hospitalized overseas as a result of a Covid-19 diagnosis.

  Note :
  This Policy will only pay for any claim under Sections 8 or 41 for the same event but not for more than one of the Sections.

- **Section 42**

  Hospital Income in Indonesia – Due to Covid-19

  provide daily compensation if hospitalized in Indonesia as a result of a Covid-19 diagnosis.

  Note :
  This Policy will only pay for any claim under Sections 12 or 42 for the same event but not for more than one of the Sections.

For coverage limits, please refer to the values stated in the Table of Benefits.

***Please refer to the Policy for complete terms and conditions.**

FEES

POLICY FEE:

TYPE OF POLICY	POLICY COST
Hardcopy	IDR 60.000,-
e-Policy	-

ENDORSEMENT / POLICY CANCELLATION FEE

TYPE OF POLICY	COST
Endorsement	IDR 25.000,-
Cancellation	IDR 25.000,-

STAMP DUTY:

AMOUNT OF PREMIUM	STAMP DUTY
> IDR 5.000.000,-	IDR 20.000,-
≤ IDR 5.000.000,-	-



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EXCLUSIONS

Exclusions Applicable to Section 1:

We shall not indemnify any Permanent Disablement or death claim arising from Illness or Infectious Diseases

Exclusions Applicable to Section 2:

We shall not indemnify any Permanent Disablement or death claim arising from Illness or Infectious Diseases.

Exclusions Applicable to Section 3:

We shall not indemnify any Medical Expenses:

(a) Incurred after ninety (90) days from the date you sustain Injury or Illness;

(b) When you have not notified us as soon as practicable of your admittance to hospital or you do not take our reasonable advice following the notification;

(c) Relating to treatment by a chiropractor or physiotherapist;

(d) Relating to treatment by a Traditional Medical Practitioner including but not limited to Traditional Medicine;

(e) Relating to any treatment that can reasonably be delayed until your return to Indonesia;

(f) Relating to any treatment that you knew would be required prior to purchasing the policy;

(g) Relating to regular treatment(s) or check-ups.

Note:
This Policy will only pay for any claim under Sections 3 or 39 for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 4, 5 & 6:

We shall not indemnify for any of the following expenses:

(a) The cost of drinks, meals, and room services;

(b) That are not related to an Injury or Illness incurred while Overseas during journey, or are not related to an incident that can be claimed under Section 1 – Personal Accident (Accidental Death and Permanent Disablement), Section 2 – Personal Accident (Accidental Death and Permanent Disablement due to Natural Disaster) or Section 3 – Medical Expenses Incurred Overseas.

Exclusions Applicable to Section 7:

We shall not indemnify for any expenses that are not related to an Injury or Illness incurred while Overseas during journey, or are not related to an incident that can be claimed under Section 3 – Medical Expenses Incurred Overseas.

Exclusions Applicable to Section 8:

We will not pay if You cannot claim for Overseas medical expenses related with hospitalization under Section 3 – Medical Expenses Incurred Overseas.

Exclusions Applicable to Section 11:

We shall not indemnify any Medical Expenses:

(a) When you have not notified us as soon as practicable of your admittance to hospital or you do not take our reasonable advice following the notification;

(b) Relating to treatment by a chiropractor or physiotherapist;

(c) Relating to treatment by a Traditional Medical Practitioner including but not limited to Traditional Medicine.

Exclusions Applicable to Section 12:

We will not pay if You cannot claim for medical expenses related with hospitalization under Section 11 – Post-Trip Medical Expenses Incurred In Indonesia.

Exclusions Applicable to Section 13:

We will not pay for:

(a) Any expenses for a service not approved and arranged Us or Our Appointed Assitance Company unless We decide that such expenses were necessarily incurred and for reasons beyond the control of the Insured Person(s), the Insured Person(s)'s Relative or Travel Companion; or in the event that Us or Our Appointed Assitance Company could not be contacted during the emergency. In any event, We reserve the right to reimburse the Insured Person(s) only for those expenses incurred for services which our Appointed Assistance Company would have provided under the same circumstances and up to the limit stated in the Schedule.

Exclusions Applicable Only to Sections 13, 14 & 15:

The following treatment, items, conditions, activities and their related or consequential expenses are excluded from the Sections and We and/or Our Appointed Assistance Company will not be liable for:

(a) Pre-existing conditions for which the Insured Person(s) has been hospitalized during the twelve (12) months preceding the Trip or any medical condition that has been diagnosed or treated by a Medical Practitioner including prescribed drugs within six (6) months period prior to the Trip.

(b) Emergency Medical Evacuation or repatriation or cost not approved in advance and in writing by Us or Our Appointed Assistance Company and/or not arranged by Us or Our Appointed Assistance Company. This exclusion shall not apply to Emergency Medical Evacuation from remote or primitive areas where We or Our Appointed Assistance Company cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the Insured Person(s)'s prospect.

(c) *Any expenses incurred for services provided by another party for which the Insured Person(s) is not liable to pay, or any expenses already included in the cost of a scheduled Trip including but not limited to the unutilized portion of the return air ticket for the scheduled Trip.*

(d) *Any event occurring when the Insured Person(s) is within Indonesia or His Home Country.*

(e) *Any expenses if the Insured Person(s) is travelling outside Indonesia contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for rest and recuperation following any prior Accident or Illness.*

(f) *Any expenses if the Insured Person(s) is not suffering from a Serious Medical Condition or if the treatment can be reasonably delayed until His return to Indonesia.*

(g) *Any treatment or expenses related to childbirth or pregnancy (except abnormal pregnancy or vital complications of pregnancy which endangers the life of the mother or unborn child/children) and in any event, childbirth, miscarriage (spontaneous abortion) or pregnancy after 6th month thereof.*

(h) *Any expenses related to Accident or Injury occurring while the member is engaged in Extreme Sports, mountaineering or rock climbing necessitating the use of rope, underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving no deeper than thirty (30) meters, speed contest or racing of any kind other than on foot and all professional sports.*

(i) *Any expenses incurred for emotional, mental illness and psychiatric disorder as opposed to physical and strictly medical reason.*

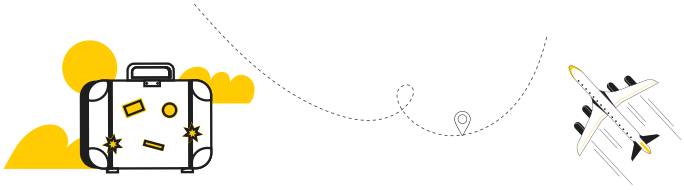
(j) *Self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS-related conditions or diseases.*

(k) *Any treatment performed or ordered by a non-registered Medical Practitioner not in accordance with the standard medical practice as defined in the country of treatment.*

(l) *The cost of burial in the Insured Person(s)'s Home Country.*

(m) *Any expenses resulting from participation in War, riot, civil commotion or any illegal act including resulting imprisonment or while serving in a police or military unit.*

(n) *Any expenses incurred if you do not take the advice of Us or Our Appointed Assistance Company.*



Exclusions Applicable to Section 17:

(a) *No benefits will be provided arising from property belonging to a member of the Insured Person(s)'s family or employee or deemed by law to be the Insured Person(s)'s employee;*

(b) *Liability to any person who is a member of the Insured Person(s)'s family or employee or deemed by law to be the Insured Person(s)'s employee;*

(c) *Property belonging to the Insured Person(s) or in His care, custody or control;*

(d) *Any liability assumed under contract;*

(e) *Liability arising directly or indirectly from, in respect of, or due to the Insured Person(s)'s wilful, malicious or unlawful act;*

(f) *Liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;*

(g) *Liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);*

(h) *Liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;*

(i) *Liability arising directly or indirectly from, in respect of, or due to any criminal acts;*

(j) *Legal costs resulting from any criminal proceedings;*

(k) *The Insured Person(s) participation in any motor rallies, or car, motorcycle, boat or aerial racing;*

(l) *Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Indonesia;*

(m) *Fine, penalty, punitive, aggravated or exemplary damages;*

(n) *The influence of intoxicants.*

As a condition precedent to Our liability, the Insured Person(s) must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without our written approval.

Exclusions Applicable to Section 19:

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

(a) *Government regulation or Statute, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the travel agent or tour operator through whom the Trip was booked;*

(b) *Failure to obtain the necessary documents to travel;*

(c) *The Insured Person(s)'s business, financial or contractual obligation or those of the Insured Person(s)'s Travel Companion;*

(d) *The Insured Person(s)'s disinclination to travel or financial circumstances;*

(e) *Insured Person(s) were aware of any reason, before His period of insurance commenced that may cause His journey to be rearranged.*

Note:
This Policy will only pay for any claim under any one of Sections 19 or 22 for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 18 & 20:

We will not pay for any loss or charges:

(a) *Caused directly or indirectly by government regulations or control;*

(b) *Caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;*

(c) *That is covered by any other existing insurance scheme or government programme;*

(d) *From prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation;*

(e) *Should this policy be purchased less than fourteen (14) days before the date of departure (date of departure inclusive) (with the exception of the Insured Person(s)'s death or the death of the Insured Person(s)'s Relative or Travel Companion caused by an Accident);*

(f) *That results from a Major Unexpected Event which was publicly known at the time the Insured Person(s) booked His Trip or purchased this policy, whichever occurs last;*

(g) *Being compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full;*

(h) *Arising out of any disinclination to travel or change in travel plans on the part of You or your Travel Companion.*

Note:
This Policy will only pay for any claim under any one of Sections 18, 19, 20, 21 or 38 for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 21

We will not pay for any loss or charges:

(a) *That is covered by any other existing insurance scheme or government program; or*

(b) *Should this insurance be purchased less than fourteen (14) days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident); or*

(c) *Expenses that would have been incurred by You (being the original traveller) including budgeted Trip expenditure; or*

(d) *The cost of first class airfares, or the cost of business class airfares unless You (being the original traveller) had originally purchased business class airfares for the Trip; or*

(e) *Non-essential expenses incurred in the transportation of the substitute person; or*

(f) *Being compensation for any air miles, credit card/membership card points redemption or holiday points You used to pay for the Trip in part or in full.*

Note:
This Policy will only pay for claims under any one of Sections 18, 19, 20 or 21 for the same event but not for more than one of these Sections.

Exclusions Applicable to Section 22:

We will not pay the Insured Person(s) for any delay:

(a) *Arising from the Insured Person(s)'s failure to check in as according to the itinerary supplied to Him, or if the Insured Person(s) fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay;*

(b) *That results from a Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, Natural Disasters, actual or suspected mechanical breakdown/derangement or structural defect of the Public Conveyance which was publicly known at the time the Insured Person(s) booked His Trip or purchased this insurance, whichever occurs last;*

(c) *If the Insured Person(s) has not departed His home to commence His journey, or the period of delay allows sufficient time for Him to return to His home;*

(d) *If the Insured Person(s) are compensated by the carrier by means of transport and accommodation.*

Note:
This Policy will pay for any claim under any one of the Sections 18, 19, 22 or 23 for the same event but not for more than one of the Sections.





Exclusions Applicable to Section 23A:

We will not pay:

(a) For any delay arising from Your failure to check in according to the itinerary provided to You;

(b) If there is no confirmation from the Public Air Conveyance or their handling agents of the number of hours delayed and the reason for such delay;

(c) For any delay due to an event or circumstance which was publicly known at the time You booked Your Trip or when You purchased this insurance, whichever occurs last;

(d) For any loss arising from the time You fail to take available alternative transportation offered by the Public Air Conveyance;

(e) For any delay that is caused by the action(s) of an Insured Person;

(f) For any loss arising from delay of (a) a taxi or shuttle service; or (b) a cruise or tour bus service, or any like conveyance used for touring purposes, even if such are regularly schedule;

(g) For any consequential loss arising from the late arrival of the Public Air Conveyance that causes subsequent delay(s) or missed connection(s) for each Public Air Conveyance in which You have arranged to travel during the course of Your trip;

(h) If the Insured Person(s) are compensated by the carrier or any third party.

Note:
This Policy will pay for any claim under any one of the Sections 18, 19, 22, 23A or 23B only for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 23B:

We will not pay the Insured Person(s) for any flight diversion that results from:

(a) Major Unexpected Event or adverse weather conditions which was publicly known at the time the Insured Person(s) booked His trip or purchased this insurance, whichever occurs last;

(b) Failure of the Insured Person(s) to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.

Note:
This Policy will pay for any claim under any one of the Sections 18, 19, 22, 23A or 23B for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 24:

We will not be liable for:

(a) Loss not reported to the police or the transport carrier within twenty-four (24) hours of discovery;

(b) The following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motor cycles, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, toiletries, cosmetics, skincare products, household effects, antiques, artefacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), jewellery, gem stones, watches, contact or corneal lenses, musical instruments, bridges for tooth or teeth, dentures;

(c) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;

(d) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;

(e) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;

(f) Loss or damage to the Insured Person(s)'s baggage sent in advance, mailed or shipped separately;

(g) Loss or damage to the Insured Person(s)'s baggage or personal effects left unattended in any Public Place or in a place where the item is not in His full view or positioned where He is unable to prevent unauthorized taking of His property, unless it is left in a locked room or safe;

(h) Loss or damage resulting from the Insured Person(s) failure to take due care and precaution for the safeguard and security of such property:

(i) Loss of or damage resulting from the Insured Person(s)'s wilful act, omission, negligence or carelessness;

(j) Loss of or damage arising from confiscation or retention by customs or other officials;

(k) Loss or damage of business goods or samples or equipment of any kind;

(l) Loss of or damage to data recorded on tapes, cards, discs or otherwise;

(m) *Loss of or damage to cash or cash equivalents, bank notes, casino chips, vouchers, cash storage card, public transport travel pass, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, credit cards or replacement of credit cards, identity cards and driving licenses, travel documents except as provided for in Section 26;*

(n) *Loss, damage, derangement or breakage of fragile or brittle articles;*

(o) *Loss, theft or damage to items left behind in any hotel or motel room after the Insured Person(s) has checked out or items left behind after Insured Person(s) has disembarked the carrier;*

(p) *Loss of any item left in a motor vehicle unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space and there is evidence of forcible and violent entry to the motor vehicle;*

(q) *Unattended Baggage and its contents when they are not in the custody of an authorized party which includes the airline or travel agency with whom the Insured is booked.*

Note:
This Policy will only pay for claim under any one of Sections 24, 25, 32B or 33 for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 25:

We will not pay the Insured Person(s) for any delay:

(a) *Arising from the Insured Person(s)'s failure to check in as according to the itinerary supplied to Him, or*

(b) *If the Insured Person(s) fail to obtain written confirmation from the carriers of the number of hours delayed and the reason for such delay;*

Note:
This Policy will only pay for claim under any one of Sections 24, 25, 32B or 33 for the same event but not for more than one of the Sections.



Exclusions Applicable to Section 26:

We will not pay for:

(a) *Any shortage due to exchange rate or depreciation in value and for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority;*

(b) *Expenses if such expenses are incurred due to the fraudulent use of traveller's cheques;*

(c) *Loss of replacement of Identity Cards, Employment passes, Fin cards, Social Visit passes or any kind of passes and driving licenses;*

(d) *Loss of cash storage cards or any other cards having stored value;*

(e) *Loss of Travel Documents and Money that is left unattended or as a result of Your failure to take due care and precaution to ensure the security of Your Money and Travel Documents.*



Exclusions Applicable to Section 27:

We will not pay for:

(a) *Losses that result from any business pursuits.*

(b) *Losses caused by any illegal acts.*

(c) *Losses that You have intentionally or deliberately caused.*

(d) *Cash advances made with Your stolen credit payment card.*

(e) *Charges made by a resident of your household, your relatives, or by a person entrusted with your credit payment card*

Exclusions Applicable to Section 28:

We will not pay any benefit in this Section for loss or damage due to the following:

(a) *The Insured Person(s)'s fraudulent, dishonest or criminal acts;*

(b) *Events which take place in the Insured Person(s)'s country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active; and*

(c) *Actual loss of or damage to property of any description, including intellectual property as a result of the kidnap and hostage.*

Exclusions Applicable to Section 29:

(a) *Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;*

(b) *Any loss or damage occasioned through Your wilful act or omission or with Your connivance;*

(c) *Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;*

(d) *Any loss or damage where the fire was caused by an electrical or mechanical breakdown (including electrical short-circuit);*

(e) *Consequential loss or damage of any kind;*

(f) *Business or professional use in respect of photographic and sports equipment and accessories and musical instruments;*

(g) *Jewellry, gem stones, stamp, coin, paintings, work of art, antiques, artefacts;*

(h) *Kendaraan bermotor, perahu, ternak, sepeda, dan peralatan atau aksesori apa pun yang terkait dengannya; dan*

(i) *Loss or damage insured under any other insurance policy, or reimbursed by any other party.*



Exclusions Applicable to Section 30:

We will not pay for any of the following:

(a) *Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country;*

(b) *Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.*

Exclusions Applicable to Section 31:

We will not pay for a claim under this section if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy



Exclusions Applicable to Section 32B:

We will not pay for any of the following:

(a) *Loss or damage occurring during the use of the Golf Equipment;*

(b) *Loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;*

(c) *Loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials;*

(d) *Loss or damage to Golf Equipment left unattended or as a result of Your failure to take due and reasonable care and precautions to safe- guard and secure the Golf Equipment;*

(e) *Loss or damage arising from Your wilful act or willful negligence or any other person with Your connivance.*

Exclusions Applicable to Section 33:

We will not pay:

(a) *Loss of or damage to Sports Equipment whilst actually in the course of play or practice;*

(b) *Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from;*

(c) *Loss of or damage resulting from Your wilful act, omission, negligence or carelessness;*

(d) *Loss of or damage arising from confiscation or retention by customs or other officials; and*

(e) *Loss or damage covered by any other policy or reimbursed by any other party.*

Note:
This Policy will only pay for claims under any one of the Sections 24, 25, 32, or 33 for the same event but not for more than one of these Sections.

Exclusions Applicable to Section 38:

We will not pay for any loss or charges:

(a) That is covered by any other existing insurance scheme or government programme;

(b) From prepaid or non-refundable expenses for tours, seminars, courses and any other charges not related to transport or accommodation;

(c) Should this policy be purchased less than fourteen (14) days before the date of departure (date of departure inclusive);

(d) That results from a border closure which was publicly known at the time the Insured Person(s) booked His Trip or purchased this policy, whichever occurs last; and/or

(e) Being compensation for any air miles or holiday points the Insured Person(s) used to pay for the Trip in part or in full.

Note:
This Policy will only pay for any claim under any one of Sections 18, 19, 20, 21 or 38 for the same event but not for more than one of the Sections.



Exclusions Applicable to Section 39:

We shall not indemnify any Medical Expenses:

(a) Incurred after ninety (90) days from the date you sustain COVID-19;

(b) When you have not notified us as soon as practicable of your admittance to hospital or you do not take our reasonable advice following the notification;

(c) Relating to treatment by a Traditional Medical Practitioner including but not limited to Traditional Medicine.

Note:
This Policy will only pay for any claim under Sections 3 or 39 for the same event but not for ore than one of the Sections.

Exclusions Applicable to Section 40:

We shall not indemnify any Medical Expenses:

(a) When you have not notified us as soon as practicable of your admittance to hospital or you do not take our reasonable advice following the notification;

(b) Relation to treatment by a Traditional Medical Practitioner including but not limited to Traditional Medicine.

Note:
This Poliy will only pay for any claim under any one of Sections 11A (2), 11B or 40 for the same event but not for more than one of the Sections.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

We will not pay for any Benefit under this Policy caused by or contributed by or related to any of the following:

(a) Any Pre-existing Conditions including congenital conditions;

(b) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;

(c) Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion, intoxication by alcohol or non-prescribed drugs or medications;

(d) Any condition, which is or results from or is a complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency Syndrome ("AIDS"), and AIDS Related Complications ("ARC"), or any opportunistic infections and/or malignant neoplasm ("tumour") found in the presence of HIV,

(e) Any wilful, negligent, reckless, fraudulent, criminal, dishonest or intentional acts or omissions whether sane or insane;

(f) Any self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault;

(g) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;

(h) Any condition which results from or is a complication of venereal disease or any other sexually transmitted disease;

(i) The Insured Person(s) undertaking in any Trip against the advice of a Medical Practitioners or for the purpose of seeking medical attention;

(j) Any cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception and non-emergency medical check-ups;

(k) Cosmetic or plastic surgery or any elective surgery;

(l) Expenses incurred for donation of any body organ and cost of obtaining organ including all costs incurred by the donor during organ transplant;

(m) Expenses incurred for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation center;

(n) Health supplements, vitamins, prebiotics, probiotics and skin care products whether purchased over the counter or prescribed by a Medical Practitioner.

(o) Routine physical examinations, health check-ups or any other tests not related to the treatment or diagnosis of any Injury, Illness, or Sickness or any treatment of a preventive nature including vaccinations, treatment for obesity, weight reduction and weight improvement programs;

(p) *The Insured Person(s) engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a Manual Worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment;*

(q) *The Insured Person(s) air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft;*

(r) *Any illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulations;*

(s) *War, invasion, act of foreign enemy, hostilities (whether War be declared or not), civil War, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended Strike, riot or civil commotion through or by general mass media;*

(t) *Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;*

(u) *Direct participation in any terrorism act which includes but not limited to involving the use of nuclear, chemical or biological materials or applications;*

(v) *The Insured Person(s) participation in the following activities*:

i. *Extreme Sports. This exclusion does not apply to any of the following leisure activities – hot air balloon ride, parachuting, sky diving, bungee jumping, hang-gliding, paragliding, and non-competitive winter sports;*

ii. *Hazardous activities unless we have agreed otherwise in writing or by endorsement to the policy. The policy denies which hazardous activities are excluded;*

iii. *Training in any speed contest or racing (other than on foot) and any competition or sports that are played in a professional capacity or in which the Insured Person(s) would or could earn or receive remuneration, donations, sponsorship or reward of any kind;*

iv. *Motorcycling, unless the Insured Person(s) hold a motorcycle license recognised by the country He is travelling in and provided that the Insured Person(s) wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always exclude motorcycle racing;*

v. *Mountaineering or rock climbing that entails the use of specific climbing equipment and ropes;*

vi. *Hiking or trekking above 3,000 meters from sea level;*

vii. *Expeditions;*

viii. *Participation in underwater activities which require the use of artificial breathing apparatus.*
This exclusion does not apply to leisure scuba diving where the Insured Person(s) is diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or the Insured Person(s) hold a Professional Association of Diving Instructors (PADI) certification and He is diving within the certified depth under His PADI certification (but no deeper than 30 meters) and the Insured Person(s) is diving with a buddy or instructor who holds a PADI certification.

(w) *Compensation for damages for judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Indonesia;*

(x) *The costs of any loss or damage which is covered by any other insurance policy;*

(y) *Any claim that results from the tour operator, airline or any other company, firm or person wilfully refusing to carry out any part of their obligation to the Insured Person(s);*

(z) *The Insured Person(s) failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Unexpected Event through or by general mass media;*

(aa) *Any kind of consequential loss, including loss or lack of enjoyment;*

(bb) *The Insured Person(s) being below the age of 3 months or attaining the age of 81 on or before the day of departure;*

(cc) *Any infectious Disease except as provided under Sections 38, 39, 40, 41 & 42;*

(dd) *Unexplained and mysterious disappearance*

(ee) *Sanction Limitation and Exclusion Clause.*
We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.





(ff) *Cyber Loss Exclusion Clause*:

i. *Notwithstanding any provision to the contrary within this contract, this contract excludes any*

(a) *Cyber Loss.*

(b) *Loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;*
regardless of any other cause or event contributing concurrently or in any other sequence thereto.

ii. *If We allege that by reason of this exclusion any loss, damage, liability, claim, cost or expense sustained by the Insured is not covered by this contract, the burden of proving the contrary shall be upon the Insured.*

iii. *Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident, including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.*

iv. *Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.*

v. *Cyber Incident means*:

(a) *any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or*

(b) *any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.*

vi. *Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.*

vii. *Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.*

(gg) *Under Sections 1, 2, 3, 11A (2), 11B, 18, 19 & 20: We shall not indemnify you if*:

i. *Your claim arises from, is related to or associated with an actual or likely epidemic or pandemic; or a threat of pandemic.*

ii. *Any infectious Disease which is announce or notified as an epidemic or pandemic by the health authority in Indonesia or the Government of the Republic of Indonesia; or a pandemic by the World Health Organisation (WHO). The cover for the epidemic or pandemic infectious disease shall cease from the date of such announcement or notification.*

iii. *Your claim arises from, or is associated with, travel to countries or parts of a country for which*:

(a) *An advice or warning has been released by the Government of the Republic of*

(b) *The advice or warning risk rating is "Reconsider your need to travel" or "Do not travel" or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific event or activities, or*

(b) *The mass media has indicated the existence of circumstances (including circumstances referred to in i. and ii. above) that may affect your travel; and*

(c) *You did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).*

Circumstances, in this case, includes but are not limited to Strike, riot, weather event, civil protest or Infectious Disease (including epidemic or pandemic).

***(Please refer to the Policy for complete exclusion).**

REQUIREMENTS AND PROCEDURE

Purchase of Product.

- Distribution Channel: PT Bank Maybank Indonesia Tbk.
- This product is distributed through the Maybank Bancassurance channel. Customers may purchase this product by
  - Accessing the URL via a hyperlink provided by PT Bank Maybank Indonesia Tbk; or
  - Contacting the office of PT Asuransi Etiqa Internasional Indonesia.

Insurance Application.

- To purchase this product, customer is required to:
  1. Fill in and complete the required data / Insurance application form.
  2. Provide copy of ID (KTP/ KITAS).
  3. Provide copy of Passport (for International Travel).
- The filling and completeness of the Insurance application must be in accordance with the actual conditions, if it is not in the actual conditions then the coverage may be cancelled.

Questions and Complaints.

Customer can submit question or complaint via our Customer Service.

- Whatsapp Chat : +62 819 9900 0110
- Phone Number : +62 855 7480 0667 (Call Only)
- Email : customer.service@etiqa.co.id
- Operational Hour : Monday - Friday, 08.00 – 17.00 Western Indonesian Time



SIMULATION

Customer Data:

Customer	: Jasmine Pertiwi
Gender	: Perempuan
Birth of Date	: 18 April 1990
Age	: 34 tahun
Destination	: Malaysia
Trip Duration	: 1 Oct 2024 – 31 Oct 2024
Type of Policy	: Individu
Plan	: Deluxe

Premium Calculation :

Plan	Duration	Premium
Travel 360 Insurance Individual Deluxe Plan (23 – 31 days) Zona 1	31 days	IDR. 816,000.00
Policy Cost - Hardcopy		IDR. 60,000.00
Total Premium		IDR. 876,000.00

Claim Simulation:

On the third day of her travel in Malaysia, Mrs. Jasmine feel sick and had to go to the local hospital for treatment. For this treatment, Mrs. Jasmine had to pay a medical fee of RM 1,000.00. Then Mrs. Jasmine submitted a claim to PT Asuransi Etiqa Internasional Indonesia for reimbursement. The coverage limit for medical expense benefit in Deluxe Plan is IDR. 1,000,000,000.00. After the claim report and complete claim documents have been received by Insurer, Insurer will pay the claim in the amount of IDR RM 1,000.00. Claim amount will be converted to Indonesian Rupiah.



PT Asuransi Etiqa Internasional Indonesia is licensed and supervised by the Financial Services Authority (OJK)

ADDITIONAL INFORMATION

1. **General Definitions :**

- **You / Your** means the Policyholder / Policy Owner named in the Schedule.
- **Insured Person(s) / His / Him / He** in respect of Individual Plan means the person named in the Schedule as the Insured Person; in respect of Family Plan means the person(s) as defined under such plan.
- **Us / We / Our** means PT Asuransi Etiqa Internsional Indonesia.
- **Accident / Accidental** means a sudden and unforeseen event of violent, accidental, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.
- **Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- **Age** means Age attained.
- **Benefit** means the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.
- **Bodily Injury** means any injury sustained by an Insured Person(s) during the period of insurance and is caused by an Accident solely and independently of any other causes within twelve (12) months from the date of such Accident.
- **Child(ren)** means legal Child(ren) including step Child(ren) and/or legally adopted Child(ren):
  (a) Who is / are at least three (3) months of age and not more than eighteen (18) years of Age (or not more than twenty-five (25) years of Age if studying full-time in a recognised tertiary institution) on the Effective Date of Insurance;
  (b) Wholly dependent on the adult Insured Person(s) or His Legal Spouse for financial support; and
  (c) Unmarried.
- **Civil Unrest, Riot or Commotion** means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.
- **Country of Origin / Home Country** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Indonesia.
- **Cover Type** means The level of cover selected by You at the time of Your insurance application:
  (a) Classic Plan, Deluxe Plan or Suite Plan, providing different types and levels of benefits
  (b) Individual Plan, Family Plan or Group Plan
  (c) Single Trip Policy or Annual Multi-Trip Policy as stated in the Schedule.
- **Doctor** means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives or Your business associate, employer, employee or Your travel companion or Your travel companion's family member.
- **Effective Date of Insurance** means the commencement date of insurance as specified on the Schedule.
- **Endorsement** means written evidence of an agreed change to this Policy.
- **Excess** means first amount of any covered loss or expense incurred by You which We will not pay.
- **Expedition** means any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica. It does not mean trekking and travel, outside of these previously given examples, provided by a licensed tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.



- **Extreme Sports and Sporting Activities** mean any sporting activity that presents a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

- **Family Plan**
  For Single Trip Policy - Maximum of two (2) adults traveling with eight (8) Children. The two (2) adults need not be related but the Child(ren) must be related to either of the adult Insured Person(s). All must depart from and return to Indonesia together at the same time.
  For Annual Multi-Trip Policy - The Insured Person(s) will comprise You, Your Spouse and any number of Your Children. The Child(ren) must be accompanied by either of the parent for any trips made during the Period of Insurance.
  Under Family Plan, the maximum amount we will pay for all claims combined shall not exceed 250% of the individual limit as shown in the Table of Benefits with maximum limit is 100% for adult and 25% for Child.

- **Golf Equipment** means golf clubs and golf bags, golf shoes and non-motorised golf trolley.

- **Group Plan** means
  (a) A Policy issued to You in respect of the Insured Persons named in the Schedule who are travelling as a group, that is not issued under a Family Plan.
  (b) The Insured Persons under the Group Plan must travel together on a Journey.
  (c) Group Plan is only available under Single Trip Policy for Classic Plan, Deluxe Plan or Suite Plan.

- **Hazardous Activities** means
  (a) Flying (including hot-air ballooning, hang-gliding, gliding and micro-lighting) other than as a fare-paying passenger in a licensed passenger aircraft;
  (b) Equestrian activities;
  (c) Hunting or shooting;
  (d) Martial arts, boxing, wrestling or judo;
  (e) Motor sports, rallies or competitions;
  (f) Motorcycling (including motor tri-cycling and motor quadricycling) whether as the rider or as a passenger)
    i. Di jalan raya umum kecuali Anda mengenakan helmpengaman dan pengendara memiliki SIM yang sesuai untukmelakukannya;
    ii. Tidak di jalan raya umum;
  (g) Mountaineering, abseiling or rock climbing requiring the use of ropes and/or guides;
  (h) Organised team football (including American, Australian and Asosiasi), Association football), ice hockey, hockey, lacrosse, hurling, shinty, or rugby;
  (i) Parachuting, parasailing or parascending;
  (j) Pot-holing;
  (k) Professional Sporting Activities of any kind;
  (l) Speed boating and/or power boating in vessels capable of speeds greater than 20 knots;
  (m) Racing (other than on foot or while swimming);
  (n) Rafting, canoeing or kayaking in white-water rapids;
  (o) Any form of swimming at a depth of 30 metres or more;
  (p) Any form of swimming using breathing apparatus other than a snorkel unless You are a qualified diver and accompanied by a fellow diver or You are unqualified but accompanied by a qualified instructor;
  (q) Water-skiing;
  (r) Winter sports;
  (s) Yachting.

- **Hijack** means an illegal seize of an aircraft, ship or vehicle while in transit and force it to go to a different destination or use it for the hijacker's own purposes.

- **Hospital** means any institution which fully meets all of the following criteria:
  (a) Maintains permanent and full-time facilities for care of overnight resident patients;
  (b) Has diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners;
  (c) Continuously provides twenty-four (24) hours a day nursing service supervised by qualified nurses, and
  (d) Is not other than incidentally a mental institution or a place for rest or a place for the aged or for drug addicts or for alcoholics.

- **Hospital Confinement** means an admission or a series of admissions from the same cause except that if admissions from the same cause are separated by twelve (12) months or more then each such admission shall constitute a separate Hospital Confinement.
- **Hospitality Expenses** means customary food and beverages purchased at the golf club house for the purpose of celebrating the hole-in-one scored by You.
- **Hostage** means a person taken by force to secure the taker's demand.
- **Household Contents** means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.
- **Illness** means any sudden and unexpected deterioration in health which manifests itself while Overseas during the Period of Insurance and is not caused by bodily Injury.
- **Individual Plan** means a Policy issued to the Insured in respect of You as the Insured Person named in the Schedule.
- **Infectious Disease shall** mean the definitive diagnosis of any of the following infectious diseases by a Medical Practitioner during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:
  1) Hand, foot and mouth disease (HFMD)
  2) Dengue fever (DHF)
  3) Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
  4) Gondongan
  5) Rubella
  6) Tuberculosis
  7) Measles
  8) Malaria
  9) Anthrax infection
  10) Yellow fever
  11) Plague
  12) Melioidosis or 'soil disease'
  13) Rabies
  14) Legionnaires' disease
  15) Chikungunya
  16) Nipah viral encephalitis
  17) Japanese viral encephalitis
  18) Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
  19) Severe acute respiratory syndrome (SARS)
  20) Middle-East respiratory syndrome coronavirus (MERS-CoV)
  21) COVID-19
  22) Zika Virus
  23) Group B Streptococcusin infection Type III GBS ST283
- **Injury** means physical bodily injury to You as a result of an Accident during Your Trip and occurring solely, directly and independently of any other cause.
- **Insolvency** means the inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:
  (a) Insolvency, with or without filing of a bankruptcy or similar petition; or
  (b) Abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.
- **Insured Person(s)** in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in the Family Plan and Group Plan.
- **Jewellery** means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver or precious or semi-precious stones.
- **Journey** means the period of travel which commences when the Insured Person completes the immigration departure clearance procedure at the Usual Country of Residence on or after the departure date specified in the Schedule for the purpose of commencing such journey and ends (a) on the last day specified in the Schedule or (b) when the Insured Person completes the immigration arrival clearance procedure for returning to the Usual Country of Residence after such journey, whichever is earlier.
- **Kidnap** means to seize and detain or carry away by unlawful force for fraud and often with a demand for ransom.
- **Laptop Computer** means the complete Laptop Computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to Apple iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

- **Loss of Hearing** means permanent irrecoverable loss of hearing where: total loss of hearing in one or both ears to the extent that the hearing loss in one or both ears is greater than ninety-five (95) decibels across all frequencies using a pure tone audiogram that has lasted fifty-two (52) consecutive weeks and that in the opinion of an expert Medical Practitioner will not be recovered.
- **Loss of Speech** means total loss of speech that has lasted for fiftytwo (52) consecutive weeks and that in the opinion of an expert medical practitioner will not be recovered.
- **Major Unexpected Event** means
  (a) Natural Disaster;
  (b) Epidemic or pandemic as declared by the World Health Organisation;
  (c) Major industrial Accident as determined by Us;
  (d) Civil unrest, riot or commotion resulting in cancellation of scheduled Public Conveyance services or in a relevant government warning against non-essential travel;
  (e) Strike resulting in the cancellation of scheduled Public Conveyance services; or
  (f) Any event leading to airspace or multiple airport closures.
- **Manual Work** means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:
  (a) Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters height;
  (b) Work that involves heavy machinery, explosives or hazardous materials;
  (c) Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
  (d) Work of a manual nature that involves specialist equipment and training;
  (e) Work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
  (f) Work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery; but does not mean a person who undertakes voluntary work for an organization unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three meters above the ground.
- **Medical Expenses** mean expenses incurred of sustaining Injury or Illness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- **Medical Practitioner** means a legally qualified doctor other than the Insured Person(s) or a member of His immediate Family.
- **Mobility Aid** means a device designed to assist walking or otherwise improve the mobility of people with mobility impairments and includes but is not limited to crutches, wheelchairs, walking frames and wheel trolleys.
- **Mountaineering** means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.
- **Natural Disasters** mean extreme weather conditions as determined by Us, including but not limited to cyclones, hurricanes, typhoons, tornadoes, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences stated above.
- **Optional Add-ons** means the coverage which are operative only if shown on the Schedule, with the payment of additional premium.
- **Overseas** means beyond the territorial limits of Indonesia.
- **PADI** means the Professional Association of Diving Instructors, a recreational diving membership and diver training organisation.
- **Period of Insurance** means the period during which the coverage under this Policy is effective, as stated in the Schedule.
- **Permanent Disablement** means one of the items of disability listed in the scale of compensation under Section 1 & 2, and which was caused only by an Accident, as long as:
  (a) The disability lasts for twelve (12) months consecutively from the date of the Accident; and
  (b) Our Medical Practitioner confirms that it is not going to improve after twelve (12) months.

- **Personal Property and Baggage** means personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey
- **Pre-existing Condition** means any medical condition for which:
  (a) The Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
  (b) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
  (c) A reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period immediately prior to the Effective Date of Insurance.
- **Policyholder / Policy Owner** refers to the named owner of this Policy as shown in the Schedule.
- **Public Conveyance** means any land, water or air conveyance operating under a license in the country the Insured Person(s) is in for the transportation of fare paying passengers and which has fixed, established and regular schedules and routes only.
- **Public Air Conveyance** means all common public air transport carriers operated by a recognized airline which are mechanically propelled and are licensed to carry fare-paying passengers by the relevant authorities but exclude (i) contractor, chartered or private carriers and (ii) any carriers which are operated primarily for sight- seeing service and amusement of the passengers.
- **Public Place** means any place to which the general public has access to such as airports, beaches, driving ranges, golf courses, hotel foyers, parks, public buildings, restaurants, shops and similar places.
- **Quarantine** means a period of time during which a person that might have a disease is kept away from other people so that the disease cannot spread.
- **Relative** refers to the adult Insured Person(s)'s Spouse, Child, parent, parent-in-law, grandparent, grandparent- in-law, great-grandparent, great-grandparent-in-law, grandchild, sibling, sibling- in-law, aunt, uncle, niece or nephew.
- **Selected Plan** means the choice of Classic, Deluxe or Suite Plan which You or Your representative made at the time of application.
- **Serious Medical Condition** means a condition which in the opinion of Us constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person(s)'s immediate or long term health prospects. The seriousness of the medical condition shall be judged within the context of the Insured Person(s)'s geographical location, the nature of the medical emergency and the local availability of appropriate medical care of facilities.
- **Schedule** means the information page that contains the details of the Policyholder, Insured Person(s), Benefit, Premium and Period of Insurance attached to this Policy.
- **Serious Bodily Injury or Serious Illness** whenever applied to the Insured Person(s), is one which requires treatment by a Medical Practitioner and which results in the Insured Person(s) being certified by that Medical Practitioner as unfit to travel or continue with the planned Trip. When applied to the Relative, it shall mean Bodily Injury or Illness certified as being dangerous to life by a Medical Practitioner and which results in the discontinuation or cancellation of the planned Trip.
- **Sports Equipment** means specialised equipment needed to participate in a particular sport, which includes but is not limited to snow skis or snow boards, surfboards, bicycles, or racquets. For the avoidance of doubt, Sports Equipment does not mean or include any accessories or motorised equipment.
- **Spouse** means the adult Insured Person(s) legally married spouse.
- **Stolen** means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.
- **Strike** means any organised, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.
- **Travel Agent** means a legal entity who holds a current and valid license issued by auhorized party in Indonesia.
- **Travel Companion** means a person who has made travel bookings to accompany the Insured Person(s) on the Trip excluding the Insured Person(s)'s Relative.
- **Trip** means an Overseas Journey undertaken under either a Single Trip Policy or an Annual Multi-Trip Policy.
- **Usual Country of Residence** means the place from which the Journey of an Insured Person commences. Usual Country of Residence will be deemed to be Indonesia.

- **For Single Trip Policy, Trip** means an Overseas journey not exceeding one hundred and eighty (180) consecutive days and for which cover commences from:
  (a) In respect of Sections 10, 18, 20 and 21 on the Policy issuance date or as specified under the applicable Section, whichever is later;
  (b) In respect of all other Sections, on the departure date shown on the Schedule or the time of departure from Indonesia to travel to the intended Overseas destination(s), whichever is later; and
  (c) Shall continue until:
    i. The Insured Person(s)'s arrival in Indonesia;
    ii. The expiry date shown in Your Schedule; or
    iii. One hundred and eighty (180) consecutive days following the commencement date of the Insured Person(s)'s Trip.
- **For Annual Multi-Trip Policy, Trip** means an Overseas journey that does not exceed ninety (90) consecutive days and for which cover shall commence from:
  (a) In respect of Sections 10, 18, 20 and 21 on the Policy issuance date, date of actual booking for the Trip or as specified under the applicable Section, whichever is later; and
  (b) In respect of all other Sections, on the Policy issuance date or the time of departure from Indonesia to travel to the intended Overseas destination(s), whichever is later; and
  (c) Shall continue until: shall continue until:
    i. The Insured Person(s)'s arrival in Indonesia;
    ii. The expiry date shown in Your Schedule; or
    iii. Ninety (90) consecutive days following the commencement date of the Insured Person(s)'s Trip, whichever is earlier.
- **War** means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force.
- **Week(s)** means a period of seven (7) consecutive days.
- **Winter Sports** means skiing of any form (including snow skiing, dry-slope skiing, cross country skiing, alpine skiing, glacier skiing, land skiing, mono-skiing, langlauf or Nordic skiing, ski-racing, ski- jumping, ski-lying, ski- bobbing, ski-acrobatics and stunting and heli-skiing), ice-skating and use of sledges, skeletons, snow boards, snow mobiles, bobsleighs, toboggans or luge.
- **Zone** means:
  Zone 1: ASEAN: Brunei, Cambodia, Singapore, Laos, Malaysia, Myanmar, Thailand, Philippines and Vietnam.
  Zone 2: Zone 1; Asia: Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, China (excluding Tibet), Cyprus, Georgia, Hong Kong, India, Israel, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mauritius, Mongolia, New Zealand, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, South Korea, Sri Lanka, Taiwan, Tajikistan, Timor-Leste, Turkey, Turkmenistan, United Arab Emirates and Uzbekistan.
  Zone 3: Zone 1; Zone 2; Nepal, Tibet and Worldwide/ the rest of the world excluding Democratic Republic of Congo, Iran, Libya, North Korea, Somalia, South Sudan, Sudan, Yemen and UN Sanctioned Countries.

2. Eligibility
To be eligible under this Policy:
a. The Insured Person(s) and/or Policy Owner named in the Schedule must be a Indonesian citizen, a foreigner with a valid Work Pass, Student Pass or Dependant's Pass or Long-Term Visit Pass.
b. The Policy Owner named in the Schedule must be at least eighteen (18) years of age on the effective date of insurance.
c. The Insured Person(s) and/or Policy Owner should not be from any excluded countries under Zone.
d. Start and end your Trip in Indonesia.

3. Maximum Duration per Trip
180 days for Single Trip Policy and 90 days per trip for Annual Trip Policy.



4. Table of Benefits

LIMITS (IDR)

BENEFITS		CLASSIC	DELUXE	SUITE
PERSONAL ACCIDENT BENEFITS				
Section 1	**Personal Accident (Accidental Death and Permanent Disablement)**			
	Adult aged below 66 years old	750.000.000,00	1.500.000.000,00	3.000.000.000,00
	Adult aged 66 years old and above (Up to 80)	375.000.000,00	750.000.000,00	1.500.000.000,00
	Child	375.000.000,00	750.000.000,00	1.500.000.000,00
Section 2	**Personal Accident (Accidental Death and Permanent Disablement due to Natural Disaster)**			
	Adult aged below 66 years old	NA	1.500.000.000,00	3.000.000.000,00
	Adult aged 66 years old and above (Up to 80)	NA	750.000.000,00	1.500.000.000,00
	Child	NA	750.000.000,00	1.500.000.000,00
OVERSEAS MEDICAL BENEFITS				
Section 3	**Medical Expenses Incurred Overseas**			
	Adult aged below 66 years old	500.000.000,00	1.000.000.000,00	2.000.000.000,00
	Adult aged 66 years old and above (Up to 80)	250.000.000,00	500.000.000,00	1.000.000.000,00
	Child	125.000.000,00	250.000.000,00	500.000.000,00
	Maximum Per Family	1.250.000.000,00	2.500.000.000,00	5.000.000.000,00
Section 4	**Hospital Visit**	NA	30.000.000,00	50.000.000,00
Section 5	**Compassionate Visit**	10.000.000,00	20.000.000,00	30.000.000,00
Section 6	**Child(ren) Guardian**	15.000.000,00	30.000.000,00	50.000.000,00
Section 7	**Hotel Extension**	NA	5.000.000,00	7.500.000,00
Section 8	**Overseas Hospital Income**	IDR 500,000 every 24 hours, max IDR 5,000,000	IDR 750,000 every 24 hours, max IDR 15,000,000	IDR 750,000 every 24 hours, max IDR 22,500,000
Section 9	**Mobility Aid Reimbursement**	NA	2.500.000,00	5.000.000,00
Section 10	**Women's Benefits (Coverage after 12 Weeks)**	NA	15.000.000,00	25.000.000,00
LOCAL MEDICAL BENEFITS				
Section 11	**Post-Trip Medical Expenses Incurred in Indonesia**			
Section 11A	**1) For Injury Sustained While Overseas** **2) For Illness Sustained While Overseas where Emergency Medical Evacuation has been Arranged to Return You to Indonesia**			
	Adult aged below 66 years old	10.000.000,00	20.000.000,00	25.000.000,00
	Adult aged 66 years old and above (Up to 80)	5.000.000,00	10.000.000,00	12.500.000,00
	Child	5.000.000,00	10.000.000,00	12.500.000,00
Section 11B	**For Illness Sustained While Overseas and Medical Treatment or Follow-up Medical Treatment upon Return to Indonesia**			
	Adult aged below 66 years old	10.000.000,00	20.000.000,00	25.000.000,00
	Adult aged 66 years old and above (Up to 80)	5.000.000,00	10.000.000,00	12.500.000,00
	Child	5.000.000,00	10.000.000,00	12.500.000,00
Bagian 12	**Hospital Income in Indonesia**	IDR 250,000 every 24 hours Max IDR 2,500,000	IDR 300,000 every 24 hours Max IDR 3,000,000	IDR 500,000 every 24 hours Max IDR 5,000,000

LIMITS (IDR)

BENEFITS		CLASSIC	DELUXE	SUITE
TRAVEL ASSISTANCE BENEFITS				
Section 13	**Emergency Medical Evacuation**			
	Adult aged below 66 years old	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit
	Adult aged 66 years old and above (Up to 80)	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit
	Child	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit
Section 14	**Repatriation of Mortal Remains to Indonesia**	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit
Section 15	**Direct Repatriation of Mortal Remains to Home Country**	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit	Actual cost, up to 100% of AD&D Limit
Section 16	**Emergency Telephone Charges**	500.000,00	1.000.000,00	2.500.000,00
LIABILITY BENEFITS				
Section 17	Personal Liability Abroad	250.000.000,00	1.000.000.000,00	2.000.000.000,00
TRAVEL INCONVENIENCE BENEFITS				
Section 18	**Trip Cancellation and Loss of Deposit (Up to 14 Days before Departure)**	15.000.000,00	45.000.000,00	75.000.000,00
Section 19	**Travel Curtailment (Including Hijacking**	15.000.000,00	45.000.000,00	75.000.000,00
Section 20	**Travel Postponement (Up to 14 Days before Departure)**	5.000.000,00	10.000.000,00	20.000.000,00
Section 21	**Replacement Traveller (Up to 14 Days before Departure)**	NA	5.000.000,00	10.000.000,00
Section 22	**Travel Delay**	IDR 500,000.00 every 6 hours, max IDR 2,000,000	IDR 1,000,000.00 every 6 hours, max IDR 5,000,000	IDR 1,500,000.00 every 6 hours, max IDR 9,000,000
Section 23	**A) Travel Misconnection & B) Flight Diversion (IDR 1,000,000.00 every 6 hours)**	5.000.000,00	7.500.000,00	10.000.000,00
Section 24	**Personal Effects Including Laptop Computer**			
	Individual	IDR 2,500,000 per item, max IDR 20,000,000	IDR 2,500,000 per item, max IDR 30,000,000	IDR 2,500,000 per item, max IDR 35,000,000
	Maximum per Family	40.000.000,00	60.000.000,00	70.000.000,00
Section 25	**Baggage Delay**	IDR 500,000.00 every 6 hours, max IDR 2,000,000	IDR 1,000,000.00 every 6 hours, max IDR 5,000,000	IDR 1,500,000.00 every 6 hours, max IDR 9,000,000
Section 26	**Loss of Travel Documents (Including Money)**	5.000.000,00	10.000.000,00	15.000.000,00
	Limit per Individual for Money	1.000.000,00	2.000.000,00	3.000.000,00
Section 27	**Fraudulent Credit Card Usage**	1.500.000,00	4.500.000,00	7.500.000,00
Section 28	**Hijacking (IDR 2,500,000 every 24 hours)**	15.000.000,00	20.000.000,00	25.000.000,00

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LIMITS (IDR)

BENEFITS		CLASSIC	DELUXE	SUITE
Section 29	Home Contents Cover	25.000.000,00	25.000.000,00	25.000.000,00
Section 30	Rental Vehicle Excess	NA	5.000.000,00	10.000.000,00
Section 31	Pet Care (IDR 250,000 every 6 hours)	NA	2.500.000,00	5.000.000,00
Section 32	Golf Cover			
	A) Golf Hole-In-One	NA	2.500.000,00	2.500.000,00
	B) Golf Equipment	NA	2.500.000,00	4.000.000,00
	C) Unused Green Fee	NA	2.500.000,00	2.500.000,00
Section 33	Sports Equipment Protector	NA	2.500.000,00	2.500.000,00
OTHER BENEFITS				
Section 34	Terrorism Extension	NA	Included	Included
Section 35	Worldwide Emergency Medical Assistance	Included	Included	Included
Section 36	24-hour Travel Hotline	Included	Included	Included
Section 37	Free Automatic Extension (Up to 14 days)	Included	Included	Included
OPTIONAL BENEFITS (COVID-19 COVERAGE)				
Section 38	Travel Postponement (Up to 14 Days before Departure)	5.000.000,00	10.000.000,00	20.000.000,00
Section 39	Medical Expenses Incurred Overseas	250.000.000,00	750.000.000,00	750.000.000,00
Section 40	Post-Trip Medical Expenses Incurred in Indonesia	10.000.000,00	20.000.000,00	25.000.000,00
Section 41	Overseas Hospital Income	IDR 250,000 every 24 hours Max IDR 2,500,000	IDR 250,000 every 24 hours Max IDR 2,500,000	IDR 250,000 every 24 hours Max IDR 2,500,000
Section 42	Hospital Income in Indonesia	IDR 250,000 every 24 hours Max IDR 2,500,000	IDR 250,000 every 24 hours Max IDR 2,500,000	IDR 250,000 every 24 hours Max IDR 2,500,000

Notes :

- The limit for the Family Plan is a maximum of 250% of the Individual Limit as shown in the Table of Benefits with maximum limit is 100% for adult and 25% for Child.
- For Family plan, you are required to depart from and return to Indonesia together

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5. PREMIUM TABLE (IN IDR)

Individual Plan

DAYS	ASEAN (ZONA 1) / ASIA (ZONA 2)			WORLDWIDE (ZONE 3)		
	CLASSIC	DELUXE	SUITE	CLASSIC	DELUXE	SUITE
1 - 3	80,000	120,000	144,000	140,000	210,400	252,000
4 - 6	160,000	240,000	288,000	280,000	420,000	504,000
7 - 10	240,000	360,000	432,000	420,000	630,400	756,000
11 - 14	310,400	464,800	558,400	543,200	814,400	977,600
15 - 22	416,000	624,000	748,800	728,000	1,092,000	1,310,400
23 - 31	544,000	816,000	979,200	952,000	1,428,000	1,713,600
Per Week	96,000	144,000	172,800	168,000	252,000	302,400
Annual	1,632,000	2,448,000	2,937,600	1,904,000	2,856,000	3,427,200

Family Plan

DAYS	ASEAN (ZONA 1) / ASIA (ZONA 2)			WORLDWIDE (ZONE 3)		
	CLASSIC	DELUXE	SUITE	CLASSIC	DELUXE	SUITE
1 - 3	140,000	210,400	252,000	244,800	367,200	440,800
4 - 6	280,000	420,000	504,000	490,400	735,200	882,400
7 - 10	420,000	630,400	756,000	735,200	1,102,400	1,323,200
11 - 14	542,400	813,600	976,800	950,400	1,425,600	1,710,400
15 - 22	728,000	1,092,000	1,310,400	1,274,400	1,911,200	2,293,600
23 - 31	952,000	1,428,000	1,713,600	1,666,400	2,499,200	2,999,200
Per Week	168,000	252,000	302,400	294,400	440,800	529,600
Annual	2,856,000	4,284,000	5,140,800	3,332,000	4,998,000	5,997,600

Optional : Covid-19 Benefit

Individual Plan

PREMIUM FOR COVID COVERAGE	ASEAN (ZONA 1) / ASIA (ZONA 2)			SELURUH DUNIA (ZONA 3)		
DAYS	CLASSIC	DELUXE	SUITE	CLASSIC	DELUXE	SUITE
1 - 3	41,500	50,000	62,500	72,700	109,100	130,900
4 - 6	65,200	79,200	99,000	114,100	171,200	205,400
7 - 10	113,000	137,400	171,700	197,800	296,700	356,100
11 - 14	167,000	203,300	254,200	292,300	438,500	526,200
15 - 22	233,500	284,800	356,100	408,700	613,100	735,700
23 - 31	329,500	401,900	502,400	576,700	865,100	1,038,100
Additional per week	62,500	75,300	94,200	109,400	164,100	197,000
Tahunan	**386,700**	**471,600**	**589,500**	**676,800**	**1,015,200**	**1,218,300**

Family Plan

PREMIUM FOR COVID COVERAGE	ASEAN (ZONA 1) / ASIA (ZONA 2)			SELURUH DUNIA (ZONA 3)		
DAYS	CLASSIC	DELUXE	SUITE	CLASSIC	DELUXE	SUITE
1 - 3	72,700	87,500	109,400	127,300	191,000	229,100
4 - 6	114,100	138,600	173,300	199,700	299,600	359,500
7 - 10	197,800	240,500	300,500	346,200	519,300	623,200
11 - 14	167,000	355,800	444,900	511,600	767,400	920,900
15 - 22	292,300	498,400	623,200	715,300	1,073,000	1,287,500
23 - 31	576,700	703,400	879,200	1,009,300	1,514,000	1,816,700
Additional per week	109,400	131,800	164,900	191,500	287,200	344,800
Tahunan	**676,800**	**825,300**	**1,031,700**	**1,184,400**	**1,776,600**	**2,132,100**



Notes :

Family Plan:

- For Single Trip Policy - Maximum of two (2) adults traveling with eight (8) Children. The two (2) adults need not be related but the Child(ren) must be related to either of the adult Insured Person(s).
- For Annual Multi-Trip Policy - The Insured Person(s) will comprise You, Your Spouse and any number of Your Children.

PT Asuransi Etiqa Internasional Indonesia is licensed and supervised by the Financial Services Authority (OJK)

6. Reasonable Care
Adult The Insured Person(s) shall act in a prudent manner to prevent loss, damage, Accident, Bodily Injury or Illness and exercise reasonable care for the safety and supervision of His property as if uninsured.

7. Misinterpretaion / Fraud
If the proposal or declaration from the Insured Person(s) is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void

8. Premium Payment
The premium must be fully paid before the Policy can be issued. Payments can be made conveniently via QRIS and Credit Card.

9. Claims Procedure

(a) You or Your legal representatives must notify Us in writing no later than 30 (thirty) calendar days after the date of incident giving rise to a claim;

(b) All claims and relevant supporting documents must be given to Us as soon as possible but not later than thirty (30) days after any event which may entitle the Insured Person(s) to claim under this Policy.

(c) Any document or evidence required by Us to verify the claim shall be provided by the Insured Person(s) at His own expense.

(d) If required, We may ask You to provide translations of your documents into English at your own expense to enable Us assess your claim.

(e) Any medical examination required by Us to verify the claim shall be at Our expense.

10. Other Insurance
No person shall be covered under more than one such identical travel insurance Policy issued by Us. In the event the Insured Person(s) is covered under more than one such Policy, We shall consider the Insured Person(s) to be insured under the Policy which provides the greatest amount of Benefit, or where the benefits provided under each such Policy are identical, the Policy that was issued first and We shall refund any duplicated premium payment which may have been made by You / the Insured Person(s) on Your / His behalf.

11. Disappearance Clause
If the Insured Person(s) is travelling and the means of transportation disappears, sinks, crashes or is wrecked and the Insured Person(s) body cannot be found after a period of twelve (12) months, We shall presume that the Insured Person(s) have died as a result of Bodily Injury and shall pay the Accidental Death benefit accordingly. If at any time after payment, the Insured Person(s) is found to be alive, such amount paid must be refunded to Us

12. Fitness for Travel
At the time of effecting this insurance, the Insured Person(s) must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable

13. Awareness of Circumstances
At the time of effecting this insurance, the Insured Person(s) must not be aware of any circumstances, facts or risks related to the Insured Person(s)'s place of destination which are known or ought to be known by the Insured Person(s) and which may give rise to a claim under this Policy, otherwise no claim will be payable.

14. Purchase of Travel Insurance
You must purchase this insurance before departing Indonesia. If the purchase is made after the Insured Person(s) departure from Indonesia, no coverage is extended, regardless of whether a Policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.

15. Determination of Age
In any claim, the Insured Person(s)'s age will be determined as at the date of the Injury or Illness with reference to the birth date.





16. Cancellation of Policy

You may terminate the policy any time prior to expiry by giving us seven (7) days' notice in writing. We will grant a full refund of the premium prior to the commencement of the Policy. However, there will be no refund for cancellation after the Period of Insurance has commenced.

Automatic Cancellation.
This Insurance shall be cancelled:

i. If any premium on this Policy remains unpaid at the end of the grace period; or

ii. Upon the death of the Insured Person(s); or

iii. If the Insured ceases to be eligible on the grounds of age, and/or Residential Qualification; or

iv. Upon full payment of benefit under Sections 1 or 2; or

v. Any provision of this Policy becomes null and void because it violates the regulations in Indonesia of which is declared during the validity of this Policy.

17. Your Duty of Closure

Before commencing this contract of insurance, You have a duty to disclose to Us the information We need to enable Us to decide whether and on what terms Your proposal for insurance is acceptable. You have the duty to:

(a) Disclose every matter that You know, or could reasonably be expected to know

(b) Give Us honest and complete answers

(c) Disclose any information that is relevant to our decision whether to accept the risk of the insurance and if so, on what terms.

The same duties apply for policy amendment, extension, and any other endorsement.
This policy will be void and automatically expire in the event of misrepresentation, mis-description, nondisclosure or concealment of any material circumstances, such as but not limited to Your health conditions, Your country of residence, and Your destination

*** Please refer to the Policy for complete terms and conditions.**



18. Dispute Clause

1. In the event of any dispute arising between Us and You as consequence of the interpretation of liability or amount of indemnity of this Policy, the dispute shall be settled amicably by the complaint handling and resolution unit of Ours within 60 (sixty) calendar days from the dispute arose. The dispute arises since You have expressed disagreement in writing on the subject matter of the dispute.

2. If the dispute could not be settled amicably as provided in item 1 above, both We and You shall make statement of disagreement in writing. Then You shall choose to settle the dispute through out of the court or court settlement by selecting either one of the following dispute settlement clauses as stated below:

A. ALTERNATIVE DISPUTE RESOLUTION BODY
It is hereby declared and agreed that You and We shall settle the dispute through Alternative Dispute Resolution Body under Financial Services Authority.

B. COURT
It is hereby declared and agreed that You and We shall settle the dispute through the Court (Pengadilan Negeri) within the territory of the Republic of Indonesia.

*** Please refer to the Policy for complete terms and conditions.**



COMPLAINTS AND DISPUTE RESOLUTION SERVICES

1. **Receiving Customer Complaints and Following Up:** An initial response to the Customer, delivered verbally or in writing. The purpose is to inform the Customer that
   the complaint has been received and is under investigation, as well as to communicate the target timeline for resolution.
   Operating hours are 08:00 WIB – 17:00 WIB (Monday – Friday). Submissions received after 17:00 WIB will be
2. **If the Customer's Complaint requires more than 24 (twenty-four) hours to handle**, the Officer will notify the
   Customer through a written letter.
3. **Customer Complaints must be resolved within a maximum of 14 (fourteen) Working Days.** If the complaint is not resolved within that period, Customer Service will provide the reason for the delay through a written letter.
4. **If the BANK receives a complaint from a BANK customer**, the BANK must forward the customer's complaint to ETIQA Customer Service—if further investigation by ETIQA is required—via email to customer.service@etiqa.co.id.
   Operating hours are 08:00 WIB – 17:00 WIB (Monday – Friday). Submissions received after 17:00 WIB will be processed on the next working day (H+1).

DISCLAIMER

(important to read) :

1. PT Bank Maybank Indonesia Tbk ("Bank") is a licensed bank regulated and protected by the Otoritas Jasa Keuangan (OJK) and Bank Indonesia.
2. PT Asuransi Etiqa International Indonesia is licensed and supervised by the Otoritas Jasa Keuangan (OJK).
3. This insurance product is owned by PT Asuransi Etiqa International Indonesia, which is fully responsible for the product. This insurance product is not a product of PT Bank Maybank Indonesia Tbk, and therefore does not create any obligation for PT Bank Maybank Indonesia Tbk, nor is it guaranteed by PT Bank Maybank Indonesia Tbk or its affiliates. Additionally, it is not included in the guarantee program as stipulated under the laws and regulations concerning the Indonesia Lembaga Penjaminan Simpanan (LPS)
4. The premium paid already includes the commission for the Bank



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