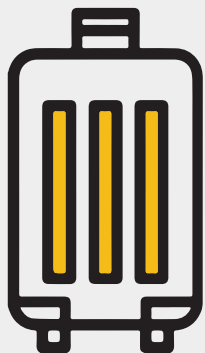


GENERAL PRODUCT AND SERVICE INFORMATION SUMMARY

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TRAVEL 360 INSURANCE

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.

Insurance : PT Asuransi Etiqa Internasional Indonesia
Product Name : Travel 360 Insurance
Type of Product : Travel Insurance
Currency : Indonesian Rupiah

- PT Bank Maybank Indonesia Tbk ("Bank") is a licensed bank regulated and protected by the Otoritas Jasa Keuangan (OJK) and Bank Indonesia.
- PT Asuransi Etiqa Internasional Indonesia is licensed and supervised by the Otoritas Jasa Keuangan (OJK).
- This insurance product is owned by PT Asuransi Etiqa Internasional 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)
- The premium paid already includes the commission for the Bank

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)

Limit of Liability

as per type of plan

Period of Insurance

as per duration of trip

Maximum Duration per Trip

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



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TABLE OF BENEFITS

DOMESTIC TRAVEL

		LIMITS (IDR)
BENEFITS		DOMESTIC
PERSONAL ACCIDENT BENEFITS		
Section 1	Personal Accident (Accidental Death and Permanent Disablement)	
	Adult aged below 66 years old	150.000.000,00
	Adult aged 66 years old and above (Up to 80)	75.000.000,00
	Child	75.000.000,00
Section 2	Personal Accident (Accidental Death and Permanent Disablement due to Natural Disaster)	
	Adult aged below 66 years old	150.000.000,00
	Adult aged 66 years old and above (Up to 80)	75.000.000,00
	Child	75.000.000,00
MEDICAL BENEFITS		
Section 3	Medical Expenses Incurred	
	Adult aged below 66 years old	20.000.000,00
	Adult aged 66 years old and above (Up to 80)	20.000.000,00
	Child	20.000.000,00
	Maximum Per Family	50.000.000,00
Section 4	Hospital Income	IDR 250,000 every 24 hours Max IDR 2,500,000
TRAVEL ASSISTANCE BENEFITS		
Section 5	Emergency Medical Evacuation	
	Adult aged below 66 years old	50.000.000,00
	Adult aged 66 years old and above (Up to 80)	50.000.000,00
	Child	50.000.000,00
Section 6	Repatriation of Mortal Remains	20.000.000,00
LIABILITY BENEFITS		
Section 7	Personal Liability	30.000.000,00
TRAVEL INCONVENIENCE BENEFITS		
Section 8	Trip Cancellation and Loss of Deposit (Up to 14 Days before Departure)	3.000.000,00
Section 9	Travel Curtailment (Including Hijacking)	3.000.000,00
Section 10	Travel Postponement (Up to 14 Days before Departure)	3.000.000,00

		LIMITS (IDR)
BENEFITS		DOMESTIC
Section 11	Travel Delay	IDR 250,000.00 every 6 hours, max IDR 1,000,000
Section 12	Personal Effects Including Laptop Computer	
	Individual	IDR 300,000 per item, max IDR 3,000,000
	Maximum per Family	6.000.000,00
OTHER BENEFITS		
Section 13	Emergency Medical Assistance	Included
Section 14	24-hour Travel Hotline	Included
Section 15	Free Automatic Extension (Up to 14 days)	Included

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.

PREMIUM TABLE (IN IDR) :

DAYS	INDIVIDUAL	FAMILY
1 - 3	38,400	66,400
4 - 6	64,800	113,600
7 - 10	91,200	160,000
11 - 14	113,600	199,200
15 - 22	148,000	259,200
23 - 31	190,400	336,600
Per Week	34,400	59,200
Annual	667,000	1,167,250

POLICY COST:

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

STAMP DUTY:

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

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.



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BENEFITS

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

- **Section 1**
Personal Accident (Accidental Death & Permanent Disablement)
Pays compensation 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
Reimburses medical expenses that are reasonably and necessarily incurred during the trip due to Injury or Illness
- **Section 4**
Hospital Income
Provides daily compensation if the Insured is hospitalized during the trip as an inpatient due to injury or illness for at least 24 (twenty-four) hours.
- **Section 5**
Emergency Medical Evacuation
Covers the costs incurred for evacuation if the Insured suffers an Injury or Illness while journey and it is deemed medically appropriate to transfer the Insured to another location or return them to Indonesia for medical treatment.
- **Section 6**
Repatriation of Mortal Remains
Arranges the repatriation of the deceased's body to their home if the Insured dies due to injury or illness while traveling, including covering reasonable expenses related to the services and supplies provided by the funeral director.
- **Section 7**
Personal Liability
Provides compensation for legal liability to third parties arising during the trip.

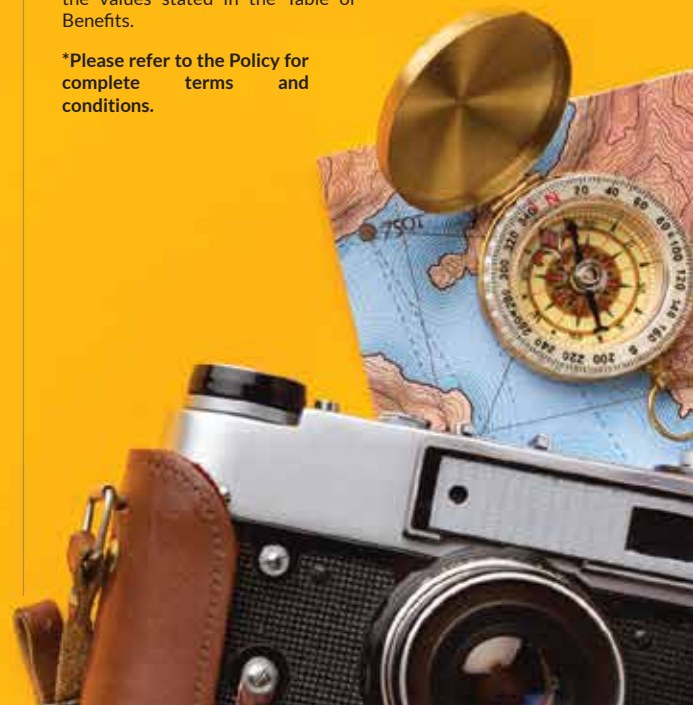
- **Section 8**
Trip Cancellation and Loss of Deposit (Up to 14 Days before Departure)
Providing reimbursement for prepaid travel and accommodation costs due to a covered event that causes trip cancellation, provided that the Insurance Policy was purchased at least 14 days before the departure date.
- **Section 9**
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 policy covered.
Note :
This Policy will only pay for any claim under any one of Sections 9 or 11 for the same event but not for more than one of the Sections.
- **Section 10**
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 8, 9 or 10 for the same event but not for more than one of the Sections.
- **Section 11**
Travel delay
Providing compensation if public transportation is delayed for 6 consecutive hours from the scheduled departure time.
Notes:
This Policy will pay for any claim under any one of the Sections 8, 9 or 11 for the same event but not for more than one of the Sections.
- **Section 12**
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.
- **Section 13**
Emergency Medical Assistance
Emergency travel assistance services.

- **Section 14**
24-hour Travel Hotline
Free travel assistance services.

- **Section 15**
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 weather condition or mechanical breakdown/derangement.

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

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



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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.

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.

• Exclusions Applicable to Section 5:

We will not pay for:

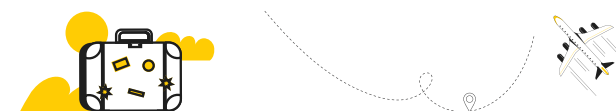
- (a) Any expenses for a service not approved and arranged by Us or Our Appointed Assistance Company unless We decide that such expenses were necessarily incurred and for reasons beyond the control of the Insured Person(s), the Insured Person(s)'s Relative or Travel Companion; or in the event that Us or Our Appointed Assistance 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 5 & 6:

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 outside of Indonesia
- (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 His home.
- (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) 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.
- (m) Any expenses incurred if you do not take the advice of Us or Our Appointed Assistance Company.



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• Exclusions Applicable to Section 7:

- (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 9:

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.

• Exclusions Applicable to Section 8 & 10:

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.

• Exclusions Applicable to Section 11:

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.



• Exclusions Applicable to Section 12:

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;

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- (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.

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, AIDS or ARC;
- (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;
- (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.

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- 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, 8, 9 & 10: We shall not indemnify you if:
- Your claim arises from, is related to or associated with an actual or likely epidemic or pandemic; or a threat of pandemic.
 - 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.
 - Your claim arises from, or is associated with, travel to cities or parts of a city for which:
 - An advice or warning has been released by the Government of the Republic of Indonesia, and
 - 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
 - The mass media has indicated the existence of circumstances (including circumstances referred to in i. and ii. above) that may affect your travel; and
 - 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:
 - Fill in and complete the required data / Insurance application form.
 - Provide copy of ID (KTP/ KITAS).
 - 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 : 0819 9900 0110
- Phone Number : +62 819 9900 0113 (Call Only)
- Email : customer.service@etiqa.co.id
- Operational Hour : Monday - Friday, 08.00 - 17.00
Western Indonesian Time

SIMULASI

Data Konsumen:

	Customer	: Jasmine Pertiwi
	Gender	: Female
	Birth of Date	: 18 April 1990
	Age	: 34 y.o
	Destination	: Lombok
	Trip Duration	: 1 Oct 2024 – 31 Oct 2024
	Type of Policy	: Individual
	Plan	: Domestic

Premium Calculation :

Plan	Durasi	Premi
Travel 360 Insurance Individual Domestic Plan (23 – 31 days)	31 hari	IDR. 190,400.00
Policy Cost - Hardcopy		IDR. 60,000.00
Total Premium		IDR. 250,400.00

Claim Simulation:



On the third day of her travel in Lombok, 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 IDR 3,500,000.00. Then Mrs. Jasmine submitted a claim to PT Asuransi Etiqa Internasional Indonesia for reimbursement. The coverage limit for medical expense benefit in Domestic Plan is IDR. 20,000,000.00. After the claim report and complete claim documents have been received by Insurer, Insurer will pay the claim in the amount of IDR 3,500,000.00.

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ADDITIONAL INFORMATION

1. Eligibility

To be eligible under this Policy:

- 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.
- The Policy Owner named in the Schedule must be at least eighteen (18) years of age on the effective date of insurance.
- The Insured Person(s) and/or Policy Owner should not be from any excluded countries under Zone.
- Start and end your Trip in Indonesia.

2. 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.

3. Misinterpretation / 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

4. Premium Payment

The premium must be fully paid before the Policy can be issued. Payments can be made conveniently via QR code or Virtual Account.

5. Claims Procedure

- 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;
- 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.
- Any document or evidence required by Us to verify the claim shall be provided by the Insured Person(s) at His own expense.
- If required, We may ask You to provide translations of your documents into English at your own expense to enable Us assess your claim.
- Any medical examination required by Us to verify the claim shall be at Our expense.

6. 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

7. 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.

8. 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.

9. 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.

10. 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.

11. 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:

- If any premium on this Policy remains unpaid at the end of the grace period; or
- Upon the death of the Insured Person(s); or
- If the Insured ceases to be eligible on the grounds of age, and/or Residential Qualification; or
- Upon full payment of benefit under Sections 1 or 2; or
- 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.

12. 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:

- Disclose every matter that You know, or could reasonably be expected to know
- Give Us honest and complete answers
- 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.

DISCLAIMER

- PT Asuransi Etiqa Internasional Indonesia may decline your insurance application if it does not meet the applicable requirements and regulations.
- You must read this Product and Service Information Summary ("RIPLAY") carefully before agreeing to purchase this product and have the right to ask PT Asuransi Etiqa Internasional Indonesia about all matters related to this Product and Service Information Summary.
- This Product and Service Information Summary is not part of the Policy.
- You are obliged to read, understand and sign the insurance application and Policy.
- You can read and study the complete provisions regarding the terms and conditions of this product in the Policy.