

PT Asuransi  
Tokio Marine Indonesia

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Life & Health | Property & Casualty



TOKIO MARINE  
INSURANCE GROUP

# Asuransi Tokio Marine Travel Partner

Tokio Marine Travel Partner Insurance



Asuransi Tokio Marine Indonesia  
is rated "A-" (excellent) by A.M. Best

# Asuransi Tokio Marine Travel Partner

## Tokio Marine Travel Partner Insurance

Asuransi Tokio Marine Travel Partner dari PT Asuransi Tokio Marine Indonesia memberikan jaminan perlindungan kepada Tertanggung terhadap kerugian yang disebabkan oleh kejadian dari luar dan terjadi secara tiba-tiba, yang terjadi selama Tertanggung melakukan perjalanan baik perjalanan domestik maupun perjalanan internasional.

Tokio Marine Travel Partner Insurance from PT Asuransi Tokio Marine Indonesia provides insurance coverages to the Insured against losses caused by external and sudden events, which occur while the Insured is traveling both domestic and international travel.

Objek Pertanggungan | Insured Objects

## Perorangan & kumpulan

Individual and Group

### DOMESTIC PLAN

Pilihan bagi Anda yang akan bepergian ke seluruh daerah di Indonesia.

Option for You who will travel to all region in Indonesia.

● Deluxe

● Superior

### ASEAN PLAN

Pilihan bagi Anda yang akan bepergian ke Brunei Darussalam, Kamboja, Laos, Malaysia, Myanmar, Filipina, Singapura, Thailand, Vietnam.

Option for You who will travel to Brunei Darussalam, Cambodia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Vietnam.

### OVERSEAS PLAN

Pilihan bagi Anda yang akan bepergian ke seluruh negara di dunia, baik negara-negara Asia Pasifik, negara-negara di selain Amerika Serikat dan Kanada, maupun Amerika Serikat dan Kanada.

Option for You who will travel to all countries in the world, including Asia Pacific, all countries exclude USA and Canada, USA and Canada.

● Titatinum

● Platinum

● Diamond

### SIGNATURE PLAN

Pilihan bagi Anda yang menginginkan perlindungan komprehensif untuk jaminan domestik dan overseas sekaligus.

Option for you who wants comprehensive protection both for domestic and overseas at the same time.

# Keunggulan Produk

## Product Advantages

Produk ini memiliki keunggulan-keunggulan seperti

1. Layanan **call center 24 jam**, ke 14006;
2. Perlindungan terhadap diri Anda dari **kecelakaan Diri**;
3. Manfaat untuk **biaya medis** saat Anda melakukan perjalanan;
4. Manfaat terhadap kondisi medis yang sudah ada sebelum (**Pre existing condition**) Anda melakukan perjalanan;
5. Manfaat saat perjalanan Anda mengalami penundaan (**Trip Delay**);
6. Manfaat saat perjalanan Anda mengalami gangguan (**Trip Disruption**);
7. Manfaat ketika perjalanan Anda dibatalkan (**Trip Cancellation**);
8. Pemulangan jenazah ke negara asal (**Repatriasi**);
9. Manfaat saat Anda **kehilangan penerbangan lanjutan** yang disebabkan oleh sebab yang dijamin;
10. Manfaat terhadap **kerugian yang terjadi pada rumah** yang Anda tinggalkan ketika melakukan perjalanan.;
11. Manfaat untuk bermacam-macam **aktivitas rekreasi dan olahraga** ketika Anda melakukan perjalanan.

### ADD ON PAKET DOMESTIK DAN ASEAN

1. Perlindungan terhadap **hewan peliharaan** yang Anda tinggalkan ketika melakukan perjalanan;
2. Perlindungan selama Anda melakukan **aktivitas petualangan** selama perjalanan;
3. Perlindungan selama Anda melakukan **perjalanan bisnis**.

### ADD ON OVERSEAS

1. Manfaat untuk **perjalanan yang dibatalkan** karena sebab yang bervariasi
2. Perlindungan terhadap **hewan peliharaan** yang Anda tinggalkan ketika melakukan perjalanan;
3. Manfaat ketika **pengajuan visa** perjalanan Anda ditolak;
4. Manfaat ketika Anda menggunakan **kapal pesiar**.

This product has advantages such as:

1. **24 hours call center service**, using 14006;
2. Protects yourself from **personal accidents**;
3. Benefits for **medical expenses** when you travel;
4. Benefits for **pre-existing medical conditions** prior you travel;
5. Benefits for delayed trip (**flight delay**);
6. Benefits for **trip disruption**;
7. Benefits when your **trip is cancelled**;
8. **Repatriation** of mortal remains to origin country;
9. Provides benefits when you **missed connecting flight** due to covered cause;
10. Provides benefits against losses incurred in **unattendance home** when you travel;
11. Provide benefits for an assortment of **recreational and sports activities** when you travel.

### ADD ON DOMESTIC AND ASEAN PLAN

1. Protection for **your pet** when you travel;
2. Protection on **adventure activities** during you travel;
3. Protection during your **business trip**.

### ADD ON OVERSEAS

1. Benefits for **trips cancelled** for varied reasons;
2. Protection for **your pet** when you travel;
3. Benefits when your travel **visa application** is rejected;
4. Benefits when you travel by a **cruise ship**.

PERSONAL ACCIDENT

|                                                                                                      |                     |                     |
|------------------------------------------------------------------------------------------------------|---------------------|---------------------|
| Kematian dan Cacat Permanen Akibat Kecelakaan<br>Accidental Death & Permanent Disablement            | 200.000             | 300.000             |
| Penggantian biaya Pemakaman (PA & ND)<br>Indemnity for Funeral Benefit                               | maximum up to 1.000 | maximum up to 1.000 |
| Santunan Luka Bakar Tingkat Ketiga<br>Compensation of Third Degree Burn                              | N/A                 | N/A                 |
| Santunan Patah/Retak Sederhana atau Patah/Retak Lainnya<br>Compensation of Simple or Other Fractures | N/A                 | N/A                 |

MEDICAL COVERAGE

|                                                                                                                                                                 |                                                       |                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|
| Biaya pengobatan<br>Medical Expenses                                                                                                                            | 100.000 (due to accident)<br>10.000 (due to Sickness) | 150.000 (due to accident)<br>15.000 (due to Sickness) |
| Kondisi Awal<br>Pre-Existing Condition                                                                                                                          | N/A                                                   | N/A                                                   |
| Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh<br>Provide only lump sum payment as allowance, not actual cost                       | N/A                                                   | N/A                                                   |
| Biaya pengobatan lanjutan di Indonesia<br>Continuing Medical Expenses in Indonesia                                                                              | N/A                                                   | N/A                                                   |
| Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit<br>Daily Hospital Cash due to accident or sickness                                                | 300 per day<br>maximum up to 2.100                    | 500 per day<br>maximum up to 3.500                    |
| Evakuasi Medis Darurat<br>Emergency Medical Evacuation                                                                                                          | 100.000                                               | 150.000                                               |
| Repatriasi Jenazah Langsung ke Negara Asal<br>Repatriation of Mortal Remains to Origin Country                                                                  | due to accident 100.000; due to sickness 20.000       | due to accident 150.000; due to sickness 30.000       |
| Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri<br>Compassionate Visit due to Hospitalized in Overseas more than 5 days | N/A                                                   | N/A                                                   |
| Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri<br>Compassionate Visit due to Death in Overseas                                   | N/A                                                   | N/A                                                   |
| Pemulangan anak<br>Return of Children                                                                                                                           | N/A                                                   | N/A                                                   |
| Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat)<br>Emergency telephone & Internet charges (related with emergency medical situation) | N/A                                                   | N/A                                                   |

TRAVEL INCONVENIENCE

|                                                                                                          |                                                                                                                                   |                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi<br>Personal Property and Baggage Loss or Damage | 500 /item/set,<br>max. 4.000 (in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 1.000 as sum insured per item/set. | 1.000 /item/set,<br>max. 5.000 (in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 1.000 as sum insured per item/set. |
| Penundaan Penerbangan<br>Flight Delay                                                                    | 200 / 4 hours, max. 1.500                                                                                                         | 300 / 4 hours, max. 2.000                                                                                                           |
| Biaya Akomodasi Hotel Tambahan<br>Extra Hotel Accomodation Expenses                                      | N/A                                                                                                                               | N/A                                                                                                                                 |
| Biaya Transportasi Tambahan<br>Extra Transportation Cost                                                 | N/A                                                                                                                               | N/A                                                                                                                                 |
| Keterlambatan Kedatangan<br>Arrival Delay                                                                | 200 / 4 hours, max. 1.500                                                                                                         | 300 / 4 hours, max. 2.000                                                                                                           |
| Penerbangan yang Kelebihan Pesanan<br>Overbooked Flight                                                  | N/A                                                                                                                               | N/A                                                                                                                                 |
| Keterlambatan / Penundaan Bagasi<br>Baggage Delay                                                        | 300 / 4 hours, max. 1.500                                                                                                         | 400 / 4 hours, max. 2.000                                                                                                           |
| Pembatalan Perjalanan & Perubahan Perjalan<br>Trip Cancellation & Alteration                             | 2.000                                                                                                                             | 5.000                                                                                                                               |
| Pengurangan Perjalanan<br>Trip Curtailment                                                               | 2.000                                                                                                                             | 5.000                                                                                                                               |
| Pengalihan Penerbangan & Perubahan Rute Penerbangan<br>Flight Diversion & Rerouting Flight               | 300/ 4 hours, max. 1.500                                                                                                          | 400 / 4 hours, max. 2.000                                                                                                           |
| Kehilangan Penerbangan Lanjutan<br>Flight Missed Connection                                              | 300/ 4 hours, max. 1.500                                                                                                          | 400 / 4 hours, max. 2.000                                                                                                           |

OTHER BENEFIT

|                                                                                                                                                    |                              |                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------|
| Kehilangan dokumen perjalanan<br>Loss of Trip Document                                                                                             | N/A                          | N/A                          |
| Pencurian uang pribadi<br>Pencurian uang pribadi                                                                                                   | N/A                          | N/A                          |
| Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)<br>Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor) | 1.500                        | 3.000                        |
| Pembajakan<br>Hijack                                                                                                                               | 1.000 / 24 hours, max. 5.000 | 2.000 / 24 hours, max. 6.000 |
| Tanggung jawab hukum pribadi<br>Personal Liability                                                                                                 | 150.000                      | 300.000                      |
| Terorisme<br>Terrorism                                                                                                                             | Covered                      | Covered                      |
| Perlindungan Rumah yang ditinggalkan<br>Unattendance Home Protection                                                                               | Up to 3.000                  | Up to 5.000                  |
| Risiko Sendiri Atas Penyewaan Mobil<br>Own Risk for Rental Car                                                                                     | N/A                          | N/A                          |
| Kunci Kendaraan Sewa<br>Rental Vehicle Keys                                                                                                        | N/A                          | N/A                          |
| Fraudulent Use of Credit Card<br>Penyalahgunaan Kartu Kredit                                                                                       | N/A                          | N/A                          |
| Gangguan Perjalanan<br>Travel Disruption                                                                                                           | N/A                          | N/A                          |
| Aktifitas Rekreasi dan Olahraga<br>Recreational Sports and Activities                                                                              | Covered                      | Covered                      |
| Perpanjangan Otomatis Periode Polis<br>Automatic Extension Cover                                                                                   | N/A                          | N/A                          |

# Manfaat Perlindungan

## Domestik

### Domestic Benefit

PERSONAL ACCIDENT

|                                                                                                      |                     |
|------------------------------------------------------------------------------------------------------|---------------------|
| Kematian dan Cacat Permanen Akibat Kecelakaan<br>Accidental Death & Permanent Disablement            | 300.000             |
| Penggantian biaya Pemakaman (PA & ND)<br>Indemnity for Funeral Benefit                               | maximum up to 2.000 |
| Santunan Luka Bakar Tingkat Ketiga<br>Compensation of Third Degree Burn                              | 300.000             |
| Santunan Patah/Retak Sederhana atau Patah/Retak Lainnya<br>Compensation of Simple or Other Fractures | 10.000              |

MEDICAL COVERAGE

|                                                                                                                                                                 |                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| Biaya pengobatan<br>Medical Expenses                                                                                                                            | 300.000                                       |
| Kondisi Awal<br>Pre-Existing Condition                                                                                                                          | 1.500                                         |
| Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh<br>Provide only lump sum payment as allowance, not actual cost                       |                                               |
| Biaya pengobatan lanjutan di Indonesia<br>Continuing Medical Expenses in Indonesia                                                                              | 30.000                                        |
| Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit<br>Daily Hospital Cash due to accident or sickness                                                | 600 per day<br>maximum up to 12.000           |
| Evakuasi Medis Darurat<br>Emergency Medical Evacuation                                                                                                          | 300.000                                       |
| Repatriasi Jenazah Langsung ke Negara Asal<br>Repatriation of Mortal Remains to Origin Country                                                                  | 100.000                                       |
| Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri<br>Compassionate Visit due to Hospitalized in Overseas more than 5 days | 1 return ticket economy class, maximum 24.000 |
| Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri<br>Compassionate Visit due to Death in Overseas                                   | 1 return ticket economy class, maximum 24.000 |
| Pemulangan anak jika Tertanggung dirawat di Luar Negeri<br>Return of Children when insured hospitalized in overseas                                             | 30.000                                        |
| Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat)<br>Emergency telephone & Internet charges (related with emergency medical situation) | 1.500                                         |

TRAVEL INCONVENIENCE

|                                                                                                          |                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi<br>Personal Property and Baggage Loss or Damage | 2.500 /item/set,<br>max. 15.000 (in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 2.500 as sum insured per item/set. |
| Penundaan Penerbangan<br>Flight Delay                                                                    | 300 / 4 hours, max. 6.000                                                                                                            |
| Biaya Akomodasi Hotel Tambahan<br>Extra Hotel Accommodation Expenses                                     | N/A                                                                                                                                  |
| Biaya Transportasi Tambahan<br>Extra Transportation Cost                                                 | N/A                                                                                                                                  |
| Keterlambatan Kedatangan<br>Arrival Delay                                                                | 300 / 4 hours, max. 6.000                                                                                                            |
| Penerbangan yang Kelebihan Pesanan<br>Overbooked Flight                                                  | 300 / 4 hours, max. 2.100                                                                                                            |
| Keterlambatan / Penundaan Bagasi<br>Baggage Delay                                                        | 400 / 4 hours, max. 6.000                                                                                                            |
| Pembatalan Perjalanan & Perubahan Perjalanan<br>Trip Cancellation & Alteration                           | 24.000                                                                                                                               |
| Pengurangan Perjalanan<br>Trip Curtailment                                                               | 24.000                                                                                                                               |
| Pengalihan Penerbangan & Perubahan Rute Penerbangan<br>Flight Diversion & Rerouting Flight               | 300 / 4 hours, max. 2.100                                                                                                            |
| Kehilangan Penerbangan Lanjutan<br>Flight Missed Connection                                              | 300 / 4 hours, max. 2.100                                                                                                            |

OTHER BENEFIT

|                                                                                                                                                    |                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| Kehilangan dokumen perjalanan<br>Loss of Trip Document                                                                                             | 3.600                            |
| Pencurian uang pribadi<br>Pencurian uang pribadi                                                                                                   | 2.400                            |
| Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)<br>Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor) | N/A                              |
| Pembajakan<br>Hijack                                                                                                                               | 2.000 / 24 hours, max. 24.000    |
| Tanggung jawab hukum pribadi<br>Personal Liability                                                                                                 | 300.000                          |
| Terorisme<br>Terrorism                                                                                                                             | Covered                          |
| Perlindungan Rumah yang ditinggalkan<br>Unattendance Home Protection                                                                               | Up to 15.000                     |
| Risiko Sendiri Atas Penyewaan Mobil<br>Own Risk for Rental Car                                                                                     | 1.500                            |
| Kunci Kendaraan Sewa<br>Rental Vehicle Keys                                                                                                        | 750                              |
| Fraudulent Use of Credit Card<br>Penyalahgunaan Kartu Kredit                                                                                       | 1.250                            |
| Gangguan Perjalanan<br>Travel Disruption                                                                                                           | 600 per day, maximum up to 8.400 |
| Aktifitas Rekreasi dan Olahraga<br>Recreational Sports and Activities                                                                              | Covered                          |
| Perpanjangan Otomatis Periode Polis<br>Automatic Extension Cover                                                                                   | Covered                          |

# Manfaat Perlindungan ASEAN ASEAN Benefit

| PERSONAL ACCIDENT                                                                                                                                               |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--|
| Kematian dan Cacat Permanen Akibat Kecelakaan<br>Accidental Death & Permanent Disablement                                                                       | 750.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |  |
| Penggantian biaya Pemakaman (PA & ND)<br>Indemnity for Funeral Benefit                                                                                          | 5.000                                                                                                                              | 7.500                                                                                                                              | 7.500                                                                                                                              |  |
| Santunan Luka Bakar Tingkat Ketiga<br>Compensation of Third Degree Burn                                                                                         | 600.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |  |
| Santunan Patah/Retak Sederhana atau Patah/Retak Lainnya<br>Compensation of Simple or Other Fractures                                                            | 20.000                                                                                                                             | 30.000                                                                                                                             | 30.000                                                                                                                             |  |
| MEDICAL COVERAGE                                                                                                                                                |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |  |
| Biaya pengobatan<br>Medical Expenses                                                                                                                            | 750.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |  |
| Kondisi Awal<br>Pre-Existing Condition                                                                                                                          | 3.000                                                                                                                              | 3.000                                                                                                                              | 3.000                                                                                                                              |  |
| Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh<br>Provide only lump sum payment as allowance, not actual cost                       |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |  |
| Biaya pengobatan lanjutan di Indonesia<br>Continuing Medical Expenses in Indonesia                                                                              | 60.000                                                                                                                             | 120.000                                                                                                                            | 180.000                                                                                                                            |  |
| Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit<br>Daily Hospital Cash due to accident or sickness                                                | 600 per day<br>maximum up to 18.000                                                                                                | 600 per day<br>maximum up to 24.000                                                                                                | 600 per day<br>maximum up to 24.000                                                                                                |  |
| Evakuasi Medis Darurat<br>Emergency Medical Evacuation                                                                                                          | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        |  |
| Repatriasi Jenazah Langsung ke Negara Asal<br>Repatriation of Mortal Remains to Origin Country                                                                  | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        |  |
| Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri<br>Compassionate Visit due to Hospitalized in Overseas more than 5 days | 1 return ticket economy class,<br>maximum 36.000                                                                                   | 1 return ticket economy class,<br>maximum 48.000                                                                                   | 1 return ticket economy class,<br>maximum 50.000                                                                                   |  |
| Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri<br>Compassionate Visit due to Death in Overseas                                   | 1 return ticket economy class,<br>maximum 36.000                                                                                   | 1 return ticket economy class,<br>maximum 48.000                                                                                   | 1 return ticket economy class,<br>maximum 50.000                                                                                   |  |
| Pemulangan anak<br>Return of Children                                                                                                                           | 30.000                                                                                                                             | 60.000                                                                                                                             | 60.000                                                                                                                             |  |
| Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat)<br>Emergency telephone & Internet charges (related with emergency medical situation) | 2.500                                                                                                                              | 5.000                                                                                                                              | 5.000                                                                                                                              |  |
| TRAVEL INCONVENIENCE                                                                                                                                            |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |  |
| Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi<br>Personal Property and Baggage Loss or Damage                                                        | 4.000/item/set,<br>max. 24.000(in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 4.000 as sum insured per item/set. | 5.000/item/set,<br>max. 35.000(in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 5.000 as sum insured per item/set. | 5.000/item/set,<br>max. 35.000(in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 5.000 as sum insured per item/set. |  |
| Penundaan Penerbangan<br>Flight Delay                                                                                                                           | 500 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |  |
| Biaya Akomodasi Hotel Tambahan<br>Extra Hotel Accomodation Expenses                                                                                             | Up to 1.500                                                                                                                        | Up to 2.000                                                                                                                        | Up to 2.500                                                                                                                        |  |
| Biaya Transportasi Tambahan<br>Extra Transportation Cost                                                                                                        | Up to 2.500                                                                                                                        | Up to 5.000                                                                                                                        | Up to 5.000                                                                                                                        |  |
| Keterlambatan Kedatangan<br>Arrival Delay                                                                                                                       | 500 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |  |
| Penerbangan yang Kelebihan Pesanan<br>Overbooked Flight                                                                                                         | 500 / 4 hour, max 3.500                                                                                                            | 750 / 4 hour, max 5.250                                                                                                            | 750 / 4 hours, max. 6.000                                                                                                          |  |
| Keterlambatan / Penundaan Bagasi<br>Baggage Delay                                                                                                               | 500 / 4 hour, max 6.000                                                                                                            | 750 / 4 hour, max 6.000                                                                                                            | 750 / 4 hours, max. 6.000                                                                                                          |  |
| Pembatalan Perjalanan & Perubahan Perjalan<br>Trip Cancellation & Alteration                                                                                    | 36.000                                                                                                                             | 48.000                                                                                                                             | 50.000                                                                                                                             |  |
| Pengurangan Perjalanan<br>Trip Curtailment                                                                                                                      | 36.000                                                                                                                             | 48.000                                                                                                                             | 50.000                                                                                                                             |  |
| Pengalihan Penerbangan & Perubahan Rute Penerbangan<br>Flight Diversion & Rerouting Flight                                                                      | 500 / 4 hours, max. 3.500                                                                                                          | 750 / 4 hours, max. 5.250                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |  |
| Kehilangan Penerbangan Lanjutan<br>Flight Missed Connection                                                                                                     | 500 / 4 hours, max. 3.500                                                                                                          | 750 / 4 hours, max. 5.250                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |  |
| OTHER BENEFIT                                                                                                                                                   |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |  |
| Kehilangan dokumen perjalanan<br>Loss of Trip Document                                                                                                          | 3.600                                                                                                                              | 3.600                                                                                                                              | 3.600                                                                                                                              |  |
| Pencurian uang pribadi<br>Pencurian uang pribadi                                                                                                                | 2.400                                                                                                                              | 2.400                                                                                                                              | 2.400                                                                                                                              |  |
| Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)<br>Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)              | N/A                                                                                                                                | N/A                                                                                                                                | N/A                                                                                                                                |  |
| Pembajakan<br>Hijack                                                                                                                                            | 2.000 / 12 hours,<br>max. 36.000                                                                                                   | 2.000 / 12 hours,<br>max. 60.000                                                                                                   | 2.000 / 12 hours,<br>max. 60.000                                                                                                   |  |
| Tanggung jawab hukum pribadi<br>Personal Liability                                                                                                              | 600.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |  |
| Terorisme<br>Terrorism                                                                                                                                          | Covered                                                                                                                            | Covered                                                                                                                            | Covered                                                                                                                            |  |
| Perlindungan Rumah yang ditinggalkan<br>Unattendance Home Protection                                                                                            | Up to 30.000                                                                                                                       | Up to 60.000                                                                                                                       | Up to 70.000                                                                                                                       |  |
| Risiko Sendiri Atas Penyewaan Mobil<br>Own Risk for Rental Car                                                                                                  | 3.000                                                                                                                              | 5.000                                                                                                                              | 6.000                                                                                                                              |  |
| Kunci Kendaraan Sewa<br>Rental Vehicle Keys                                                                                                                     | 1.500                                                                                                                              | 2.500                                                                                                                              | 3.000                                                                                                                              |  |
| Fraudulent Use of Credit Card<br>Penyalahgunaan Kartu Kredit                                                                                                    | 2.500                                                                                                                              | 5.000                                                                                                                              | 10.000                                                                                                                             |  |
| Gangguan Perjalanan<br>Travel Disruption                                                                                                                        | 800 per day, max. up to 11.200                                                                                                     | 1.000 per day, max. up to 14.000                                                                                                   | 1.200 per day, max. up to 16.800                                                                                                   |  |
| Aktifitas Rekreasi dan Olahraga<br>Recreational Sports and Activities                                                                                           | Covered                                                                                                                            | Covered                                                                                                                            | Covered                                                                                                                            |  |
| Perpanjangan Otomatis Periode Polis<br>Automatic Extention Cover                                                                                                | Covered                                                                                                                            | Covered                                                                                                                            | Covered                                                                                                                            |  |

Manfaat  
Perlindungan

**APAC**

APAC Benefit

Manfaat  
Perlindungan

Worldwide  
exclude  
US/CA & Worldwide

Worldwide exclude US/CA  
& Worldwide Benefit

Dalam Ribuan Rupiah • Expressed in Thousand Rupiah

|                                                                                                                                                                 | TITANIUM                                                                                                                           | PLATINUM                                                                                                                           | DIAMOND                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| PERSONAL ACCIDENT                                                                                                                                               |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |
| Kematian dan Cacat Permanen Akibat Kecelakaan<br>Accidental Death & Permanent Disablement                                                                       | 750.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |
| Penggantian biaya Pemakaman (PA & ND)<br>Indemnity for Funeral Benefit                                                                                          | 5.000                                                                                                                              | 7.500                                                                                                                              | 7.500                                                                                                                              |
| Santunan Luka Bakar Tingkat Ketiga<br>Compensation of Third Degree Burn                                                                                         | 600.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |
| Santunan Patah/Retak Sederhana atau Patah/Retak Lainnya<br>Compensation of Simple or Other Fractures                                                            | 20.000                                                                                                                             | 30.000                                                                                                                             | 30.000                                                                                                                             |
| MEDICAL COVERAGE                                                                                                                                                |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |
| Biaya pengobatan<br>Medical Expenses                                                                                                                            | 750.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |
| Kondisi Awal<br>Pre-Existing Condition                                                                                                                          | 3.000                                                                                                                              | 3.000                                                                                                                              | 3.000                                                                                                                              |
| Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh<br>Provide only lump sum payment as allowance, not actual cost                       |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |
| Biaya pengobatan lanjutan di Indonesia<br>Continuing Medical Expenses in Indonesia                                                                              | 60.000                                                                                                                             | 120.000                                                                                                                            | 180.000                                                                                                                            |
| Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit<br>Daily Hospital Cash due to accident or sickness                                                | 600 per day<br>maximum up to 18.000                                                                                                | 600 per day<br>maximum up to 24.000                                                                                                | 600 per day<br>maximum up to 24.000                                                                                                |
| Evakuasi Medis Darurat<br>Emergency Medical Evacuation                                                                                                          | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        |
| Repatriasi Jenazah Langsung ke Negara Asal<br>Repatriation of Mortal Remains to Origin Country                                                                  | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        | Actual Cost                                                                                                                        |
| Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri<br>Compassionate Visit due to Hospitalized in Overseas more than 5 days | 1 return ticket economy class,<br>maximum 36.000                                                                                   | 1 return ticket economy class,<br>maximum 48.000                                                                                   | 1 return ticket economy class,<br>maximum 50.000                                                                                   |
| Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri<br>Compassionate Visit due to Death in Overseas                                   | 1 return ticket economy class,<br>maximum 36.000                                                                                   | 1 return ticket economy class,<br>maximum 48.000                                                                                   | 1 return ticket economy class,<br>maximum 50.000                                                                                   |
| Pemulangan anak<br>Return of Children                                                                                                                           | 30.000                                                                                                                             | 60.000                                                                                                                             | 60.000                                                                                                                             |
| Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat)<br>Emergency telephone & Internet charges (related with emergency medical situation) | 2.500                                                                                                                              | 5.000                                                                                                                              | 5.000                                                                                                                              |
| TRAVEL INCONVENIENCE                                                                                                                                            |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |
| Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi<br>Personal Property and Baggage Loss or Damage                                                        | 4.000/item/set,<br>max. 24.000(in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 4.000 as sum insured per item/set. | 5.000/item/set,<br>max. 35.000(in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 5.000 as sum insured per item/set. | 5.000/item/set,<br>max. 35.000(in aggregate).<br>For mobile phone or cellular phone = 50%<br>of 5.000 as sum insured per item/set. |
| Penundaan Penerbangan<br>Flight Delay                                                                                                                           | 500 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |
| Biaya Akomodasi Hotel Tambahan<br>Extra Hotel Accomodation Expenses                                                                                             | Up to 1.500                                                                                                                        | Up to 2.000                                                                                                                        | Up to 2.500                                                                                                                        |
| Biaya Transportasi Tambahan<br>Extra Transportation Cost                                                                                                        | Up to 2.500                                                                                                                        | Up to 5.000                                                                                                                        | Up to 5.000                                                                                                                        |
| Keterlambatan Kedatangan<br>Arrival Delay                                                                                                                       | 500 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |
| Penerbangan yang Kelebihan Pesanan<br>Overbooked Flight                                                                                                         | 500 / 4 hour, max 3.500                                                                                                            | 750 / 4 hour, max 5.250                                                                                                            | 750 / 4 hours, max. 6,000                                                                                                          |
| Keterlambatan / Penundaan Bagasi<br>Baggage Delay                                                                                                               | 500 / 4 hour, max 6.000                                                                                                            | 750 / 4 hour, max 6.000                                                                                                            | 750 / 4 hours, max. 6,000                                                                                                          |
| Pembatalan Perjalanan & Perubahan Perjalan<br>Trip Cancellation & Alteration                                                                                    | 36.000                                                                                                                             | 48.000                                                                                                                             | 50.000                                                                                                                             |
| Pengurangan Perjalanan<br>Trip Curtailment                                                                                                                      | 36.000                                                                                                                             | 48.000                                                                                                                             | 50.000                                                                                                                             |
| Pengalihan Penerbangan & Perubahan Rute Penerbangan<br>Flight Diversion & Rerouting Flight                                                                      | 500 / 4 hours, max. 3.500                                                                                                          | 750 / 4 hours, max. 5.250                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |
| Kehilangan Penerbangan Lanjutan<br>Flight Missed Connection                                                                                                     | 500 / 4 hours, max. 3.500                                                                                                          | 750 / 4 hours, max. 5.250                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                          |
| OTHER BENEFIT                                                                                                                                                   |                                                                                                                                    |                                                                                                                                    |                                                                                                                                    |
| Kehilangan dokumen perjalanan<br>Loss of Trip Document                                                                                                          | 3.600                                                                                                                              | 3.600                                                                                                                              | 3.600                                                                                                                              |
| Pencurian uang pribadi<br>Pencurian uang pribadi                                                                                                                | 2.400                                                                                                                              | 2.400                                                                                                                              | 2.400                                                                                                                              |
| Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)<br>Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)              | N/A                                                                                                                                | N/A                                                                                                                                | N/A                                                                                                                                |
| Pembajakan<br>Hijack                                                                                                                                            | 2.000 / 12 hours,<br>max. 36.000                                                                                                   | 2.000 / 12 hours,<br>max. 60.000                                                                                                   | 2.000 / 12 hours,<br>max. 60.000                                                                                                   |
| Tanggung jawab hukum pribadi<br>Personal Liability                                                                                                              | 600.000                                                                                                                            | 1.200.000                                                                                                                          | 1.800.000                                                                                                                          |
| Terorisme<br>Terrorism                                                                                                                                          | Covered                                                                                                                            | Covered                                                                                                                            | Covered                                                                                                                            |
| Perlindungan Rumah yang ditinggalkan<br>Unattendance Home Protection                                                                                            | Up to 30.000                                                                                                                       | Up to 60.000                                                                                                                       | Up to 70.000                                                                                                                       |
| Risiko Sendiri Atas Penyewaan Mobil<br>Own Risk for Rental Car                                                                                                  | 3.000                                                                                                                              | 5.000                                                                                                                              | 6.000                                                                                                                              |
| Kunci Kendaraan Sewa<br>Rental Vehicle Keys                                                                                                                     | 1.500                                                                                                                              | 2.500                                                                                                                              | 3.000                                                                                                                              |
| Fraudulent Use of Credit Card<br>Penyalahgunaan Kartu Kredit                                                                                                    | 2.500                                                                                                                              | 5.000                                                                                                                              | 10.000                                                                                                                             |
| Gangguan Perjalanan<br>Travel Disruption                                                                                                                        | 800 per day, max. up to 11.200                                                                                                     | 1.000 per day, max. up to 14.000                                                                                                   | 1.200 per day, max. up to 16.800                                                                                                   |
| Aktifitas Rekreasi dan Olahraga<br>Recreational Sports and Activities                                                                                           | Covered                                                                                                                            | Covered                                                                                                                            | Covered                                                                                                                            |
| Perpanjangan Otomatis Periode Polis<br>Automatic Extention Cover                                                                                                | Covered                                                                                                                            | Covered                                                                                                                            | Covered                                                                                                                            |

| Dalam Ribuan Rupiah • Expressed in Thousand Rupiah                                                                                                                                                                                                                                                                                                                                                                | DOMESTIC            |                     | ASEAN                                                                           | OVERSEAS                                                                        |                                                                                    |                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                   | DELUXE              | SUPERIOR            |                                                                                 | TITANIUM                                                                        | PLATINUM                                                                           | DIAMOND                                                                            |
| <b>1</b> Perlindungan Covid<br>Covid Protection                                                                                                                                                                                                                                                                                                                                                                   |                     |                     |                                                                                 |                                                                                 |                                                                                    |                                                                                    |
| Harian Rawat Inap karena Covid-19<br>Daily Hospital Cash due to Covid-19                                                                                                                                                                                                                                                                                                                                          | 500/day, max. 7.000 | 500/day, max. 7.000 | 600/day, max. 8.400                                                             | 800/day, max. 11.200                                                            | 1.000/day, max. 14.000                                                             | 1.200/day, max. 16.800                                                             |
| Pembatalan Perjalanan<br>Trip Cancellation                                                                                                                                                                                                                                                                                                                                                                        | 1.250               | 2.500               | 7.500                                                                           | 17.500                                                                          | 25.000                                                                             | 32.500                                                                             |
| Perubahan Perjalanan<br>Trip Alteration                                                                                                                                                                                                                                                                                                                                                                           |                     |                     |                                                                                 |                                                                                 |                                                                                    |                                                                                    |
| Biaya Medis termasuk Evakuasi Medis Darurat<br>Medical Expenses inc. emergency medical evacuation                                                                                                                                                                                                                                                                                                                 | 5.000               | 10.000              | 350.000                                                                         | 750.000                                                                         | 750.000                                                                            | 1.500.000                                                                          |
| Biaya karantina dan isolasi<br>Quarantine or Isolation Cost                                                                                                                                                                                                                                                                                                                                                       |                     |                     |                                                                                 |                                                                                 |                                                                                    |                                                                                    |
| Lokasi isolasi atau karantina Tertanggung merupakan tempat resmi yang ditunjuk oleh otoritas kesehatan masyarakat setempat, maka segala biaya yang dikeluarkan akan dijamin dalam Manfaat Biaya Medis Covid-19<br>Insured's isolation or quarantine location is an official place appointed by the local public health authority, then all costs incurred will be covered in the Covid-19 Medical Expense Benefit | N/A                 | N/A                 | 600/day, max 4.200<br>max. quarantine limit<br>with transpotation cost is 5.000 | 800/day, max 5.600<br>max. quarantine limit<br>with transpotation cost is 7.000 | 1.000/day, max 7.000<br>max. quarantine limit<br>with transpotation cost is 10.000 | 1.200/day, max 7.000<br>max. quarantine limit<br>with transpotation cost is 10.000 |
| Biaya Transportasi Tambahan<br>Extra Transportation Cost                                                                                                                                                                                                                                                                                                                                                          |                     |                     |                                                                                 |                                                                                 |                                                                                    |                                                                                    |
| Pengurangan Perjalanan (Sublimit dari Manfaat Pengurangan Perjalanan)<br>Trip Curtailment (Sublimit from Trip Curtailment Benefit)                                                                                                                                                                                                                                                                                | N/A                 | N/A                 |                                                                                 |                                                                                 |                                                                                    |                                                                                    |
| Pemulangan Anak (Sublimit dari Manfaat Pemulangan Anak)<br>Return of Children (Sublimit from Return of Children)                                                                                                                                                                                                                                                                                                  | N/A                 | N/A                 | 15.000                                                                          | 15.000                                                                          | 35.000                                                                             | 45.000                                                                             |
| Perpanjangan Jaminan Otomatis<br>Automatic Extension of Cover                                                                                                                                                                                                                                                                                                                                                     | N/A                 | N/A                 | Covered                                                                         | Covered                                                                         | Covered                                                                            | Covered                                                                            |
| Repatriasi<br>Repatriation                                                                                                                                                                                                                                                                                                                                                                                        | N/A                 | N/A                 | Actual Cost                                                                     | Actual Cost                                                                     | Actual Cost                                                                        | Actual Cost                                                                        |
| <b>2</b> Aktivitas Petualangan<br>Adventures Activities Cover                                                                                                                                                                                                                                                                                                                                                     | Covered             | Covered             | Covered                                                                         | Covered                                                                         | Covered                                                                            | Covered                                                                            |
| <b>3</b> Jaminan Kapal Pesiar<br>Cruise Cover                                                                                                                                                                                                                                                                                                                                                                     |                     |                     |                                                                                 |                                                                                 |                                                                                    |                                                                                    |
| Gangguan Layanan Kapal<br>Cruise Service Disruption                                                                                                                                                                                                                                                                                                                                                               | N/A                 | N/A                 | 750/day up to 7.500                                                             | 750/day up to 7.500                                                             | 750/day up to 7.500                                                                | 750/day up to 7.500                                                                |
| Penggantian Biaya Kunjungan Prabayar<br>Pre-paid Excursion Reimbursement                                                                                                                                                                                                                                                                                                                                          | N/A                 | N/A                 | Up to 5.000                                                                     | Up to 5.000                                                                     | Up to 5.000                                                                        | Up to 5.000                                                                        |
| Kehilangan Kapal Pesiar Lanjutan<br>Missed Cruise Connection                                                                                                                                                                                                                                                                                                                                                      | N/A                 | N/A                 | Up to 5.000                                                                     | Up to 5.000                                                                     | Up to 5.000                                                                        | Up to 5.000                                                                        |
| Perubahan rencana perjalanan<br>Itinerary Change                                                                                                                                                                                                                                                                                                                                                                  | N/A                 | N/A                 | 750/ port up to 7.500                                                           | 750/ port up to 7.500                                                           | 750/ port up to 7.500                                                              | 750/ port up to 7.500                                                              |
| Pengurungan kabin<br>Cabin Confinement                                                                                                                                                                                                                                                                                                                                                                            | N/A                 | N/A                 | 1.000/day up to 10.000                                                          | 1.000/day up to 10.000                                                          | 1.000/day up to 10.000                                                             | 1.000/day up to 10.000                                                             |
| <b>4</b> Olahraga Musim Dingin<br>Winter Sports                                                                                                                                                                                                                                                                                                                                                                   |                     |                     |                                                                                 |                                                                                 |                                                                                    |                                                                                    |
| Olahraga Musim Dingin<br>Winter Sports                                                                                                                                                                                                                                                                                                                                                                            | N/A                 | N/A                 | N/A                                                                             | Up to 7.500                                                                     | Up to 7.500                                                                        | Up to 7.500                                                                        |
| Tertundanya Peralatan Ski<br>Delayed Ski Equipment                                                                                                                                                                                                                                                                                                                                                                | N/A                 | N/A                 | N/A                                                                             | Up to 2.500                                                                     | Up to 2.500                                                                        | Up to 2.500                                                                        |
| Penutupan Jalur Landasan Ski<br>Piste Closure                                                                                                                                                                                                                                                                                                                                                                     | N/A                 | N/A                 | N/A                                                                             | 1.000/ day up to 5.000                                                          | 1.000/ day up to 5.000                                                             | 1.000/ day up to 5.000                                                             |
| Penutupan Karena Longsoran Salju<br>Avalanche Closure                                                                                                                                                                                                                                                                                                                                                             | N/A                 | N/A                 | N/A                                                                             | Up to 2.500                                                                     | Up to 2.500                                                                        | Up to 2.500                                                                        |
| <b>5</b> Perlindungan Visa<br>Visa Protection                                                                                                                                                                                                                                                                                                                                                                     | N/A                 | N/A                 | N/A                                                                             | 10.000                                                                          | 10.000                                                                             | 10.000                                                                             |
| <b>6</b> Loss of Hotel Reservation<br>Hotel rooms have overbooked, reservation is not recorded                                                                                                                                                                                                                                                                                                                    | N/A                 | N/A                 | 1.500                                                                           | 5.000                                                                           | 5.000                                                                              | 7.500                                                                              |

| Dalam Ribuan Rupiah • Expressed in Thousand Rupiah |                                                                                                                          | DOMESTIC |          | ASEAN  | OVERSEAS                                  |                                           |                                           |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------|----------|--------|-------------------------------------------|-------------------------------------------|-------------------------------------------|
|                                                    |                                                                                                                          | DELUXE   | SUPERIOR |        | TITANIUM                                  | PLATINUM                                  | DIAMOND                                   |
| 7                                                  | Perjalanan Bisnis<br>Business Travel                                                                                     |          |          |        |                                           |                                           |                                           |
|                                                    | Rekan bisnis pengganti<br>Replacement business associate                                                                 | 10.000   | 15.000   | 15.000 | 15.000                                    | 15.000                                    | 15.000                                    |
|                                                    | Peralatan Bisnis<br>Business Equipment                                                                                   | 15.000   | 20.000   | 20.000 | 20.000                                    | 20.000                                    | 20.000                                    |
|                                                    | Biaya Kehilangan Acara<br>Missed Event Fees                                                                              | 10.000   | 15.000   | 10.000 | 10.000                                    | 10.000                                    | 10.000                                    |
| 8                                                  | Kehilangan Acara<br>Missed event                                                                                         | 5.000    | 5.000    | 10.000 | 10.000                                    | 10.000                                    | 10.000                                    |
| 9                                                  | Golf<br>Golf                                                                                                             |          |          |        |                                           |                                           |                                           |
|                                                    | Kehilangan atau kerusakan pada peralatan golf<br>Loss or damage of Golf Equipments                                       | N/A      | N/A      | 2.000  | 2.000                                     | 3.000                                     | 3.000                                     |
|                                                    | Perayaan Hole in One<br>Hole in One Celebration                                                                          | N/A      | N/A      | 1.500  | 3.000                                     | 3.000                                     | 3.000                                     |
| 10                                                 | Perluasan Pembatalan<br>Cancellation Extension (CE)                                                                      | N/A      | N/A      | 24.000 | 36.000                                    | 48.000                                    | 50.000                                    |
| 11                                                 | Asuransi Hewan Peliharaan<br>Pet insurance                                                                               |          |          |        |                                           |                                           |                                           |
|                                                    | Kecelakaan diri untuk hewan peliharaan<br>Personal Accident for Pet                                                      | 1.000    | 1.000    | 2.000  | 2.000                                     | 3.000                                     | 3.000                                     |
|                                                    | Biaya tambahan untuk penitipan hewan peliharaan<br>Extra cost for pet care                                               | 1.000    | 1.000    | 2.000  | 2.000                                     | 3.000                                     | 3.000                                     |
| 12                                                 | Travel Pendidikan<br>Educational Travel                                                                                  |          |          |        |                                           |                                           |                                           |
|                                                    | Penggantian ganda untuk transportasi umum ke rumah sakit<br>Double Indemnity for Transportation Cost for Hospitalization | N/A      | N/A      | 2.000  | 2.000                                     | 3.000                                     | 3.000                                     |
|                                                    | Biaya ujian dan pendidikan karena kecelakaan<br>Examination and tuition fees due to accident                             | N/A      | N/A      | 2.000  | 2.000                                     | 3.000                                     | 3.000                                     |
| 13                                                 | Travel Ibadah<br>Holy Travel                                                                                             |          |          |        |                                           |                                           |                                           |
|                                                    | Santunan kehilangan Air Zam-Zam/ Air Suci<br>Lost of ZamZam Water/ Holy Water                                            | N/A      | N/A      | N/A    | 1.000                                     | 2.000                                     | 2.000                                     |
|                                                    | Santunan kehilangan alat ibadah<br>Lost of worship equipment                                                             | N/A      | N/A      | N/A    | 500 /item/set,<br>max. 3.000 (aggregate). | 500 /item/set,<br>max. 5.000 (aggregate). | 500 /item/set,<br>max. 7.500 (aggregate). |

| Dalam Ribuan Rupiah • Expressed in Thousand Rupiah                                                                                                              | TITANIUM SIGNATURE                                                                                                                   |                                                                                                                                       | PLATINUM SIGNATURE                                                                                                                   |                                                                                                                                       | DIAMOND SIGNATURE                                                                                                                    |                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                 | SUPERIOR                                                                                                                             | TITANIUM                                                                                                                              | SUPERIOR                                                                                                                             | PLATINUM                                                                                                                              | SUPERIOR                                                                                                                             | DIAMOND                                                                                                                               |
| <b>Bagian A - Kecelakaan Diri</b><br>Section A - Personal Accident                                                                                              |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |
| Kematian dan Cacat Permanen Akibat Kecelakaan<br>Accidental Death & Permanent Disablement                                                                       | 300.000                                                                                                                              | 750.000                                                                                                                               | 300.000                                                                                                                              | 1.200.000                                                                                                                             | 300.000                                                                                                                              | 1.800.000                                                                                                                             |
| Penggantian biaya Pemakaman (PA & ND)<br>Indemnity for Funeral Benefit                                                                                          | max. up to 1.000                                                                                                                     | max. up to 5.000                                                                                                                      | max. up to 1.000                                                                                                                     | max. up to 7.500                                                                                                                      | max. up to 1.000                                                                                                                     | max. up to 7.500                                                                                                                      |
| Luka Bakar Tingkat Ketiga<br>Third Degree Burn                                                                                                                  | Not Covered                                                                                                                          | 600.000                                                                                                                               | Not Covered                                                                                                                          | 1.200.000                                                                                                                             | Not Covered                                                                                                                          | 1.800.000                                                                                                                             |
| Patah/Retak Sederhana atau Patah/Retak Lainnya<br>Simple or Other Fractures                                                                                     | Not Covered                                                                                                                          | 20.000                                                                                                                                | Not Covered                                                                                                                          | 30.000                                                                                                                                | Not Covered                                                                                                                          | 30.000                                                                                                                                |
| <b>Bagian B - Jaminan Medis</b><br>Section B - Medical Coverage                                                                                                 |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |
| Biaya Pengobatan<br>Medical Expenses                                                                                                                            | 150.000 (due to Accident)<br>150.000 (due to Sickness)                                                                               | 750.000                                                                                                                               | 150.000 (due to Accident)<br>150.000 (due to Sickness)                                                                               | 1.200.000                                                                                                                             | 150.000 (due to Accident)<br>150.000 (due to Sickness)                                                                               | 1.800.000                                                                                                                             |
| Kondisi Awal<br>Pre-Existing Condition                                                                                                                          | Not Covered                                                                                                                          | 3.000                                                                                                                                 | Not Covered                                                                                                                          | 3.000                                                                                                                                 | Not Covered                                                                                                                          | 3.000                                                                                                                                 |
| Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh<br>Provide only lump sum payment as allowance, not actual cost                       |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |
| Biaya pengobatan lanjutan di Indonesia<br>Continuing Medical Expenses in Indonesia                                                                              | Not Covered                                                                                                                          | 60.000                                                                                                                                | Not Covered                                                                                                                          | 120.000                                                                                                                               | Not Covered                                                                                                                          | 180.000                                                                                                                               |
| Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit<br>Daily Hospital Cash due to accident or sickness                                                | 500 per day, max. up to 3.500                                                                                                        | 600 per day, max. up to 18.000                                                                                                        | 500 per day, max. up to 3.500                                                                                                        | 600 per day, max. up to 24.000                                                                                                        | 500 per day, max. up to 3.500                                                                                                        | 600 per day, max. up to 24.000                                                                                                        |
| Evakuasi Medis Darurat<br>Emergency Medical Evacuation                                                                                                          | 150.000                                                                                                                              | Actual Cost                                                                                                                           | 150.000                                                                                                                              | Actual Cost                                                                                                                           | 150.000                                                                                                                              | Actual Cost                                                                                                                           |
| Repatriasi Jenazah ke Negara Asal<br>Repatriation of Mortal Remains to Origin Country                                                                           | due to accident 150.000<br>due to sickness 30.000                                                                                    | Actual Cost                                                                                                                           | due to accident 150.000<br>due to sickness 30.000                                                                                    | Actual Cost                                                                                                                           | due to accident 150.000<br>due to sickness 30.000                                                                                    | Actual Cost                                                                                                                           |
| Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri<br>Compassionate Visit due to Hospitalized in Overseas more than 5 days | Not Covered                                                                                                                          | return ticket economy class, max. 36.000                                                                                              | Not Covered                                                                                                                          | return ticket economy class, max. 48.000                                                                                              | Not Covered                                                                                                                          | return ticket economy class, max. 50.000                                                                                              |
| Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri<br>Compassionate Visit due to Death in Overseas                                   | Not Covered                                                                                                                          | return ticket economy class, max. 36.000                                                                                              | Not Covered                                                                                                                          | return ticket economy class, max. 48.000                                                                                              | Not Covered                                                                                                                          | return ticket economy class, max. 50.000                                                                                              |
| Pemulangan Anak<br>Return of Children                                                                                                                           | Not Covered                                                                                                                          | 30.000                                                                                                                                | Not Covered                                                                                                                          | 60.000                                                                                                                                | Not Covered                                                                                                                          | 60.000                                                                                                                                |
| Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat)<br>Emergency telephone & Internet charges (related with emergency medical situation) | Not Covered                                                                                                                          | 2.500                                                                                                                                 | Not Covered                                                                                                                          | 5.000                                                                                                                                 | Not Covered                                                                                                                          | 5.000                                                                                                                                 |
| <b>Bagian C - Ketidaknyamanan Perjalanan</b><br>Section C - Travel Inconvenience                                                                                |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |                                                                                                                                      |                                                                                                                                       |
| Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi<br>Personal Property and Baggage Loss or Damage                                                        | 1.000 /item/set,<br>max. 5.000 (in aggregate).<br><br>For mobile phone or cellular phone = 50% of 1.500 as sum insured per item/set. | 4.000 /item/set,<br>max. 24.000 (in aggregate).<br><br>For mobile phone or cellular phone = 50% of 4.000 as sum insured per item/set. | 1.000 /item/set,<br>max. 5.000 (in aggregate).<br><br>For mobile phone or cellular phone = 50% of 1.500 as sum insured per item/set. | 5.000 /item/set,<br>max. 35.000 (in aggregate).<br><br>For mobile phone or cellular phone = 50% of 5.000 as sum insured per item/set. | 1.000 /item/set,<br>max. 5.000 (in aggregate).<br><br>For mobile phone or cellular phone = 50% of 1.500 as sum insured per item/set. | 5.000 /item/set,<br>max. 35.000 (in aggregate).<br><br>For mobile phone or cellular phone = 50% of 5.000 as sum insured per item/set. |
| Penundaan Penerbangan<br>Flight Delay                                                                                                                           | 300 / 4 hours, max. 2.000                                                                                                            | 500 / 4 hours, max 6.000                                                                                                              | 300 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 6000                                                                                                              | 300 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 6.000                                                                                                             |
| Biaya Akomodasi Hotel Tambahan<br>Extra Hotel Accommodation Expenses                                                                                            | Not Covered                                                                                                                          | Up to 1.500                                                                                                                           | Not Covered                                                                                                                          | Up to 2.000                                                                                                                           | Not Covered                                                                                                                          | Up to 2.500                                                                                                                           |
| Biaya Transportasi Tambahan<br>Extra Transport Cost                                                                                                             | Not Covered                                                                                                                          | Up to 2.500                                                                                                                           | Not Covered                                                                                                                          | Up to 5.000                                                                                                                           | Not Covered                                                                                                                          | Up to 5.000                                                                                                                           |
| Keterlambatan Kedatangan<br>Arrival Delay                                                                                                                       | 300 / 4 hours, max. 2.000                                                                                                            | 500 / 4 hours, max 6.000                                                                                                              | 300 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 6000                                                                                                              | 300 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 6.000                                                                                                             |
| Penerbangan yang Kelebihan Pesanan<br>Overbooked Flight                                                                                                         | Not Covered                                                                                                                          | 500 / 4 hours, max. 3.500                                                                                                             | Not Covered                                                                                                                          | 750 / 4 hours, max. 5.250                                                                                                             | Not Covered                                                                                                                          | 750 / 4 hours, max. 6.000                                                                                                             |
| Keterlambatan / Penundaan Bagasi<br>Baggage Delay                                                                                                               | 400 / 4 hours, max. 2.000                                                                                                            | 500 / 4 hours, max. 6.000                                                                                                             | 400 / 4 hours, max. 2000                                                                                                             | 750 / 4 hours, max. 6.000                                                                                                             | 400 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 6.000                                                                                                             |
| Pembatalan Perjalanan & Perubahan Perjalanan<br>Trip Cancellation & Alteration                                                                                  | 5.000                                                                                                                                | 36.000                                                                                                                                | 5.000                                                                                                                                | 48.000                                                                                                                                | 5.000                                                                                                                                | 50.000                                                                                                                                |
| Pengurangan Perjalanan<br>Trip Curtailment                                                                                                                      | 5.000                                                                                                                                | 36.00                                                                                                                                 | 5.000                                                                                                                                | 48.000                                                                                                                                | 5.000                                                                                                                                | 50.000                                                                                                                                |
| Pengalihan Penerbangan & Perubahan Rute Penerbangan<br>Flight Diversion & Rerouting Flight                                                                      | 400 / 4 hours, max, 2.000                                                                                                            | 500 / 4 hours, max. 3.500                                                                                                             | 400 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 5.250                                                                                                             | 400 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 6.000                                                                                                             |
| Kehilangan Penerbangan Lanjutan<br>Flight Missed Connection                                                                                                     | 400 / 4 hours, max, 2.000                                                                                                            | 500 / 4 hours, max. 3.500                                                                                                             | 400 / 4 hours, max. 2000                                                                                                             | 750 / 4 hours, max. 5.250                                                                                                             | 400 / 4 hours, max. 2.000                                                                                                            | 750 / 4 hours, max. 6.000                                                                                                             |

| Dalam Ribuan Rupiah • Expressed in Thousand Rupiah                                                                                       | TITANINUM SIGNATURE             |                                     | PLATINUM SIGNATURE              |                                     | DIAMOND SIGNATURE               |                                     |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-------------------------------------|---------------------------------|-------------------------------------|---------------------------------|-------------------------------------|
|                                                                                                                                          | SUPERIOR                        | TITANIUM                            | SUPERIOR                        | PLATINUM                            | SUPERIOR                        | DIAMOND                             |
| Bagian D - Manfaat Lainnya<br>Section D - Other Benefit                                                                                  |                                 |                                     |                                 |                                     |                                 |                                     |
| Kehilangan Dokumen Perjalanan<br>Loss of Trip Document                                                                                   | Not Covered                     | 3.600                               | Not Covered                     | 3.600                               | Not Covered                     | 3.600                               |
| Pencurian Uang Pribadi<br>Loss of Personal Money                                                                                         | Not Covered                     | 2.400                               | Not Covered                     | 2.400                               | Not Covered                     | 2.400                               |
| Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)<br>Robbery in Taxi or Private Vehicle (Automobile or Motorcycle) | 3.000                           | Not Covered                         | 3.000                           | Not Covered                         | 3.000                           | Not Covered                         |
| Pembajakan<br>Hijack                                                                                                                     | 2.000 / 24 hours,<br>max. 6.000 | 2.000 / 24 hours,<br>max. 6.000     | 2.000 / 24 hours,<br>max. 6.000 | 2.000 / 24 hours,<br>max. 6.000     | 2.000 / 24 hours,<br>max. 6.000 | 2.000/ 12 hours,<br>max. 60.000     |
| Tanggung Jawab Hukum Pribadi<br>Personal Liability                                                                                       | 300.000                         | 1.200.000                           | 300.000                         | 1.200.000                           | 300.000                         | 1.800.000                           |
| Terorisme<br>Terrorism                                                                                                                   | Covered                         | Covered                             | Covered                         | Covered                             | Covered                         | Covered                             |
| Perlindungan Rumah yang Ditinggalkan<br>Unattendance Home Protection                                                                     | Up to 5.000                     | Up to 60.000                        | Up to 5.000                     | Up to 60.000                        | Up to 5.000                     | Up to 70.000                        |
| Resiko Sendiri Atas Penyewaan Mobil<br>Own Risk for Rental Car                                                                           | Not Covered                     | 5.000                               | Not Covered                     | 5.000                               | Not Covered                     | 6.000                               |
| Kunci Kendaraan Sewa<br>Rental Vehicle Keys                                                                                              | Not Covered                     | 2.500                               | Not Covered                     | 2.500                               | Not Covered                     | 3.000                               |
| Penyalahgunaan Kartu Kredit<br>Fraudulent Use of Credit Card                                                                             | Not Covered                     | 5.000                               | Not Covered                     | 5.000                               | Not Covered                     | 10.000                              |
| Gangguan Perjalanan<br>Travel Disruption                                                                                                 | Not Covered                     | 1.000 per day, max. up<br>to 14.000 | Not Covered                     | 1.000 per day, max. up<br>to 14.000 | Not Covered                     | 1.200 per day, max. up<br>to 16.800 |
| Aktifitas Rekreasi dan Olahraga<br>Recreational Sports and Activities                                                                    | Covered                         | Covered                             | Covered                         | Covered                             | Covered                         | Covered                             |
| Perpanjangan Otomatis Periode Polis<br>Automatic Extension Cover                                                                         | Not Covered                     | Covered                             | Not Covered                     | Covered                             | Not Covered                     | Covered                             |

| Dalam Ribuan Rupiah • Expressed in Thousand Rupiah |                                                                                                                                                                                                                                                                                                                                                                                                                   | TITANIUM SIGNATURE   |                                                                                | PLATINUM SIGNATURE   |                                                                                | DIAMOND SIGNATURE     |                                                                                |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--------------------------------------------------------------------------------|----------------------|--------------------------------------------------------------------------------|-----------------------|--------------------------------------------------------------------------------|
|                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                   | SUPERIOR             | TITANIUM                                                                       | SUPERIOR             | PLATINUM                                                                       | SUPERIOR              | DIAMOND                                                                        |
| <b>1</b>                                           | Perlindungan Covid<br>Covid Protection                                                                                                                                                                                                                                                                                                                                                                            |                      |                                                                                |                      |                                                                                |                       |                                                                                |
|                                                    | Harian Rawat Inap karena Covid-19<br>Daily Hospital Cash due to Covid-19                                                                                                                                                                                                                                                                                                                                          | 500 /day, max. 7.000 | 1.000 / day, max. 14.000                                                       | 500 /day, max. 7.000 | 1.000 / day, max. 14.000                                                       | 500 / day, max. 7.000 | 1.200 / day, max. 16.800                                                       |
|                                                    | Pembatalan Perjalanan<br>Trip Cancellation                                                                                                                                                                                                                                                                                                                                                                        | 2.500                | 25.000                                                                         | 2.500                | 25.000                                                                         | 2.500                 | 32.500                                                                         |
|                                                    | Perubahan Perjalanan<br>Trip Alteration                                                                                                                                                                                                                                                                                                                                                                           |                      |                                                                                |                      |                                                                                |                       |                                                                                |
|                                                    | Biaya Medis termasuk Evakuasi Medis Darurat<br>Medical Expenses inc. emergency medical evacuation                                                                                                                                                                                                                                                                                                                 | 10.000               | 750.000                                                                        | 10.000               | 750.000                                                                        | 10.000                | 1.500.000                                                                      |
|                                                    | Biaya karantina dan isolasi<br>Quarantine or Isolation Cost                                                                                                                                                                                                                                                                                                                                                       |                      |                                                                                |                      |                                                                                |                       |                                                                                |
|                                                    | Lokasi isolasi atau karantina Tertanggung merupakan tempat resmi yang ditunjuk oleh otoritas kesehatan masyarakat setempat, maka segala biaya yang dikeluarkan akan dijamin dalam Manfaat Biaya Medis Covid-19<br>Insured's isolation or quarantine location is an official place appointed by the local public health authority, then all costs incurred will be covered in the Covid-19 Medical Expense Benefit | Not Covered          | 1.000 / day, max 7.000 max. quarantine limit with transpotation cost is 10.000 | Not Covered          | 1.000 / day, max 7.000 max. quarantine limit with transpotation cost is 10.000 | Not Covered           | 1.200 / day, max 7.000 max. quarantine limit with transpotation cost is 10.000 |
|                                                    | Biaya Transportasi Tambahan<br>Extra Transportation Cost                                                                                                                                                                                                                                                                                                                                                          |                      |                                                                                |                      |                                                                                |                       |                                                                                |
|                                                    | Pengurangan Perjalanan (Sublimit dari Manfaat Pengurangan Perjalanan)<br>Trip Curtailment (Sublimit from Trip Curtailment Benefit)                                                                                                                                                                                                                                                                                | Not Covered          | 35.000                                                                         | Not Covered          | 35.000                                                                         | Not Covered           | 45.000                                                                         |
|                                                    | Pemulangan Anak (Sublimit dari Manfaat Pemulangan Anak)<br>Return of Children (Sublimit from Return of Children)                                                                                                                                                                                                                                                                                                  | Not Covered          |                                                                                | Not Covered          |                                                                                | Not Covered           |                                                                                |
|                                                    | Perpanjangan Jaminan Otomatis<br>Automatic Extension of Cover                                                                                                                                                                                                                                                                                                                                                     | Not Covered          | Covered                                                                        | Not Covered          | Covered                                                                        | Not Covered           | Covered                                                                        |
|                                                    | Repatriasi<br>Repatriation                                                                                                                                                                                                                                                                                                                                                                                        | Not Covered          | Actual Cost                                                                    | Not Covered          | Actual Cost                                                                    | Not Covered           | Actual Cost                                                                    |
| <b>2</b>                                           | Aktivitas Petualangan<br>Adventures Activities Cover                                                                                                                                                                                                                                                                                                                                                              | Covered              | Covered                                                                        | Covered              | Covered                                                                        | Covered               | Covered                                                                        |
| <b>3</b>                                           | Jaminan Kapal Pesiar<br>Cruise Cover                                                                                                                                                                                                                                                                                                                                                                              |                      |                                                                                |                      |                                                                                |                       |                                                                                |
|                                                    | Gangguan Layanan Kapal<br>Cruise Service Disruption                                                                                                                                                                                                                                                                                                                                                               | Not Covered          | 750 / day up to 7.500                                                          | Not Covered          | 750 / day up to 7.500                                                          | Not Covered           | 750 / day up to 7.500                                                          |
|                                                    | Penggantian Biaya Kunjungan Prabayar<br>Pre-paid Excursion Reimbursement                                                                                                                                                                                                                                                                                                                                          | Not Covered          | Up to 5.000                                                                    | Not Covered          | Up to 5.000                                                                    | Not Covered           | Up to 5.000                                                                    |
|                                                    | Kehilangan Kapal Pesiar Lanjutan<br>Missed Cruise Connection                                                                                                                                                                                                                                                                                                                                                      | Not Covered          | Up to 5.000                                                                    | Not Covered          | Up to 5.000                                                                    | Not Covered           | Up to 5.000                                                                    |
|                                                    | Perubahan rencana perjalanan<br>Itinerary Change                                                                                                                                                                                                                                                                                                                                                                  | Not Covered          | 750 / port up to 7.500                                                         | Not Covered          | 750 / port up to 7.500                                                         | Not Covered           | 750 / port up to 7.500                                                         |
|                                                    | Pengurungan kabin<br>Cabin Confinement                                                                                                                                                                                                                                                                                                                                                                            | Not Covered          | 1.000 / day up to 10.000                                                       | Not Covered          | 1.000 / day up to 10.000                                                       | Not Covered           | 1.000 / day up to 10.000                                                       |
| <b>4</b>                                           | Olahraga Musim Dingin<br>Winter Sports                                                                                                                                                                                                                                                                                                                                                                            |                      |                                                                                |                      |                                                                                |                       |                                                                                |
|                                                    | Olahraga Musim Dingin<br>Winter Sports                                                                                                                                                                                                                                                                                                                                                                            | Not Covered          | Up to 7.500                                                                    | Not Covered          | Up to 7.500                                                                    | Not Covered           | Up to 7.500                                                                    |
|                                                    | Tertundanya Peralatan Ski<br>Delayed Ski Equipment                                                                                                                                                                                                                                                                                                                                                                | Not Covered          | Up to 2.500                                                                    | Not Covered          | Up to 2.500                                                                    | Not Covered           | Up to 2.500                                                                    |
|                                                    | Penutupan Jalur Landasan Ski<br>Piste Closure                                                                                                                                                                                                                                                                                                                                                                     | Not Covered          | 1.000 / day up to 5.000                                                        | Not Covered          | 1.000 / day up to 5.000                                                        | Not Covered           | 1.000 / day up to 5.000                                                        |
|                                                    | Penutupan Karena Longsoran Salju<br>Avalanche Closure                                                                                                                                                                                                                                                                                                                                                             | Not Covered          | Up to 2.500                                                                    | Not Covered          | Up to 2.500                                                                    | Not Covered           | Up to 2.500                                                                    |

| Dalam Ribuan Rupiah • Expressed in Thousand Rupiah |                                                                                                                          | TITANIUM SIGNATURE |                                              | PLATINUM SIGNATURE |                                              | DIAMOND SIGNATURE |                                           |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------|--------------------|----------------------------------------------|-------------------|-------------------------------------------|
|                                                    |                                                                                                                          | SUPERIOR           | TITANIUM                                     | SUPERIOR           | PLATINUM                                     | SUPERIOR          | DIAMOND                                   |
| 5                                                  | Perlindungan Visa<br>Visa Protection                                                                                     | Not Covered        | 10.000                                       | Not Covered        | 10.000                                       | Not Covered       | 10.000                                    |
| 6                                                  | Kehilangan Reservasi Hotel<br>Loss of Hotel Reservation                                                                  | Not Covered        | 2.500                                        | Not Covered        | 5.000                                        | Not Covered       | 7.500                                     |
| 7                                                  | Perjalanan Bisnis<br>Business Travel                                                                                     |                    |                                              |                    |                                              |                   |                                           |
|                                                    | Rekan bisnis pengganti<br>Replacement business associate                                                                 | 15.000             | 15.000                                       | 15.000             | 15.000                                       | 15.000            | 15.000                                    |
|                                                    | Peralatan Bisnis<br>Business Equipment                                                                                   | 20.000             | 20.000                                       | 20.000             | 20.000                                       | 20.000            | 20.000                                    |
|                                                    | Biaya Kehilangan Acara<br>Missed Event Fees                                                                              | 15.000             | 10.000                                       | 15.000             | 10.000                                       | 15.000            | 10.000                                    |
| 8                                                  | Kehilangan Acara<br>Missed event                                                                                         | 5.000              | 10.000                                       | 5.000              | 10.000                                       | 5.000             | 10.000                                    |
| 9                                                  | Golf<br>Golf                                                                                                             |                    |                                              |                    |                                              |                   |                                           |
|                                                    | Kehilangan atau kerusakan pada peralatan golf<br>Loss or damage of Golf Equipments                                       | Not Covered        | 2.000                                        | Not Covered        | 3.000                                        | Not Covered       | 3.000                                     |
|                                                    | Perayaan Hole in One<br>Hole in One Celebration                                                                          | Not Covered        | 3.000                                        | Not Covered        | 3.000                                        | Not Covered       | 3.000                                     |
| 10                                                 | Perluasan Pembatalan<br>Cancellation Extension (CE)                                                                      | Not Covered        | 36.000                                       | Not Covered        | 48.000                                       | Not Covered       | 50.000                                    |
| 11                                                 | Asuransi Hewan Peliharaan<br>Pet insurance                                                                               |                    |                                              |                    |                                              |                   |                                           |
|                                                    | Kecelakaan diri untuk hewan peliharaan<br>Personal Accident for Pet                                                      | 1.000              | 2.000                                        | 1.000              | 3.000                                        | 1.000             | 3.000                                     |
|                                                    | Biaya tambahan untuk penitipan hewan peliharaan<br>Extra cost for pet care                                               | 1.000              | 2.000                                        | 1.000              | 3.000                                        | 1.000             | 3.000                                     |
| 12                                                 | Travel Pendidikan<br>Educational Travel                                                                                  |                    |                                              |                    |                                              |                   |                                           |
|                                                    | Penggantian ganda untuk transportasi umum ke rumah sakit<br>Double Indemnity for Transportation Cost for Hospitalization | Not Covered        | 2.000                                        | Not Covered        | 3.000                                        | Not Covered       | 3.000                                     |
|                                                    | Biaya ujian dan pendidikan karena kecelakaan<br>Examination and tuition fees due to accident                             | Not Covered        | 2.000                                        | Not Covered        | 3.000                                        | Not Covered       | 3.000                                     |
| 13                                                 | Travel Ibadah<br>Holy Travel                                                                                             |                    |                                              |                    |                                              |                   |                                           |
|                                                    | Santunan kehilangan Air Zam-Zam/ Air Suci<br>Lost of ZamZam Water/ Holy Water                                            | Not Covered        | 1.000                                        | 1.000              | 2.000                                        | Not Covered       | 2.000                                     |
|                                                    | Santunan kehilangan alat ibadah<br>Lost of worship equipment                                                             | Not Covered        | 500 / item / set,<br>max. 3.000 (aggregate). | Not Covered        | 500 / item / set,<br>max. 5.000 (aggregate). | Not Covered       | 750 /item/set,<br>max. 7.500 (aggregate). |

Premi

## Paket Signature Individu

Individual Premium Signature Plan

**Benefit Utama**

Main Benefit

| INDIVIDUAL    | APAC                  |                       |                      | WORLDWIDE EXC US/CA   |                       |                      | WORLDWIDE             |                       |                      |
|---------------|-----------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------------|
|               | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE |
| Multi trip 90 | 1.348.500             | 1.726.500             | 2.040.500            | 1.699.000             | 2.177.500             | 2.672.000            | 1.806.500             | 2.321.500             | 2.853.500            |

Premi

## Paket Signature Duo Plus

Duo Plus Premium Signature Plan

**Benefit Utama**

Main Benefit

| DUO PLUS*     | APAC                  |                       |                      | WORLDWIDE EXC US/CA   |                       |                      | WORLDWIDE             |                       |                      |
|---------------|-----------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------------|
|               | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE |
| Multi Trip 90 | 1.012.000             | 1.295.500             | 1.531.000            | 1.274.500             | 1.633.500             | 2.004.500            | 1.355.500             | 1.741.500             | 2.140.500            |

\* Harga yang tertera pada tabel Duo Plus merupakan harga per orang.

Premi

## Paket Signature Family

Family Premium Signature Plan

**Benefit Utama**

Main Benefit

| FAMILY*       | APAC                  |                       |                      | WORLDWIDE EXC US/CA   |                       |                      | WORLDWIDE             |                       |                      |
|---------------|-----------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------------|
|               | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE |
| Multi Trip 90 | 2.696.500             | 3.452.500             | 4.080.500            | 3.397.500             | 4.354.500             | 5.343.500            | 3.612.500             | 4.642.500             | 5.706.500            |

\* Batas maksimum manfaat asuransi untuk anak-anak adalah 50%.

Premi

# Paket Signature Add On

Premium Signature Plan Add On

| ADD ON                                   | ALL OVERSEAS PLAN<br>(INDIVIDUAL & DUO PLUS) |                       |                      | ALL OVERSEAS PLAN<br>FAMILY |                       |                      | ALL OVERSEAS PLAN<br>WORLDWIDE |                       |                      |
|------------------------------------------|----------------------------------------------|-----------------------|----------------------|-----------------------------|-----------------------|----------------------|--------------------------------|-----------------------|----------------------|
|                                          | TITANIUM<br>SIGNATURE                        | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE       | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE |                                |                       |                      |
| Adventures Activities Cover              | 30.000                                       | 33.500                | 39.500               | 59.500                      | 66.500                | 78.500               |                                |                       |                      |
| Cruise Cover                             | 55.000                                       | 69.500                | 84.500               | 110.000                     | 139.000               | 169.000              |                                |                       |                      |
| Winter Sports                            | 46.000                                       | 54.500                | 63.500               | 92.000                      | 109.000               | 127.000              |                                |                       |                      |
| Visa Protection                          | 52.000                                       | 52.000                | 52.000               | 104.000                     | 104.000               | 104.000              |                                |                       |                      |
| Loss of Hotel Reservation                | 20.500                                       | 40.500                | 60.500               | 41.000                      | 81.000                | 121.000              |                                |                       |                      |
| Business Travel                          | 51.500                                       | 51.500                | 51.500               |                             |                       |                      |                                |                       |                      |
| Missed event                             | 34.500                                       | 34.500                | 34.500               | 69.000                      | 69.000                | 69.000               |                                |                       |                      |
| Golf Benefit                             | 3.000                                        | 3.000                 | 3.000                |                             |                       |                      |                                |                       |                      |
| Trip Cancellation Extension              | 47.500                                       | 63.500                | 66.000               | 95.000                      | 127.000               | 132.000              |                                |                       |                      |
| Pet insurance                            | 33.500                                       | 37.500                | 37.500               |                             |                       |                      |                                |                       |                      |
| Travel Pendidikan                        | 17.500                                       | 26.000                | 26.000               |                             |                       |                      |                                |                       |                      |
| Travel Ibadah                            | 1.500                                        | 2.000                 | 3.000                | 3.000                       | 4.000                 | 6.000,00             |                                |                       |                      |
| COVID PROTECTION<br>(INDIVIDUAL PRICING) | APAC                                         |                       |                      | WORLDWIDE EXC US/CA         |                       |                      | WORLDWIDE                      |                       |                      |
|                                          | TITANIUM<br>SIGNATURE                        | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE       | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE | TITANIUM<br>SIGNATURE          | PLATINUM<br>SIGNATURE | DIAMOND<br>SIGNATURE |
| Individual Annual 90                     | 489.500                                      | 661.000               | 733.000              | 552.000                     | 849.500               | 954.000              | 629.500                        | 984.500               | 1.199.500            |
| Duo Plus Annual 90                       | 402.000                                      | 530.500               | 584.500              | 448.500                     | 672.000               | 750.000              | 507.000                        | 773.000               | 934.500              |
| Family Annual 90                         | 1.101.000                                    | 1.486.500             | 1.648.000            | 1.241.000                   | 1.910.500             | 2.146.000            | 1.415.500                      | 2.215.000             | 2.698.500            |

Premi  
**Domestik**  
 Domestic Premium  
 Benefit utama  
 Main Benefit

| DURASI<br>DURATION  | INDIVIDUAL |          | DUO PLUS |          | FAMILY    |           | SENIOR AGE* |          |
|---------------------|------------|----------|----------|----------|-----------|-----------|-------------|----------|
|                     | DELUXE     | SUPERIOR | DELUXE   | SUPERIOR | DELUXE    | SUPERIOR  | DELUXE      | SUPERIOR |
| 1 - 4               | 30.500     | 51.000   | 23.000   | 38.500   | 61.000    | 102.000   | 45.750      | 76.500   |
| 5 - 6               | 54.500     | 91.000   | 41.000   | 68.500   | 109.000   | 182.000   | 81.750      | 136.500  |
| 7 - 8               | 71.000     | 118.500  | 53.500   | 89.000   | 142.000   | 237.000   | 106.500     | 177.750  |
| 9 - 10              | 80.000     | 134.000  | 60.000   | 100.500  | 160.000   | 268.000   | 120.000     | 201.000  |
| 11 - 15             | 101.000    | 169.000  | 76.000   | 127.000  | 202.000   | 338.000   | 151.500     | 253.500  |
| 16 - 20             | 116.000    | 194.000  | 87.000   | 145.500  | 232.000   | 388.000   | 174.000     | 291.000  |
| 21 - 25             | 129.000    | 215.500  | 97.000   | 162.000  | 258.000   | 431.000   | 193.500     | 323.250  |
| 26 - 31             | 144.000    | 241.000  | 108.000  | 181.000  | 288.000   | 482.000   | 216.000     | 361.500  |
| Additional per week | 29.500     | 49.000   | 22.500   | 37.000   | 59.000    | 98.000    | 44.250      | 73.500   |
| Multi trip 90       | 354.500    | 593.500  |          |          | 709.000   | 1.187.000 |             |          |
| Multi trip 180      | 543.000    | 909.500  |          |          | 1.086.000 | 1.819.000 |             |          |

Premi  
**Domestik**  
 Domestic Premium  
 Add-Ons  
 Add-Ons

| ADD-ONS              | JENIS PERJALANAN<br>TYPE OF PROTECTION | INDIVIDUAL/DUO PLUS |          | FAMILY |          | SENIOR AGE* |          |
|----------------------|----------------------------------------|---------------------|----------|--------|----------|-------------|----------|
|                      |                                        | DELUXE              | SUPERIOR | DELUXE | SUPERIOR | DELUXE      | SUPERIOR |
| Adventure Activities | Single trip & Annual 90/180            | 8.500               | 12.500   | 17.000 | 25.000   | 12.750      | 18.750   |
| Business Travel      | Single trip & Annual 90/180            | 19.000              | 27.000   |        |          | 28.500      | 40.500   |
| Missed Event         | Single trip & Annual 90/180            | 15.500              | 15.500   | 31.000 | 31.000   | 23.250      | 23.250   |
| Pet Insurance        | Single trip & Annual 90/180            | 23.500              | 23.500   |        |          | 35.250      | 35.250   |
| Covid 19 Protection  | Trip Duration                          |                     |          |        |          |             |          |
|                      | 1 - 4                                  | 10.500              | 15.500   | 23.000 | 35.000   | 15.750      | 23.250   |
|                      | 5 - 6                                  | 12.500              | 19.000   | 28.000 | 42.500   | 18.750      | 28.500   |
|                      | 7 - 8                                  | 15.500              | 23.000   | 34.000 | 51.500   | 23.250      | 34.500   |
|                      | 9 - 10                                 | 16.500              | 25.500   | 37.500 | 56.500   | 24.750      | 38.250   |
|                      | 11 - 15                                | 19.500              | 30.000   | 44.000 | 66.500   | 29.250      | 45.000   |
|                      | 16 - 20                                | 24.000              | 36.500   | 54.000 | 81.500   | 36.000      | 54.750   |
|                      | 21 - 25                                | 28.500              | 43.000   | 64.000 | 97.000   | 42.750      | 64.500   |
|                      | 26 - 31                                | 34.000              | 51.500   | 76.000 | 115.000  | 51.000      | 77.250   |
|                      | Additional per week                    | 10.000              | 15.000   | 22.000 | 33.000   | 15.000      | 22.500   |

Premi

## Internasional Asean

International Premium Asean

**Benefit Utama**

Main Benefit

| DURASI<br>DURATION              | INDIVIDUAL | DUO PLUS | FAMILY    | SENIOR AGE* |
|---------------------------------|------------|----------|-----------|-------------|
| Oneway                          | 58.000     | 43.500   | 116.000   | 87.000      |
| 1 - 4                           | 63.500     | 48.000   | 127.000   | 95.250      |
| 5 - 6                           | 95.000     | 71.500   | 190.000   | 142.500     |
| 7 - 8                           | 147.500    | 111.000  | 295.000   | 221.250     |
| 9 - 10                          | 166.500    | 125.000  | 333.000   | 249.750     |
| 11 - 15                         | 210.500    | 158.000  | 421.000   | 315.750     |
| 16 - 20                         | 263.000    | 197.500  | 526.000   | 394.500     |
| 21 - 25                         | 294.500    | 221.000  | 589.000   | 441.750     |
| 26 - 31                         | 336.500    | 252.500  | 673.000   | 504.750     |
| Additional per week             | 60.500     | 45.500   | 121.000   | 90.750      |
| Multi trip 90                   | 738.500    |          | 1.477.000 |             |
| Multi trip 180                  | 1.131.500  |          | 2.263.000 |             |
| Long stay annual (Student only) | 3.568.000  |          |           |             |

Premi

## Internasional Asean

International Premium Asean

**Add-Ons**

Add-Ons

| ADD-ONS                   | JENIS PERJALANAN<br>TYPE OF POLICY    | INDIVIDUAL | FAMILY    | SENIOR AGE* |
|---------------------------|---------------------------------------|------------|-----------|-------------|
| Adventure Activities      | Single trip & Multi Trip 90/180       | 21.000     | 42.000    | 31.500      |
| Cruise Cover              | Single trip & Multi Trip 90/180       | 33.000     | 66.000    | 49.500      |
| Loss of Hotel Reservation | Single trip & Multi Trip 90/180       | 12.500     | 25.000    | 18.750      |
| Business Travel           | Single trip & Multi Trip 90/180       | 44.500     |           | 66.750      |
| Missed Event              | Single trip & Multi Trip 90/180       | 30.500     | 61.000    | 45.750      |
| Golf Benefit              | Single trip & Multi Trip 90/180       | 2.000      |           | 3.000       |
| Cancellation Extension    | Single trip & Multi Trip 90/180       | 32.000     | 64.000    | 48.000      |
| Pet Insurance             | Single trip & Multi Trip 90/180       | 27.500     |           | 41.250      |
| Educational Travel        | Single trip & Multi Trip 90/180       | 17.500     |           | 26.250      |
| Covid- 19 Protection      | Trip Duration                         |            |           |             |
|                           | 1 - 4                                 | 43.500     | 97.500    |             |
|                           | 5 - 6                                 | 77.500     | 174.000   |             |
|                           | 7 - 8                                 | 101.000    | 226.500   |             |
|                           | 9 -10                                 | 114.000    | 255.500   |             |
|                           | 11 -15                                | 144.000    | 323.000   |             |
|                           | 16 -20                                | 200.500    | 451.000   |             |
|                           | 21 -25                                | 251.000    | 564.500   |             |
|                           | 26 -31                                | 306.000    | 688.500   |             |
|                           | Additional per week                   | 41.500     | 92.500    |             |
|                           | Annual (limit up to 90 days per trip) | 504.500    | 1.134.500 |             |

\* Usia lanjut adalah 70-85 tahun  
Senior age is 70-85 years old

Premi

## Internasional Asia Pacific

International Premium Asia Pacific

(Semua negara di Asia, Australia, New Zealand, and Oceania)

(All countries in Asia, Australia, New Zealand, and Oceania)

### Benefit Utama

Main Benefit

| DURASI<br>DURATION              | INDIVIDUAL |           |            | DUO PLUS |          |         | FAMILY    |           |           |
|---------------------------------|------------|-----------|------------|----------|----------|---------|-----------|-----------|-----------|
|                                 | TITANIUM   | PLATINUM  | DIAMOND    | TITANIUM | PLATINUM | DIAMOND | TITANIUM  | PLATINUM  | DIAMOND   |
| Oneway                          | 82.500     | 112.000   | 136.500    | 62.000   | 84.000   | 102.500 | 165.000   | 224.000   | 273.000   |
| 1 - 4                           | 90.500     | 122.500   | 149.500    | 68.000   | 92.000   | 112.500 | 181.000   | 245.000   | 299.000   |
| 5 - 6                           | 135.000    | 183.500   | 224.000    | 101.500  | 138.000  | 168.000 | 270.000   | 367.000   | 448.000   |
| 7 - 8                           | 210.000    | 285.500   | 348.000    | 157.500  | 214.500  | 261.000 | 420.000   | 571.000   | 696.000   |
| 9 - 10                          | 237.000    | 322.000   | 393.000    | 178.000  | 241.500  | 295.000 | 474.000   | 644.000   | 786.000   |
| 11 - 15                         | 299.500    | 407.500   | 496.500    | 225.000  | 306.000  | 372.500 | 599.000   | 815.000   | 993.000   |
| 16 - 20                         | 374.500    | 508.500   | 620.500    | 281.000  | 381.500  | 465.500 | 749.000   | 1.017.000 | 1.241.000 |
| 21 - 25                         | 419.500    | 570.500   | 695.500    | 315.000  | 428.000  | 522.000 | 839.000   | 1.141.000 | 1.391.000 |
| 26 - 31                         | 479.500    | 651.500   | 794.500    | 360.000  | 489.000  | 596.000 | 959.000   | 1.303.000 | 1.589.000 |
| Additional per week             | 86.000     | 117.000   | 142.500    | 64.500   | 88.000   | 107.000 | 172.000   | 234.000   | 285.000   |
| Multi trip 90                   | 1.051.500  | 1.429.500 | 1.743.500  |          |          |         | 2.103.000 | 2.859.000 | 3.487.000 |
| Multi trip 180                  | 1.612.000  | 2.191.000 | 2.672.500  |          |          |         | 3.224.000 | 4.382.000 | 5.345.000 |
| Long stay annual (Student only) | 7.371.000  | 8.333.500 | 10.169.000 |          |          |         |           |           |           |

Premi

# Internasional Asia Pacific

International Premium Asia Pacific

(Semua negara di Asia, Australia, New Zealand, and Oceania)

(All countries in Asia, Australia, New Zealand, and Oceania)

## Add-Ons

Add-Ons

| ADD-ONS                   | JENIS PERJALANAN<br>TYPE OF POLICY    | INDIVIDUAL/DUO PLUS |          |         | FAMILY   |           |           |
|---------------------------|---------------------------------------|---------------------|----------|---------|----------|-----------|-----------|
|                           |                                       | TITANIUM            | PLATINUM | DIAMOND | TITANIUM | PLATINUM  | DIAMOND   |
| Adventure Activities      | Single trip & Multi Trip 90/180       | 26.500              | 30.000   | 36.000  | 53.000   | 60.000    | 72.000    |
| Cruise Cover              | Single trip & Multi Trip 90/180       | 55.000              | 69.500   | 84.500  | 110.000  | 139.000   | 169.000   |
| Winter Sports             | Single trip & Multi Trip 90/180       | 46.000              | 54.500   | 63.500  | 92.000   | 109.000   | 127.000   |
| Visa Protection           | Single trip & Multi Trip 90/180       | 52.000              | 52.000   | 52.000  | 104.000  | 104.000   | 104.000   |
| Loss of Hotel Reservation | Single trip & Multi Trip 90/180       | 20.500              | 40.500   | 60.500  | 41.000   | 81.000    | 121.000   |
| Business Travel           | Single trip & Multi Trip 90/180       | 44.500              | 44.500   | 44.500  |          |           |           |
| Missed Event              | Single trip & Multi Trip 90/180       | 30.500              | 30.500   | 30.500  | 61.000   | 61.000    | 61.000    |
| Golf Benefit              | Single trip & Multi Trip 90/180       | 3.000               | 3.000    | 3.000   |          |           |           |
| Cancellation Extension    | Single trip & Multi Trip 90/180       | 47.500              | 63.500   | 66.000  | 95.000   | 127.000   | 132.000   |
| Pet Insurance             | Single trip & Multi Trip 90/180       | 27.500              | 31.500   | 31.500  |          |           |           |
| Educational Travel        | Single trip & Multi Trip 90/180       | 17.500              | 26.000   | 26.000  |          |           |           |
| Holy Travel               | Single trip & Multi Trip 90/180       | 1.500               | 2.000    | 3.000   | 3.000    | 4.000     | 6.000     |
| Covid- 19 Protection      | Trip Duration                         |                     |          |         |          |           |           |
|                           | 1 - 4                                 | 30.500              | 45.000   | 51.000  | 68.000   | 101.000   | 115.000   |
|                           | 5 - 6                                 | 54.000              | 80.000   | 91.000  | 121.000  | 180.000   | 205.000   |
|                           | 7 - 8                                 | 70.500              | 104.500  | 119.000 | 158.000  | 235.000   | 267.000   |
|                           | 9 -10                                 | 79.500              | 118.000  | 134.000 | 178.500  | 265.000   | 301.500   |
|                           | 11 -15                                | 100.500             | 149.000  | 169.500 | 225.500  | 335.000   | 381.500   |
|                           | 16 -20                                | 140.000             | 208.000  | 236.500 | 314.500  | 467.500   | 532.000   |
|                           | 21 -25                                | 175.000             | 260.500  | 296.000 | 393.500  | 585.500   | 666.000   |
|                           | 26 -31                                | 213.500             | 317.500  | 361.000 | 480.000  | 714.000   | 812.500   |
|                           | Additional per week                   | 29.000              | 43.000   | 48.500  | 64.500   | 96.000    | 109.000   |
|                           | Annual (limit up to 90 days per trip) | 351.500             | 523.000  | 595.000 | 791.000  | 1.176.500 | 1.338.000 |

Premi

# Internasional Asia Pacific

International Premium Asia Pacific

(Semua negara di Asia, Australia, New Zealand, and Oceania)

(All countries in Asia, Australia, New Zealand, and Oceania)

**Usia Lanjut**

Senior Age

| INDIVIDUAL          |          |          |           |                           |                                    |          |          |         |
|---------------------|----------|----------|-----------|---------------------------|------------------------------------|----------|----------|---------|
| DURASI<br>DURATION  | TITANIUM | PLATINUM | DIAMOND   | ADD-ONS                   | JENIS PERJALANAN<br>TYPE OF POLICY | TITANIUM | PLATINUM | DIAMOND |
| Oneway              | 123.750  | 168.000  | 204.750   | Adventure Activities      | Single trip                        | 39.750   | 45.000   | 54.000  |
| 1 - 4               | 135.750  | 183.750  | 224.250   | Cruise Cover              | Single trip                        | 82.500   | 104.250  | 126.750 |
| 5 - 6               | 202.500  | 275.250  | 336.000   | Winter Sports             | Single trip                        | 69.000   | 81.750   | 95.250  |
| 7 - 8               | 315.000  | 428.250  | 522.000   | Visa Protection           | Single trip                        | 78.000   | 78.000   | 78.000  |
| 9 - 10              | 355.500  | 483.000  | 589.500   | Loss of Hotel Reservation | Single trip                        | 30.750   | 60.750   | 90.750  |
| 11 - 15             | 449.250  | 611.250  | 744.750   | Business Travel           | Single trip                        | 66.750   | 66.750   | 66.750  |
| 16 - 20             | 561.750  | 762.750  | 930.750   | Missed Event              | Single trip                        | 45.750   | 45.750   | 45.750  |
| 21 - 25             | 629.250  | 855.750  | 1.043.250 | Golf Benefit              | Single trip                        | 4.500    | 4.500    | 4.500   |
| 26 - 31             | 719.250  | 977.250  | 1.191.750 | Cancellation Extension    | Single trip                        | 71.250   | 95.250   | 99.000  |
| Additional per week | 129.000  | 175.500  | 213.750   | Pet Insurance             | Single trip                        | 41.250   | 47.250   | 47.250  |
|                     |          |          |           | Educational Travel        | Single trip                        | 26.250   | 39.000   | 39.000  |
|                     |          |          |           | Holy Travel               | Single trip                        | 2.250    | 3.000    | 4.500   |
|                     |          |          |           | Covid- 19 Protection      | Trip Duration                      |          |          |         |
|                     |          |          |           |                           | 1 - 4                              | 45.750   | 67.500   | 76.500  |
|                     |          |          |           |                           | 5 - 6                              | 81.000   | 120.000  | 136.500 |
|                     |          |          |           |                           | 7 - 8                              | 105.750  | 156.750  | 178.500 |
|                     |          |          |           |                           | 9 -10                              | 119.250  | 177.000  | 201.000 |
|                     |          |          |           |                           | 11 -15                             | 150.750  | 223.500  | 254.250 |
|                     |          |          |           |                           | 16 -20                             | 210.000  | 312.000  | 354.750 |
|                     |          |          |           |                           | 21 -25                             | 262.500  | 390.750  | 444.000 |
|                     |          |          |           |                           | 26 -31                             | 320.250  | 476.250  | 541.500 |
|                     |          |          |           |                           | Additional per week                | 43.500   | 64.500   | 72.750  |

Premi

## Internasional Worldwide Exc US/CA

International Premium Worldwide Exc US/CA

(Semua negara kecuali USA/KANADA)

(All countries excludes US/CA)

**Benefit Utama**

Main Benefit

| DURASI<br>DURATION              | INDIVIDUAL |            |            | DUO PLUS |          |         | FAMILY    |           |           |
|---------------------------------|------------|------------|------------|----------|----------|---------|-----------|-----------|-----------|
|                                 | TITANIUM   | PLATINUM   | DIAMOND    | TITANIUM | PLATINUM | DIAMOND | TITANIUM  | PLATINUM  | DIAMOND   |
| Oneway                          | 110.000    | 147.000    | 186.000    | 82.500   | 110.500  | 139.500 | 220.000   | 294.000   | 372.000   |
| 1 - 4                           | 120.500    | 161.500    | 203.500    | 90.500   | 121.500  | 153.000 | 241.000   | 323.000   | 407.000   |
| 5 - 6                           | 180.000    | 241.500    | 304.500    | 135.000  | 181.500  | 228.500 | 360.000   | 483.000   | 609.000   |
| 7 - 8                           | 280.000    | 375.500    | 474.000    | 210.000  | 282.000  | 355.500 | 560.000   | 751.000   | 948.000   |
| 9 - 10                          | 316.000    | 423.500    | 535.000    | 237.000  | 318.000  | 401.500 | 632.000   | 847.000   | 1.070.000 |
| 11 - 15                         | 399.500    | 535.500    | 676.500    | 300.000  | 402.000  | 507.500 | 799.000   | 1.071.000 | 1.353.000 |
| 16 - 20                         | 499.000    | 669.000    | 845.000    | 374.500  | 502.000  | 634.000 | 998.000   | 1.338.000 | 1.690.000 |
| 21 - 25                         | 559.500    | 750.000    | 947.500    | 420.000  | 562.500  | 711.000 | 1.119.000 | 1.500.000 | 1.895.000 |
| 26 - 31                         | 639.000    | 857.000    | 1.082.000  | 479.500  | 643.000  | 811.500 | 1.278.000 | 1.714.000 | 2.164.000 |
| Additional per week             | 114.500    | 153.500    | 194.000    | 86.000   | 115.500  | 145.500 | 229.000   | 307.000   | 388.000   |
| Multi trip 90                   | 1.402.000  | 1.880.500  | 2.375.000  |          |          |         | 2.804.000 | 3.761.000 | 4.750.000 |
| Multi trip 180                  | 2.149.000  | 2.882.500  | 3.640.000  |          |          |         | 4.298.000 | 5.765.000 | 7.280.000 |
| Long stay annual (Student only) | 8.504.000  | 11.805.330 | 14.405.500 |          |          |         |           |           |           |

Premi

# Internasional Worldwide Exc US/CA

International Premium Worldwide Exc US/CA

(Semua negara kecuali USA/KANADA)

(All countries excludes US/CA)

**Add-Ons**

Add-Ons

| ADD-ONS                   | JENIS PERJALANAN<br>TYPE OF POLICY    | INDIVIDUAL/DUO PLUS |          |         | FAMILY   |           |           |
|---------------------------|---------------------------------------|---------------------|----------|---------|----------|-----------|-----------|
|                           |                                       | TITANIUM            | PLATINUM | DIAMOND | TITANIUM | PLATINUM  | DIAMOND   |
| Adventure Activities      | Single trip & Multi Trip 90/180       | 26.500              | 30.000   | 36.000  | 53.000   | 60.000    | 72.000    |
| Cruise Cover              | Single trip & Multi Trip 90/180       | 55.000              | 69.500   | 84.500  | 110.000  | 139.000   | 169.000   |
| Winter Sports             | Single trip & Multi Trip 90/180       | 46.000              | 54.500   | 63.500  | 92.000   | 109.000   | 127.000   |
| Visa Protection           | Single trip & Multi Trip 90/180       | 52.000              | 52.000   | 52.000  | 104.000  | 104.000   | 104.000   |
| Loss of Hotel Reservation | Single trip & Multi Trip 90/180       | 20.500              | 40.500   | 60.500  | 41.000   | 81.000    | 121.000   |
| Business Travel           | Single trip & Multi Trip 90/180       | 44.500              | 44.500   | 44.500  |          |           |           |
| Missed Event              | Single trip & Multi Trip 90/180       | 30.500              | 30.500   | 30.500  | 61.000   | 61.000    | 61.000    |
| Golf Benefit              | Single trip & Multi Trip 90/180       | 3.000               | 3.000    | 3.000   |          |           |           |
| Cancellation Extension    | Single trip & Multi Trip 90/180       | 47.500              | 63.500   | 66.000  | 95.000   | 127.000   | 132.000   |
| Pet Insurance             | Single trip & Multi Trip 90/180       | 27.500              | 31.500   | 31.500  |          |           |           |
| Educational Travel        | Single trip & Multi Trip 90/180       | 17.500              | 26.000   | 26.000  |          |           |           |
| Holy Travel               | Single trip & Multi Trip 90/180       | 1.500               | 2.000    | 3.000   | 3.000    | 4.000     | 6.000     |
| Covid- 19 Protection      | Trip Duration                         |                     |          |         |          |           |           |
|                           | 1 - 4                                 | 35.500              | 61.000   | 70.000  | 80.000   | 137.500   | 157.500   |
|                           | 5 - 6                                 | 63.500              | 109.000  | 125.000 | 142.500  | 245.000   | 281.000   |
|                           | 7 - 8                                 | 83.000              | 142.000  | 163.000 | 186.000  | 319.500   | 366.500   |
|                           | 9 - 10                                | 93.500              | 160.500  | 184.000 | 210.000  | 360.500   | 413.500   |
|                           | 11 - 15                               | 118.000             | 203.000  | 232.500 | 265.500  | 456.000   | 523.000   |
|                           | 16 - 20                               | 164.500             | 283.000  | 324.500 | 370.000  | 636.000   | 730.000   |
|                           | 21 - 25                               | 206.000             | 354.000  | 406.500 | 463.500  | 796.500   | 914.000   |
|                           | 26 - 31                               | 251.500             | 432.000  | 495.500 | 565.000  | 971.500   | 1.114.500 |
|                           | Additional per week                   | 34.000              | 58.000   | 66.500  | 76.000   | 130.500   | 149.500   |
|                           | Annual (limit up to 90 days per trip) | 414.000             | 711.500  | 816.000 | 931.000  | 1.600.500 | 1.836.000 |

Premi

# Internasional Worldwide Exc US/CA

International Premium Worldwide Exc US/CA

(Semua negara kecuali USA/KANADA)

(All countries excludes US/CA)

Usia Lanjut

Senior Age

| INDIVIDUAL          |          |           |           |                           |                                    |          |          |         |
|---------------------|----------|-----------|-----------|---------------------------|------------------------------------|----------|----------|---------|
| DURASI<br>DURATION  | TITANIUM | PLATINUM  | DIAMOND   | ADD-ONS                   | JENIS PERJALANAN<br>TYPE OF POLICY | TITANIUM | PLATINUM | DIAMOND |
| Oneway              | 165.000  | 220.500   | 279.000   | Adventure Activities      | Single trip                        | 39.750   | 45.000   | 54.000  |
| 1 - 4               | 180.750  | 242.250   | 305.250   | Cruise Cover              | Single trip                        | 82.500   | 104.250  | 126.750 |
| 5 - 6               | 270.000  | 362.250   | 456.750   | Winter Sports             | Single trip                        | 69.000   | 81.750   | 95.250  |
| 7 - 8               | 420.000  | 563.250   | 711.000   | Visa Protection           | Single trip                        | 78.000   | 78.000   | 78.000  |
| 9 - 10              | 474.000  | 635.250   | 802.500   | Loss of Hotel Reservation | Single trip                        | 30.750   | 60.750   | 90.750  |
| 11 - 15             | 599.250  | 803.250   | 1.014.750 | Business Travel           | Single trip                        | 66.750   | 66.750   | 66.750  |
| 16 - 20             | 748.500  | 1.003.500 | 1.267.500 | Missed Event              | Single trip                        | 45.750   | 45.750   | 45.750  |
| 21 - 25             | 839.250  | 1.125.000 | 1.421.250 | Golf Benefit              | Single trip                        | 4.500    | 4.500    | 4.500   |
| 26 - 31             | 958.500  | 1.285.500 | 1.623.000 | Cancellation Extension    | Single trip                        | 71.250   | 95.250   | 99.000  |
| Additional per week | 171.750  | 230.250   | 291.000   | Pet Insurance             | Single trip                        | 41.250   | 47.250   | 47.250  |
|                     |          |           |           | Educational Travel        | Single trip                        | 26.250   | 39.000   | 39.000  |
|                     |          |           |           | Holy Travel               | Single trip                        | 2.250    | 3.000    | 4.500   |
|                     |          |           |           | Covid- 19 Protection      | Trip Duration                      |          |          |         |
|                     |          |           |           |                           | 1 - 4                              | 53.250   | 91.500   | 105.000 |
|                     |          |           |           |                           | 5 - 6                              | 95.250   | 163.500  | 187.500 |
|                     |          |           |           |                           | 7 - 8                              | 124.500  | 213.000  | 244.500 |
|                     |          |           |           |                           | 9 -10                              | 140.250  | 240.750  | 276.000 |
|                     |          |           |           |                           | 11 -15                             | 177.000  | 304.500  | 348.750 |
|                     |          |           |           |                           | 16 -20                             | 246.750  | 424.500  | 486.750 |
|                     |          |           |           |                           | 21 -25                             | 309.000  | 531.000  | 609.750 |
|                     |          |           |           |                           | 26 -31                             | 377.250  | 648.000  | 743.250 |
|                     |          |           |           |                           | Additional per week                | 51.000   | 87.000   | 99.750  |

# Premi

## Internasional Worldwide

International Premium Worldwide

**Benefit utama**

Main Benefit

| DURASI<br>DURATION              | INDIVIDUAL |            |            | DUO PLUS |          |         | FAMILY    |           |           |
|---------------------------------|------------|------------|------------|----------|----------|---------|-----------|-----------|-----------|
|                                 | TITANIUM   | PLATINUM   | DIAMOND    | TITANIUM | PLATINUM | DIAMOND | TITANIUM  | PLATINUM  | DIAMOND   |
| Oneway                          | 118.000    | 158.500    | 200.000    | 88.500   | 119.000  | 150.000 | 236.000   | 317.000   | 400.000   |
| 1 - 4                           | 129.500    | 173.500    | 219.000    | 97.500   | 130.500  | 164.500 | 259.000   | 347.000   | 438.000   |
| 5 - 6                           | 193.500    | 260.000    | 328.000    | 145.500  | 195.000  | 246.000 | 387.000   | 520.000   | 656.000   |
| 7 - 8                           | 301.500    | 404.000    | 510.000    | 226.500  | 303.000  | 382.500 | 603.000   | 808.000   | 1.020.000 |
| 9 - 10                          | 340.000    | 456.000    | 576.000    | 255.000  | 342.000  | 432.000 | 680.000   | 912.000   | 1.152.000 |
| 11 - 15                         | 430.000    | 576.500    | 728.000    | 322.500  | 432.500  | 546.000 | 860.000   | 1.153.000 | 1.456.000 |
| 16 - 20                         | 537.000    | 720.500    | 909.500    | 403.000  | 540.500  | 682.500 | 1.074.000 | 1.441.000 | 1.819.000 |
| 21 - 25                         | 602.000    | 807.500    | 1.020.000  | 451.500  | 606.000  | 765.000 | 1.204.000 | 1.615.000 | 2.040.000 |
| 26 - 31                         | 688.000    | 922.500    | 1.165.000  | 516.000  | 692.000  | 874.000 | 1.376.000 | 1.845.000 | 2.330.000 |
| Additional per week             | 123.500    | 165.500    | 209.000    | 93.000   | 124.500  | 157.000 | 247.000   | 331.000   | 418.000   |
| Multi trip 90                   | 1.509.500  | 2.024.500  | 2.556.500  |          |          |         | 3.019.000 | 4.049.000 | 5.113.000 |
| Multi trip 180                  | 2.313.500  | 3.102.500  | 3.918.500  |          |          |         | 4.627.000 | 6.205.000 | 7.837.000 |
| Long stay annual (Student only) | 9.154.000  | 12.708.500 | 15.507.500 |          |          |         |           |           |           |

# Premi

## Internasional Worldwide

International Premium Worldwide

### Add-Ons

Add-Ons

| ADD-ONS                   | JENIS PERJALANAN<br>TYPE OF POLICY    | INDIVIDUAL/COMBO |          |           | FAMILY    |           |           |
|---------------------------|---------------------------------------|------------------|----------|-----------|-----------|-----------|-----------|
|                           |                                       | TITANIUM         | PLATINUM | DIAMOND   | TITANIUM  | PLATINUM  | DIAMOND   |
| Adventure Activities      | Single trip & Multi Trip 90/180       | 26.500           | 30.000   | 36.000    | 53.000    | 60.000    | 72.000    |
| Cruise Cover              | Single trip & Multi Trip 90/180       | 55.000           | 69.500   | 84.500    | 110.000   | 139.000   | 169.000   |
| Winter Sports             | Single trip & Multi Trip 90/180       | 46.000           | 54.500   | 63.500    | 92.000    | 109.000   | 127.000   |
| Visa Protection           | Single trip & Multi Trip 90/180       | 52.000           | 52.000   | 52.000    | 104.000   | 104.000   | 104.000   |
| Loss of Hotel Reservation | Single trip & Multi Trip 90/180       | 20.500           | 40.500   | 60.500    | 41.000    | 81.000    | 121.000   |
| Business Travel           | Single trip & Multi Trip 90/180       | 44.500           | 44.500   | 44.500    |           |           |           |
| Missed Event              | Single trip & Multi Trip 90/180       | 30.500           | 30.500   | 30.500    | 61.000    | 61.000    | 61.000    |
| Golf Benefit              | Single trip & Multi Trip 90/180       | 3.000            | 3.000    | 3.000     |           |           |           |
| Cancellation Extension    | Single trip & Multi Trip 90/180       | 47.500           | 63.500   | 66.000    | 95.000    | 127.000   | 132.000   |
| Pet Insurance             | Single trip & Multi Trip 90/180       | 27.500           | 31.500   | 31.500    |           |           |           |
| Educational Travel        | Single trip & Multi Trip 90/180       | 17.500           | 26.000   | 26.000    |           |           |           |
| Holy Travel               | Single trip & Multi Trip 90/180       | 1.500            | 2.000    | 3.000     | 3.000     | 4.000     | 6.000     |
| Covid- 19 Protection      | Trip Duration                         |                  |          |           |           |           |           |
|                           | 1 - 4                                 | 42.500           | 73.000   | 91.000    | 95.000    | 163.500   | 205.000   |
|                           | 5 - 6                                 | 75.500           | 130.000  | 162.500   | 169.500   | 291.500   | 365.500   |
|                           | 7 - 8                                 | 98.500           | 169.000  | 212.000   | 221.000   | 380.000   | 476.500   |
|                           | 9 -10                                 | 111.000          | 191.000  | 239.000   | 249.000   | 429.000   | 538.000   |
|                           | 11 -15                                | 140.000          | 241.500  | 302.500   | 315.000   | 542.500   | 680.500   |
|                           | 16 -20                                | 195.500          | 336.500  | 422.000   | 439.500   | 757.000   | 949.000   |
|                           | 21 -25                                | 244.500          | 421.500  | 528.500   | 550.500   | 948.000   | 1.188.500 |
|                           | 26 -31                                | 298.500          | 514.000  | 644.500   | 671.000   | 1.156.500 | 1.449.500 |
|                           | Additional per week                   | 40.000           | 69.000   | 86.500    | 90.000    | 155.500   | 194.500   |
|                           | Annual (limit up to 90 days per trip) | 491.500          | 846.500  | 1.061.500 | 1.105.500 | 1.905.000 | 2.388.500 |

Premi

# Internasional Worldwide

International Premium Worldwide

Usia Lanjut

Senior Age

| INDIVIDUAL          |           |           |           |                           |                                    |          |          |         |
|---------------------|-----------|-----------|-----------|---------------------------|------------------------------------|----------|----------|---------|
| DURASI<br>DURATION  | TITANIUM  | PLATINUM  | DIAMOND   | ADD-ONS                   | JENIS PERJALANAN<br>TYPE OF POLICY | TITANIUM | PLATINUM | DIAMOND |
| Oneway              | 177.000   | 237.750   | 300.000   | Adventure Activities      | Single trip                        | 39.750   | 45.000   | 54.000  |
| 1 - 4               | 194.250   | 260.250   | 328.500   | Cruise Cover              | Single trip                        | 82.500   | 104.250  | 126.750 |
| 5 - 6               | 290.250   | 390.000   | 492.000   | Winter Sports             | Single trip                        | 69.000   | 81.750   | 95.250  |
| 7 - 8               | 452.250   | 606.000   | 765.000   | Visa Protection           | Single trip                        | 78.000   | 78.000   | 78.000  |
| 9 - 10              | 510.000   | 684.000   | 864.000   | Loss of Hotel Reservation | Single trip                        | 30.750   | 60.750   | 90.750  |
| 11 - 15             | 645.000   | 864.750   | 1.092.000 | Business Travel           | Single trip                        | 66.750   | 66.750   | 66.750  |
| 16 - 20             | 805.500   | 1.080.750 | 1.364.250 | Missed Event              | Single trip                        | 45.750   | 45.750   | 45.750  |
| 21 - 25             | 903.000   | 1.211.250 | 1.530.000 | Golf Benefit              | Single trip                        | 4.500    | 4.500    | 4.500   |
| 26 - 31             | 1.032.000 | 1.383.750 | 1.747.500 | Cancellation Extension    | Single trip                        | 71.250   | 95.250   | 99.000  |
| Additional per week | 185.250   | 248.250   | 313.500   | Pet Insurance             | Single trip                        | 41.250   | 47.250   | 47.250  |
|                     |           |           |           | Educational Travel        | Single trip                        | 26.250   | 39.000   | 39.000  |
|                     |           |           |           | Holy Travel               | Single trip                        | 2.250    | 3.000    | 4.500   |
|                     |           |           |           | Covid- 19 Protection      | Trip Duration                      |          |          |         |
|                     |           |           |           |                           | 1 - 4                              | 63.750   | 109.500  | 136.500 |
|                     |           |           |           |                           | 5 - 6                              | 113.250  | 195.000  | 243.750 |
|                     |           |           |           |                           | 7 - 8                              | 147.750  | 253.500  | 318.000 |
|                     |           |           |           |                           | 9 -10                              | 166.500  | 286.500  | 358.500 |
|                     |           |           |           |                           | 11 -15                             | 210.000  | 362.250  | 453.750 |
|                     |           |           |           |                           | 16 -20                             | 293.250  | 504.750  | 633.000 |
|                     |           |           |           |                           | 21 -25                             | 366.750  | 632.250  | 792.750 |
|                     |           |           |           |                           | 26 -31                             | 447.750  | 771.000  | 966.750 |
|                     |           |           |           |                           | Additional per week                | 60.000   | 103.500  | 129.750 |

## Kondisi Khusus

### Special Conditions

1. Berkewarganegaraan Indonesia atau asing yang memiliki ijin tinggal tetap atau sementara di Indonesia
2. Jarak minimum perjalanan domestik adalah 100 km dari tempat tinggal Anda di Indonesia
3. Maksimum durasi perjalanan adalah 365 hari untuk pelajar, 90 hari untuk Perjalanan Tahunan-Multi trip 90, 180 hari untuk Perjalanan Tahunan-Multi trip 180, dan 120 hari untuk Perjalanan Tunggal
4. Batasan usia:
  - Untuk polis Single Trip dan One Way Trip, berlaku untuk usia hingga 85 tahun
  - Untuk polis Combo dan tahunan, berlaku untuk usia kurang dari 70 tahun
  - Untuk Tertanggung dengan usia 80 tahun sampai 85 tahun, santunan meninggal dunia & cacat permanen, biaya pengobatan, dibatasi hingga 50% dari manfaat
  - Anak yang berusia sampai dengan 18 tahun wajib didampingi oleh salah satu orang dewasa yang diasuransikan dalam Paket Keluarga untuk setiap perjalanan
  - Anak yang berusia di atas 18 tahun dapat membeli Paket Individu
5. Paket Combo  
Combo berarti 2 (dua) orang dewasa hingga 10 (sepuluh) orang yang bepergian bersama-sama untuk seluruh perjalanan dengan jadwal yang sama
6. Jika membeli Paket Keluarga, berlaku:
  - 1 orang dewasa (Tertanggung Utama) dan anak
  - 2 orang dewasa (Tertanggung utama & keluarga dekat) dan anak

Untuk jumlah anak yang dapat dipertanggungjawabkan tidak dibatasi. Mereka merupakan anak yang sah, termasuk anak angkat/anak adopsi sesuai dokumen resmi dari pemerintah
7. Untuk Polis Keluarga, batas maksimum manfaat yang dijamin pada polis adalah 250% dari nilai pertanggungan Untuk manfaat meninggal dunia & cacat permanen akibat kecelakaan:
  - Untuk Tertanggung dan pasangannya, masing-masing 100% dari maksimum manfaat yang tercantum pada tabel manfaat
  - Untuk anak-anak, maksimum 50% dari manfaat yang tercantum pada tabel manfaat
8. Polis Anda akan diperpanjang secara otomatis tanpa penambahan premi jika Anda harus menjalani Rawat Inap atau Karantina di luar Indonesia selama Perjalanan, sesuai dengan periode Rawat Inap atau Karantina, maksimal selama 30 (tiga puluh) hari
9. Khusus untuk pembelian atas perjalanan yang sudah dimulai (Already Travel), hanya dapat dilakukan jika Anda telah meninggalkan Indonesia maksimal 3 hari pada saat pembelian polis dan pada Already Travel berlaku masa tunggu 72 jam
10. Paket overseas Internasional Worldwide, Internasional Exclude US/CA, dan Internasional Asia Pasifik memberikan jaminan domestik 24 (dua puluh empat) jam sebelum keberangkatan, tambahan paket Domestik dibutuhkan jika Tertanggung membutuhkan perlindungan domestik lebih dari 24 jam

1. Indonesian or foreigner citizen who have permanent or temporary residence permission in Indonesia
2. The minimum distance of the domestic trip is 100 km from your place in Indonesia
3. Maximum duration of travelling is 365 days for student, 90 days for Annual-Multi Trip 90, 180 days for Annual-Multi Trip 180, and 120 days for Single Trip
4. Range of age:
  - For Single Trip and One Way Trip policy, applicable for age up to 85 years old
  - For Combo and annual policy, applicable for age less than 70 years old
  - For the Insured the age of 80 years old until 85 years old, accident death & permanent disablement, medical expense, continuing medical expense in Indonesia will be limited to 50% of benefit
  - Children whose age up to 18 years old have to be accompanied by one adults insured in Family Package for each travelling
  - Children over the age of 18 years old can buy an Individual Package
5. Combo Package  
Combo means 2 (two) adults up to 10 (ten) people traveling together for the entire trip with the same itinerary
6. If purchase Family Package, applies:
  - 1 adult (Main Insured Person) and children
  - 2 adults (Main Insured Person & Insured's immediate family) and children

The number of children who can be insured not limited. They have to be legal including legally adopted child
7. For Family Package, maximum liability is 250% of sum insured  
For the benefit of accident death & permanent disablement:
  - For the Insured and spouse, each 100% of the maximum benefits stated in table of benefit
  - For children, maximum 50% of the benefits stated in table of benefit
8. Your policy will be extended automatically without additional premium if You are Hospitalized or Quarantined outside Indonesia during the Trip, subject to a maximum period of 30 (thirty) days
9. Specific for purchases of trips which already started (Already Travel), it can only be done if you have left Indonesia for a maximum of 3 days at the time of policy purchase and in Already Travel there will be a waiting period of 72 hours applied
10. International Worldwide, International Exclude US/CA, and Asia Pacific International overseas packages provide domestic coverage for 24 (twenty four) hours prior to the departure, additional Domestic Package is needed if the Insured requires domestic coverage for more than 24 (twenty-four) hours

# Pengecualian Umum

## General Exclusions

Kami tidak menjamin kerugian atau tanggung jawab secara langsung atau tidak langsung yang diakibatkan oleh/atau timbul dari/atau berhubungan dengan:

- Setiap tindakan ilegal / atau kelalaian yang melanggar hukum, undang-undang, peraturan pemerintah Indonesia atau negara tujuan Anda;
- Dalam keadaan tidak sehat untuk melakukan perjalanan atau tetap melakukan perjalanan walau bertentangan dengan saran medis dari Dokter;
- Setiap perjalanan yang dilakukan bertujuan semata-mata untuk mendapatkan pengobatan atau perawatan medis dalam bentuk atau jenis apapun;
- Segala kondisi bawaan lahir, keturunan, kronis atau kondisi awal pada Anda, yang mana Anda dan keluarga Anda sadari, atau dapat dibuktikan oleh Dokter sebagai kondisi awal yang sudah ada 12 bulan sebelum Tanggal Efektif Polis.

Catatan:

Kronis berarti sakit yang diderita sejak lama, atau kesembuhannya memerlukan waktu lebih dari satu tahun dan setelah waktu itu akan kambuh. Ini termasuk namun tidak terbatas pada: arthritis, gagal jantung, epilepsi, lupus, penyakit syaraf motorik, penyakit sclerosis multipel, distrofi otot, penyakit Parkinson, penyakit gagal ginjal, gangguan pernapasan.

- Dan ketentuan lainnya yang tercantum dalam polis.

\*) ketentuan pengecualian lebih lengkap terdapat pada polis dan dapat menghubungi contact center kami

We do not cover for loss or liability directly or indirectly caused by or arising from or in connection with:

- Any illegal acts and/or omissions that violate to the law, constitution, Indonesian government regulations or Place of Your destination;
- In an unhealthy state to travel or continue to travel despite contrary to medical advice from the Medical Practitioner;
- Each travelling made aimed solely to get treatment or medical care in any forms or types;
- Any congenital, hereditary, chronic or pre-existing condition in you, which you and your family are aware, or which can be verified by a Doctor to be an initial condition that has existed 12 months prior to the Policy Effective Date.

Note:

Chronic means illness that has been suffered for a prolonged period or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, heart failure, epilepsy, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal failure, respiratory disorder.

- And other exclusions stated in the policy wording.

\*) for detailed exclusions are stated in the policy and you could also contact our contact center

# Prosedur Klaim

## Claim Procedure

1. Memberitahukan secara tertulis kepada PT Asuransi Tokio Marine Indonesia paling lambat 30 (tiga puluh) hari sejak tanggal kejadian yang menimbulkan klaim
2. Anda dapat menghubungi 14006 atau pun melalui nomor Whatsapp: +62 8118083895
3. Menyerahkan dokumen yang diperlukan untuk pengajuan klaim seperti:
  - Formulir Klaim & Kronologis Kejadian
  - Fotocopy passport
  - Fotocopy polis
  - Tiket & Boarding Pass
  - Dokumen lain yang dibutuhkan yang relevan
1. Notify in writing to PT Asuransi Tokio Marine Indonesia no later than 30 (thirty) days from the date of the event which caused the claim
2. You can call 14006 or even via Whatsapp number: +62 8118083895
3. Submit the necessary documents for the submission of claims such as:
  - Claim Form & Chronology of Events
  - Photocopy of passport
  - Photocopy of police
  - Tickets & Boarding Pass
  - Other relevant required documents

Informasi selengkapnya mengenai produk **Tokio Marine Travel Partner** bisa mengunjungi website **bebascemas.tokiomarine.co.id** atau scan QR code berikut



# Kantor Pusat

Head Office

PT Asuransi Tokio Marine Indonesia  
Sentral Senayan I, 3<sup>rd</sup> Floor  
Jl. Asia Afrika No. 8, Jakarta 10270  
Phone : (021) 572 5772  
Fax : (021) 572 4007



**WORLDWIDE  
EMERGENCY  
ASSISTANCE**  
In Bahasa, English & Japanese

**14006**

+62 21 2927 9669  
claim.travelpartner@tokiomarine.co.id

GENERAL ENQUIRIES  
(Office Hours)

**CALL** +62 21 572 5772  
+62 21 572 4004

**SMS** 0812 118 4004  
**EMAIL** travel@tokiomarine.co.id

## Kantor Cabang

Branch Offices

### Bandung

Wisma HSBC, 3A Floor  
Jl. Asia Afrika No. 116, Bandung 40261  
Phone : (022) 426 7252-3  
Fax : (022) 426 7254

### Semarang

Wisma HSBC, 6th Floor  
Jl. Gajah Mada No. 135  
Semarang 50134  
Phone : (024) 845 4191-2  
Fax : (024) 845 4190

### Surabaya

Gedung Medan Pemuda, 5th Floor  
Jl. Pemuda No. 27-31, Surabaya 60271  
Phone : (031) 532 1202, 532 4546-7  
Fax : (031) 532 1201

### Makassar

Ruko Pettarani Business Center  
Jl. A.P. Pettarani Blok E No. 7  
Makassar 90211  
Phone : (0411) 466 0816-7  
Fax : (0411) 466 0818

### Medan

Wisma HSBC, 4th Floor  
Jl. Diponegoro No. 11, Medan 20152  
Phone : (061) 453 6180  
Fax : (061) 451 6176

### Pekanbaru

Sudirman City Square,  
Jl. Jend. Sudirman  
Blok D-10, Pekanbaru 28282  
Phone : (0761) 789 1530  
Fax : (0761) 789 1531

### Palembang

PTC Mall RK, Blok B2  
Jl. R. Sukanto No. 8A, Palembang 30114  
Phone : (0711) 382 141-2  
Fax : (0711) 382 044

### Lampung

Jl. Jend. Sudirman No.73A,  
Pahoman Bandar Lampung 35128  
Phone : (0721) 260910, 260881  
Fax : (0721) 260902

## Kantor Perwakilan

Representative Offices

### Batam

Graha Pena Batam Building  
3A Floor Unit 3A-05  
Jl. Raya Batam Center, Kel. Teluk Tering  
Kec. Batam Kota, Kota Batam - 29461  
Phone : 0778 4171926

### Cikarang

Ruko Menteng Blok B No. 25  
Jl. MH Thamrin Lippo Cikarang  
Phone : (021) 8911 7421-2  
Fax : (021) 8990 9859

### Bali

Landmark, Jl. Prof. Moh. Yamin No. 7  
Renon, Denpasar Timur Kota Denpasar  
Bali 80226  
Phone : 0361-2003261

### Balikpapan

Kompleks Ruko Balikpapan Permai,  
H1-28 Jl. Jenderal Sudirman, Balikpapan  
Kalimantan Timur 76114  
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