



Travel Insurance

A comprehensive travel insurance provides you a piece of mind on your journey

Wherever your destination is and whether you are travelling alone or with family, for business or on holiday, Travel insurance that provides the protection that you need while traveling.

Travel Insurance will provide you with a 24/7 worldwide coverage to help you manage any problems you may encounter while travelling.

Frequent travellers can also save time and money with an annual plan that offers peace of mind for all the trips made during the year.



Why choose travel insurance?

- Hassle-free annual plan
- Family coverage available with no limit to the number of children included
- Payment of overseas or out-of-town medical costs and additional expenses
- Access to a 24-hour Across Asia Assist worldwide
- Provides for a coverage for visits by relative/friend when the Insured Person is hospitalized abroad and cannot be evacuated
- Provision for follow-up treatment in Indonesia within three days after returning to Indonesia
- Reimbursement for Insured's additional expenses to remain overseas or out-of-town to accompany a traveling companion who is hospitalized
- Rental vehicles coverage
- Hospital Inpatient Daily Compensation due to COVID-19 Wherever
- Unlimited cover for medical emergency evacuation
- Unlimited cover for repatriation of mortal remains
- Death and permanent disability coverage
- Reimbursement for loss of baggage and personal effects
- Reimbursement for the loss or theft of money or travel documents
- Reimbursement for baggage delay
- High limits of legal liability to third parties
- Hijack/piracy and terrorism cover
- Substitute employees' surcharges (for-business trips)
- Coverage for travel delay, including missed connecting trips
- Lost deposit and trip cancellation fees
- Recreational and sport activities coverage

Summary of your benefits

The table below provides a summary of covers and maximum sums insured under your Travel Insurance plan options.

(In Rupiah)

Benefit	Worldwide & Asia Pacific			Domestic & ASEAN	Schengen
	Platinum	Gold	Silver		
1. Medical and Additional Expenses					
Adult maximum 69 years old	2,500,000,000	1,000,000,000	750,000,000	350,000,000	750,000,000
Adult 70 years old and above		500,000,000	375,000,000	175,000,000	375,000,000
Per Child	625,000,000	250,000,000	187,500,000	87,500,000	187,500,000
Per Family	6,250,000,000	2,500,000,000	1,875,000,000	875,000,000	1,875,000,000
a. Follow-up treatment in Indonesia within 31 days from return date	25,000,000	25,000,000	20,000,000	20,000,000	
b. Medical treatment, if not obtained abroad, within 7 days after returning to Indonesia, in a maximum of 31 days	25,000,000	25,000,000	20,000,000	20,000,000	
c. Relatives/friends visit	45,000,000	45,000,000	30,000,000	30,000,000	
d. Child protection	45,000,000	45,000,000	30,000,000	30,000,000	
2. Medical Emergency Evacuation, including Body Remains Repatriation & Return through Across Asia Assist	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
a. Emergency Call Fee	5,000,000	5,000,000	2,500,000	2,500,000	
b. Visit fee when deceased	35,000,000	35,000,000	20,000,000	20,000,000	
c. Death compensation in cash	10,000,000	10,000,000	10,000,000	10,000,000	
3. Hospital Inpatient Daily Compensation	1,000,000 per day, maximum 50,000,000 per person and 100,000,000 per family	500,000 per day, maximum 25,000,000 per person and 50,000,000 per family	500,000 per day, maximum 10,000,000 per person and 25,000,000 per family	500,000 per day, maximum 10,000,000 per person and 25,000,000 per family	
4. Death & Complete Permanent Disability					
Adult maximum 69 years old	1,500,000,000	1,250,000,000	750,000,000	350,000,000	
Adult 70 years old and above		625,000,000	375,000,000	175,000,000	
Per Child	375,000,000	312,500,000	187,500,000	87,500,000	
Per Family	3,750,000,000	3,125,000,000	1,875,000,000	875,000,000	
5. Luggage and Personal Effects	30,000,000	25,000,000	15,000,000	12,000,000	
6. Baggage Delay	1,000,000 per 4 consecutive hours, maximum 4,000,000	750,000 per 4 consecutive hours, maximum 3,000,000	500,000 per 4 consecutive hours, maximum 2,000,000	500,000 per 4 consecutive hours, maximum 2,000,000	
7. Money & Travel Documents, including unauthorized use of credit cards					
a. Personal money loss	5,000,000	3,500,000	3,000,000	3,000,000	
b. Lost travel documents	10,000,000	7,500,000	5,000,000	5,000,000	
c. Unauthorized use of credit cards	10,000,000	10,000,000	3,500,000	3,500,000	

Benefit	Worldwide & Asia Pacific			Domestic & ASEAN	Schengen
	Platinum	Gold	Silver		
8. Lost deposit and trip cancellation fees					
a. Travel cancellation	65,000,000	50,000,000	35,000,000	15,000,000	
b. Early return	45,000,000	35,000,000	15,000,000	15,000,000	
c. Staying abroad to accompany traveling companion who is sick/injured	45,000,000	35,000,000	15,000,000	15,000,000	
d. Changes in travel due to hospitalization	20,000,000	15,000,000	5,000,000		
9. Trip delay, including missed connection trips					
a. Travel delay (for every 4 consecutive hours)	1,000,000 per 4 consecutive hours, maximum 5,000,000	750,000 per 4 consecutive hours, maximum 4,000,000	500,000 per 4 consecutive hours, maximum 3,000,000	500,000 per 4 consecutive hours, maximum 2,000,000	
b. Missed connection trips	10,000,000	7,500,000	5,000,000		
c. Overseas hotel accommodation cost	2,500,000	2,000,000	1,500,000		
d. Route change surcharge	5,000,000	5,000,000	2,500,000		
e. Flight diversion	10,000,000	7,500,000	5,000,000		
10. Hijacking (above 4 hours)	1,000,000 per 4 consecutive hours, maximum 10,000,000	1,000,000 per 4 consecutive hours, maximum 10,000,000	1,000,000 per 4 consecutive hours, maximum 5,000,000	1,000,000 per 4 consecutive hours, maximum 5,000,000	
11. Overbooked Flights	10,000,000	7,500,000	5,000,000		
12. Legal Liability Towards Third Parties	2,500,000,000	1,500,000,000	1,000,000,000	1,000,000,000	
Legal fee	250,000,000	250,000,000	150,000,000	100,000,000	
13. Loss of Benefits from Hotel Facilities	1,000,000 per 24 jam berturut-turut, maksimum 5,000,000	750,000 per 24 jam berturut-turut, maksimum 4,000,000	500,000 per 24 jam berturut-turut, maksimum 3,000,000	500,000 per 24 jam berturut-turut, maksimum 2,000,000	
14. Home Protection	20,000,000	15,000,000	12,500,000		
15. Substitute Employee Travelling Fee	20,000,000	15,000,000	12,500,000		
16. Other Benefits					
a. Automatic policy period extension	YA	YA	YA	YA	YA
b. Rental vehicle					
Own risk	10,000,000	10,000,000			
Rental vehicle keys	2,500,000	2,500,000			
c. Terrorism protection	YA	YA	YA	YA	YA
d. Recreational and Sports Activities	YA	YA	YA	YA	YA
e. Golf benefit					
Golf equipment	3,000,000	3,000,000	2,000,000	2,000,000	

(In Rupiah)

COVID-19 Additional Benefits	Worldwide & Asia Pacific			Schengen Basic	ASEAN	Domestic
	Platinum	Gold	Silver			
1. Medical expenses while abroad						
Adult maximum 69 years old	1,500,000,000	1,000,000,000	750,000,000	500,000,000	350,000,000	10,000,000
Adult 70 years old and above	-	500,000,000	375,000,000	250,000,000	125,000,000	5,000,000
Per each Child	250,000,000	200,000,000	187,500,000	125,000,000	62,500,000	2,500,000
Maximum total limit per Family	2,500,000,000	2,000,000,000	1,875,000,000	1,250,000,000	1,250,000,000	25,000,000
2. Medical Emergency Evacuation including Repatriation						
Medical Emergency Evacuation Repatriation / Repatriation of the Body Maximum total limit per Family	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense
3. Cancellation of travel						
Travel cancellation if you were diagnosed with COVID-19 before the travel is started	65,000,000	50,000,000	35,000,000		15,000,000	5,000,000
4. Travel Delays and Flight Diversions						
Travel cancellation if you were diagnosed with COVID-19 before the travel is started	5,000,000	4,000,000	3,000,000		2,000,000	2,000,000
Flight Diversion as because you were diagnosed with COVID-19 abroad	10,000,000	7,500,000	5,000,000			

Your Coverage Options and Premium

Use this table to choose the Travel Insurance policy coverage that applies to your travel needs and how much premium you need to pay.

For Insured maximum 69 years old

(In Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Domestic & ASEAN	Schengen
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver		
INDIVIDUAL	1 - 4	200	166	130	180	149	117	140	116	91	54	53
	5 - 6	339	277	217	305	248	195	237	193	151	86	73
	7 - 8	514	402	315	462	362	284	360	282	220	156	135
	9 - 10	620	491	385	558	442	346	435	344	269	210	175
	11 - 15	713	614	481	635	553	433	499	430	337	269	210
	16 - 20	892	755	592	800	680	533	624	529	414	323	258
	21 - 25	1,027	915	625	920	823	563	719	640	438	350	300
	26 - 31	1,131	964	707	1,010	867	636	791	675	495	438	325
	Additional per week	205	174	117	185	157	105	144	122	82	81	53
	Annual	2,420	2,245	1,760	1,900	1,750	1,385					
DUO PLUS	1 - 4	300	250	196	270	224	176	210	174	136	82	78
	5 - 6	508	414	324	458	372	292	356	290	226	130	110
	7 - 8	770	604	472	694	544	426	540	422	330	234	202
	9 - 10	930	736	578	838	664	520	652	516	404	316	262
	11 - 15	1,070	922	722	952	830	650	748	646	506	404	316
	16 - 20	1,338	1,132	888	1,200	1,020	800	936	794	622	484	388
	21 - 25	1,540	1,372	938	1,380	1,234	844	1,078	960	658	526	450
	26 - 31	1,696	1,446	1,060	1,516	1,300	954	1,186	1,012	742	658	488
	Additional per week	308	262	176	278	236	158	216	184	124	122	78

For Insured maximum 69 years old

(In Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Domestic & ASEAN	Schengen
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver		
FAMILY	1-4	350	291	228	315	261	205	245	203	159	108	95
	5-6	592	484	379	534	434	341	415	338	264	172	131
	7-8	899	704	551	809	634	497	630	493	385	312	243
	9-10	1,085	859	674	977	774	606	760	602	471	420	315
	11-15	1,248	1,075	842	1,111	968	758	873	753	590	538	378
	16-20	1,560	1,321	1,036	1,400	1,190	933	1,092	926	725	645	464
	21-25	1,797	1,601	1,094	1,610	1,440	985	1,258	1,120	767	700	540
	26-31	1,979	1,687	1,237	1,768	1,517	1,113	1,384	1,181	866	778	585
	Additional per week	359	305	205	324	275	184	252	214	144	140	95
	Annual	4,845	4,490	3,519	3,800	3,500	2,770					

For Insured 70 years old and above.
Maximum 75 years old

(In Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Domestic & ASEAN	Schengen
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver		
INDIVIDUAL	1-4		299	234		268	211		209	164	108	105
	5-6		498	390		446	351		347	272	172	146
	7-8		724	567		652	511		507	396	312	270
	9-10		884	693		796	623		619	484	420	350
	11-15		1,105	866		995	779		774	607	538	420
	16-20		1,359	1,066		1,224	959		952	745	645	516
	21-25		1,647	1,125		1,481	1,013		1,152	788	700	600
	26-31		1,735	1,273		1,561	1,145		1,215	891	876	650
	Additional per week		313	210		283	189		220	148	162	105
FAMILY	1-4		523	410		469	369		365	287	216	189
	5-6		871	682		781	615		608	476	344	263
	7-8		1,266	992		1,140	895		887	693	624	486
	9-10		1,547	1,213		1,392	1,090		1,084	847	840	630
	11-15		1,934	1,515		1,742	1,364		1,355	1,062	1,050	756
	16-20		2,378	1,865		2,142	1,679		1,666	1,304	1,290	929
	21-25		2,882	1,969		2,592	1,774		2,016	1,380	1,350	1,080
	26-31		3,037	2,227		2,731	2,003		2,126	1,559	1,556	1,170
	Additional per week		548	369		495	331		384	258	280	189

Additional Premium for COVID-19 coverage

For Insured maximum 69 years

(In Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Schengen	ASEAN	Domestic
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver			
INDIVIDUAL	1-4	74	58	37	62	50	32	56	44	28	68	38	14
	5-6	130	103	63	104	84	52	90	70	44	118	74	16
	7-8	167	133	81	132	106	64	112	89	54	151	99	20
	9-10	205	162	98	160	129	78	134	106	63	184	123	22
	11-15	270	214	130	209	168	101	174	138	82	242	166	24
	16-20	362	288	174	278	224	134	230	182	107	325	227	28
	21-25	456	363	218	349	280	166	286	226	133	408	289	33
	26-31	558	444	266	425	341	202	347	274	161	499	356	38
	Additional per week	111	88	55	94	75	47	84	66	42	102	56	20

Additional Premium for COVID-19 coverage
For Insured maximum 69 years old

(In Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Schengen	ASEAN	Domestic
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver			
DUO PLUS	1-4	147	116	74	124	99	63	110	88	55	136	75	29
	5-6	259	205	125	206	168	103	178	141	87	235	147	31
	7-8	333	264	160	262	213	129	222	178	108	302	198	39
	9-10	408	323	195	318	258	155	267	212	126	368	246	42
	11-15	538	427	258	416	335	202	346	274	163	485	333	47
	16-20	723	574	346	555	448	266	458	362	214	650	454	55
	21-25	910	725	434	696	559	331	570	451	266	816	577	66
	26-31	1.115	886	530	848	682	403	693	549	321	998	712	77
FAMILY	Additional per week	221	174	110	187	150	94	166	133	84	203	112	39
	1-4	130	102	65	110	87	56	98	77	49	119	66	25
	5-6	229	181	111	182	147	90	157	123	76	206	129	28
	7-8	293	233	142	231	186	112	196	155	95	264	173	35
	9-10	358	285	216	280	226	136	235	186	111	323	215	37
	11-15	472	375	227	366	293	177	304	240	143	425	291	41
	16-20	634	504	304	487	392	234	402	317	188	569	398	48
	21-25	798	634	381	610	489	291	500	396	233	715	505	58
	26-31	978	778	465	744	597	354	608	481	282	874	623	68
	Additional per week	195	154	96	166	131	83	147	116	74	178	99	35

Additional Premium for COVID-19 coverage
Adult 70 years old and above

(In Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Schengen	ASEAN	Domestic
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver			
INDIVIDUAL	1-4		115	74		98	62		86	54	63	51	27
	5-6		205	126		165	102		139	86	109	78	30
	7-8		264	162		210	128		176	107	140	94	38
	9-10		323	197		254	155		211	126	171	114	42
	11-15		427	259		331	202		274	163	225	144	46
	16-20		574	347		443	267		362	214	301	187	54
	21-25		725	435		554	333		451	266	378	230	66
	26-31		886	531		675	405		549	322	463	278	77
	Additional per week		174	110		147	94		131	83	94	78	38

Policy Options

- a) Individual Protection
 This policy must at least cover a maximum of 1 adult Insured.
- b) Duo Protection
 This Policy must cover a maximum of 2 adults Insured.
- c) Family Protection
 This policy covers a maximum of 2 adult Insured, accompanied by unmarried, legal children, grandchildren, nephews, or cousins of one of the Insured who are aged from 3 months to under 18 years-old.

Insurance Validity Period

The insurance coverage will be valid during the period of travel, which starts from the time the Insured leaves their place of residence or office or place of business, to immediately start their journey to the place of departure in Indonesia towards their destination.

Domestic travels refer to travel with a destination within Indonesia territory which is more than 150 (one hundred and fifty) kilometers from the limit of the Insured's Residence.

One-way Travel Policy is issued where the Insured can only travel starting from the time the Insured leave their home or workplace in Indonesia with the sole purpose of starting the trip for Overseas destination and stopping for a maximum of 30 (thirty) days calendar or expiration of Period of Insurance listed in the Schedule and/or Certificate of Insurance, whichever comes first.

Additional Policy Period

In the event of delays caused by public transport schedules, injury or illness where your trip has exceeded the insurance period, the Travel Insurance Policy will remain valid for that period of up to a maximum 14 (fourteen) days, at no additional cost. This is provided with a total insurance period not exceeding 90 (ninety) consecutive days from the start date of the trip.

Exclusion

Below are some of travel insurance exclusion, including

- War and the like perils, riots and civil commotion
- Self-inflicted injury or suicide, drug abuse, alcoholism, mental disorder, congenital anomalies, HIV infection and AIDS-related infection, epidemic or pandemic disease
- Childbirth, pregnancy, miscarriage, abortion and any related injury or illness
- Nuclear fission or radioactive contamination
- "Pre-Existing Condition" means any injury or illness which the Insured have received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, within 1 year prior to the effective date of the Policy and which the Insured should reasonably be aware of.
- Military-related activities
- Extreme sports, except those covered by the policy
- Air travel other than as a fare-paying passenger on a fully licensed aircraft

***complete exclusion refers to the wording policy**



Just three simple steps and you can enjoy peace of mind.

Step 1: Apply for policy Travel Insurance

- Approach an authorized Great Eastern agent/ broker and discuss your requirements, then select the plan that best meets your needs.
- Fill out the proposal form and decide on the mode of payment most convenient to you.

Step 2: Understand the coverages in your Policy

- Upon receiving your Policy, read through the policy wording, and ensure that your needs are correctly and sufficiently met.
- Call your agent/broker immediately for clarifications should you be unclear of any wording.

Step 3: Check your Policy

- Ensure that all details and information are in order.

What Should You Do In The Event of Claim?

- All claims must be reported to PT Great Eastern General Insurance Indonesia within not later than 30 (thirty) calendar days from the occurrence of loss and or damage regarding the cause and estimated value of the loss.
- A doctor's report or certificate and hospital bill are required for supporting data in filing a claim. Please keep all invoices, invoices and receipts.
- To report a claim or to obtain a claim form, please contact your insurance advisor or the Great Eastern Indonesia Claims Department at **+62 (21) 572 3737** email at **wecare-id@greateasterngeneral.com** or visit our website at **www.greateasterngeneral.com/id**

In the event of a personal emergency, you can call the Across Asia Assist Alarm Centre at: +62 (21) 2927 9605 The information that you need to provide:

- Your name
- Travel Insurance Certificate Number
- The nature of injury or sickness
- Doctor's statement, if available
- Present location and contact details

Important Notice:

The information contained in this brochure is subject to the terms, conditions and exceptions to the wording of the Policy, which copy can be obtained from PT Great Eastern General Insurance Indonesia office, your agent or broker.

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