



Personal Accident Insurance



Great Accident & Life Protection

Protect the unexpected events.



**Great
Eastern**

A member of the OCBC Group

Great Accident & Life Protection is a joint insurance product between PT. Great Eastern General Insurance Indonesia with PT. Great Eastern Life Indonesia which has comprehensive coverage to meet your needs. This product has coverage for accidental or non-accident death, permanent/partial disability, medical expenses and other costs or compensation due to an accident.



Feature

1. No medical examination is required
2. Cashless for Medical Expenses due to accident at the hospital partners
3. Coverage up to IDR 500 mio with max aggregation up to IDR 1 bio
4. No deductible
5. Including cover for driving a motorcycle and sport activity (non professional)
6. 24-hour worldwide cover
7. Comprehensive coverage

Coverage

1. Death due to Accident (Coverage A)
2. Disability due to Accident (Coverage B)
3. Medical Expense due to Accident (Coverage C)
4. Expense or Compensation due to Accident (Coverage D)
 - Alternative medical fee (sinshe)
 - Ambulance fee
 - Certificate of Death Expenses
 - Funeral fee
 - Hospital cash plan due to accident
 - Double coverage of public transport accidents
 - Scholarship compensation for children
 - Compensation for personal items damaged by an accident
 - Compensation for payment of house and vehicle installments
 - Compensation due to Riot, Strikes, Malicious Damage, Civil Commotion, Terrorism or Sabotage
 - Compensation due to Motor Cycling

- Compensation due to Murdered, Tortured, Raped, Kidnapped
- 5. Death not due to Accident (Coverage E)

Completed insurance benefits refer to the policy wording.

Exclusion

• Exclusion for Coverage A, B, C and D

This policy not covered :

- Accidents that occur as a direct result of the Insured :
- Participate in air traffic, except as a valid passenger (having an official ticket) in an airplane carrying passengers by an Airline that has permission for that,
- Deliberately committing or participating in a crime,
- Violating applicable laws and regulations

• Exclusion for Coverage E

The Insurer is not obliged to pay compensation or compensation for:

- The Insured dies due to Pre-Existing Condition
- Suicide, whether consciously or unconsciously, acts of self-injury and/or acts of self-injury committed by other people on the orders of the parties concerned with this Policy
- Unlawful acts or crimes or attempts to commit crimes whether active or inactive, by the Policy Holder, the Insured or the Beneficiary under this Policy

Completed exclusion refer to policy wording.

Table of Benefits

(in IDR)

	Coverage	Plan A	Plan B	Plan C	Plan D	Plan E
1	Death due to Accident (Coverage A)	25.000.000	50.000.000	100.000.000	250.000.000	500.000.000
	Disability due to Accident (Coverage B)					
2	-Total Permanent Disability	31.250.000	62.500.000	125.000.000	312.500.000	625.000.000
	-Partial Permanent Disability	31.250.000	62.500.000	125.000.000	312.500.000	625.000.000
3	Medical Expense due to Accident (Coverage C)	5.000.000	10.000.000	20.000.000	50.000.000	100.000.000
4	Expense or Compensation due to Accident (Coverage D)					
	-Alternative medical fee (sinshé)	1.250.000	2.500.000	5.000.000	10.000.000	10.000.000
	-Ambulance Fee	1.250.000	2.500.000	5.000.000	5.000.000	5.000.000
	-Certificate of Death Expenses	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000
	-Funeral Fee	1.250.000	2.500.000	5.000.000	5.000.000	5.000.000
	-Hospital cash plan due to accident	25,000 per day, max 30 day	50,000 per day, max 30 day	100,000 per day, max 30 day	200,000 per day, max 30 day	200,000 per day, max 30 day
	-Double coverage of public transport accidents	50.000.000	100.000.000	200.000.000	500.000.000	1.000.000.000
	-Scholarship compensation for children	2.500.000	5.000.000	10.000.000	25.000.000	25.000.000
	-Compensation due to Riot, Strikes, Malicious Damage, Civil Commotion, Terrorism or Sabotage	25.000.000	50.000.000	100.000.000	250.000.000	500.000.000
	-Compensation for personal items damaged by an accident	250.000	500.000	1.000.000	2.500.000	2.500.000
	-Compensation for payment of house and vehicle installments	3 month installment, max IDR 2,500,000	3 month installment, max IDR 5,000,000	3 month installment, max IDR 10,000,000	3 month installment, max IDR 15,000,000	3 month installment, max IDR 15,000,000
	-Compensation due to Motor Cycling	Covered	Covered	Covered	Covered	Covered
	-Compensation due to Murdered, Tortured, Raped, Kidnapped	Covered	Covered	Covered	Covered	Covered
5	Death not due to Accident (Coverage E)	25.000.000	50.000.000	100.000.000	250.000.000	500.000.000

Important Notice: For sum insured which is not in the package, you may contact PT. Great Eastern General Insurance Indonesia

Table of Premium

Age	Sum Insured and Premium in IDR				
	25,000,000	50,000,000	100,000,000	250,000,000	500,000,000
1-16	68,300	136,600	273,100	682,600	1,365,200
17-20	112,700	225,500	450,250	1,125,900	2,251,250
21-25	113,600	227,200	453,750	1,134,600	2,268,650
26-30	114,500	228,900	457,250	1,143,300	2,285,950
31-35	124,900	249,700	498,850	1,247,400	2,494,150
36-40	150,900	301,800	602,950	1,507,500	3,014,450
41-45	196,000	391,900	783,250	1,958,400	3,916,250
46-50	294,000	587,900	1,175,250	2,938,400	5,876,150
51-55	425,800	851,600	1,702,550	4,256,500	8,512,350
56-60	641,700	1,283,400	2,566,250	6,415,800	12,830,950
61-65	1,000,700	2,001,400	4,002,250	10,005,900	20,011,250

Terms and Condition

- Consideration of approval:
 - Age of the Insured
 - Type of work
 - Medical history
 - Risky Hobby
 - Sum Insured
- The insured is in good health, and at the time of applying for insurance was not undergoing medical/health care
- The insured is not currently being treated for Covid-19 and has recovered from Covid-19 for more than 3 months
- Entry Age of the Insured : 1-65 years
- Insurance Period: 1 (one) year or other period according to the agreement between the Insured and the Insurer
- List of jobs that are excluded from this insurance: work on heavy machinery, repairshops, mining workers, construction workers, electricians, athlete, pilots, airplane and shipcrews, military or police services and so on.

What you need to do? Just three simple steps to get protection

Step 1: Apply Form Application

- Approach an authorised PT. Great Eastern General Insurance Indonesia agent/ broker and discuss 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 through email, read through the policy wording, and ensure that your needs are correctly and sufficiently met.
- Call your PT Great Eastern General Insurance Indonesia 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 a claim?

- All claims must be made to PT Great Eastern General Insurance Indonesia immediately upon the occurrence of the claim
- Doctor's reports or certificates and hospital bills are required to support the claim
- Retain all bills, invoices and receipts
- Payment of claims within 30 (thirty) calendar days from the written agreement between the Insurer and the Insured regarding the amount of claims to be paid.

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

Important notice:

The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from PT Great Eastern General Insurance Indonesia, your agent, and broker.

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