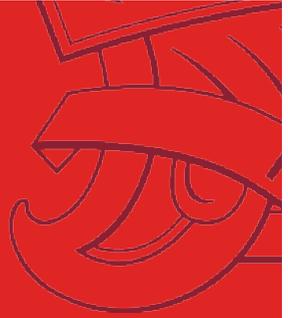




# Great Home & Apartment Insurance

Is your home sufficiently protected from loss from fire, earthquake, flood, theft or any other causes that could potentially damage or destroy your possessions? Have you ever worried about a fire breaking out? Or a burglar breaking into your home and taking valuables?

With Great Home & Apartment Insurance, you can help protect your home and your possessions and assets as well as cover your liabilities in one, single, easy-to-understand policy.



### **Quick and easy protection**

Great Home & Apartment Insurance consists of different sections that will help protect you from loss of or damage to your:

- Building
- Fixtures and fittings
- Household contents
- Personal and Family Liability cover
- Personal Accident cover
- Protection for your domestic helper, driver and gardener
- Terrorism cover
- Personal Device cover

### **Summary of Benefit**

The table below provides a summary of the covers and maximum sums insured for Great Home & Apartment Insurance plan. If these plans do not meet your requirements, we provide flexible solution to mix and match your desired needs.

# Benefit Table Great Home & Apartment Insurance

## SECTION 1 – Coverage for Building and Contents

Covers all losses to the House except for risks that are excluded and extended by coverage:

- Riots, strikes, malicious damages and civil commotion
- Earthquake, Volcanic Eruption and Tsunami
- Typhoon, Storm, Floods, and Water Damage
- Landslip and Subsidence
- Theft
- Temporary accommodation costs
- Architects, Surveyors and Consulting Engineer's Expense
- Cost of rewriting record and claim preparation
- Removal of Debris Fee
- Fire Extinguishing Fee
- Impact by Own Vehicle
- Special electrical short circuit cover
- Frozen Food cover
- Work of Art cover
- Money in Safe cover
- Property under Renovation cover
- Terrorism Cover

## SECTION 2 – Liability

Personal and family liability liable to pay as compensation in respect of:

(a) bodily injury persons, including death or illness;

(b) loss or damage to property

up to maximum Rp. 250.000.000 any one accident and in aggregate within Period of Insurance.

This coverage is valid in worldwide except for the United States and Canada

## SECTION 3 – Personal Accident

Coverage for bodily injury by any accident caused solely through accidental external violent which occur at the location of the house or apartment with limit:

a. Death (the Insured and/or his/her legal spouse): Rp. 100.000.000 any one accident and in aggregate within Period of Insurance

b. Medical expense (the Insured and/or their legal spouse and/or family members registered in the family card):

Rp. 20.000.000 any one accident and in aggregate within Period of Insurance.

This coverage is valid in worldwide 24/7

## SECTION 4 – Domestic Worker's Compensation

To cover against claims made by or on behalf of your domestic employees at Common Law as a result of an accident occur during the period of insurance relating to the performance of their domestic duties.

Maximum limit Rp. 25.000.000 any one accident

## SECTION 5 – Domestic Worker's Properties

To cover any loss or damage to clothes and personal belonging except cash, bank notes and stamp belonging to the domestic workers employed by and reside with the Insured.

Maximum Limit Rp. 5.000.000 any one accident.

## SECTION 6 – Personal Device

To cover loss and/or damage of Personal Device (Gadget & Laptop) caused by following perils:

- a. Fire, Lightning, Explosion, Aircraft Impact and Smoke
- b. Riot, Strike and Malicious damage
- c. Burglary
- d. Accidental Damage such as falling, slamming & thrown with maximum limit Rp. 5.000.000 within Period of Insurance.

This coverage is valid in Indonesia 24/7

**MINIMUM PREMIUM RP. 500.000**

**Policy fee Rp 50,000 + stamp&duty Rp 10,000 = Total Rp 60,000**

Coverage	Complete	Basic With add-ons
SECTION 1 – Coverage for Building and Contents	✓	✓
SECTION 2 – Liability	✓	(pick & choose)
SECTION 3 – Personal Accident	✓	(pick & choose)
SECTION 4 – Domestic Worker's Compensation	✓	(pick & choose)
SECTION 5 – Domestic Worker's Properties	✓	(pick & choose)
SECTION 6 – Personal Device	(pick & choose)	(pick & choose)

### Illustration :

Mr. X wants to purchase Great Home & Apartment Insurance policy for his house and chooses Section 1, Section 3 and Section 6 coverage with Total Sum Insured Rp. 1,000,000,000.

Thus Mr. X will pay a premium for Section 1, Section 3 and Section 6 coverage only.

### Exclusions

The Insurer is NOT responsible for:

1. Excess stated in the Schedule. In the event of a claim under more than one Section arising from one event the Excess will apply once only.
2. Loss or damage directly or indirectly caused by or consequent of deliberate acts by the Insured, the Insured's employee and/or other person on the order of the Insured.
3. Loss, damage or liability; directly or indirectly caused by or contributed to by arising from ionising radiation's or contamination by radioactivity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. (For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission) contributed to by or arising from nuclear weapons material;
4. Complete other exclusion provisions are contained in the policy.

## Just three simple steps and you can have peace of mind about the security of your home & apartment:

### Step 1: Apply

- Approach an authorised Great Eastern Indonesia agent/broker and discuss your requirements, then select the plan that best meets your needs.
- Fill out the proposal form and decide on the payment method which 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 a claim?

- All claims must be report to PT Great Eastern General Insurance Indonesia immediately upon the occurrence of the claim.
- Fulfill the claim documents requested by PT Great Eastern General Insurance Indonesia.
- PT Great Eastern General Insurance Indonesia will settle the claim payment within 30 (thirty) calendar days from the written agreement.
- The complete procedure for submitting and paying claims refers to the terms and conditions contained in the policy.

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](http://www.greateasterngeneral.com/id)**

You can give your feedback, suggestions and complaints by contacting us at **+62 21 5723737**, email at **wecare-id@greateasterngeneral.com**, and WhatsApp at **+62 819 1572 3737**

### 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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