



# **Home Package 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 Home Package Insurance, you can help protect your home and your possessions and assets as well as cover your liabilities in one, single, easy-tounderstand policy.

# **Quick and easy protection**

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

- building
- · fixtures and fittings
- household contents
- Free Personal and Family Liability cover
- Free Personal Accident cover
- Free protection for your domestic helper, driver and gardener

# Your choice of plans

We offer two pre-packaged fixed insurance plans that typically meet the basic needs of most homeowners/renters:

- Home Basic Package Insurance
- Home Plus Package Insurance

# Home Package Insurance

#### **Summary of benefits**

The table below provides a summary of the covers and maximum sums insured under the Home Basic dan Home Plus Package Insurance plan options. If these plans do not meet your requirements, please opt for our flexible solution to mix and match your desired needs.

#### **Home Basic Package**

#### **SECTION 1 – Building & Contents**

- Fire, Lightning, Explosion, Aircraft Impact, and Smoke (FLEXAS)
- Riot, Strike, Malicious Damage and Civil Commotion
- Burglary up to 10% of Total Sum Insured
- Temporary Accommodation Cost – up to 5% of Total Sum Insured
- Cost of Removal of Debris up to IDR 5.000.000
- Cost of Fire Extinguishment up to IDR 5,000,000

#### **Home Plus Package**

- Property All Risks (PAR)
- Riot, Strike, Malicious Damage and Civil Commotion
- Earthquake, Volcanic Eruption and Tsunami
- Typhoon, Flood, Storm, Water Damage
- Landslide and Subsidence
- Burglary 100% of Sum Insured (Content)
- Temporary Accommodation Cost up to 5% of Total Sum Insured
- Architects, Surveyors and Consulting Engineer Expenses – up to 5% of Total Sum Insured
- Cost of Rewriting Records and Claim Preparation up to IDR 5,000,000
- Cost of Removal of Debris up to 10% of Total Sum Insured
- Cost of Fire Extinguishment up to IDR 25,000,000
- Special Electrical Short Circuit Cover

# **SECTION 2 – Liability**

Personal and Family Liability with limit of IDR 10,000,000 anyone occurence and in the aggregate during the Period of Insurance Personal and Family Liability with limit of IDR 250,000,000 anyone occurence and in the aggregate during the Period of Insurance

#### **SECTION 3 – Personal Accident**

N/A

Fatal Accident to the Insured and Spouse (worldwide) with limit of IDR 100,000,000 anyone occurrence and in the aggregate during the Period of Insurance

### **SECTION 4 – Domestic Workers' Compensation**

N/A

Maximum limit of IDR 5,000,000 anyone occurrence

#### **SECTION 5 – Domestic Workers' Properties**

Deductibles/Excesses

N/A

#### FLEXAS: Nil in respect of Fire, Lightning, Explosion, Impact of Aircraft and Smoke

- RSMD: 10% of Claim, minimum IDR 5,000,000 in respect of Riot, Strike, Malicious Damage
- Civil Commotion: 10% of Claim, minimum IDR 10.000.000
- Burglary IDR 1,000,000

Maximum limit of IDR 5,000,000 anyone occurrence

- FLEXAS: Nil in respect of Fire, Lightning, Explosion, Impact of Aircraft and Smoke
- RSMD: 10% of Claim, minimum IDR 5,000,000 in respect of Riot, Strike, Malicious Damage
- Civil Commotion: 10% of Claim, minimum IDR 10,000,000
- TSFWD: 10% of Claim, minimum IDR 5,000,000 in respect of Typhoon, Storm, Flood and Water Damage
- Landslide, Landslip and Subsidence 10% of Claim, minimum IDR 25,000,000
- EQVET: 2.5% of Total Sum Insured in respect of Earthquake, Volcanic Eruption & Tsunami
- Burglary IDR 1,000,000
- Other Claims IDR 1,000,000

#### MINIMUM PREMIUM IDR 350,000 MINIMUM PREMIUM IDR 500,000

# What you need to do?

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

### 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 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 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.

To report a claim or to obtain a claim form, please contact your insurance advisor or the Great Eastern Indonesia Claims
Department at +6221 572 3737, email at wecare-id@greateasterngeneral.com or visit our website at

#### 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

#### mportant 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, broker, or visit bit.ly/GEGIHomePackage

# **Proposal Form**

Policy number:	Account number:	Please indicate your de	sired cover	Sum Insured			
Your personal details (as the applicant)		Types of Cover:	☐ Home Basic	☐ Home Plus			
Name:		Section:					
ID number:		Building including Foundation (All Risks)		IDR			
		Household Contents		IDR			
		Total Sum Insured (TSI)		IDR			
Home number:	Mobile number:	History of the insured p	oerson				
Office number:			please check If there is insufficient space below, kindly give details on separate sheet of paper and attach it to this application form				
Email address:  Period of Insurance (for one year) From: to:		Have you ever had property damaged, lost, stolen or made an  yes  no insurance claim?				] no	
Torrica of insurance (lot one year)		If 'YES', please provide de	If 'YES', please provide details:				
Address of the property to be insured (if different to be		Have you ever had any in refused, claim rejected, imposed?  If 'YES', please provide de	special conditions	•	yes	no	
b. Structure  Wooden Concrete							
c. Floor:		<ol> <li>The answers given above are in respect true and correct and I/we have not withheld any information likely to affect acceptance of this proposal.</li> <li>I/We agree that this proposal and declaration shall form the basis of the contract between the Company and myself/ourselves, and I/we will accept the terms, exclusions and conditions of the policy to be issued or endorsement incorporated thereon.</li> <li>I/We understand and agree that the proposal will be effective only if the Company has accepted it.</li> <li>I/We understand and agree that the policy is subject to the Premium Warranty Clause.</li> </ol>					
						g. Number of Floor:	
						Data	
Property is Owner occupied T	enant occupied (rented)	Date :		Signature of Applicat	11.		
Important notice: The information contained herein is subject to the terms which can be obtained from PT Great Eastern General I	s, conditions and exclusions of the policy wording, a copy of nsurance Indonesia, your agent or broker.						

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# **Branch Network**

#### **Jakarta**

Maspion Plaza 8th Floor Jalan Gunung Sahari Raya Kav. 18 Jakarta 14420

Tel: +62 21 64701278 Fax: +62 21 64701267/8

#### Semarang

Ruko Metro Plaza Blok B-12 Jalan MT Haryono 970 Semarang 50242

Tel : +62 24 8457058/9 Fax : +62 24 8417867

#### Medan

Kompleks Ruko Jati Junction Jalan Timor No. 3 - T Medan 20234

Tel: +62 61 88817009 Fax: +62 61 88817010

#### Makassar

Jalan Jenderal Ahmad Yani Komplek Ruko A. Yani No. 23/25 Blok C 46, Makassar 90174

Tel : +62 411 3617978 Fax : +62 411 3610434

#### Serpong

Sutera Niaga 3 Blok C No. 11 Jalan Raya Serpong Tangerang 15325

Tel: +62 21 53122468 Fax: +62 21 53122431

#### Cirebon

Komplek Ruko Pulasaren Jalan Pulasaren Raya No. C-5 Cirebon 45116

Tel: +62 231 207784, 234054

Fax: +62 231 207784

#### Pekanbaru

Jalan KH. Hasyim Ashari 16 Pekanbaru 28113

Tel: +62 761 32708 Fax: +62 761 31427

#### Bali

Jalan Jaya Giri Nomor 9 B Renon, Dangin Puri Kelod, Denpasar Timur, Denpasar 80234

Tel: +62 361 229894 Fax: +62 361 255150

#### Surabaya

Gedung Medan Pemuda 7th Floor Jalan Pemuda No. 27 - 31 Surabaya 60271

Tel: +62 31 5477300 Fax: +62 31 5477370

#### Samarinda

Jalan Jenderal Ahmad Yani No. 12 Samarinda 75117

Tel: +62 541 200833 Fax: +62 541 748878

#### **Batam**

Ruko Orchard Park Blok B No. 9 Jalan Orchard Boulevard, Belian Batam 29444

Tel : +62 778 4167700, 4166700

Fax: +62 778 4165700

#### PT Great Eastern General Insurance Indonesia

MidPlaza 2, 23rd Floor, Jalan Jenderal Sudirman Kav. 10-11

Jakarta 10220, Indonesia Tel : +62-21 5723737 Fax : +62-21 5710547

Email: wecare-id@greateasterngeneral.com www. greateasterngeneral.com/id

PT Great Eastern General Insurance Indonesia is registered and supervised by the Financial Services Authority (OJK)