



Personal Accident



Personal Accident Insurance



Great
Eastern

A member of the OCBC Group

Accident is an incident or event that is not planned, which contains elements of violence both physical and chemical in nature which results in bodily injury or injury including poisoning, exposure or drowning.

Personal Accident Insurance provides comprehensive protection against accidents by providing financial compensation to you, your family or your employees who experience partial permanent disability, total permanent disability or death, including medical expenses caused by accidents and other coverage extensions according to your needs.



Benefits at a glance

- No medical examination is required
- Coverage up to IDR 500.000.000,-
- 125% compensation for Total Permanent Disablement and Partial Permanent Disablement
- Accidental medical expenses limit is 20%
- Alternative treatment fee (sinshe)
- No deductible
- Including cover for driving a motorcycle and sport activity (non-professional)
- 24-hour worldwide cover

Coverage

1. Death, Total Permanent Disablement, Partial Permanent Disablement and Medical Expenses due to an accident
2. Riots, Strikes and Civil Commotions
3. Murder and Molestation
4. Missing
5. Motorcycling risk
6. Sports Activity (non-professional)

EXTRA Cover

1. Alternative medical fee (sinshe)
2. Ambulance fee
3. Certificate of Death Expenses
4. Funeral fee
5. Hospital cash plan due to accident
6. Double coverage of public transport accidents
7. Scholarship compensation for children
8. Compensation for personal items damaged by an accident which covered by the policy
9. Compensation for payment of house and vehicle installments

Exclusions

1. Accidents that occur as a direct result of the Insured:
 - a. Deliberately committing or participating in a crime
 - b. Violating applicable laws and regulations
2. Accidents caused or caused by:
 - a. The Insured carries out his duties in the Military or Police Service and or related to or seconded to it, unless it has been approved by the Insurer
 - b. Detention of the Insured in a place of detention or exile due to

deportation or carried out legally or illegally by an order from a military authority or agency, civil justice, police, or political that have been taken in connection with the conditions mentioned above or the dangers that will arise from such circumstances

3. The Insurer is not obliged to pay compensation or compensation for :
 - a. Accidents and their consequences caused by actions taken intentionally, planned, desired by the Insured or the party entitled to receive compensation
 - b. Treatment or benefits that arise as a direct or indirect result of infection with the HIV virus (Human Immuno Deficiency Virus) or variants of the HIV virus, including immune/immune loss disease or AIDS (Acquired Immuno Deficiency Syndrome) and related or similar diseases AIDS (AIDS Refused Complex - ARC)

Classification for Insured

Class 1:

Work in the office, accountants, architects, auditors, doctors, lawyers, secretaries, teachers, housewives, etc.

Class 2:

Field workers, civil engineers, project managers, sales personnel, drivers, merchants Retail, etc.

Class 3:

Operator of heavy machinery, workshop, Mine worker, builders, electrical workers, manual workers, etc.

Table of Benefits

Coverage - Personal Accident		Bronze		Silver		Gold		Platinum	
		Limit Adult	Limit Child	Limit Adult	Limit Child	Limit Adult	Limit Child	Limit Adult	Limit Child
1	Death Benefit	IDR 50,000,000	IDR 12,500,000	IDR 100,000,000	IDR 25,000,000	IDR 250,000,000	IDR 62,500,000	IDR 500,000,000	IDR 125,000,000
2	Total Permanent Disability	IDR 62,500,000	IDR 15,625,000	IDR 125,000,000	IDR 31,250,000	IDR 312,500,000	IDR 78,125,000	IDR 625,000,000	IDR 156,250,000
3	Partial Permanent Disability	IDR 62,500,000	IDR 15,625,000	IDR 125,000,000	IDR 31,250,000	IDR 312,500,000	IDR 78,125,000	IDR 625,000,000	IDR 156,250,000
4	Medical Expense	IDR 10,000,000	IDR 2,500,000	IDR 20,000,000	IDR 5,000,000	IDR 50,000,000	IDR 12,500,000	IDR 100,000,000	IDR 25,000,000
5	Alternative Medical Expense (Sinshe)	IDR 2,500,000	IDR 625,000	IDR 5,000,000	IDR 1,250,000	IDR 10,000,000	IDR 2,500,000	IDR 10,000,000	IDR 2,500,000
6	Ambulance Expense	IDR 2,500,000	IDR 625,000	IDR 5,000,000	IDR 1,250,000	IDR 10,000,000	IDR 2,500,000	IDR 10,000,000	IDR 2,500,000
7	Death Certificate Processing Fee	IDR 1,000,000	IDR 250,000	IDR 1,000,000	IDR 250,000	IDR 1,000,000	IDR 250,000	IDR 1,000,000	IDR 250,000
8	Funeral Fee	IDR 2,500,000	IDR 625,000	IDR 5,000,000	IDR 1,250,000	IDR 5,000,000	IDR 1,250,000	IDR 5,000,000	IDR 1,250,000
9	Daily Compensation for Hospital Inpatient due to Accident	IDR 50,000 per day, max 30 days	IDR 12,500 per day, max 30 days	IDR 100,000 per day, max 30 days	IDR 25,000 per day, max 30 days	IDR 200,000 per day, max 30 days	IDR 50,000 per day, max 30 days	IDR 200,000 per day, max 30 days	IDR 50,000 per day, max 30 days
10	Double Coverage due to Public Transportation Accident	IDR 100,000,000	IDR 25,000,000	IDR 200,000,000	IDR 50,000,000	IDR 500,000,000	IDR 125,000,000	IDR 1,000,000,000	IDR 250,000,000
11	Scholarship compensation for	IDR 5,000,000	N/A	IDR 10,000,000	N/A	IDR 25,000,000	N/A	IDR 25,000,000	N/A
12	Terrorism Coverage	IDR 50,000,000	IDR 12,500,000	IDR 100,000,000	IDR 25,000,000	IDR 250,000,000	IDR 62,500,000	IDR 500,000,000	IDR 125,000,000
13	Personal Belongings due to Accident	IDR 500,000	IDR 125,000	IDR 1,000,000	IDR 250,000	IDR 2,500,000	IDR 625,000	IDR 2,500,000	IDR 625,000
14	Home and Motor Vehicle Installment Payment Compensation Due to Accidental Death, Permanent Disability and Hospital Treatment for a minimum of 14 days	3 months installment max IDR 5,000,000	N/A	3 months installment, max IDR 10,000,000	N/A	3 months installment, max IDR 15,000,000	N/A	3 months installment, max IDR 15,000,000	N/A

Individual Premium	Bronze	Silver	Gold	Platinum
Class 1	IDR 92,500	IDR 185,000	IDR 462,500	IDR 925,000
Class 2	IDR 115,000	IDR 230,000	IDR 575,000	IDR 1,150,000
Class 3	IDR 165,000	IDR 330,000	IDR 825,000	IDR 1,650,000

Individual Premium	Bronze	Silver	Gold	Platinum
Class 1	IDR 74,000	IDR 148,000	IDR 370,000	IDR 740,000
Class 2	IDR 92,000	IDR 184,000	IDR 460,000	IDR 920,000
Class 3	IDR 132,000	IDR 264,000	IDR 660,000	IDR 1,320,000

Premium Child (under 18 years old)	Bronze	Silver	Gold	Platinum
1 Child	IDR 50,000	IDR 100,000	IDR 250,000	IDR 500,000
2 Child	IDR 100,000	IDR 200,000	IDR 500,000	IDR 1,000,000
3 Child	IDR 150,000	IDR 300,000	IDR 750,000	IDR 1,500,000
4 Child	IDR 200,000	IDR 400,000	IDR 1,000,000	IDR 2,000,000

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, 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 **+62 (21) 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 **wecareid@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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