

TRAVELSMART PREMIER INSURANCE

A comprehensive travel insurance that covers your needs



Wherever your destination and whether you are travelling alone or with family, on business or on holiday, there is a TravelSmart Premier that suit your specific travel insurance needs.

Your TravelSmart Premier Policy will provide you with 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.

	Super	Standard
Individual	US\$ 100,000	US\$ 50,000
Family	US\$ 200,000	US\$ 100,000

Why choose TravelSmart Premier?

- Hassle-free annual plan
- Family coverage available with no limit to the number of children included
- Payment of overseas medical costs and additional expenses
- Access to a 24-hour Global Assistance & Healthcare (GAH) Alarm Centre worldwide
- It provides for a compassionate visit by relative/friend when the Insured Person is hospitalised overseas and unfit for evacuation and no adult is with the Insured Person
- Provision for follow-up treatment in Indonesia within three days after return to Indonesia
- Reimbursement for Insured Person's additional expenses to remain overseas to accompany travel companion who is hospitalised for serious injury or sickness sustained during trip
- Unlimited cover for medical emergency evacuation including medically supervised repatriation
- Unlimited cover for repatriation of mortal remains
- Accidental death and permanent total disablement entitlement
- Double indemnity for public conveyance
- Reimbursement for loss of baggage and personal effects up to USD 800
- Reimbursement for the loss or theft of money or travel documents in the custody of the Insured Person
- Reimbursement for baggage delay
- High personal liability limit
- Hijack cover
- Alternative employees' expenses (for business trips)
- Coverage for travel delay including missed travel connection/travel diversion

Summary of your Benefits

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

For full details of cover, please refer to the policy wording

PERSONAL COVERS	INDIVIDUAL PLAN (USD)		FAMILY PLAN (USD)	
	SUPER	STANDAR	SUPER	STANDAR
1. Medical & Additional Expenses Per Adult: up to age 70 yrs Per Adult: above age 70 yrs Per Child Per Family Including a. Follow-up treatment in Indonesia within 31 days from return date b. For treatment sought in Indonesia within 7 days after return & up to 31 days for follow-up treatment if treatment is not first sought overseas. c. Compassionate Visit by a Relative/ Friend d. Child Protection	100,000 10,000 N/A N/A 2,500 2,500	50,000 5,000 N/A N/A 1,250 1,250	100,000 10,000 5,000 200,000 5,000 5,000	50,000 5,000 2,500 100,000 2,500 2,500
2. 24 hours Medical Emergency Evacuation & Repatriation including return of Mortal Remains arranged through GAH only	Unlimited	Unlimited	Unlimited	Unlimited
3. Overseas Hospital Confinement Benefit	100 per day up to 5,000	50 per day up to 2,500	100 per day up to 5,000 & per Family 10,000	50 per day up to 2,500 & per Family 5,000
4. Accidental Death & Permanent Total Disablement Per Adult: up to age 70 years Per Adult: above age 70 years Per Child Per Family Bonus Double Indemnity for Public Conveyance Per Adult: up to age 70 years Per Adult: above age 70 years Per Child Per Family	25,000 12,500 N/A N/A 50,000 25,000 N/A N/A	12,500 7,500 N/A N/A 25,000 15,000 N/A N/A	25,000 12,500 5,000 50,000 50,000 25,000 10,000 100,000	12,500 7,500 2,500 25,000 25,000 15,000 5,000 50,000

PERSONAL COVERS	INDIVIDUAL PLAN (USD)		FAMILY PLAN (USD)	
	SUPER	STANDAR	SUPER	STANDAR
INCONVENIENCE COVERS				
5. Baggage & Personal Effects	500	300	800	500
6. Baggage Delay	20 for each 6 consecutive hours delay max 100	10r for each 6 consecutive hours delay max 50	20 for each 6 consecutive hours delay max 200	10 for each 6 consecutive hours delay max 100
7. Loss or theft of Money or Travel Documents	500	250	1000	500
8. Loss of deposit and/or cancellation charges including curtailment expenses	2,500	1,250	5,000	2,500
9. (a) Travel Delay (for every 6 hours delay) (b) Missed Connection/Travel Diversion In the Aggregate	50 100 500	25 50 250	50 200 1,000	25 100 500
10.Hijack (exceeding 12 consecutive hours)	100 per day up to 500	50 per day up to 250	100 per day up to 1,000	50 per day up to 500
11.Overbooked Flight	100	50	200	100
12.Personal liability	100,000	50,000	100,000	50,000
13.Loss of use of Hotel Facilities	25 per 48 hour up to 100	25 per 48 hour up to 100	25 per 48 hour up to 100	25 per 48 hour up to 100
BONUS COVERS				
14.Home Protection	500	250	500	250
15.Alternative Employees' Expenses (Applicable to Business Trips only)	500	250	N/A	N/A

Your Coverage Options And Premium

Use this table to identify which TravelSmart Premier plan applies to your travel needs and how much premium you need to pay.

Durasi	ASIA PACIFIC				WORLD WIDE			
	Individual Plan (USD)		Family Plan (USD)		Individual Plan (USD)		Family Plan (USD)	
	Super	Standar	Super	Standar	Super	Standar	Super	Standar
1 - 4 days	7	5	11	8	15	11	35	26
5 - 6 days	9	7	16	12	24	18	50	36
7 - 8 days	17	12	29	21	35	24	64	48
9 - 10 days	22	15	38	28	40	30	80	56
11 - 15 days	25	18	42	30	45	36	96	64
16 - 30 days	28	21	50	38	50	42	112	72
Annual plan	120	75	194	150	136	113	229	210

What you need to do

EXTENDED PERIOD

In the event of delay caused by a scheduled public conveyance, injury or sickness where your trip is necessarily extended beyond the period of insurance, your insurance will remain in force for such period as is reasonably necessary for completion of the trip up to a maximum of fourteen (14) days, without extra charge. This is provided the total period of insurance does not exceed ninety (90) consecutive days from the commencement date of the trip.

Definition

Asia Pacific means the following countries :

ASEAN countries	China	North Korea	Mongolia	Taiwan
Australia	Hong Kong	South Korea	New Zealand	Tibet
Bangladesh	India	Macau	Pakistan	The Pacific Islands
Bhutan	Japan	Nepal	Maldives	Sri Lanka

but shall exclude the Hawaiian Islands

Worldwide means the rest of the world and countries under "Asia Pacific"

Family Cover means :

- For a Single Trip, policy shall include a maximum of 2 Adult Insured Persons and the accompanying unmarried, dependant, legal child(ren), grandchild(ren), nephew(s), niece(s) or cousin(s) of one of the Insured Person who is/are from aged 3 months up to the attainment of 18 years old at the commencement of the Period of Insurance.
- or an Annual Plan, policy shall include the Insured Person, spouse and dependant legal child(ren) who is/are aged from 3 months up to the attainment of 18 years old at the commencement of the Period of Insurance.

Trip means the journey commencing from the time when the Insured Person leaves his/her place of residence or place of business for a direct journey to the place of embarkation in Indonesia to commence travel to the intended destination(s) and ceases on whichever of the following occurs first :

- a. the expiry of the Period of Insurance (applicable to Single Trip only)
- b. the Insured Person's return to his/her place of residence or place of business in Indonesia
- c. three (3) hours after arrival in Indonesia

EXCLUSIONS

As with any insurance policy, some exclusions to the cover do apply. Listed below are some of the major exclusions of TravelSmart Premier :

- 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
- 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 service including reservist training
- Insured Person participating in extreme sports activity
- Air travel other than as a fare-paying passenger on a fully licensed aircraft

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

Step 1: Apply

- Approach an authorised 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.

MONEY BACK GUARANTEE

If you are a new personal annual Policyholder and after examining this Policy you are not entirely satisfied, return it to us within 14 days of the date of issue and this Policy will be cancelled and your money will be refunded in full. That's the service assurance that Great Eastern Indonesia offers to you. However, we shall not liable to pay any benefit in respect of a Policy that has been cancelled.

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, broker, or visit bit.ly/GEGITravel

WHAT SHOULD YOU DO IN THE EVENT OF A CLAIM?

- All claims must be made to PT Great Eastern General Insurance Indonesia within 30 days after the completion of your trip. Doctor's reports or certificates and hospital bills are required to support a claim. Please 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

FOR PERSONAL EMERGENCIES CALL THE GAH ALARM CENTRE

In the event of an emergency, serious injury, sickness or death, call the GAH Alarm Centre; any time, day or night, for assistance. GAH Alarm Centre, Tel: **+62 21 299 78 999**

Information you will need to provide:

- Your name
- Great Eastern Travelsmart Cover Certificate Number
- The nature of injury or sickness
- Details of attending doctor, if available
- Present location and contact particulars

Branch Network

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Semarang

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Medan

Kompleks Ruko Jati Junction
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Makassar

Jalan Jenderal Ahmad Yani
Komplek Ruko A. Yani No. 23/25
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Serpong

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Cirebon

Komplek Ruko Pulasaren
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Pekanbaru

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Bali

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