

Summary of Product and Service Information (RIPLAY) General Version

Producer Name	: PT Great Eastern General Insurance Indonesia	
Product Name	: Indonesian Standard Personal Accident Insurance Policy	Product Type : Personal Accident
Product Description	: This policy covers Death, Permanent Disability, Cost of Treatment and or Medical Treatment directly caused by an accident, namely an incident or event that contains elements of violence, both physical and chemical, which comes suddenly, unwanted or planned, from outside, seen, directly against the Insured which immediately resulted in bodily injury whose nature and location can be determined by Medical Science	

KEY FEATURES INDONESIAN STANDARD PERSONAL ACCIDENT INSURANCE POLICY COVER

Insurance Term	: 12 months from the agreed date
Sum Insured	: In accordance with the value of the benefit chosen by the insured
Deductible / Own Risk	: Nil
Premium Fee	: - Premium Fee = Premium (Sum Insured x Rate) - Stamp Duty = Rp. 10,000 or its equivalent - Policy Fee = Rp. 50,000 or its equivalent

BENEFITS (COVERAGE)

This policy covers the risk of Death, Permanent Disability, Cost of Treatment and or Medical Treatment directly caused by an accident, namely an incident or event that contains elements of violence, both physical and chemical, which comes suddenly, unwanted or planned, from external, visible, direct to the Insured which immediately results in bodily injury whose nature and location can be determined by Medical Science, including:

- a) poisoning due to inhalation of toxic gases or vapors, unless the Insured intentionally uses narcotics or other substances with known bad effects, including the use of illegal drugs,
- b) contracted a virus or disease germ as a result of the Insured accidentally falling into water or some other liquid substance,
- c) suffocate or drown,

This policy covers the risk of Death, Permanent Disability, Cost of Treatment and or Medical Treatment caused by:

- a) The entry of viruses or germs into the wound suffered as a result of an accident covered by the policy.
- b) Complications or worsening of the disease caused by an accident covered by the policy during the treatment or treatment carried out by a doctor.

RISK

Liquidity Risk
Risks related to the ability of Great Eastern General Insurance Indonesia to pay obligations to customers. Great Eastern General Insurance Indonesia will continue to maintain its performance to increase its capital adequacy as determined by applicable regulations.

Operational Risk

- Risks caused by the ineffectiveness or failure of internal processes, human resources and systems, as well as external conditions that affect internal operational conditions.
- Claims are rejected because the claims submitted are caused by the matters that are excluded from the coverage (exclusion).
- Unilateral cancellation/closed by Insurer if the premium is not paid during the grace period.

FEE

All Fees are included in the premium component, except for policy printing costs if the policy holder wants the policy in printed form and stamp duty in accordance with applicable tax provisions.

EXCLUSION

Accidents that occur as a direct result of the Insured:

- 1.1. participate in air traffic, except as a valid passenger (has an official ticket)
- 1.2. boxing, wrestling and all kinds of martial arts, rugby, hockey, sports on ice or snow, mountain or ice mountain climbing and all kinds of physical contact sports, bungy jumping and the like, entering caves or deep pits, hunting animals, or if the Insured is sailing alone, or training for or participating in car or motorcycle speed or agility competitions, air sports and water sports,
- 1.3. intentionally commits or participates in a crime,
- 1.4. violate applicable laws and regulations,

- 1.5. suffering from hernias (hernias), epilepsy (epilepsy), sunburn,
 1.6. attacked or infected with disorders or viruses or germs in the broadest sense and resulted in, among others, the emergence of fever (hayfever), typhus, paratyphus, dysentery, poisoning in food (botulism), malaria, pestilence (leptospirosis), filarial and other diseases. sleep due to insect bites or stings into the body,
 1.7. experience worsening of the consequences of accidents due to diabetes, poor blood circulation, enlarged blood vessels, blindness in one eye if the other eye is hit by an accident

2. Accidents caused or caused by:

2.1. 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 without reducing what is stipulated in paragraph (2.2.)

2.2. either directly or indirectly because:

2.2.1. Riots, Strikes, Barriers to Work, Evil Deeds, Riots, People's Awakening, Takeovers of Power, Revolutions, Rebellions, Military Forces, Invasions, Civil War, War and Hostilities, Terrorism, Terrorism or Sabotage,

2.2.2. acts of violence including murder, assault, rape, kidnapping regardless of whether those acts were directed against the Insured or other persons,

2.2.3. detention of the Insured in a place of detention or place of exile due to deportation or carried out legally or illegally an order from a military, civil, judicial, police or political authority which has been taken in connection with the conditions mentioned above or the danger that will arise from that kind of situation

2.3. either directly or indirectly due to or occur in nuclear and or nuclear reactions.

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

3.1. Expenses incurred to prevent or reduce losses unless otherwise agreed by the Insurer.

3.2. Accidents and their consequences caused by actions taken intentionally, planned, desired by the Insured or parties entitled to receive compensation, except:

3.2.1. atau Because the Insured is carrying out his work, as described in this policy, or

3.2.2. Because the Insured is trying to save himself, other people, animals, goods or defend and or protect them legally without reducing what is stipulated in paragraph (2.2.) above.

4. 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).

REQUIREMENTS AND PROCEDURE

Procedure On How to Purchase the Product:

- The purchase of this insurance can be done through Agency Marketing Channels, Brokers, Bancassurance or direct marketing
- Could also contact PT Great Eastern General Insurance Indonesia's agents, broker, or office.

Documents or information required for policy closure:

- a. Application for Insurance Closure (SPPA)
- b. Insured data such as date of birth, gender and occupation
- c. Sum Insured
- d. Last 3 years Claim Experience

Obligation to disclose material facts:

Insured must:

1. Disclose material facts, namely information, explanation, circumstances and facts that influence the Insurer's consideration in accepting or rejecting an application for insurance coverage and in determining the premium rate if the application is accepted;
2. Make true statements on matters regarding insurance coverage;

which submitted both at the time of making the insurance agreement and during the coverage period:

- a. If the Insured does not carry out the obligations as stipulated in paragraph (1) above, the Insurer is not obliged to pay for the loss incurred and has the right to terminate the coverage and is not obliged to return the premium.
- b. The provisions in paragraph (2) above do not apply in the event that the undisclosed or incorrectly stated material facts have been known by the Insurer, but the Insurer does not exercise their right to terminate the coverage within 30 (thirty) calendar days after the Insurer becomes aware of the violation.
- c. If the Insured has not paid the premium to the Insurer within the stipulated period after the policy provisions and/or within the stipulated time period, this Policy will be canceled automatically without having to issue a cancellation recommendation starting from the expiration date of the grace period and the Insurer is released from all liability for losses from that date.

Premium Payment Procedure

1. If the insurance period is less than 30 days, the premium must be paid in full before the policy is issued and specifically for the Insurance Period that are 30 days or more or an annual policy, the premium must be paid and actually received in full by Great Eastern (or the intermediary through whom this policy is enforced) within 30 days from:
 - a. the date on which the coverage under the policy, renewal certificate or insurance memorandum takes effect, or
 - b. the effective date of any endorsement, if any, issued under the said policy, certificate of renewal or insurance memorandum.
2. Premium payment can be made by cash, cheque, bilyet giro, transfer or by other means agreed between the Insurer and the Insured.
3. In the event that the premium payable is not paid and is not actually received in full by Great Eastern (or the intermediary through whom this policy is applied) within the period referred to above, then:

- a. Coverage under the policy, renewal certificate, insurance note or endorsement is automatically terminated immediately after the expiration of the said payment limitation period;
- b. Automatic termination of coverage will not reduce any liability incurred during the premium payment period; and Great Eastern is entitled to a premium for the time spent by calculating the prorated premium.

Procedure for Submitting a Claim

- 1) The Insured first reports the occurrence of an event that causes a loss to the Insurer within 7X24 hours after the event that causes a loss occurs,
- 2) The Insured immediately sends claim documents to the Insurer within 30 days from the event that gave rise to the claim in the form of:
 - a. claim report form;
 - b. photocopy of Policy;
 - c. Minutes from the local Police Chief or a Certificate from the Village Head or Ward Head regarding the incident;
 - d. report as detailed and complete as possible on the matter which according to his knowledge caused the loss or damage;
 - e. information and other relevant evidence, which is reasonable and appropriate to be requested by the Insurer.
- 3) Provide the Insurer with all information and documentation that the Insurer requests. If the Insurer requests it, the Insured must provide the Insurer with a statement that verifies the truth of the Insured's claim and matters relating thereto; and promptly send the Insurers any court documents or other communications the Insured has received regarding the claim.
- 4) The Insured could contact the Head Office:

PT Great Eastern General Insurance Indonesia
MidPlaza 2, 23rd Floor. Jl. Jenderal Sudirman Kav.10-11, Jakarta 10220, Indonesia
Operational Hours: 8.30 AM – 5.30 PM from Monday to Friday (except for holidays)
Phone. +6221 5723737
Fax +6221 5710547-48
Email: wecare-id@greateasterngeneral.com

Claim Payment

The Insurer is obliged to complete the payment of claim within 30 (thirty) calendar days from the date of written agreement between the Insurer and the Insured or certainty regarding the amount of claim to be paid.

Service and Complaint Procedure

If the Insured is not satisfied with the Insurer's products and services and wants to submit a complaint, please contact the Insurer via:

PT Great Eastern General Insurance Indonesia
MidPlaza 2, 23rd Floor. Jl. Jenderal Sudirman Kav.10-11, Jakarta 10220, Indonesia
Operational Hours 8.30 AM – 5.30 PM from Monday to Friday (except for holidays)
Phone +6221 5723737
Fax +6221 5710547-48
Email: wecare-id@greateasterngeneral.com

Please complete the Insured's complaint submission by including your personal data and No. Policy or No. Insured Certificate and other information relating to the Insured's complaint. Service and complaint procedures are as follows:

- Record receipt of complaints (in writing) – 2 working days
- Temporary Response (if needed) – 10 working days
- Final resolution – 20 working days

In the event that a dispute arises between the Insurer and the Insured as a result of the interpretation of the responsibility or amount of compensation from this Policy, the dispute will be resolved through a reconciliation or deliberation by the Insurer's internal unit which handles Services and Complaints for Consumers. Disputes arise since the Insured has stated in writing his disagreement on the matter in dispute. Settlement of disputes through reconciliation or deliberation is carried out within a maximum period of 60 (sixty) calendar days from the onset of the dispute.

If the settlement of the dispute through reconciliation or deliberation as regulated in paragraph 1 does not reach an agreement, then the disagreement must be stated in writing by the Insurer and the Insured. Furthermore, the Insured can choose dispute resolution out of court or through court by selecting one of the dispute resolution clauses as set out below.

A. ALTERNATIVE FINANCIAL SERVICES SECTOR DISPUTE SETTLEMENT INSTITUTIONS

It is hereby stated and agreed that the Insured and the Insurer will settle the dispute through the Financial Services Sector Alternative Dispute Resolution Institution under the Financial Services Authority.

B. COURT

It is hereby stated and agreed that the Insured and the Insurer will settle the dispute through the District Court in the territory of the Republic of Indonesia.

SIMULATION

Premium and Rate Simulation

- a. Insurance Price IDR 250,000,000. - for death and permanent disability due to Accident, Medical Expenses due to Accident 10% of the Sum Insured (IDR 25,000,000)
- b. to the Company's table rate for class 2 occupation is 0.1%
- c. The premium is paid Rp. 250,000,000 x 0.1% = Rp. 250,000
- d. Plus the cost of the policy and stamp duty of Rp. 50,000

Claim Payment Simulation

- a. An accident occurred which resulted in medical costs due to the accident of IDR 1,000,000
- b. After analysis by the insurance company, the claim is covered in the policy.
- c. Deductible / Own Risk: Nil
- d. Total claim payment is IDR 1,000,000

ADDITIONAL INFORMATION

Important Definitions:

1. "Insured" means the insured listed in the Schedule of Insurance.
2. "Insurance Period" means the period specified in the Schedule for which the insurance coverage provided by this Policy applies.
3. "Policy" includes this Policy Agreement, Schedule of Coverage and documents issued at a later date to the Insured, which amend the Policy Agreement or Schedule of Coverage.

Product Terms and Condition

- a. The minimum age for the insured is 18 years and has a personal identity (KTP).
- b. There is no policy review period (free-look) and waiting period (waiting period)

Disclaimer (important to read):

1. Indonesian Standard Personal Accident Insurance Policy owned by PT Great Eastern General Insurance Indonesia
2. You have read, received an explanation, and understand the Indonesian Standard Personal Accident Insurance Policy according to the Product and Service Information Summary.
3. This summary of product and service information is not part of the insurance and policy application
4. You are required to read, understand, and sign the application for insurance and policy applications.
5. The information included in this Product and Service Information Summary is effective as of the date of printing of the document.
6. You must carefully read this Summary of Product and Service Information before agreeing to purchase the product and have the right to ask the employees of the Insurance Company for all matters related to this Summary of Product and Service Information.
7. The information contained in this summary is subject to the terms, conditions and exclusions to the wording of the Policy, a copy of which can be obtained from PT Great Eastern General Insurance Indonesia.
8. If an agreement is not reached for the settlement of the complaint, we will assist you to be able to resolve the dispute either through the courts or through a mediation body, or you can submit an application to the Otoritas Jasa Keuangan to facilitate the settlement.



PT Great Eastern General Insurance Indonesia
Licensed and supervised by Otoritas Jasa Keuangan (OJK)

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