

Summary of Product and Service Information (RIPLAY) General Version

Producer Name	:	PT Great Eastern General Insurance Indonesia			
Product Name	:	Travel Insurance	Product Type	:	Travel
Product Description	:	Travel Insurance is travel insurance that provides protection to the insured (and their family) against accidents or losses that occur when traveling abroad/out of town on business trips or personal trips with comprehensive benefits.			

KEY FEATURES TRAVEL INSURANCE COVER

Insurance Term	: In accordance with the travel period or 12 months from the agreed date specifically for Annual Policies
Sum Insured	: In accordance with the coverage package chosen by the Insured
Deductible / Own Risk	: Nil
Premium Fee	: <ul style="list-style-type: none"> - 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)

- Section 1: Medical & Additional Costs
- Section 2: Medical Emergency evacuation including repatriation
- Section 3: Hospital Inpatient Daily Compensation
- Section 4: Death & Total Permanent Disability
- Section 5: Baggage & Personal belongings
- Section 6: Baggage delays
- Section 7: Money & travel documents including unauthorized use of credit cards
- Section 8: Loss of deposit & trip cancellation fees
- Section 9: Travel delays including miss connection trip
- Section 10: Hijacking
- Section 11: Overbooked flights
- Section 12: Legal Liability to Third Parties and Legal Costs
- Section 13: Loss of benefits from hotel facilities
- Section 14: Home protection
- Section 15: Costs of sending replacement employees
- Section 16: Other Benefits
 - Automatic Policy Period Extension
 - Rental Vehicle
 - Terrorism Protection
 - Recreation and Sports Activities
 - Golf Equipment

Additional Covid-19 Coverage (optional):

- Medical expenses
- Medical Emergency Evacuation including Repatriation
- Trip cancellation
- Trip postponement and Trip disruption

TABLE OF BENEFIT	In Rupiah Currency				
	Platinum	Gold	Silver	Schengen	ASEAN & Domestic
1. Medical and Additional Expenses					
Adult age max 69 years	2,500,000,000	1,000,000,000	750,000,000	750,000,000	350,000,000
Adult age 70 years and above		500,000,000	375,000,000	375,000,000	175,000,000
Per Child	625,000,000	250,000,000	187,500,000	187,500,000	87,500,000
Per Family	6,250,000,000	2,500,000,000	1,875,000,000	1,875,000,000	875,000,000
a. Follow-up treatment in Indonesia within 31 days from return date	25,000,000	25,000,000	20,000,000		20,000,000
b. Medical treatment, if not obtained abroad, within 7 days after returning to Indonesia, in a maximum of 31 days	25,000,000	25,000,000	20,000,000		20,000,000
c. Relatives/friends visit	45,000,000	45,000,000	30,000,000		30,000,000
d. Child protection	45,000,000	45,000,000	30,000,000		30,000,000
2. Medical Emergency Evacuation, including Body Remains Repatriation & Return through Across Asia Assistance (AAA)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
a. Emergency Call Fee	5,000,000	5,000,000	2,500,000		2,500,000
b. Visit fee when deceased	35,000,000	35,000,000	20,000,000		20,000,000
c. Death compensation in cash	10,000,000	10,000,000	10,000,000		10,000,000
3. Hospital Inpatient Daily Compensation	1,000,000 per day, maximum 50,000,000 per person and 100,000,000 per family	500,000 per day, maximum 25,000,000 per person and 50,000,000 per family	500,000 per day, maximum 10,000,000 per person and 25,000,000 per family		500,000 per day, maximum 10,000,000 per person and 25,000,000 per family

4. Death & Complete Permanent Disability					
Adult age max 69 years	1,500,000,000	1,250,000,000	750,000,000		350,000,000
Adult 70 years and above		625,000,000	375,000,000		175,000,000
Per Child	375,000,000	312,500,000	187,500,000		87,500,000
Per Family	3,750,000,000	3,125,000,000	1,875,000,000		875,000,000
5. Luggage and Personal Effects	30,000,000	25,000,000	15,000,000		12,000,000
6. Baggage Delay	1,000,000 per 4 consecutive hours, maximum 4,000,000	750,000 per 4 consecutive hours, maximum 3,000,000	500,000 per 4 consecutive hours, maximum 2,000,000		500,000 per 4 consecutive hours, maximum 2,000,000
7. Money & Travel Documents, including unauthorized use of credit cards					
a. Personal money loss	5,000,000	3,500,000	3,000,000		3,000,000
b. Lost travel documents	10,000,000	7,500,000	5,000,000		5,000,000
c. Unauthorized use of credit cards	10,000,000	10,000,000	3,500,000		3,500,000
8. Lost deposit and trip cancellation fees					
a. Travel cancellation	65,000,000	50,000,000	35,000,000		15,000,000
b. Early return	45,000,000	35,000,000	15,000,000		15,000,000
c. Staying abroad to accompany traveling companion who is sick/injured	45,000,000	35,000,000	15,000,000		15,000,000
d. Changes in travel due to hospitalization	20,000,000	15,000,000	5,000,000		
9. Trip delay, including missed connection trips					
a. Travel delay (for every 4 consecutive hours)	1,000,000 per 4 consecutive hours, maximum 5,000,000	750,000 per 4 consecutive hours, maximum 4,000,000	500,000 per 4 consecutive hours, maximum 3,000,000		500,000 per 4 consecutive hours, maximum 2,000,000
b. Missed connection trips	10,000,000	7,500,000	5,000,000		
c. Overseas hotel accommodation cost	2,500,000	2,000,000	1,500,000		
d. Route change surcharge	5,000,000	5,000,000	2,500,000		
e. Flight diversion	10,000,000	7,500,000	5,000,000		
10. Hijacking (above 4 hours)	1,000,000 per 4 consecutive hours, maximum 10,000,000	1,000,000 per 4 consecutive hours, maximum 10,000,000	1,000,000 per 4 consecutive hours, maximum 5,000,000		1,000,000 per 4 consecutive hours, maximum 5,000,000
11. Overbooked Flights	10,000,000	7,500,000	5,000,000		
12. Legal Liability Towards Third Parties	2,500,000,000	1,500,000,000	1,000,000,000		1,000,000,000
Legal fee	250,000,000	250,000,000	150,000,000		100,000,000
13. Loss of Benefits from Hotel Facilities	1,000,000 per 24 consecutive hours, maximum 5,000,000	750,000 per 24 consecutive hours, maximum 4,000,000	500,000 per 24 consecutive hours, maximum 3,000,000		500,000 per 24 consecutive hours, maximum 2,000,000
14. Home Protection	20,000,000	15,000,000	12,500,000		
15. Substitute Employee Travelling Fee	20,000,000	15,000,000	12,500,000		
16. Other Benefits					
a. Automatic policy period extension	YES	YES	YES	YES	YES
b. Rental vehicle Own risk	10,000,000	10,000,000			
Rental vehicle keys	2,500,000	2,500,000			
c. Terrorism protection	YES	YES	YES	YES	YES
d. Recreational and Sports Activities	YES	YES	YES	YES	YES
e. Golf benefit Golf equipment	3,000,000	3,000,000	2,000,000		2,000,000

COVID-19 Coverage Extension	Worldwide & Asia Pacific			Schengen	ASEAN	Domestic
	Platinum	Gold	Silver			
1. Medical expenses						
Adult age max 69 years	1,500,000,000	750,000,000	375,000,000	500,000,000	375,000,000	10,000,000
Each insured person age 70 years or above		375,000,000	125,000,000	250,000,000	125,000,000	5,000,000
Each child insured person	250,000,000	187,500,000	62,500,000	125,000,000	62,500,000	2,500,000
Maximum total limit for family cover	2,500,000,000	1,875,000,000	625,000,000	1,250,000,000	625,000,000	25,000,000
2. Medical Emergency Evacuation						
Medical Emergency Evacuation	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense
Repatriation of Mortal Remains	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense	Covered in Medical Expense
Maximum total limit for family cover						
3. Trip Cancellation						
Trip cancellation if you are diagnosed with COVID-19 before your trip started	65,000,000	50,000,000	35,000,000	Not Covered	15,000,000	5,000,000
4. Trip Postponement and Trip disruption						
Trip postponement if you are diagnosed with COVID-19 before your trip started	5,000,000	4,000,000	3,000,000	Not Covered	2,000,000	2,000,000
Trip disruption If the trip is disrupted as a result of you being diagnosed with COVID-19	10,000,000	7,500,000	5,000,000	Not Covered	Not Covered	Not Covered

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

Untuk bertanggung maksimum 69 tahun

(Dalam Ribuan Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Domestic & ASEAN	Schengen
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver		
INDIVIDUAL	1-4	200	166	130	180	149	117	140	116	91	54	53
	5-6	339	277	217	305	248	195	237	193	151	86	73
	7-8	514	402	315	402	302	284	300	282	220	150	135
	9-10	620	491	385	558	442	346	435	344	269	210	175
	11-15	713	614	481	635	553	433	499	430	337	269	210
	16-20	892	755	592	800	680	533	624	529	414	323	258
	21-25	1,027	915	625	920	823	563	719	640	438	350	300
	26-31	1,131	964	707	1,010	867	636	791	675	495	438	325
	Tambahan per minggu	205	174	117	185	157	105	144	122	82	81	53
DUO PLUS	Tahunan	2,420	2,245	1,760	1,900	1,750	1,385					
	1-4	300	250	196	270	224	176	210	174	136	82	78
	5-6	508	414	324	458	372	292	356	290	226	130	110
	7-8	770	604	472	694	544	426	540	422	330	234	202
	9-10	930	736	578	838	664	520	652	516	404	316	262
	11-15	1,070	922	722	952	830	650	748	646	506	404	316
	16-20	1,338	1,132	888	1,200	1,020	800	936	794	622	484	388
	21-25	1,540	1,372	938	1,380	1,234	844	1,078	960	658	526	450
	26-31	1,696	1,446	1,060	1,516	1,300	954	1,186	1,012	742	658	468
FAMILY	Tambahan per minggu	308	262	176	278	236	158	216	184	124	122	78
	1-4	350	291	228	315	261	205	245	203	159	108	95
	5-6	592	484	379	534	434	341	415	338	264	172	131
	7-8	899	704	551	809	634	497	630	493	385	312	243
	9-10	1,085	859	674	977	774	606	760	602	471	420	315
	11-15	1,248	1,075	842	1,111	968	758	873	753	590	538	378
	16-20	1,560	1,321	1,036	1,400	1,190	933	1,092	926	725	645	464
	21-25	1,797	1,601	1,094	1,610	1,440	985	1,258	1,120	767	700	540
	26-31	1,979	1,687	1,237	1,768	1,517	1,113	1,384	1,181	866	778	585
FAMILY	Tambahan per minggu	359	305	205	324	275	184	252	214	144	140	95
	Tahunan	4,845	4,490	3,519	3,800	3,500	2,770					

Untuk bertanggung usia 70 tahun dan ke atas.

Maksimal 75 tahun.

(Dalam Ribuan Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Domestic & ASEAN	Schengen
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver		
INDIVIDUAL	1-4		299	234		268	211		209	164	108	105
	5-6		498	390		446	351		347	272	172	146
	7-8		724	567		652	511		507	396	312	270
	9-10		884	693		796	623		619	484	420	350
	11-15		1,105	866		995	779		774	607	538	420
	16-20		1,359	1,066		1,224	959		952	745	645	516
	21-25		1,647	1,125		1,481	1,013		1,152	788	700	600
	26-31		1,735	1,273		1,561	1,145		1,215	891	876	650
	Tambahan per minggu		313	210		283	189		220	148	162	105
FAMILY	1-4		523	410		469	369		365	287	216	189
	5-6		871	682		781	615		608	476	344	263
	7-8		1,266	992		1,140	895		887	693	624	486
	9-10		1,547	1,213		1,392	1,090		1,084	847	840	630
	11-15		1,934	1,515		1,742	1,364		1,355	1,062	1,050	756
	16-20		2,378	1,865		2,142	1,679		1,666	1,304	1,290	929
	21-25		2,882	1,969		2,592	1,774		2,016	1,380	1,350	1,080
	26-31		3,037	2,227		2,731	2,003		2,126	1,559	1,556	1,170
	Tambahan per minggu		548	369		495	331		384	258	280	189

Premi tambahan untuk jaminan COVID-19
Untuk tertanggung maksimum 69 tahun

(Dalam Ribuan Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Schengen	ASEAN	Domestic
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver			
INDIVIDUAL	1-4	74	58	37	62	50	32	56	44	28	68	38	14
	5-6	130	103	63	104	84	52	90	70	44	118	74	16
	7-8	167	133	81	132	106	64	112	89	54	151	99	20
	9-10	205	162	98	160	129	78	134	106	63	184	123	22
	11-15	270	214	130	209	168	101	174	138	82	242	166	24
	16-20	362	288	174	278	224	134	230	182	107	325	227	28
	21-25	456	363	218	349	280	166	286	226	133	408	289	33
	26-31	558	444	266	425	341	202	347	274	161	499	356	38
	Tambahan per minggu	111	88	55	94	75	47	84	66	42	102	56	20
DUO PLUS	1-4	147	116	74	124	99	63	110	88	55	136	75	29
	5-6	259	205	125	206	168	103	178	141	87	235	147	31
	7-8	333	264	160	262	213	129	222	178	108	302	198	39
	9-10	408	323	195	318	258	155	267	212	126	368	246	42
	11-15	538	427	258	416	335	202	346	274	163	485	333	47
	16-20	723	574	346	555	448	266	458	362	214	650	454	55
	21-25	910	725	434	696	559	331	570	451	266	816	577	66
	26-31	1.115	886	530	848	682	403	693	549	321	998	712	77
	Tambahan per minggu	221	174	110	187	150	94	166	133	84	203	112	39
FAMILY	1-4	130	102	65	110	87	56	98	77	49	119	66	25
	5-6	229	181	111	182	147	90	157	123	76	206	129	28
	7-8	293	233	142	231	186	112	196	155	95	264	173	35
	9-10	358	285	216	280	226	136	235	186	111	323	215	37
	11-15	472	375	227	366	293	177	304	240	143	425	291	41
	16-20	634	504	304	487	392	234	402	317	188	569	398	48
	21-25	798	634	381	610	489	291	500	396	233	715	505	58
	26-31	978	778	465	744	597	354	608	481	282	874	623	68
	Tambahan per minggu	195	154	96	166	131	83	147	116	74	178	99	35

Premi tambahan untuk jaminan COVID-19
Untuk tertanggung usia 70 tahun dan ke atas.

(Dalam Ribuan Rupiah)

Plan	Insurance Period	World Wide			World Wide (exclude US/Canada)			Asia Pacific			Schengen	ASEAN	Domestic
		Platinum	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Silver			
INDIVIDUAL	1-4		115	74		98	62		86	54	63	51	27
	5-6		205	126		165	102		139	86	109	78	30
	7-8		264	162		210	128		176	107	140	94	38
	9-10		323	197		254	155		211	126	171	114	42
	11-15		427	259		331	202		274	163	225	144	46
	16-20		574	347		443	267		362	214	301	187	54
	21-25		725	435		554	333		451	266	378	230	66
	26-31		886	531		675	405		549	322	463	278	77
	Tambahan per minggu		174	110		147	94		131	83	94	78	38

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

GENERAL EXCLUSIONS

1. intentional self-inflicted injury or suicide (whether felonious or not) or any attempt thereof regardless of sanity
2. childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by an accident
3. intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol
4. emotional, nervous or mental disease or disorder, psychiatric illness, sexually transmitted diseases, HIV Infection and AIDS related infections, congenital anomalies or deformities
5. the Insured Person engaging in any form of manual employment, aerial flight, except as a passenger on a licensed airline flight or licensed charter flight
6. Claims arising from work accidents except in the context of conducting business trips, namely meetings, training, visits or site visits.

Work accidents are the risks of accidents that occur in daily work relationships, including accidents that occur on the way directly from home to work or vice versa and diseases caused by the work environment.

7. military service including reservist training
8. any events more specifically insured or any claim which but for the existence of this policy would be recoverable under any other private or Government insurance policy, fund or scheme
9. any illegal or unlawful act or attempt to commit an illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities
10. any breach of government regulation or any failure by the Insured Person to take responsible precaution to avoid a claim under the Policy following the warning of any intended strike, riot and civil commotion through or by general mass media
11. consequential loss of any kind
12. war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions or amounting to a popular rising, military rising, insurrection, rebellion, revolution or usurped power
13. permanent or temporary dispossession resulting from confiscation, nationalization, commandeering or requisition try by any lawfully constituted authority, permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person
14. ionizing, radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
15. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. This exclusion does not extend to radioactive isotopes, other than nuclear fuel or nuclear waste, when such isotopes are on the property insured and are being prepared, stored or used in the normal course or operations by the Insured for the commercial, agricultural, medical, scientific or other similar peaceful purposes for which they were intended
16. Electronic Data Exclusion
17. Electronic Data Processing Media Valuation
18. SANCTIONS EXCLUSION
19. WAIVER CLAUSE
20. This policy does not cover claims arising directly or indirectly from:
 - a) epidemics, pandemics or the outbreak of an infectious disease. Unless the Insured pays an additional premium to get protection against COVID-19 Disease as stated in the Endorsement section.
 - b) any breach of government regulation or any failure by the Insured Person to take responsible precaution to avoid a claim under the Policy following the warning of any epidemics, pandemics or the outbreak of an infectious disease, strike, riot, civil commotion, war, hostilities or warlike operation, or natural disasters through or by general mass media
 - c) trip to the country of that given sanction by United Nations resolutions, Australian autonomous sanctions, or the trade or economic sanctions, laws or regulations of any country.

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. Personal identity (KTP / Passport)

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 14 days from the event that gave rise to the claim in the form of:
 - a) Claim Form
 - b) Original policy or photocopy
 - c) Airplane tickets
 - d) Photocopy of KTP / Passport
 - e) In case of Permanent Disability, Medical Costs, Hospitalization:
 - i. Hospital bill
 - ii. Doctor's diagnosis notes
 - iii. Proof of payment
 - f) In case of Death:
 - i. Police report explaining the incident
 - ii. Autopsy Report
 - iii. Death certificate
 - iv. Medical report
 - v. Certificate of the heir (KTP and KK)
 - g) In case of Loss of Baggage & Personal Belongings:
 - i. Report non-conformity of goods
 - ii. Police Report
 - iii. List of damaged/lost items along with their types and specifications
 - iv. Original receipt of purchase
 - h) In case of Baggage Delay:
 - i. Report non-conformity of goods
 - ii. Baggage return report
 - i) In case of Loss of Money & Travel Documents:
 - i. Police report explaining the chronology of the incident and the missing items
 - ii. Original receipt to replace lost documents
 - iii. Credit Card Bills detailing unauthorized transactions
 - j) In case of Loss of Deposit & Trip Cancellation Fees:
 - i. Document that explains the Travel agent's terms and conditions
 - ii. Written confirmation from the Travel agent that the Insured is absent and the amount that can be refunded
 - iii. Payment receipt
 - iv. Medical report
 - v. Death certificate
 - vi. Receipt of payment for travel delay costs
 - k) In case of Travel Delay:
 - i. Written statement from the airline regarding planned arrival, actual arrival and causes of delay, actual departure of onward journey
 - ii. Boarding Passes from affected Airlines (trip continuation failed)
 - l) In case of Hijacking:
 - i. Written confirmation from the Airline confirming the original departure time and the actual departure time due to hijacking
 - ii. Written confirmation from the authorities regarding hijacking
 - m) In case of Overbooked Flight:
 - i. Written confirmation from the airline explaining the cause of the overbooking and alternative solutions
 - ii. Original receipt of expenses incurred
 - n) In case of Liability:
 - i. Police report
 - ii. Incident reports issued by authorized parties
 - iii. Sue letter
 - o) In case of Loss of Benefit from Hotel Facilities: Written confirmation from the hotel explaining the reason for canceling the service and how long it will take
 - p) In case of Home Protection:
 - i. Police report explaining the incident
 - ii. List of lost/damaged items along with their types and specifications
 - iii. Original receipt of purchase
 - q) 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. Mr. A bought a travel insurance policy for himself with the aim of traveling to America for 30 days. Mr. A's age when registering for insurance was 50 years (under 69 years) and chose the Silver Worldwide package with additional Covid-19 coverage
- b. The premium paid according to the table is: Rp. 1,033,000
- c. Plus the cost of the policy and stamp duty of Rp. 50,000

Claim Payment Simulation

- a. Mr A experienced travel delays due to being diagnosed with Covid-19.
- 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 5,000,000

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 entry age insured : 3 months – 75 years old
- b. The duration for each Trip under a Single Trip or an Annual Plan Policy shall not exceed ninety (90) consecutive days from the commencement date of Trip.

Disclaimer (important to read):

1. Travel Insurance owned by PT Great Eastern General Insurance Indonesia
2. You have read, received an explanation, and understand the Travel 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 exceptions 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
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