

Zurich Travel Insurance

Sect.	Benefit	Worldwide			Worldwide Exc US/CA			APAC			Schengen Essential	ASEAN	Domestic	
		Premiere	Executive	Basic	Premiere	Executive	Basic	Premiere	Executive	Basic			Gold	Silver
A	Trip Cancellation & Alteration Pembatalan & Perubahan Perjalanan	65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000		15,000,000	5,000,000	2,500,000
B	Medical and Other Emergency Expenses Biaya Medis dan Darurat Lainnya													
	1. Medical Expenses Biaya Medis	aged 65 and below 2,500,000,000	aged 65 and below 1,000,000,000	aged 65 and below 700,000,000	aged 65 and below 2,500,000,000	aged 65 and below 1,000,000,000	aged 65 and below 700,000,000	aged 65 and below 2,500,000,000	aged 65 and below 1,000,000,000	aged 65 and below 700,000,000	aged 65 and below 700,000,000	aged 65 and below 350,000,000		
		aged 66 - 75 1,250,000,000	aged 66 - 75 500,000,000	aged 66 - 75 350,000,000	aged 66 - 75 1,250,000,000	aged 66 - 75 500,000,000	aged 66 - 75 350,000,000	aged 66 - 75 1,250,000,000	aged 66 - 75 500,000,000	aged 66 - 75 350,000,000	aged 66 - 75 350,000,000	aged 66 - 75 175,000,000		
		aged 76 and over 625,000,000	aged 76 and over 250,000,000	aged 76 and over 175,000,000	aged 76 and over 625,000,000	aged 76 and over 250,000,000	aged 76 and over 175,000,000	aged 76 and over 625,000,000	aged 76 and over 250,000,000	aged 76 and over 175,000,000	aged 76 and over 175,000,000	aged 76 and over 87,500,000		
	Due to Accident Karena Kecelakaan												150,000,000	75,000,000
	Due to Illness karena Penyakit												10,000,000	5,000,000
	2. Emergency Medical Evacuation and Repatriation Evakuasi Medis Darurat dan Pemulangan	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	150,000,000	75,000,000
	3. Compassionate Visit Expense Biaya Kunjungan	45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000		30,000,000		
	4. Return of Children Pemulangan Anak	45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000		30,000,000		
	5. Hospital Daily Benefit Santunan Harian Rawat Inap	750.000/day, max 22.250.000	500.000/day, max 15.000.000	500.000/day, max 5.000.000	750.000/day, max 22.250.000	500.000/day, max 15.000.000	500.000/day, max 5.000.000	750.000/day, max 22.250.000	500.000/day, max 15.000.000	500.000/day, max 5.000.000		500.000/per hari max 5,000,000		
	6. Emergency Telephone Charges Biaya Telepon Darurat	5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000		2,500,000		
	7. Follow Up Medical Treatment Perawatan Medis Lanjutan	25,000,000	25,000,000	20,000,000	25,000,000	25,000,000	20,000,000	25,000,000	25,000,000	20,000,000		20,000,000		
C	Travel & Associated Expenses Biaya Perjalanan dan Biaya Terkait Perjalanan													
	1. Trip Curtailment Pengurangan Perjalanan													
	a. Early Return Home Pulang ke Rumah Lebih Awal	45,000,000	35,000,000	15,000,000	45,000,000	35,000,000	15,000,000	45,000,000	35,000,000	15,000,000		15,000,000		
	b. Trip Alteration due to Hospitalization Perubahan Perjalanan Akibat Rawat Inap	20,000,000	15,000,000	5,000,000	20,000,000	15,000,000	5,000,000	20,000,000	15,000,000	5,000,000				
	2. Travel Delay Penundaan Perjalanan													
	a. Travel Delay Benefit Manfaat Penundaan Perjalanan	1.000.000/4hr, max 4.000.000	750.000/4hr, max 3.000.000	500.000/4hr, max 2.000.000	1.000.000/4hr, max 4.000.000	750.000/4hr, max 3.000.000	500.000/4hr, max 2.000.000	1.000.000/4hr, max 4.000.000	750.000/4hr, max 3.000.000	500.000/4hr, max 2.000.000		500.000/4hr, max 1.500.000	250.000/4hr, max 1.000.000	250.000/4hr, max 500.000
	b. Hotel Accommodation Expense in Overseas Biaya Akomodasi Hotel di Luar Negeri	2,500,000	2,000,000	1,500,000	2,500,000	2,000,000	1,500,000	2,500,000	2,000,000	1,500,000				
	c. Extra Transportation Costs Biaya Tambahan Transportasi	5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000				
	3. Missed Flight Connection Kehilangan Penerbangan Lanjutan	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000				
	4. Overbooked Flight Penerbangan Melebihi Kapasitas	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000				
	Meals & Refreshment (submit overbooked flight)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000				
	5. Flight Diversion Pengalihan Penerbangan	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000				
D	Baggage and Personal Belongings Cover Jaminan Bagasi dan Barang Pribadi													
	1. Baggage Delay Keterlambatan Bagasi	1.000.000/4hr, max 3.000.000	750.000/4hr, max 2.250.000	500.000/4hr, max 1.500.000	1.000.000/4hr, max 3.000.000	750.000/4hr, max 2.250.000	500.000/4hr, max 1.500.000	1.000.000/4hr, max 3.000.000	750.000/4hr, max 2.250.000	500.000/4hr, max 1.500.000		500.000/4hr, max 1.000.000	250.000/4hr, max 1.000.000	250.000/4hr, max 500.000

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Sect.	Benefit	Worldwide			Worldwide Exc US/CA			APAC			Schengen Essential	ASEAN	Domestic		
A		Premiere	Executive	Basic	Premiere	Executive	Basic	Premiere	Executive	Basic					
	1. Trip Cancellation & Alteration Pembatalan & Perubahan Perjalanan	65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000		15,000,000	5,000,000	2,500,000	
	2. Baggage and Personal Belongings Bagasi dan Barang Pribadi (3,000,000/Item/set, 7,500,000 untuk laptop) sublimit : <i>Personal Belongings in Unattended Vehicle</i> Barang Pribadi dalam Kendaraan Tanpa Pengawasan	30,000,000	25,000,000	15,000,000	30,000,000	25,000,000	15,000,000	30,000,000	25,000,000	15,000,000		12,000,000	5.000.000 (250.000 /Item)	2.500.000 (250.000 /Item)	
		5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000		2,500,000			
	3. Personal Money and Travel Documents Uang Pribadi dan Dokumen Perjalanan <i>a. Loss of Personal Money</i> Kehilangan Uang Pribadi	5,000,000	3,500,000	3,000,000	5,000,000	3,500,000	3,000,000	5,000,000	3,500,000	3,000,000		3,000,000			
	<i>b. Loss of Travel Documents and Payment Cards</i>	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000		5,000,000			
	<i>Kehilangan Dokumen Perjalanan dan Kartu Pembayaran</i>														
E	Personal Accident Kecelakaan Diri														
	1. Accidental Death and Permanent Disablement Kematian Akibat Kecelakaan dan Cacat Tetap	aged 18 and below	aged 18 and below	aged 18 and below	aged 18 and below	aged 18 and below	aged 18 and below	aged 18 and below	aged 18 and below	aged 18 and below		aged 18 and below			
		150,000,000	125,000,000	50,000,000	150,000,000	125,000,000	50,000,000	150,000,000	125,000,000	50,000,000		35,000,000			
		aged 19 - 65	aged 19 - 65	aged 19 - 65	aged 19 - 65	aged 19 - 65	aged 19 - 65	aged 19 - 65	aged 19 - 65	aged 19 - 65		aged 19 - 65			
		1,500,000,000	1,250,000,000	500,000,000	1,500,000,000	1,250,000,000	500,000,000	1,500,000,000	1,250,000,000	500,000,000		350,000,000			
		aged 66 - 75	aged 66 - 76	aged 66 - 75	aged 66 - 75	aged 66 - 76	aged 66 - 75	aged 66 - 75	aged 66 - 75	aged 66 - 76	aged 66 - 75		aged 66 - 75		
		750,000,000	625,000,000	250,000,000	750,000,000	625,000,000	250,000,000	750,000,000	625,000,000	250,000,000		175,000,000			
		aged 76 and over	aged 76 and over	aged 76 and over	aged 76 and over	aged 76 and over	aged 76 and over	aged 76 and over	aged 76 and over	aged 76 and over		aged 76 and over			
		375,000,000	312,500,000	125,000,000	375,000,000	312,500,000	125,000,000	375,000,000	312,500,000	125,000,000		87,500,000			
F	Repatriation of Mortal Remains and Other Related Benefit Pemulangan Jenazah dan Biaya Terkait Lainnya												150,000,000	75,000,000	
	1. Repatriation of Mortal Remains to Home Country Pemulangan Jenazah ke Negara Asal	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya	Actual Cost Biaya Sebenarnya			
	2. Compassionate Death Visit Kunjungan Apabila Tutup Usia	35,000,000	35,000,000	20,000,000	35,000,000	35,000,000	20,000,000	35,000,000	35,000,000	20,000,000		20,000,000			
	<i>a. Compassionate Funeral Expense</i> Santunan Biaya Pemakaman	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000		10,000,000			
G	Other Benefits Manfaat Lain Lain														
	1. Automatic Extension of Cover Perpanjangan Jaminan otomatis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
	2. Personal Liability Tanggung Gugat Pribadi	2,500,000,000	1,500,000,000	1,000,000,000	2,500,000,000	1,500,000,000	1,000,000,000	2,500,000,000	1,500,000,000	1,000,000,000		1,000,000,000	50,000,000	25,000,000	
	3. Legal Expenses Biaya Hukum	250,000,000	250,000,000	150,000,000	250,000,000	250,000,000	150,000,000	250,000,000	250,000,000	150,000,000					
	4. Loss of Home Contents (3,000,000/movable item) Kehilangan atas Isi Rumah	20,000,000	15,000,000	12,000,000	20,000,000	15,000,000	12,000,000	20,000,000	15,000,000	12,000,000					
	5. Hijack (1,000,000/6 hours) Pembajakan	10,000,000	10,000,000	5,000,000	10,000,000	10,000,000	5,000,000	10,000,000	10,000,000	5,000,000		5,000,000			
	6. Rental Vehicle Kendaraan Sewa <i>a. Own Risk</i> Risiko Sendiri	10,000,000	10,000,000		10,000,000	10,000,000		10,000,000	10,000,000						
	<i>b. Rental Vehicle Keys</i> Kunci Kendaraan Sewa	2,500,000	2,500,000		2,500,000	2,500,000		2,500,000	2,500,000						
	7. Terrorism Cover Perlindungan Akibat Tindakan Teroris	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
	8. Recreational Sports and Activities Aktifitas Rekreasi dan Olahraga	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
	9. Fraudulent Use of Credit Card Penyalahgunaan Kartu Kredit	10,000,000	10,000,000	3,500,000	10,000,000	10,000,000	3,500,000	10,000,000	10,000,000	3,500,000		3,500,000			
	10. Golf Benefit Manfaat Golf														

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Sect.	Benefit	Worldwide			Worldwide Exc US/CA			APAC			Schengen Essential	ASEAN ASEAN	Domestic	
		Premiere	Executive	Basic	Premiere	Executive	Basic	Premiere	Executive	Basic			Gold	Silver
A	Trip Cancellation & Alteration Pembatalan & Perubahan Perjalanan	65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000		15,000,000	5,000,000	2,500,000
	a. Golf Equipment Perlengkapan Golf	3,000,000	3,000,000	2,000,000	3,000,000	3,000,000	2,000,000	3,000,000	3,000,000	2,000,000		2,000,000		
	11. Loss of Hotel Reservation Kehilangan Reservasi Hotel	5,000,000	3,000,000	2,000,000	5,000,000	3,000,000	2,000,000	5,000,000	3,000,000	2,000,000		1,000,000		
Additional Benefit														
Optional Benefit Cover		Worldwide			Worldwide Exc US/CA			APAC			Schengen Essential	ASEAN ASEAN	Domestic	
		Premiere	Executive	Basic	Premiere	Executive	Basic	Premiere	Executive	Basic			Gold	Silver
1.	Winter Sports Olahraga Musim Dingin													
	a. Winter Sports Pack Paket Olahraga Musim Dingin	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000				
	b. On piste Closure Penutupan Jalur Ski on-piste	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000	1,000,000/day up to 5,000,000				
2.	Cruise Cover Jaminan Kapal Pesiar													
	a. Cabin Confinement Pengurungan Kabin	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000	1,000,000/day up to 10,000,000				
	b. Itinerary Change Perubahan Rencana Perjalanan	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000	1,000,000/port up to 5,000,000				
	c. Unused Excursion Kehilangan Tamasya	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000		5,000,000		
	b. Cruise Trip Interruption Gangguan Perjalanan Kapal Pesiar	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000		10,000,000		
3.	Adventure Activities Aktifitas Petualangan	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered		Covered	Covered	Covered
4.	Visa Protection Perlindungan Visa	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000				
5.	Business Travel Perjalanan Bisnis													
	a. Staff Replacement Staf Pengganti	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000		15,000,000	15,000,000	15,000,000
	b. Business Equipment Peralatan Bisnis	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000		20,000,000	20,000,000	20,000,000
	c. Missed Events Fee Kehilangan Biaya Acara	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000		15,000,000	15,000,000	15,000,000
6.	Missed Event Kehilangan Acara	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000		5,000,000	5,000,000	5,000,000
7.	Covid- 19 Protection Proteksi Covid-19													
	Trip Cancellation Pembatalan Perjalanan	32,500,000	25,000,000	17,500,000	32,500,000	25,000,000	17,500,000	32,500,000	25,000,000	17,500,000		7,500,000	2,500,000	1,250,000
	Trip Alteration Perubahan Perjalanan													
	Medical Expenses including emergency medical evacuation Biaya Medis termasuk Evakuasi Medis Darurat (Sublimit from Medical Expenses Benefits / Sublimit dari Manfaat Biaya Medis)	1,500,000,000	700,000,000	350,000,000	1,500,000,000	700,000,000	350,000,000	1,500,000,000	700,000,000	350,000,000		350,000,000	10,000,000	5,000,000
	Additional Expenses Pengeluaran Tambahan A. Quarantine or Isolation Cost 500.000/day max 7 days for domestic; 1.000.000/day max 7 days for international B. Extra transportation cost Biaya Transportasi Tambahan	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000		15,000,000	5,000,000	5,000,000
	Trip Curtailment or Return of Children Pengurangan Perjalanan atau Pemulangan Anak	45,000,000	35,000,000	15,000,000	45,000,000	35,000,000	15,000,000	45,000,000	35,000,000	15,000,000		15,000,000	Not Covered	Not Covered
	Automatic Extension of Cover Perpanjangan Jaminan Otomatis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Not Covered	Not Covered