

Zurich Domestic Travel Insurance

Zurich Travel Insurance offers comprehensive protection for unforeseen events such as trip cancellations, medical and emergency expenses, baggage issues, travel delays, and personal accidents. The insurance is available in two plans: **Zurich Domestic Silver Plan** and **Zurich Domestic Gold Plan**. Each plan can have different benefits. Benefits come under the plans.

Zurich Domestic Silver Plan

List of Benefits/Coverage name and coverage amount

Coverage Details:

Zurich Silver Domestic Trip Cancellation & Alteration: Rp 2,500,000

Zurich Silver Domestic Emergency Medical Evacuation and Repatriation: Rp 75,000,000

Zurich Silver Domestic Medical Expenses:

Due to Accident: Rp 75,000,000

Due to Illness: Rp 5,000,000

Zurich Silver Domestic Travel Delay Benefit (4hr delay, max Rp 500,000): Rp 250,000

Zurich Silver Domestic Baggage Delay (4hr delay, max Rp 500,000): Rp 250,000

Zurich Silver Domestic Baggage and Personal Belongings: Rp 2,500,000 (max Rp 250,000/item)

Zurich Silver Domestic Accidental Death and Permanent Disablement: Rp 100,000,000

Zurich Silver Domestic Repatriation of Mortal Remains and Other Related Benefits: Rp 75,000,000

Zurich Silver Domestic Personal Liability: Rp 25,000,000

Zurich Silver Domestic Terrorism Cover: Yes

Zurich Silver Domestic Recreational Sports and Activities: Yes

Zurich Silver Domestic Covid-19 Protection (Add-On):

Trip Cancellation & Alteration: Rp 1,250,000

Medical Expenses (including emergency medical evacuation): Rp 5,000,000

Quarantine (Rp 500,000/day) and Extra Transportation Costs: Rp 5,000,000

Zurich Silver Domestic Trip Curtailment or Return of Children: Not Covered

Zurich Silver Domestic Automatic Extension of Cover: Not Covered

Zurich Domestic Gold Plan

List of Benefits/Coverage name and coverage amount

Coverage Details:

- **Zurich Gold Domestic Trip Cancellation & Alteration: Rp 5,000,000**
- **Zurich Gold Domestic Emergency Medical Evacuation and Repatriation: Rp 150,000,000**
- **Zurich Gold Domestic Medical Expenses:**
 - **Due to Accident: Rp 150,000,000**
 - **Due to Illness: Rp 10,000,000**
- **Zurich Gold Domestic Travel Delay Benefit (4hr delay, max Rp 500,000): Rp 250,000**
- **Zurich Gold Domestic Baggage Delay (4hr delay, max Rp 500,000): Rp 250,000**
- **Zurich Gold Domestic Baggage and Personal Belongings: Rp 5,000,000 (max Rp 250,000/item)**
- **Zurich Gold Domestic Accidental Death and Permanent Disablement: Rp 200,000,000**
- **Zurich Gold Domestic Repatriation of Mortal Remains and Other Related Benefits: Rp 150,000,000**
- **Zurich Gold Domestic Personal Liability: Rp 50,000,000**
- **Zurich Gold Domestic Terrorism Cover: Yes**
- **Zurich Gold Domestic Recreational Sports and Activities: Yes**
- **Zurich Gold Domestic Covid-19 Protection (Add-On):**
 - **Trip Cancellation & Alteration: Rp 2,500,000**
 - **Medical Expenses (including emergency medical evacuation): Rp 10,000,000**
 - **Quarantine (Rp 500,000/day) and Extra Transportation Costs: Rp 5,000,000**
- **Zurich Gold Domestic Trip Curtailment or Return of Children: Not Covered**
- **Zurich Gold Domestic Automatic Extension of Cover: Not Covered**

Add-On: Covid-19 Protection

- **Price: Rp 9,000**

- Coverage for medical expenses if you test positive for COVID-19, including quarantine costs, transportation fees, and trip cancellation.

Exclusions (What's Not Covered?)

- **Trips Starting Abroad:** Any trip that starts abroad is not covered by Zurich Travel Insurance.
- **Travel for Medical Treatment:** Insurance does not cover trips for medical care, consultation, or treatment.
- **Pre-existing Conditions:** Any pre-existing medical, congenital, or hereditary condition is excluded.
- **Outside the Insurance Period:** Any claims outside the covered travel period.
- **Unlawful Acts:** Claims arising from illegal activities or confiscation by customs or other authorities.
- **War or Civil Unrest:** Claims resulting from war, invasion, civil war, rebellion, or military force are excluded.

Key Information

- **Eligibility:** To be covered, you must be between 0 and 69 years old.
- **Family Coverage:** Covers you, your spouse, and children traveling together to the same destination and during the same period.
- **Minimum Distance for Domestic Travel:** The destination must be at least 100 km from your home.
- **Dual Coverage:** Dual coverage is available for 2 or more people traveling together on the same schedule (maximum of 10 people). They do not need to be related.

Cancellation Policy

- You may cancel your policy within **14 calendar days** of purchase, provided that no claims have been made, no rights under the policy have been exercised, and your trip has not yet started.

How to Make a Claim

For Cashless Claims:

1. **Notify Zurich Contact Center:**
Notify Zurich in writing at zurichcare.general@zurich.co.id within **30 calendar days** of the incident.
2. **Submit Required Documents:**
You must submit the necessary claim documents within **90 calendar days** after the incident.

3. **Wait for Claim Processing:**

Zurich will process your claim and issue payment within **30 calendar days** after the claim agreement letter is issued.

Sompo Travel Domestic Insurance

Sompo Travel Insurance provides comprehensive coverage for personal accidents, medical expenses, travel delays, cancellations, lost baggage, medical evacuation, and underwater emergencies during both **domestic** and **international travel** for you and your family. Below are the details of the benefits available under different plans:

1. Sompo Domestic Go Plan

List of Benefits/Coverage name and coverage amount

Sompo Domestic Go Plan Coverage:

1. **Sompo Domestic Go Personal Accident and Permanent Disablement Due to Accident:**
 - Coverage up to Rp 30,000,000 for permanent disablement resulting from an accident.
2. **Sompo Domestic Go Medical Expenses Due to Accident:**
 - Medical expenses arising from an accident are covered up to Rp 20,000,000.
3. **Sompo Domestic Go Medical Expenses Due to Sickness:**
 - Not covered under the Sompo Domestic Go Plan.
4. **Sompo Domestic Go Emergency Medical Evacuation Due to Accident:**
 - Emergency evacuation costs due to an accident are covered up to Rp 10,000,000.
5. **Sompo Domestic Go Loss or Damage to Baggage:**
 - Coverage up to Rp 1,000,000, with a per-item limit of Rp 100,000.
6. **Sompo Domestic Go Loss or Damage to Personal Effects:**
 - Coverage up to Rp 1,000,000, with a per-item limit of Rp 100,000.
7. **Sompo Domestic Go Trip Cancellation:**
 - Coverage up to Rp 600,000, based on the price of economy tickets.
8. **Sompo Domestic Go Trip Curtailment:**
 - Coverage up to Rp 500,000, based on the price of economy tickets.
9. **Sompo Domestic Go Third-Party Liability:**
 - Coverage up to Rp 10,000,000 for third-party liability.
10. **Sompo Domestic Go Baggage Delay:**
 - Not covered under the Sompo Domestic Go Plan.
11. **Sompo Domestic Go Travel Delay:**
 - Not covered under the Sompo Domestic Go Plan.

12. **Sompo Domestic Go Hijacking:**
 - Not covered under the Sompo Domestic Go Plan.
13. **Sompo Domestic Go Towing Service:**
 - Coverage up to Rp 500,000 for towing services.
14. **Sompo Domestic Go Ambulance:**
 - Ambulance services covered up to Rp 500,000.
15. **Sompo Domestic Go Funeral Expenses:**
 - Coverage up to Rp 1,000,000 for funeral expenses.

2. Relax Plan

List of Benefits/Coverage name and coverage amount

Sompo Domestic Relax Plan Coverage:

1. **Sompo Domestic Relax Personal Accident and Permanent Disablement Due to Accident:**
 - Coverage up to Rp 75,000,000 for permanent disablement due to an accident.
2. **Sompo Domestic Relax Medical Expenses Due to Accident:**
 - Medical expenses for accidents are covered up to Rp 50,000,000.
3. **Sompo Domestic Relax Medical Expenses Due to Sickness:**
 - Not covered under the Sompo Domestic Relax Plan.
4. **Sompo Domestic Relax Emergency Medical Evacuation Due to Accident:**
 - Coverage for emergency medical evacuation due to an accident is up to Rp 25,000,000.
5. **Sompo Domestic Relax Loss or Damage to Baggage:**
 - Loss or damage to baggage covered up to Rp 2,000,000, with a per-item limit of Rp 200,000.
6. **Sompo Domestic Relax Loss or Damage to Personal Effects:**
 - Coverage for personal effects up to Rp 2,000,000, with a per-item limit of Rp 200,000.
7. **Sompo Domestic Relax Trip Cancellation:**
 - Covers trip cancellation up to Rp 1,500,000, based on the price of economy tickets.
8. **Sompo Domestic Relax Trip Curtailment:**
 - Trip curtailment is covered up to Rp 1,000,000, based on the price of economy tickets.
9. **Sompo Domestic Relax Third-Party Liability:**
 - Coverage up to Rp 25,000,000 for third-party liability.
10. **Sompo Domestic Relax Baggage Delay:**
 - Baggage delay covered up to Rp 1,600,000.
11. **Sompo Domestic Relax Travel Delay:**
 - Travel delay covered up to Rp 1,200,000.
12. **Sompo Domestic Relax Hijacking:**
 - Coverage up to Rp 5,000,000 for hijacking.

13. **Sompo Domestic Relax Towing Service:**
 - Coverage up to Rp 500,000 for towing services.
14. **Sompo Domestic Relax Ambulance:**
 - Ambulance services covered up to Rp 500,000.
15. **Sompo Domestic Relax Funeral Expenses:**
 - Coverage up to Rp 1,000,000 for funeral expenses.

3. Royal Plan

List of Benefits/Coverage name and coverage amount

Sompo Domestic Royal Plan Coverage:

1. **Sompo Domestic Royal Personal Accident and Permanent Disablement Due to Accident:**
 - Coverage up to Rp 150,000,000 for permanent disablement resulting from an accident.
2. **Sompo Domestic Royal Medical Expenses Due to Accident:**
 - Medical expenses due to an accident are covered up to Rp 100,000,000.
3. **Sompo Domestic Royal Medical Expenses Due to Sickness:**
 - Sickness-related medical expenses are covered up to Rp 6,000,000.
4. **Sompo Domestic Royal Emergency Medical Evacuation Due to Accident:**
 - Coverage for medical evacuation due to an accident is up to Rp 50,000,000.
5. **Sompo Domestic Royal Loss or Damage to Baggage:**
 - Loss or damage to baggage is covered up to Rp 2,500,000, with a per-item limit of Rp 250,000.
6. **Sompo Domestic Royal Loss or Damage to Personal Effects:**
 - Coverage for personal effects up to Rp 2,500,000, with a per-item limit of Rp 250,000.
7. **Sompo Domestic Royal Trip Cancellation:**
 - Trip cancellation is covered up to Rp 3,000,000, based on the price of economy tickets.
8. **Sompo Domestic Royal Trip Curtailment:**
 - Trip curtailment is covered up to Rp 1,500,000, based on the price of economy tickets.
9. **Sompo Domestic Royal Third-Party Liability:**
 - Provides coverage up to Rp 50,000,000 for third-party liability.
10. **Sompo Domestic Royal Baggage Delay:**
 - Coverage for baggage delay up to Rp 1,600,000.
11. **Sompo Domestic Royal Travel Delay:**
 - Coverage for travel delay up to Rp 2,400,000.
12. **Sompo Domestic Royal Hijacking:**
 - Coverage up to Rp 7,500,000 for hijacking.
13. **Sompo Domestic Royal Towing Service:**
 - Coverage up to Rp 500,000 for towing services.

14. Sompoo Domestic Royal Ambulance:

- Ambulance services are covered up to Rp 500,000.

15. Sompoo Domestic Royal Funeral Expenses:

- Funeral expenses are covered up to Rp 1,000,000.

What is Not Covered?

1. **Travelling as a Pilot or Crew Member:** Only registered passengers on public or private air or sea transport are covered.
2. **War or Civil Unrest:** The policy does not cover events related to war, invasion, or takeover of power.
3. **Nuclear, Biological, Chemical, and Radiological Terrorism:** These events are excluded from coverage.
4. **Damage or Loss of Belongings by Authorities:** Property damage or loss caused by customs or other authorities is not covered.
5. **Claims Arising from Unlawful Acts:** Any claims arising from government intervention, prohibition, regulation, or unlawful acts are excluded.
6. **Pre-existing Conditions:** Death, illness, or injury due to pre-existing conditions is not covered.
7. **Travel for Medical Treatment:** Travel for medical treatments is not covered under this policy.
8. **Health Supplements and Vitamins:** Expenses for health supplements, vitamins, probiotics, and skincare products are not covered.

Important Information to Know

- The maximum coverage for a short trip is **183 days**.
- Cancellation of the policy after the certificate has been issued will **not** result in a refund for short trips.
- To be covered, you must be aged between **0 and 70** years.
- **Dual coverage** applies when both travelers are on the same schedule for the entire trip, but they do not need to be related.
- **Family coverage** is available for **1 or 2 adults** with a maximum of **3 children**. The adults do not need to be related, but the children must be related to at least one adult.
- For **domestic travel**, the destination must be at least **100 km** away from your home.
- If using transportation means owned by **Lion Air Group**, the insurer will only pay **50%** of the coverage for accidents, permanent disability, baggage delay, and travel delay.

How to Claim

Cashless Claim Process

1. **Contact Sampo for Emergency Claims:** In case of emergencies (such as food poisoning or accidents), call **Sampo directly** at **+62 212 997 8909** or WhatsApp them at **+62 811 131 4051** for immediate assistance.
2. **Provide Policy Details:** Make sure you have your **policy number** and **personal details** ready when contacting Sampo customer care.
3. **Assistance from Sampo:** Sampo's emergency assistance team will arrange the necessary coverage and care.

Reimbursement Claim Process

1. **Contact Igloo Care Indonesia:** For non-emergency claims, email **cs.id@iglooinsure.com** to start the claim process.
2. **Prepare Required Documents:** Follow the instructions to prepare the necessary documents for your claim.
3. **Claim Processing:** Claims will be processed promptly, with disbursements taking **up to 14 working days** or a maximum of **30 calendar days** after the approval settlement.