

A. Trip Cancellation & Alteration: Covers cancellations and changes to travel plans.

Coverage:

1. Premiere: IDR 65,000,000
2. Executive: IDR 50,000,000
3. Basic: IDR 35,000,000

B. Medical and Other Emergency Expenses:

1. **Medical Expenses (Aged 65 and below):** Covers medical expenses due to accidents or illness. Coverage:

1. Premiere: IDR 2,500,000,000
2. Executive: IDR 1,000,000,000
3. Basic: IDR 700,000,000

2. **Emergency Medical Evacuation and Repatriation:** Covers emergency transport for medical treatment. Coverage:

1. Premiere: Actual Cost
2. Executive: Actual Cost
3. Basic: Actual Cost

3. **Compassionate Visit Expense:** Covers travel expenses for a close relative in case of hospitalization. Coverage:

1. Premiere: IDR 45,000,000
2. Executive: IDR 45,000,000
3. Basic: IDR 30,000,000

4. **Return of Children:** Covers travel expenses for children if the insured is hospitalized. Coverage:

1. Premiere: IDR 45,000,000
2. Executive: IDR 45,000,000
3. Basic: IDR 30,000,000

5. **Hospital Daily Benefit:** Provides a daily cash allowance during hospitalization.

Coverage:

1. Premiere: IDR 750,000 per day, max IDR 22,250,000
2. Executive: IDR 500,000 per day, max IDR 15,000,000
3. Basic: IDR 500,000 per day, max IDR 5,000,000

6. **Emergency Telephone Charges:** Covers emergency phone expenses. Coverage:

1. Premiere: IDR 5,000,000
2. Executive: IDR 5,000,000
3. Basic: IDR 2,500,000

7. **Follow-up Medical Treatment:** Covers follow-up medical expenses after returning home. Coverage:

1. Premiere: IDR 25,000,000
2. Executive: IDR 25,000,000
3. Basic: IDR 20,000,000

C. Travel & Associated Expenses:

1. **Trip Curtailment:** Covers early return home due to emergencies. Coverage:
 1. Premiere: IDR 45,000,000
 2. Executive: IDR 35,000,000
 3. Basic: IDR 15,000,000
2. **Travel Delay (Per 4 hours delay):** Covers delays in departure. Coverage:
 1. Premiere: IDR 1,000,000, max IDR 4,000,000
 2. Executive: IDR 750,000, max IDR 3,000,000
 3. Basic: IDR 500,000, max IDR 2,000,000
3. **Missed Flight Connection:** Covers expenses due to missed connecting flights. Coverage:
 1. Premiere: IDR 10,000,000
 2. Executive: IDR 7,500,000
 3. Basic: IDR 5,000,000
4. **Overbooked Flight Compensation:** Covers expenses when flights are overbooked. Coverage:
 1. Premiere: IDR 10,000,000
 2. Executive: IDR 7,500,000
 3. Basic: IDR 5,000,000

D. Baggage and Personal Belongings:

1. **Baggage Delay (Per 4 hours delay):** Covers baggage delays. Coverage:
 1. Premiere: IDR 1,000,000, max IDR 3,000,000
 2. Executive: IDR 750,000, max IDR 2,250,000
 3. Basic: IDR 500,000, max IDR 1,500,000
2. **Loss of Personal Belongings:** Covers stolen or lost baggage and personal items. Coverage:
 1. Premiere: IDR 30,000,000
 2. Executive: IDR 25,000,000
 3. Basic: IDR 15,000,000
 4. Max IDR 3,000,000 per item/set
 5. Max IDR 7,500,000 for laptops
 6. Loss in unattended vehicles:
 1. Premiere: IDR 5,000,000
 2. Executive: IDR 5,000,000
 3. Basic: IDR 2,500,000
3. **Loss of Personal Money & Travel Documents:** Covers loss of money and travel documents. Coverage:
 1. Premiere: IDR 10,000,000
 2. Executive: IDR 7,500,000
 3. Basic: IDR 5,000,000

E. Personal Accident:

1. **Accidental Death & Permanent Disablement:** Coverage:

1. Aged 18 and below:
 1. Premiere: IDR 150,000,000
 2. Executive: IDR 125,000,000
 3. Basic: IDR 50,000,000
2. Aged 19-65:
 1. Premiere: IDR 1,500,000,000
 2. Executive: IDR 1,250,000,000
 3. Basic: IDR 500,000,000

F. Repatriation of Mortal Remains:

1. **Repatriation of Mortal Remains:** Covers the cost of repatriating remains. Coverage:

1. Premiere: Actual Cost
2. Executive: Actual Cost
3. Basic: Actual Cost

2. **Compassionate Death Visit:** Covers funeral visit costs. Coverage:

1. Premiere: IDR 35,000,000
2. Executive: IDR 35,000,000
3. Basic: IDR 20,000,000

3. **Funeral Expenses:** Covers funeral costs. Coverage:

1. Premiere: IDR 10,000,000
2. Executive: IDR 10,000,000
3. Basic: IDR 10,000,000

G. Other Benefits:

1. **Automatic Extension of Cover:** Extends coverage automatically if travel is delayed.

Coverage:

1. Premiere: Yes
2. Executive: Yes
3. Basic: Yes

2. **Personal Liability:** Covers legal liability. Coverage:

1. Premiere: IDR 2,500,000,000
2. Executive: IDR 1,500,000,000
3. Basic: IDR 1,000,000,000

3. **Legal Expenses:** Covers legal fees. Coverage:

1. Premiere: IDR 250,000,000
2. Executive: IDR 250,000,000
3. Basic: IDR 150,000,000

4. **Loss of Home Contents:** Covers home content loss during travel. Coverage:

1. Premiere: IDR 20,000,000
2. Executive: IDR 15,000,000
3. Basic: IDR 12,000,000

5. **Hijacking Compensation:** Provides compensation for hijacking situations. Coverage:

1. Premiere: IDR 10,000,000
2. Executive: IDR 10,000,000
3. Basic: IDR 5,000,000

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