

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.

BENEFIT A – TRIP CANCELLATION & ALTERATION

Trip Cancellation and Alteration cover under this section is only available before You leave Home to commence a trip. If the Policy is purchased after You have left Your Home to commence Travel, there is no cover provided for Trip Cancellation under this Policy.

WHAT IS COVERED IN TRIP CANCELLATION & ALTERATION: Zurich will indemnify for loss of deposits, advance payments, charges for Travel or accommodation, or tour expenses that have already been paid in advance by You, which have not been or will not be used, or become payable under contract, if You are forced to cancel or alter the entire planned Trip prior to its commencement as the direct and necessary result of the causes listed below:

1. **Death or Serious Medical Condition of:**

- a. You;
- b. Your Family Member;
- c. Your Travel Companion;
- d. Your Business Partner; or
- e. Any person with whom You are intending to stay during Your Trip.

- 2. You receiving an unforeseen and unavoidable witness summons from a judicial court.
- 3. Unforeseen Strike, riot, civil commotion, or Civil Disturbance resulting in cancellation of Your pre-booked Public Transport.
- 4. Extreme weather conditions or Natural Disaster occurring at Your departure point or planned destination.
- 5. You are needed by the police or relevant authority following a burglary, or damage caused by fire or natural disaster at Your home or place of business.

CONDITIONS COVERED IN TRIP CANCELLATION & ALTERATION:

- 1. The above causes must occur at the Relevant Time, where:
 - For causes **1 to 2**, the events must occur within **30 (thirty) calendar days** before Your scheduled departure from Indonesia.
 - For causes **3 to 5**, the events must occur within **7 (seven) calendar days** before Your scheduled departure from Indonesia.
- 2. The maximum amount payable for this benefit is as shown in the Insurance Policy, provided that this coverage is effective only if the Policy is purchased

before You become aware of any circumstances that could lead to the disruption of the Trip.

3. If payment has been made using non-transferable frequent flyer points, air miles, or loyalty awards, settlement will be based on the lowest available published flight fare for the original flight booking if they cannot be transferred.

WHAT IS NOT COVERED IN TRIP CANCELLATION & ALTERATION:

1. Zurich will not pay for any loss if the reason for cancellation was expected or was something that You were aware of when this insurance was bought.
2. Zurich will not pay for any loss, cost, or expense directly or indirectly caused by:
 - a. Public Transport causing cancellations, delays, or rescheduling of Your trip.
 - b. Any disinclination to Travel or change to Travel plans on the part of You or Your Travel Companion.
 - c. Your financial circumstances.
 - d. The unlawful act of any person on whom the Trip depends.
 - e. Delayed notice of cancellation by You.
 - f. A failure to obtain any passport, visa, or other documentation required for the Trip.
 - g. Public Transport refusing to allow You to Travel for whatever reason.
 - h. The bankruptcy, liquidation, error, omission, or default of any Public Transport, Travel agency, tour operator, or other provider of any service forming part of the booked itinerary.
 - i. Changes in Travel schedules not verified by the Public Transport, Travel agency, or other relevant party.
 - j. The prohibitive act or regulations by the government of any country.
3. Zurich will not pay:
 - a. Costs paid for or on behalf of any person who is not specified on the Insurance Policy.
 - b. Any costs such as timeshare management fees which would be payable whether You traveled or not.
 - c. Any loss, event, or liability which is covered under any other Insurance Policy, scheme, or act of government or is payable by any other source, including but not limited to a hotel, Public Transport, or Travel agent, or any other provider of Travel and/or accommodation. However, We will only pay the difference between what is payable under the other Insurance Policy, scheme, or act of government or such other source and what You would otherwise be entitled to recover under this Policy.

d. Any costs claimed under another section of this Policy.

BENEFIT B – MEDICAL AND OTHER EMERGENCY EXPENSES

You must contact the 24-hour Zurich Assist as soon as possible in the event of a serious Injury, Illness, or hospitalisation Overseas, or immediately if medical repatriation has to be considered.

This is an Accident and emergency cover only and is not a private health Insurance Policy. We will pay for private treatment only if there is no public service available, and We reserve the right to organise a transfer from a private medical facility to a public medical facility where medically appropriate.

WHAT IS COVERED IN MEDICAL AND OTHER EMERGENCY EXPENSES:

1. MEDICAL EXPENSES

Zurich will pay up to the amount shown in the table of benefits for any costs for the following that are **Necessary and Reasonable**, as a result of You being unexpectedly Injured or Ill during Your Trip:

- a. Emergency medical, x-ray, surgical, and Hospital treatment costs, including the cost of medical supplies and ambulance costs.
- b. Emergency dental treatment following Injury to sound and natural teeth sustained from an Accident.
- c. Traditional treatment costs for Injury by a Traditional Physician, including but not limited to a herbalist, acupuncturist, bonesetter, or chiropractor.

If You are entitled to receive payment of all or part of the medical expenses from any other source, We will only pay the difference between what was actually incurred and paid by You and the amount You are entitled to receive from such other sources.

Zurich Assist may arrange a **cashless payment** by issuing a **Guarantee of Payment (GOP) letter** to the Hospital, subject to You being hospitalised (in-patient) and Your illness being confirmed as covered under this Policy at the time You are discharged from the Hospital.

Other than the above provision, You may submit a claim on a **reimbursement basis**.

CONDITIONS COVERED IN TRIP CANCELLATION & ALTERATION for Medical Expenses:

If at the commencement of a Trip, You are aged:

- a. **66 – 75 years old**, the Medical Expenses benefit amount is limited to **50%**.
- b. **76 years old and above**, the Medical Expenses benefit amount is limited to **25%**.

This limitation applies to the benefit amount shown in Your Insurance Policy.

2. EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If while You are on a Trip within the Period of Insurance:

- a. You suffer a Bodily Injury or Sickness as diagnosed by a Doctor designated by Zurich Assist; and
- b. The necessary medical treatment is not available at the nearest Hospital where You were transported or in the immediate vicinity after suffering the Bodily Injury or Sickness,

Zurich may determine, in its **sole discretion** (based on the advice of a Doctor), that You should be evacuated to another location for the necessary medical treatment.

Zurich Assist shall arrange for the evacuation within a reasonable timeframe and use the best-suited means based on Your medical necessity, including but not limited to air ambulance, surface ambulance, regular air transportation, railroad, or any other appropriate means.

All decisions regarding the means of transportation and the final destination will be made by Zurich Assist, based **solely upon medical necessity**.

Under appropriate circumstances, You may be returned to Indonesia. Zurich shall pay the transportation, medical services, and medical supplies expenses incurred as a result of the repatriation **up to the benefit amount specified in Your Insurance Policy**, subject to the terms and conditions of this Policy.

Zurich Assist reserves the right to decide the means or method by which such repatriation will be carried out, taking into account all assessed facts and circumstances at the relevant time.

3. COMPASSIONATE VISIT EXPENSE

If You are Injured or become Ill Abroad during Your Trip and must be Hospitalised Abroad for a minimum of **5 consecutive days**, Zurich Assist will, if judged necessary on medical and compassionate grounds, arrange and pay for:

- a. **One economy class return airfare** for one Family Member or friend to visit You, if You are traveling alone.
- b. **The additional cost of one economy class one-way return airfare** to Indonesia for one Family Member or Travel Companion who remains with You.
- c. **The reasonable and necessary Hotel Accommodation Expenses** incurred by a Family Member or friend who will attend You at the place You are Hospitalised.

If liability under Your Policy has not been agreed at the time that such a compassionate visit is requested, You will initially bear the cost of the airfare and Hotel Accommodation Expenses. Once liability is established, Zurich will reimburse You for those **reasonable expenses incurred**.

4. RETURN OF CHILDREN

If You are Hospitalised or die Abroad during Your Trip, whether as a result of Injury, Illness, or any other cause not excluded by this Policy, and as a result, Your Children are left unattended, Zurich Assist will arrange and pay for:

- a. **One-way economy class airfares** for the return of those Children to Indonesia or their Home Country.
- b. **Any additional fee** required by an airline for the supervision of those Children if they are traveling alone.

5. HOSPITAL DAILY BENEFIT

This benefit is payable **if the Hospital admission has been covered** under Section B.1 – Medical Expenses.

You are covered **up to the limit shown in the Insurance Policy** for each complete **24 hours** You spend in Hospital as an inpatient. This is in addition to any medical expenses incurred under Section B.1.

In the event of a claim, You must provide **documentation confirming the date and time of Hospital admission and discharge**.

6. EMERGENCY TELEPHONE CHARGES

Zurich will pay an **allowance for telephone charges** incurred and paid by You for using:

- Your personal mobile phone
- A phone using a standard fixed line

This applies **only for engaging Zurich Assist during a medical or Travel emergency**. This benefit is **automatically payable** if the claim You submitted under Section B.1–B4 of this Policy is covered.

7. FOLLOW-UP MEDICAL TREATMENT

If You are Injured or become Ill Abroad during Your Trip and are entitled to reimbursement under Section B.1 – Medical Expenses, and if after returning to Indonesia medical treatment is still necessary for the same Injury or Illness, Zurich will reimburse related Medical Expenses for treatment in Indonesia **up to the limit shown in Your Insurance Policy**, for a period not exceeding **30 days** after Your return to Indonesia.

If You are entitled to receive payment of all or part of the medical expenses from any other source, We will only pay the **difference between what was actually incurred and paid by You and the amount You are entitled to receive from such other source**.

WHAT IS NOT COVERED IN MEDICAL AND OTHER EMERGENCY EXPENSES:

Zurich will not pay any claim under this section for or arising from:

1. Surgery or medical treatment that, in the opinion of the attending Doctor treating You and Zurich Assist, **is not urgent and not medically necessary** during Your Trip and can be reasonably delayed until You return to Indonesia.
2. Medication and/or treatment that, **at the time of departure or start date of Your Policy cover**, was already known to be required or continued during Your Trip.
3. Undertaking an activity **against the advice of a Doctor**.
4. Cosmetic surgery, eye glasses, contact lenses, hearing aids, orthoses, prostheses, or prescriptions for them.
5. False teeth and other dental appliances such as dental bridges.
6. Charges for special or private nursing, except in the event of **emergency medical evacuation** provided under Section B.2.
7. Any **routine or elective (non-emergency) treatment or surgery**.
8. Any charges for a **single or private room accommodation**, unless medically necessary.
9. Claims where You have knowingly **endangered Your own life**.
10. Any expenses incurred after **Your decision not to be repatriated** despite Zurich Assist and the treating Doctor deeming it safe for You.
11. Any charges exceeding **Necessary and Reasonable** costs.

BENEFIT C – TRAVEL AND ASSOCIATED EXPENSES

1. TRIP CURTAILMENT

WHAT IS COVERED IN TRIP CURTAILMENT:

EARLY RETURN HOME

Zurich will indemnify unused Public Transport costs, accommodation costs, and tour costs that You have already paid in advance before the Trip commenced or for which You are legally liable and which cannot be recovered from any other source if, after Your Trip has commenced, You have to curtail Your Trip and return Home earlier than Your original planned return date due to any of the following causes:

a. Your Serious Medical Condition.

b. Death or Serious Medical Condition of:

- Your Family Member.
- Your Travel Companion.
- Your Business Partner.

c. Unforeseen Strike, riot, civil commotion, or Civil Disturbance occurring at Your travel destination.

d. Extreme weather conditions or Natural Disaster occurring at Your planned destination.

e. You are needed by the police or relevant authority following a burglary or damage caused by fire or natural disaster at Your home or place of business.

We will calculate claims for Your trip curtailment from the day You return Home. Claims will only be based on the number of full days You have not used.

Zurich will not pay for any loss within this section if You curtail Your Trip but do not return to Your Home area.

TRIP ALTERATION DUE TO HOSPITALIZATION

Zurich will pay the additional cost needed to alter Your trip (**only for transportation and accommodation**) that You have not used and already paid in advance and cannot be recovered from any other source, if, after Your Trip has commenced, You have to alter Your Trip because You must be Hospitalised at a Hospital Overseas for a minimum of **5 (five) days**.

WHAT IS NOT COVERED IN TRIP CURTAILMENT

1. Zurich will not pay for any loss if the reason for curtailment was expected or was something that You were aware of when this insurance was bought.
 2. Zurich will not pay for any loss, cost, or expense directly or indirectly caused by:
 - A failure to obtain any passport, visa, or other documentation required for the Trip.
 - Any disinclination to Travel or change to Travel plans on the part of You or Your Travel Companion.
 - Your financial circumstances.
 - The unlawful act of any person on whom the Trip depends.
 - The bankruptcy, liquidation, error, omission, or default of any Public Transport, Travel agency, tour operator, or other provider of any service forming part of the booked itinerary.
 - The prohibitive act or regulations by the government of any country.
 3. Zurich will not pay:
 - The cost of going back to the original destination to finish Your Trip and the costs of more accommodation there.
 - Costs paid for or on behalf of any person who is not specified on the Insurance Policy.
 - Any loss or event or liability that is covered under any other Insurance Policy, scheme, or act of government or is payable by any other source, including but not limited to a hotel, Public Transport, or Travel agent or any other provider of Travel and/or accommodation. However, We will only pay the difference between what is payable under the other Insurance Policy, scheme, or act of government or such other source and what You would otherwise be entitled to recover under this Policy.
 - Any costs such as timeshare management fees which would be payable whether You traveled or not.
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2. TRAVEL DELAY

WHAT IS COVERED IN TRAVEL DELAY

If Your pre-booked Public Transport departure time is delayed at a single location for a certain period (as stated in Your Insurance Policy) due to unforeseeable circumstances outside Your control, We will provide the following benefits, **provided that You eventually continue the Trip.**

Rescheduling or cancellation of scheduled departures from Public Transport that were informed earlier before the departure date or check-in time is not considered a delay under this Policy, unless there is a closure of a Public Transport operations

facility (e.g., airport, rail station, port), resulting in the rescheduling or cancellation of scheduled departures.

A. TRAVEL DELAY ALLOWANCE

Zurich will pay an allowance for every consecutive period of delay as shown in Your Insurance Policy.

B. EXTRA HOTEL ACCOMMODATION EXPENSES

Zurich will reimburse Your additional Hotel Accommodation Expenses incurred Overseas as a result of a **minimum 6-hour delay**, covered under this Policy, up to the amount shown in Your Insurance Policy.

CONDITIONS:

1. There is no payment provided under this section for the loss of a hotel reservation or unused booking accommodation as a result of a travel delay.
2. If You share hotel accommodation with a Travel Companion who also has benefits in this section of the Policy for the same incident, the reimbursement of Hotel Accommodation Expenses You receive will not exceed the total actual amount You spent together.

C. EXTRA TRANSPORTATION COSTS

Zurich will reimburse the additional costs incurred by You for the purchase of a **one-way economy class travel ticket** in order to travel to the planned destination as specified in Your original Travel Itinerary by an **alternative Public Transport** due to a **minimum 6-hour delay**, up to the maximum benefits stated in Your Insurance Policy.

- **This benefit cannot be claimed more than once for any one Trip.**
- The period of delay will be calculated from the **original scheduled departure time** (as shown in Your boarding pass) until the **actual departure time** or the first available alternative transportation offered by the Public Transport (as shown in the delay confirmation letter).

WHAT IS NOT COVERED IN TRAVEL DELAY

Zurich will not pay for:

1. Any delay due to a **Strike, Civil Disturbance, or adverse weather conditions** existing or announced at the time this insurance was bought.

2. Travel delay due to negligence or delay caused by You or Your Travel Companion.
 3. Any loss arising from a delay of a taxi, shuttle service, a Cruise, a tour bus service, or any transportation used for tourism purposes.
 4. Your failure to obtain written confirmation from Public Transport on the time and reason for such a delay.
 5. Any loss arising from Your failure to take the first available alternative transportation offered by the Public Transport.
 6. Any loss arising from a **preceding Public Transport delay** that causes a missed Travel connection.
 7. Any loss arising from **overbooking of a flight due to miscalculation or failure of Public Transport**.
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3. MISSED FLIGHT CONNECTION

WHAT IS COVERED IN MISSED FLIGHT CONNECTION

Zurich will reimburse the cost of a **Public Transport economy class ticket** up to the maximum limit shown in the Insurance Policy if You fail to arrive at the **single departure transfer point** in time to board any onward connecting aircraft on which You are booked to travel due to:

- a. A **Strike, Civil Disturbance, or industrial action**.
- b. Extreme weather conditions or Natural Disaster.
- c. Mechanical or electrical breakdown of the previous aircraft **while no onward flight schedule is available within 6 (six) hours** from Your arrival at the transfer point.

WHAT IS NOT COVERED IN MISSED FLIGHT CONNECTION

1. If You did not check-in at or before the recommended time for the aircraft in which You were traveling to reach the intended transfer point.
2. Any loss arising from **overbooking of a flight** due to miscalculation or failure of Public Transport.
3. Any costs claimed under **Travel Delay**.

BENEFIT D – BAGGAGE AND PERSONAL BELONGINGS COVER

WHAT IS COVERED IN BAGGAGE AND PERSONAL BELONGINGS COVER:

1. BAGGAGE DELAY

If the checked-in baggage accompanying You is delayed, misdirected, or temporarily misplaced by a Public Transport after the arrival time at the scheduled destination of the Public Transport, Zurich will pay for a certain period up to the benefit limit shown in the Insurance Policy to help You buy essentials.

- If Your baggage is permanently lost or damaged during the delay, We will deduct any claim payment made for baggage delay benefit from **Section D.2 – Baggage and Personal Belongings**.
 - **Note:** Zurich will not pay for loss in respect of baggage delayed upon returning to Indonesia and/or Your Home.
 - If the delayed baggage is from an **International departure trip**, the benefit amount will refer to the International plan that You have chosen. However, if the delayed baggage is from a **Domestic departure trip**, then the domestic benefit plan amount applies.
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2. BAGGAGE AND PERSONAL BELONGINGS

If Your personal possessions, including luggage, belonging to and normally worn or carried, are accidentally lost, stolen, destroyed, or damaged during the Trip, Zurich will pay the cost of replacement or repair after deducting an amount for depreciation or wear and tear **up to the amount specified in Your Insurance Policy**.

- Checked-in baggage accompanying You that is delayed, misdirected, or temporarily misplaced by a Public Transport for more than **120 consecutive hours** after the arrival time at the scheduled destination will be considered lost if the carrier cannot provide information about the baggage's whereabouts.

PERSONAL BELONGINGS IN UNATTENDED VEHICLE

Zurich will only pay for personal possessions stolen from an unattended vehicle if:

- a. The property was out of sight in a **locked boot, glove compartment, or luggage compartment**.
- b. There is **visible evidence of forcible and violent entry** into the vehicle.

Zurich will not pay more than the Personal Baggage in an Unattended Vehicle limit shown in the Insurance Policy.

CONDITIONS COVERED IN BAGGAGE AND PERSONAL BELONGINGS

1. The **maximum limit per article or per item** will be applied as shown in Your Insurance Policy.
2. If a claim is made for a **pair or set of items**, We shall only be liable for the value of the part of the pair or set that is lost, stolen, damaged, or destroyed.
3. You must provide **proof of item ownership**, including the year of purchase.
4. You must obtain **written proof of the loss or damage** from the police or relevant authority having jurisdiction where the loss or damage occurred **within 24 hours of the incident**. Any claims for indemnity under this section must be accompanied by a **copy of a police report** or a report issued by the relevant authority evidencing such loss.
5. If a claim is made for **damaged items**, proof of the damage must be supplied. The damaged articles must be retained by You and, if requested, submitted to Zurich claims handlers to substantiate a claim.

WHAT IS NOT COVERED IN BAGGAGE AND PERSONAL BELONGINGS

Zurich will not pay any claim under this section for:

1. Loss or damage resulting from **Your negligence**.
2. Money, credit cards, debit cards, bonds, negotiable instruments, travel tickets, cheques, coupons, or securities.
3. Contact lenses, glasses, hearing aids, dentures, dental bridges, prostheses.
4. Business equipment carried during the Trip for professional purposes, business goods, or samples.
5. Food, drink, or other consumables.
6. Animals.
7. Motor vehicles and their accessories, motorcycles, boats, motors, household furniture, or antiques.
8. Damage to any **brittle or fragile items** including but not limited to glass or crystal.
9. Any **valuables or personal electronic devices** that:
 1. Were in the care and custody of **Public Transport**.
 2. Were **left unattended** at any time in paid accommodation unless securely stored in a **safety box** when the incident happened.

10. Any loss of **personal electronic devices adversely affected by software, malware, hacking, or malicious code**, whether downloaded or not.
 11. Loss or damage caused by any **process of heating, drying, cleaning, dyeing, alteration, or repair**, scratching, denting, breakdown, or misuse.
 12. Baggage sent in advance, souvenirs, or articles mailed or shipped separately.
 13. Baggage or personal belongings lost, stolen, destroyed, or delayed if You:
 - a. **Did not notify** the Public Transport **immediately** and obtain a written Public Transport report (or **Property Irregularity Report (PIR)** in the case of an airline).
 - b. **Did not follow up in writing** within **7 days** of the incident to obtain a written Public Transport report (or **Property Irregularity Report (PIR)** in the case of an airline) if You were unable to obtain one immediately.
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3. PERSONAL MONEY AND TRAVEL DOCUMENTS

WHAT IS COVERED IN PERSONAL MONEY AND TRAVEL DOCUMENTS

LOSS OF PERSONAL MONEY

If the **personal money** You have taken during the Trip is stolen whilst Overseas, We will reimburse You for the amount of loss **up to the maximum amount shown in Your Insurance Policy**.

- At the time of theft, the personal money **must have been carried on Your person or secured in a locked safety box** at Your accommodation.
- Money within the terms of this Policy means **cash in any legal currency, travelers' cheques, and cheques owned by You for social, domestic, and/or pleasure purposes**.

LOSS OF TRAVEL DOCUMENTS AND PAYMENT CARDS

If Your travel documents and/or payment cards are stolen during Your Trip Abroad and such loss of travel documents prevents You from continuing Your Trip Overseas, **Zurich will reimburse up to the benefit limit shown in Your Insurance Policy**, in terms of:

A. Travel Documents:

- a. Additional transportation expenses and **Hotel Accommodation Expenses** (which You would reasonably have paid during Your Trip if no loss had been incurred) that You have to pay whilst Abroad to obtain

temporary or replacement travel documents.

b. Any **specific fees** which must be paid while You are Abroad to obtain **temporary or replacement travel documents.**

c. The **reasonable cost of rescheduling Your pre-booked Public Transport** for returning to Indonesia if Your Travel Documents were lost **within 48 hours before Your scheduled return flight to Indonesia.**

b. **Travel documents** within this Policy means **passport, visa, or a country entry permit document.**

B. Payment Cards. Zurich will cover **emergency telephone charges** incurred to block the payment card as a preventive measure against fraudulent activity, **up to the maximum amount shown in the Insurance Policy.**

a. **Payment cards** within this Policy mean **credit cards or debit cards issued by a financial banking institution** and do not include electronic wallet cards.

WHAT IS NOT COVERED IN LOSS OF TRAVEL DOCUMENTS AND PAYMENT CARDS

Zurich will not pay any claim under this section:

1. For **travelers' cheque values** that can be refunded by the provider.
2. For any loss **not reported to the police, Your home country embassy, or hotel management** within **24 hours of discovery**. Any claim must be accompanied by **written documentation** from the police and/or hotel management.
3. For shortage due to **error, omission, exchange rate fluctuations, or depreciation in value of money.**
4. Any **fines or penalties incurred** due to **non-replacement or late replacement of the Travel documents** by You.
5. For **unauthorized or fraudulent use** of Your payment cards.
6. For **travel documents, money, or payment cards left unattended**, unless in a **locked safe.**

BENEFIT E – PERSONAL ACCIDENT

What Is Covered in Personal Accident:

If, during Your Trip, You suffer a Bodily Injury resulting in **death** or **Permanent Disablement** within 180 consecutive days after the Accident, Zurich will pay up to the benefits shown in Your Insurance Policy according to the following loss events:

- **Accidental Death:** 100% of the benefit limit.
- **Permanent Total Disablement:** 100% of the benefit limit.
- **Loss of Limb (Two limbs):** 100% of the benefit limit.
- **Loss of Limb (One limb):** 50% of the benefit limit.
- **Loss of Sight (Two eyes):** 100% of the benefit limit.
- **Loss of Sight (One eye):** 50% of the benefit limit.
- **Loss of Hearing (One ear):** 15% of the benefit limit.
- **Loss of Hearing (Both ears):** 50% of the benefit limit.
- **Loss of Speech and Loss of Hearing (Both ears):** 100% of the benefit limit.
- **Loss of Speech:** 50% of the benefit limit.

Note: Benefit will not be payable for more than one Injury listed above in respect of the same Accident. Zurich will only cover the Injury with the highest benefit.

Your insurance will end upon the occurrence of any loss for which indemnity is payable, but this will not affect any other claim originating from the same Accident.

Conditions Covered in Personal Accident:

- If You are **up to 18 years old**, the benefit amount is limited to 10% of the benefit plan shown in Your Insurance Policy.
- If You are between **66 and 75 years old**, the benefit amount is limited to 50% of the benefit plan.
- If You are **76 years old and above**, the benefit amount is limited to 25% of the benefit plan.

What Is Not Covered in Personal Accident:

- Claims for accidental death or disablement caused directly or indirectly by diseases, physical defects, or illness.
 - An Injury that existed prior to the commencement of the Trip or the insurance period.
-

BENEFIT F – REPATRIATION OF MORTAL REMAINS AND OTHER RELATED BENEFITS

What Is Covered:

1. Repatriation of Mortal Remains to Home Country:

If You die during Your Trip, Zurich will:

- Arrange transportation of Your remains to Your Home Country and pay for related expenses, as approved by Zurich Assist.
- Alternatively, pay for funeral or cremation expenses at the location of death, up to the amount it would have cost to repatriate Your remains.

2. Compassionate Death Visit:

If You die abroad, Zurich will:

- Pay for one Family Member's **economy class return airfare** from Indonesia to the location of death (if no adult Family Member is with You).
- Pay for the additional cost of a **one-way return airfare** to Indonesia for a Family Member or friend traveling with You.
- Reimburse **Hotel Accommodation Expenses** for the family member staying at the location of the funeral or repatriation.

What Is Not Covered:

- Anything mentioned in the General Exclusions, except waived Pre-Existing Medical Condition exclusions.

BENEFIT G – OTHER BENEFITS

1. Automatic Extension of Policy Period:

If You are **Hospitalized** or **Quarantined** outside Indonesia, the Period of Insurance will be automatically extended (no extra premium required) for the period of Hospitalization or Quarantine, up to **30 days**.

2. Personal Liability:

What Is Covered:

Zurich will cover all sums You become legally liable to pay as compensation for bodily injury or damage to property of others, up to the benefit amount shown in Your Insurance Policy. This also includes legal costs incurred with Zurich's written consent in the defense of claims.

What Is Not Covered:

- Liabilities related to business, profession, trade, or employees.
- Damage to property owned or controlled by You or Your Family Member.
- Losses arising from the use of vehicles, aircraft, firearms, or animals.
- Liability arising from intentional acts, contract obligations, or intellectual property infringements.

3. Legal Expenses:

What Is Covered:

Zurich will reimburse legal expenses You incur in pursuing a claim against a third party responsible for bodily injury, death, or illness during Your Trip.

What Is Not Covered:

- Claims related to criminal acts, or claims against travel agents, Zurich, or intermediaries.

4. Loss of Home Contents:

What Is Covered:

If Your Home is left unoccupied during the Trip and a **Burglary** occurs, Zurich will indemnify You for stolen contents, up to the benefit amount shown in Your policy.

Note: The loss will be settled at the **market value**, with adjustments for depreciation.

What Is Not Covered:

- Losses involving jewelry, art, money, or items insured by another party.

5. Hijack:

If You are a hijack victim while traveling on public transport, Zurich will pay a benefit for every **6-hour period of hijacking** up to the benefit limit.

Note: A written statement from an appropriate authority confirming the hijack and its duration is required.

6. Rental Vehicle:

What Is Covered:

- **Own Risk:** If You are liable for own risk for a rental vehicle while on your trip, Zurich will cover the amount, up to the benefit limit.
- **Rental Vehicle Keys:** If rental vehicle keys are lost, stolen, or damaged, Zurich will cover the cost of replacement or locksmith services, up to the benefit amount.

What Is Not Covered:

- Claims where You fail to follow the rental agreement terms or if You do not have a valid driving license.
- Claims without a **written police report**.

7. Terrorism Cover:

Zurich will pay benefits for losses directly or indirectly caused by an **act of Terrorism** while You are on a Trip.

8. Recreational Sports and Activities:

Zurich covers losses while participating in **recreational, non-professional sports and activities**, such as motorcycling (125cc), horse riding, surfing, golf, snorkeling, and more.

9. Fraudulent Use of Credit Cards:

If Your credit cards are stolen and misused during the Trip, Zurich will cover the **non-recoverable legal liability** up to the benefit amount, provided a **written report** is obtained from the local authority and the bank.

GENERAL EXCLUSIONS

These general exclusions apply to all sections of the Policy (including what is not covered within each benefit of this Policy).

Zurich will not provide any service or pay any claim arising directly or indirectly, wholly or partly, as a result of or attributable to:

1. Any Trip which starts Abroad unless You have purchased an Already Traveling Policy.
2. Any claims for costs or expenses incurred outside the Period of Insurance.
3. Any Trip that is undertaken:
 - For the purpose of obtaining medical care, consultation, treatment, diagnosis, or for rest and recuperation following any prior Injury or Illness.
 - When You are not fit to Travel or against the medical advice of a Doctor.
 - If You have been diagnosed with a Terminal Condition.
 - If You are waiting for the results of tests or investigations, or awaiting a referral for a Pre-Existing Medical Condition.
4. Any routine medical, optical, or dental consultation, treatment, examination, or check-up.
5. Any Pre-Existing Medical Condition, congenital, and/or hereditary condition.
6. Any condition resulting from pregnancy, childbirth, miscarriage, abortion, pre-natal care, postnatal care, or other complications arising therefrom.
7. Any sexually transmitted disease and all conditions related to Herniated Nucleus Pulposus (HNP).
8. Suicide, attempted suicide, or intentional self-inflicted Injury, substance abuse, or the use of drugs that have not been prescribed by a Doctor or the use of alcohol.
9. Stress, anxiety, depression, or any mental illness, psychiatric disorder, or condition.
10. HIV (Human Immunodeficiency Virus) and/or HIV-related Illness including AIDS, and/or any mutant derivative or variations thereof, however caused or named.
11. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review, referral, or exploratory tests that are not directly related to the Illness or Injury which necessitated Your admittance to Hospital.
12. Air Travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
13. Any claim arising from:
 - Traveling on a Cruise ship unless You have purchased Cruise Cover.
 - Your participation in adventure activities unless You have purchased Adventure Activities Cover.

- Your participation in winter sports unless You have purchased Winter Sports Cover.
 - Any loss arising from COVID-19 unless You have purchased COVID-19 Protection Cover.
 - Dangerous sports activities.
 - Your involvement, including training, in an organized sport event or contest that is physically demanding or acrobatic, except for sports organized and approved by authorities for Children.
 - Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship, or financial rewards of any kind.
 - Your participation in any speed contest or racing, other than on foot.
 - Engaging in any form of armed or unarmed combat, martial arts, boxing, or wrestling.
 - Trekking or hiking beyond 3,000 meters above sea level.
 - Mountaineering that requires physical training and specialized equipment such as crampons, pickaxes, anchors, bolts, carabiners, and lead-rope or top-rope anchoring equipment.
 - Hunting trips or safaris not provided by a licensed commercial operator.
14. Engaging or taking part in Manual Work.
15. Any illegal or unlawful act by You, or the confiscation, detention, destruction, or quarantine of property or possessions by customs or other authorities.
16. Any loss occasioned through the willful or malicious act or involvement of You.
17. Your failure to:
- Safeguard health by having the vaccinations and inoculations recommended for the Trip.
 - Ensure that You have valid Travel documents for the Trip, including passports, visas, and driving licenses where needed.
 - Comply with the laws applicable to the country in which You are traveling.
 - Protect possessions or prevent accidents.
18. Any loss due to traveling against travel warnings issued by the Indonesia Government, the World Health Organization, or other relevant bodies into areas where the following events are taking place, are imminent, or are threatened due to:
- Strikes, Civil Disturbances, War, or Natural Disasters.
 - Epidemics, pandemics, or unsafe health conditions unless the loss or damage is not directly or indirectly caused by or aggravated by the epidemic, pandemic, or unsafe health condition that triggered the travel warning.

- This exclusion does not apply if the Trip is already underway at the time the travel warning was published.
- 19. Unexplained loss or mysterious disappearance.
- 20. Financial or non-financial business losses.
- 21. Bankruptcy or liquidation of a tour operator, travel agent, or Public Transport company.
- 22. Any event arising from War, invasion, acts of foreign enemies, hostilities (whether War is declared or not), civil War, rebellion, insurrection, military force, or coup.
- 23. Any claims arising from travel to or through Afghanistan, Iraq, Iran, Liberia, Libya, Mali, Syria, Somalia, or Sudan.
- 24. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, including:
 - The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.

GENERAL CONDITIONS

1. Policy Contract

This Policy Wording, the Insurance Policy, and any amendments or endorsements constitute the entire insurance contract. Changes are only valid if approved in writing by an authorized Zurich representative. If there is a discrepancy between the limits in the Insurance Policy and the Policy Wording, the Insurance Policy shall prevail.

2. Fitness for Travel

At the time of purchasing this insurance, you must be medically fit for travel and unaware of any circumstances that could lead to trip cancellation or disruption. If your health changes after purchasing the Policy but before departure, contact us, or coverage may be affected.

3. Medical Examination

We may request a medical examination in case of non-fatal injury or illness, or a post-mortem examination in the event of death, at our expense.

4. Duty of Disclosure

You must:

- a. Disclose any material facts that may influence our decision to accept or

decline your insurance proposal or premium rate.

b. Provide truthful statements throughout the insurance period.

c. Failure to meet these obligations may result in denied claims, policy termination, and premium retention by us.

d. If non-disclosure is discovered, we have 30 days to terminate the policy.

5. Premium Payment

5.1. Premium must be paid in full to the insurers for coverage to be valid.

5.2. Payment can be made via cheque, transfer, or other agreed methods.

5.3. The insurer is deemed to have received the premium when credited to their bank account or when agreed in writing.

5.4. If payment isn't received within the grace period, the policy terminates automatically, but the insured must pay a 20% premium for the already lapsed period.

6. Duplication of Cover

If you have multiple Zurich travel insurance policies for the same trip, you will be covered under only one policy, with the highest benefit level.

7. Grace Period

a. Round Trip policies require full premium payment before the policy effective date.

b. Annual policies offer a 30-day grace period for premium payment. If payment isn't made, we have no liability.

8. Termination of Policy

The policy automatically terminates on the earliest of:

a. Unpaid premium after the grace period.

b. Full lump sum benefit payout.

c. Written request from either party.

d. Discovery of fraud, misrepresentation, or violation of regulations.

Termination is effective without court consent, waiving Articles 1266 and 1267 of the Indonesian Civil Code.

9. Renewal

Annual policies may be renewed at our consent, with premium payment in advance at the renewal rate. Policies cannot be renewed after the insured turns 70 but may apply for a Round Trip Policy.

10. Offset Clause

We will not cover losses that are claimable under other insurance policies, medical schemes, or local legislation. However, we will cover the difference between what is payable under those sources and what you would have received under this Policy, except for Personal Accident, Travel Delay, Baggage Delay, and Hospital Cash sections.

11. Depreciation

Depreciation value applicable in this Policy is determined as follows:

1. Personal Electronic Devices: 2.50% deduction per month, maximum 60%.
2. All other items: 1.50% deduction per month, maximum 60%.

12. Subrogation

In the event of any payment under this Policy, we shall be subrogated to your rights of recovery, contribution, and indemnity. You must provide all reasonable assistance and take no action that would prejudice these rights.

13. Interest

No interest shall be payable by us on any payment made under this Policy.

14. Currency

1. Premium and/or claim payments made in foreign currency will be converted to Indonesian Rupiah at the exchange rate published by Bank Indonesia at the time of payment, ensuring the amount received equals the amount due.
2. Cash payments for premium and claims must be made in Rupiah.

15. Economic and Trade Sanctions

We are not liable for any payment for loss or claim arising in, or involving, any country where sanctions or embargoes prevent us from providing insurance coverage or transacting business. No benefits will be paid to any beneficiary prohibited by such laws.

16. Use of Data

1. You consent to the use of your data provided for the implementation of this Policy and indemnify us against any third-party claims related to its use.
2. Data may be transferred to Zurich Insurance Group entities, affiliated companies, cooperation partners, co-insurance, and reinsurance companies, both locally and internationally, for purposes such as risk assessment, policy implementation, premium pricing, claims processing, and statistical evaluations.
3. If an intermediary acts on your behalf, we may use, process, or store your data and provide it to them for policy implementation, premium collection, and claims processing.
4. We may retrieve necessary data from government officials or third parties for claims processing and payment.

17. Governing Law and Jurisdiction

This Policy shall be governed by and interpreted in accordance with the laws of Indonesia and subject to the exclusive jurisdiction of Indonesian courts.

18. Settlement of Dispute

1. a. Any dispute regarding liability or indemnity interpretation will be settled by the Insurer's complaint resolution unit within 60 (sixty) calendar days of the dispute arising.
2. b. If the dispute cannot be settled amicably, both the Insurer and the Insured will provide written statements of disagreement. The Insured may then choose to resolve the dispute either through:
 - a. Alternative Dispute Resolution Body under the Financial Services Authority.
 - b. Court (Pengadilan Negeri) within Indonesia.

19. Language

This Policy is issued in both Indonesian and English. In case of discrepancies, the Indonesian version shall prevail.

20. Change of Policy due to Mandatory Statutory Requirements

- a. This Policy complies with the legislation in force at the time of creation.
- b. If any changes in the laws and regulations materially affect the Policy, Zurich reserves the right to modify the terms and conditions to comply with the new legislation.
- c. Zurich will inform the Insured or Policyholder of changes in terms and conditions 30 (thirty) working days before the changes take effect.

21. Consumer Protection

This Agreement has been adjusted to comply with applicable regulations, including those of the Financial Services Authority.

CLAIMS PROCEDURE

1. You or your legal representatives must notify us in writing no later than 30 (thirty) calendar days after the date of the incident giving rise to a claim.
2. You must submit the required claims documents no later than 90 (ninety) calendar days after the date of the incident giving rise to a claim.

1. Failure to comply with the above requirements will automatically cancel the claim.
2. We will inform you in detail of the other required documents upon receiving your written claims notification at your contact address.
3. In certain circumstances, we may require additional evidence to support your claims submission.
4. The documents must be provided at your own expense. Failure to provide the required documents may result in your claim being rejected.
5. If you cannot submit the claims documents within the prescribed time frame for a reasonable reason, we may provide you with an extension of up to 180 (one hundred and eighty) calendar days from the date of the incident to submit the documents.

CLAIMS PAYMENT

1. Claims payment will be made within 14 (fourteen) working days or no later than 30 (thirty) calendar days after we issue the letter of claim payment agreement.
2. You or your legal representative must sign and return the declaration of rights and acceptance form before the payment can be processed.

OPTIONAL BENEFIT COVER

The following sections are covered and will only be applicable if you paid an additional premium and it is shown in your Insurance Policy as an insured benefit.

WHAT IS COVERED FOR WINTER SPORTS

This Policy is extended to cover you whilst participating in winter sports abroad subject to the Policy terms and conditions, if you have paid an additional premium and this benefit is shown in your Insurance Policy as an insured benefit.

WINTER SPORTS PACK

When you are ill or injured during your trip and you are not well enough to use your pre-booked and pre-paid winter sports pack, Zurich will pay up to the benefit amount shown in your Insurance Policy for the value of the unused portion of your winter sports pack.

You must get a medical report confirming the reason and length of time you were unable to undertake your planned activity plus the winter sports pack bill.

Winter sports pack within this Policy means ski-school fees or ski instructor fees, hired equipment, and the cost of any lift pass you have booked.

ON-PISTE CLOSURE

If during the period of your stay in a holiday resort, on-piste skiing at the resort that you had pre-booked is not available due to a lack of snow, excessive snow, or avalanche conditions, Zurich will pay for:

- a. Additional transportation cost per day to reach another nearest resort; or
- b. A benefit amount for every full day period if skiing is unavailable due to the total closure of all on-piste skiing activity and there is no other ski resort available.

You must get a written statement from resort managers confirming the reason for the piste closing and how long it lasted.

The holiday resort where you are staying must be at least 1,000 meters above sea level.

Winter sport activities within this Policy mean conventional skiing, snowkiting, snowblading, snowboarding, sledding, snow rafting, tobogganing, snow biking, snowmobiling within the resort, and snow trekking.

WHAT IS NOT COVERED FOR WINTER SPORTS

Zurich will not pay:

1. If you do not follow the appropriate and recommended safety precautions when undertaking any winter sport activity, including, but not limited to, the wearing of a safety helmet.
2. For any claims if you are taking part in national or international competition events either for practice/training.
3. Any winter sport activities outside resort operational hours and/or off-piste (backcountry) skiing.
4. For any claims arising from freestyle skiing, ski jumping, ski-flying, ski acrobatics/aerials, ski stunting, parapenting, use of bobsleighs or skeletons, repetitive travel in ski run helicopters.

CRUISE COVER

This Policy is extended to cover you whilst you are traveling on an overseas cruise ship, subject to the Policy terms and conditions, if you have paid an additional premium and this benefit is shown in your Insurance Policy as an insured benefit.

CABIN CONFINEMENT

Zurich will pay up to the benefit amount shown in your Insurance Policy for each 24-hour period that you are confined by the ship's medical officer to your cabin for medical reasons during the period of your cruise trip.

You must get a written statement from the ship's medical officer confirming the reason for cabin confinement and how long it lasted.

ITINERARY CHANGE

Zurich will pay up to the benefit amount shown in your Insurance Policy for each missed port in the event of cancellation of a scheduled port visit during your cruise trip due to adverse weather.

You must get a written statement from the cruise operator confirming the reason for the missed port.

UNUSED EXCURSION

Zurich will pay up to the benefit amount shown in your Insurance Policy for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness covered under Section B.1 – Medical Expenses during your cruise trip.

CRUISE TRIP INTERRUPTION

Zurich will pay up to the benefit amount shown in your Insurance Policy for additional transportation expenses incurred to reach the next port, and the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness covered under Section B.1 – Medical Expenses during your cruise trip.

Zurich will not pay claims where less than 25% of the trip duration remains.

ADVENTURE ACTIVITIES

This Policy is extended to cover adventure activities whilst you are on a trip, subject to the Policy terms and conditions, if you have paid an additional premium and this benefit is shown in your Insurance Policy as an insured benefit.

The following recreational, non-professional (amateur) adventure activities are covered, subject to the terms, conditions, and exclusions under each section of this Policy:

1. Abseiling (not more than 100 meters)
2. Hot air ballooning
3. Motorcycling above 125 cc (no touring)
4. Kite surfing
5. Ice skating (outdoor) on a commercially managed rink
6. Mountain biking
7. Sandboarding
8. Caving or Canyoning (sightseeing/tourist attraction, recreational visit only)

9. Shark cage diving
 10. Zorbing
 11. Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing) - no soloing
 12. Parasailing/Paragliding
 13. Canoeing (inland/coastal grade 1-3 only)
 14. Rafting (inland/coastal grade 1-3 only)
 15. Safari
 16. Water skiing/wakeboarding/wake skating (no jumping)
 17. Bungee jumping; rope jumping
-

WHAT IS COVERED FOR VISA PROTECTION

If you are forced to cancel or rearrange your trip overseas as a result of your visa application being rejected by the embassy, Zurich will pay compensation for the loss of your visa fee which has been paid and is not recoverable from any other source.

Visa is an official document issued by a country through one of its representatives, granting permission for someone to enter the specific country.

CONDITIONS FOR VISA PROTECTION

1. You must fulfill all visa requirements to submit a claim under this Policy.
2. You can only claim once for a round-trip policy or a maximum of twice for an annual policy.
3. You must enclose the visa rejection letter from the embassy and the original receipt of the visa fee to submit a claim under this benefit.
4. The maximum amount payable for this benefit is shown in your Insurance Policy, provided always that this coverage is effective only when it's purchased before you become aware of any circumstances that could lead to the rejection of the visa.

WHAT IS NOT COVERED FOR VISA PROTECTION

We will not be liable to make any payment under this Policy if, at the time of visa submission, you:

1. Present a damaged passport or a passport with less than 6 months validity.
2. Falsify your visa document requirement.
3. Have or have been involved in criminal cases.
4. Cannot provide proper evidence that you will return to Indonesia.
5. Do not have the financial support required by the embassy.
6. Failed to present a detailed travel itinerary plan.
7. Failed to present booked accommodation at the destination country.

8. Cannot fulfill the age requirement and health criteria.
9. Failed to present a valid reference letter with letterhead, address, stamp, signature, and clear contact from the issuing institute.
10. Failed to present appropriate travel insurance coverage/period required by the embassy.
11. Applied for a visa at the wrong country of embassy.
12. Have been an illegal immigrant or failed to adhere to a previously granted visa on a previous trip.

WHAT IS COVERED FOR BUSINESS TRAVEL

Zurich will reimburse up to the benefit limit as shown in your Insurance Policy for:

1. Staff Replacement

Reasonable additional public transport cost and hotel accommodation expenses for your business colleague from Indonesia to replace you at a pre-arranged business meeting, seminar, conference, or exhibition if your claim is submitted under benefit Section B – Medical and Other Emergency Expenses, Section C – Trip Curtailment, Section E – Personal Accident approved by us.

2. Business Equipment

Cost of replacing or repairing business equipment due to accidental loss, theft, damage, or destruction during your trip.

Business equipment under this Policy includes company laptop, business samples, or other portable equipment used for business/company purposes. Conditions and exclusions under Section D – Baggage and also apply to this section.

3. Missed Event Fees

Benefit Section A – Trip Cancellation within this Policy is extended to cover reimbursement of pre-booked business seminar, conference, or exhibition paid fees which are unused and irrecoverable from any other source. Conditions and exclusions set out under Section A – Trip Cancellation and Alteration also apply to this section.

CONDITIONS FOR BUSINESS TRAVEL

You must submit a business trip confirmation letter from your company or employer for every claim submitted under this section.

WHAT IS NOT COVERED FOR BUSINESS TRAVEL

We will not be liable to make any payment under this Policy for:

1. Any loss, event, or liability covered under any other insurance policy, scheme, or act of government or is payable by any other source including, but not limited to, a hotel, public transport, travel agent, or any other provider of travel and/or accommodation. We will, however, only pay the difference between what is payable under the other insurance policy, scheme, or act of government and what you would otherwise be entitled to recover under this Policy.

COVID-19 PROTECTION

This Policy is extended to cover COVID-19 whilst you are traveling subject to the Policy terms and conditions set out below,

Zurich Domestic Travel Insurance

Zurich Travel Insurance provides 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**.

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.

BENEFIT A – TRIP CANCELLATION & ALTERATION

Trip Cancellation and Alteration cover under this section is only available before You leave Home to commence a trip. If the Policy is purchased after You have left Your Home to commence Travel, there is no cover provided for Trip Cancellation under this Policy.

WHAT IS COVERED IN TRIP CANCELLATION & ALTERATION:

Zurich will indemnify for loss of deposits, advance payments, charges for Travel or accommodation, or tour expenses that have already been paid in advance by You, which have not been or will not be used, or become payable under contract, if You are forced to cancel or alter the entire planned Trip prior to its commencement as the direct and necessary result of the causes listed below:

1. Death or Serious Medical Condition of:

- You;
- Your Family Member;
- Your Travel Companion;
- Your Business Partner; or
- Any person with whom You are intending to stay during Your Trip.

2. You receiving an unforeseen and unavoidable witness summons from a judicial court.
3. Unforeseen Strike, riot, civil commotion, or Civil Disturbance resulting in cancellation of Your pre-booked Public Transport.
4. Extreme weather conditions or Natural Disaster occurring at Your departure point or planned destination.
5. You are needed by the police or relevant authority following a burglary, or damage caused by fire or natural disaster at Your home or place of business.

CONDITIONS COVERED IN TRIP CANCELLATION & ALTERATION:

1. The above causes must occur at the Relevant Time, where:

- For causes **1 to 2**, the events must occur within **30 (thirty) calendar days** before Your scheduled departure from Indonesia.
 - For causes **3 to 5**, the events must occur within **7 (seven) calendar days** before Your scheduled departure from Indonesia.
2. The maximum amount payable for this