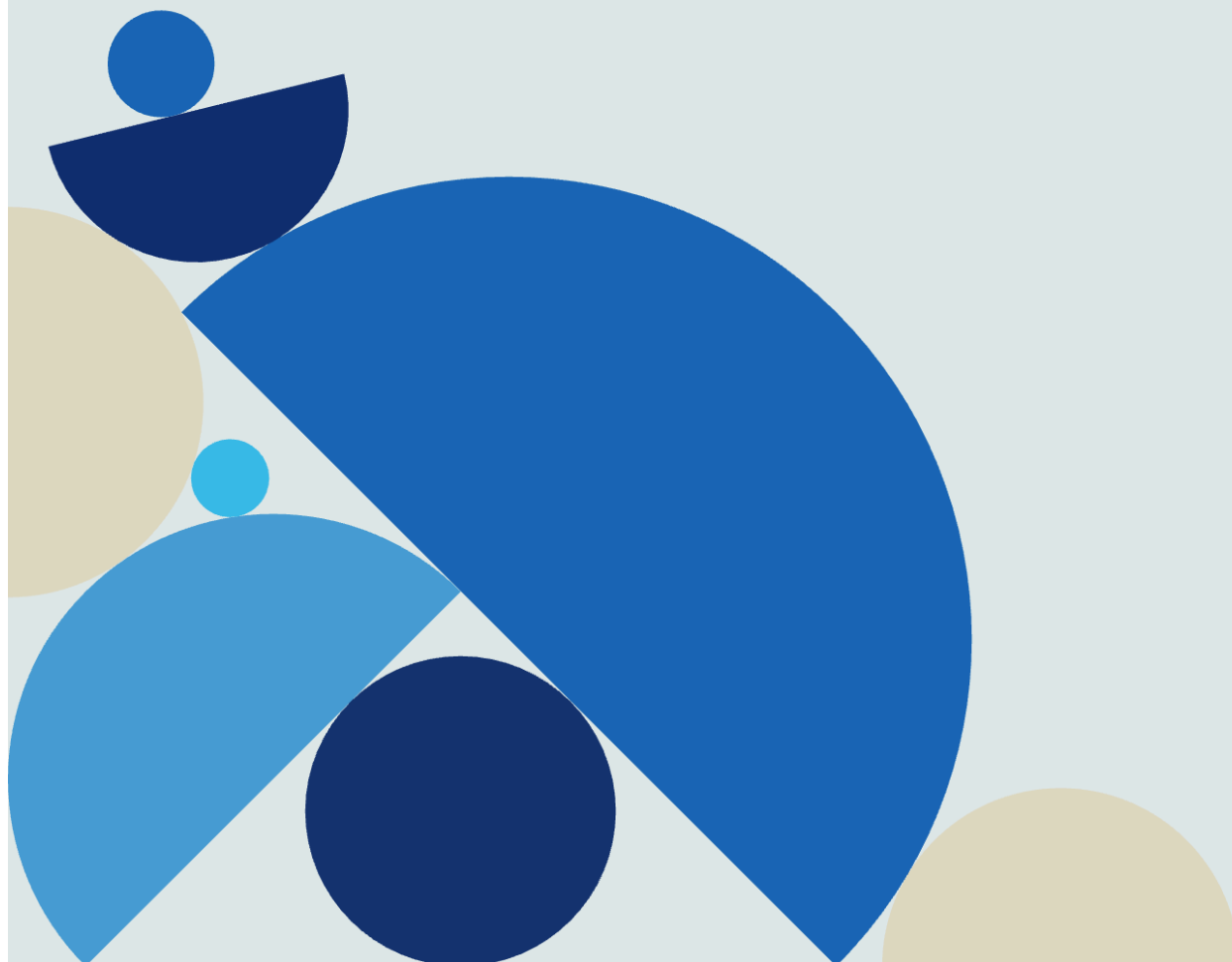




Zurich Travel Insurance

Policy wording
insurance provisions



Zurich Travel Insurance Policy

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Zurich Travel Insurance Policy

Details of 24 Hours Important Contacts

ZURICH CARE



1500-456
zurichcare.general@zurich.co.id

For those of you who need help related to your policy, both about guarantees and the benefits of policy, as well as requests related to changes in your policy, please state the policy number as listed on your insurance policy when contacting us.

Zurich Assist



+62 21 5082 5555

For those of you who need medical assistance and emergency assistance services while on a trip.

If you need medical treatment that requires entering the hospital as an inpatient, emergency transportation service or returning home for any reason guaranteed by this policy, you must contact the Zurich Assist and follow their suggestions or instructions. Failure to do this can thwart your claim based on this policy.

In accordance with your special needs, Zurich Assist can: 1. Provide advice before travel and medical service conditions at your destination;

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3. If you need medical treatment, we will direct you to the appropriate medical facility, monitor the conditions and care given to you, and also ensure relatives and your friends know the development of your condition;

4. Determine whether and when the evacuation or return of medical or repatriation of the body is needed and

Coordinate all services;

5. Other services as we inform you in the promotion material of this product.

We will try to get you medical services when you are traveling but Zurich Assist cannot guarantee that decent and reasonable medical facilities will always be available. Zurich Assist services are provided only to judge and monitor your condition and cannot take over your medical treatment. Please remember that if based on this policy your claim is not guaranteed, the provision of emergency services is not a recognition of responsibility for your claim.

The services above are given only based on referral or direction. Zurich Assist is not responsible for third-party costs. This is your responsibility unless it is arranged differently in the policy.

IMPORTANT CONTACT DETAILS 24 HOURS SERVICE

ZURICH CARE



1500-456
zurichcare.general@zurich.co.id

For You who require assistance related to Your Policy, whether it is Policy cover and benefits, or inquiry related to Your Policy Qamendment, please specify the Policy number as shown on Your Insurance Policy when You contact us.

Zurich Assist



+62 21 5082 5555

For You who needs medical and Travel-related emergency assistance services during the trip.

If You require medical treatment that necessitates admittance to Hospital as an in-patient, emergency transportation services or to return Home for any reason covered by this Policy, You must contact Zurich Assist and follow their advice or instruction. Failure to do so may prejudice Your claim under this Policy.

Depending on Your specific needs, Zurich Assist can: 1. Provide pre-trip advice and the local medical conditions at Your destination;

2. Help You in the event of lost baggage, travel documents or credit card by putting You in touch with the nearest consulate, embassy or other authorities;

3. When medical care is needed, direct You to suitable medical facilities, monitor Your condition and treatment as well as keeping Your family and friends at Home informed;

4. Decide if and when evacuation or medical repatriation or repatriation of mortal remains is necessary and coordinate all services;

5. Other services as We informed in the promotional materials of this product.

We will try to get You medical services when You are traveling but Zurich Assist cannot guarantee that appropriate medical facilities will always be available. Zurich Assist is only provided to assess and monitor Your condition and cannot take over the running of Your medical treatment. Please note that where Your claim is not covered under this Policy, the provision of emergency assistance will not in itself be an admission of liability of Your claim.

These services are purely on a referral or arrangement basis. Zurich Assist will not be responsible for any third party expenses incurred. These are Your responsibility except as otherwise provided in the Policy.

Zurich Travel Insurance Policy

General information

Thank you for choosing Travellin as your travel insurance

This document contains the terms and conditions of your travel insurance policy. It is important for you to read and understand it and store it in a safe place.

The police were published with consideration from the application received and approved by Zurich and occurred when the premiers had Zurich is fully accepted.

Who is guaranteed

Those listed their names in the insurance policy ("you" or "policyholders").

Guarantees are only available and apply to those of you who: 1. Residence permanent or work in Indonesia; or 2. Having identification documents that apply in Indonesia such as KTP, KITAS, KITAP, visa visits for a long time and other documents that give you the right to be unlimited to enter Indonesia; And

3. Who started his journey from Indonesia.

What is guaranteed

You are guaranteed to: 1. Holidays, Tourism or Business 2. Travel with maximum duration as listed on

Your insurance policy

Note: Every part or subdivision of the benefits in this policy will only be a part of your policy if the benefits of this benefit are displayed in your insurance policy as a guarantee.

Where the area that can be guaranteed

This policy can apply in Indonesia (for domestic trips) and/or outside Indonesia (for foreign trips) in accordance with the geographical area you choose and listed in your insurance policy.

Each policy published for travel abroad can include domestic travel guarantees with terms and conditions as stated in your insurance policy.

Benefits limits

The limit of the benefits we provide is in accordance with the benefits of the benefits you choose and listed in your insurance policy.

If you have bought insurance for the type of family policy, the maximum amount of each benefit that we will pay based on the policy as follows:

- for each adult or child individual is 100%;
- The total benefit value we provide is 200% of the limits listed on your insurance policy for each trip;

In accordance with the terms and conditions that apply to each benefit.

If you have bought insurance for the type of Duo Plus Policy; the amount of benefit for each adult or child individual is 100% of the selected benefits plan.

In accordance with the terms and conditions that apply to each benefit.

Please note, not all benefits are available and apply to domestic trips. To avoid doubt, please refer to the benefits table listed on your insurance policy to find out what benefits are guaranteed in domestic journey.

GENERAL INFORMATION

Thank You for choosing Travellin as Your travel insurance

This document contains Your Travel Insurance Policy terms and conditions. It is important that You read and understand it and keep it in a safe place.

This Policy is issued in consideration of the Zurich's acceptance and approval of the application and it shall valid subject to premium has been fully received by Zurich.

WHO IS COVERED

The persons insured as named on the Insurance Policy ("You" or "Policyholder").

Cover is only available and valid for You whom : 1. Resident living or working in Indonesia; or 2. Hold a valid identification document that are valid in Indonesia territory such as KTP, KITAS, KITAP, long-term visit pass or other similar document which give You unlimited rights to enter Indonesia; and

3. Whom start the trip from Indonesia.

WHAT IS COVERED

You are covered for : 1. Holiday, leisure or business trip 2. Trips with maximum duration as shown on Your Insurance Policy

NOTE: Any benefit section or sub section under this Policy will only forms part of Your Policy when this benefit section is shown in Your Insurance Policy as covered.

WHERE IS COVER PROVIDED

This Policy can apply in Indonesia (for Domestic Trip) and/or outside Indonesia (for Overseas Trip) according to the geographical area that You choose and it is shown in Your Insurance Policy.

Every Policy issued for Overseas Trip may include Domestic Trip cover subject to the terms and conditions as shown in Your Insurance Policy.

BENEFIT LIMITS

Benefit limits that we provide are in accordance with the benefit plan that You choose and shown in Your Insurance Policy .

If You have purchased insurance for Family Policy, the maximum amount for each benefit that We will pay under the Policy is as follows:

- for each Adult or Child is 100%;
- benefit amount we provide is 200% from the limit shown in the Insurance Policy issued to You for each Trip.

Subject to the terms and conditions apply to each benefits.

If You have purchased insurance for Duo Plus Policy : The benefits for each Adult or Child is 100% from benefit plan that You choose.

Subject to the terms and conditions apply to each benefits.

Please note that not all benefit section are available and applicable for Domestic Trip. In avoidance of doubt, please refer to the benefit table as shown in Your Insurance Policy to find out what benefits are covered in Domestic Trip.

Zurich Travel Insurance Policy

A type of police

The definition of "trip" in this policy is an activity that starts from the date and time as determined in the part of the policy type below both inside or outside the territory of Indonesia.

1. Single Travel Police

You can buy this policy for a round trip, which starts from your home in Indonesia and to return to your home in Indonesia.

Guarantee on the benefits of cancellation and changes in the trip begins from the date of the issuance of the policy listed on your insurance policy.

In addition to the benefits of cancellation and changes in travel, guarantees begins since you leave home and in the insurance period, to travel and end during: a. the end of your policy; or

b. Arrive at home after traveling;

Whichever happened first.

2. Police travel once a road

You can buy this policy if you travel from Indonesia but do not plan to return to Indonesia.

All collateral in the travel policy once the road ends when you arrive at the hotel or residence of the destination country or the end of your insurance period, which is the first.

Benefits of medical costs in the one -way travel policy only applies due to accidents.

3. Policy After the trip begins

You are allowed to buy a policy when you are already abroad, provided that the purchase of the policy may not be more than 3 (three) days since you left Indonesia. Since the policy was issued, there has been a waiting period of 72 (seventy two) hours before this insurance comes into force. Every disease or injury that occurs in the waiting period will be considered as an existing medical condition and any loss, damage or legal responsibility that arises in the waiting period, is not guaranteed in this policy.

Things to pay attention to: 1. Description "Having started the journey" must be listed on your insurance policy.

2. If you buy a policy after the trip starts, no guarantee is given to section A - the cancellation of the trip and changes in the trip.

4. Annual travel police

This police can buy when you often travel home that starts from your home in Indonesia and return to your home in Indonesia.

This policy guarantees the number of unlimited trips in one insurance period, but it applies a maximum of 90 (ninety) days or a maximum of 180 (one hundred eighty) days per trip according to the benefits of the benefits you choose.

Things to consider: a. Once the way is not available in the annual travel policy.

b. You can't buy an annual travel police if you are 70 or more.

TYPE OF POLICY

"Trip" definition under this Policy is an activity that starts from the date and time as determined in the following section Type of Policy inside or outside the territory of Indonesia.

1. Round Trip Policy

You can purchase this Policy for a single round Trip, which start from Your Home in Indonesia and return to Your Home in Indonesia.

Cover under Trip Cancellation and Alteration benefit start from the Policy issuance date stated in Your Insurance Policy.

Other than Trip Cancellation and Alteration benefit, cover starts when You leave Your Home and within Period of Insurance, to commence the Trip and ends when:

a. Your Policy expiry date; or

b. You return Home following Your Trip;

whichever occurs first.

2. One way Trip Policy

You can purchase this Policy if You traveling from Indonesia but not intended to return to Indonesia.

All cover under One Way Trip Policy will ceases on Your arrival in Overseas hotel or residence, or Your expiry Period of Insurance, whichever occur first.

Medical Expenses Benefit under one way trip Policy only due to Accident.

3. Already Traveling Policy

You are allowed to buy a Policy when You are already Abroad, provided that the purchase of the Policy cannot be more than 3 (three) days after You leave Indonesia.

Since the Policy issuance, there is a waiting period of 72 (seventy two) hours before the insurance takes effect. Any Illness or Injury occurring during this waiting period will be considered a Pre-Existing Medical Condition and every loss, damage or legal liability occurring during this waiting period, are not covered under the terms of this Policy.

Please note : 1. The statement "Already Traveling" must be shown in Your Insurance Policy.

2. If You buy this Policy after You commence Your Trip, there is no cover provided for Section A – Trip Cancellation and Alteration.

4. Annual Policy

You can purchase this Policy if You are traveling frequently which commence from Your Home in Indonesia and return to Your Home in Indonesia.

This Policy cover unlimited number of Trip in any one period of insurance, but maximum 90 (ninety) days or maximum 180 (one hundred eighty) days per Trip is applied, in accordance with the benefit plan that You choose .

Please note: a. One way Trip is not available in Annual Policy.

b. You cannot take out Annual Policy if You are 70 years old or more.

Zurich Travel Insurance Policy

Guarantee on the benefits of cancellation and changes in the trip, starting from the date of the issuance of the policy listed on your insurance policy or the date of public transportation ordering on a trip where the insurance is related, which is the last.

In addition to the benefits of cancellation and changes in travel, coverage will begin from the effective date and your insurance policy starts or when you leave home to travel and guarantees ending when:

- 1. the end of your policy; or
- 2. Arrive at home after traveling; or
- 3. Day 91 or 181th day at 00.01 on your trip according to the benefits of the benefits you choose;

Whichever happened first.

Police understanding time

If this coverage is not suitable for you and you want to cancel your policy, you can return this insurance to us within 14 (fourteen) calendar days after buying it, with the provisions no claims arise, you have not used other rights based on the policy and trip You haven't started yet. We will cancel the policy and

restore premium in full.

We will not return the premium if you cancel the policy after the policy understanding period unless determined differently in the provisions of the policy cancellation.

The cancellation of the police

You or we can cancel this police during the time by providing written notifications along with reasons

cancellation. Zurich is required to submit this cancellation notification to you in no later than 30 (thirty) working days before the cancellation date. With the policy canceled, we no longer have an obligation to provide insurance guarantees to you from the effective date of the cancellation listed in the notification

cancellation.

The conditions of the police cancellation occur as follows:

- 1. If you buy an annual police

We will hold short -term premiums which usually apply for the time period where the policy has been in force, with the minimum provision of our standard premiums and no claims have been or will be submitted by you before or after the policy end date

Active policy period	% of the annual premium that can be returned
60 days (minimum)	60%
61 - 90 days	50%
91 - 120 days	40%
121 - 150 days	30%
151 - 180 days	25%
> 180 days	0%

- 2. If you buy other than the annual police

We will not restore the premium if you cancel both for domestic trips and foreign trips unless your visa is rejected by the embassy. You must attach a rejection letter from the relevant embassy to submit cancellation.

Cover under Trip Cancellation and Alteration benefit, start from the Policy issuance date stated in Your Insurance Policy or the Public Transport booking date of each Trip to which this insurance relates, whichever is later.

Other than Trip Cancellation and Alteration benefit, cover starts when You leave Your Home to commence Trip on the departure date of each individual Trip to which this insurance relates, whichever is the later, and cover ends when:

- 1. Your Policy expiry date; or
- 2. You return Home following Your Trip; or
- 3. on the 91st day or the 181st day at 00.01 of Your Trip, in accordance with the benefit plan that You choose;

Whichever occurs first.

COOLING OFF PERIOD

If this cover is not suitable for You and You want to cancel Your Policy, You may return this insurance to Us within 14 (fourteen) calendar days of purchasing it, provided that no claim has arisen, You have not exercised any other rights under the Policy and Your trip has not commenced. We will cancel the Policy and give You a full refund of premium.

We will not refund any part of the premium if You terminate Policy after Cooling Off Period stipulated otherwise under Policy Cancellation provision.

POLICY CANCELLATION

You or We may cancel this Policy at any time by giving written notice including the reason for the cancellation. Zurich must submit the notice of cancellation to You within 30 (thirty) working days prior to the cancellation date. With regards to cancellation of Policy, We are no longer have an obligation to provide insurance coverage to You since the effective date of cancellation shown in cancellation notice.

Policy cancellation provisions as follow:

- 1. If You have purchased Annual Policy

We will retain the customary short period rate for the time the Policy has been in force, subject to our standard minimum premium and no claim having been or will be submitted by You before or after the Policy expiry date

Active Period of Insurance	% of Annual Premium refundable
60 days (minimum)	60%
61 – 90 days	50%
91 – 120 days	40%
121 – 150 days	30%
151 – 180 days	25%
>180 days	0%

- 2. If You have purchased other than Annual Policy

We will not refund any part of the premium if You terminate for both Domestic trip and Overseas Trip unless Your Visa being void by the Embassy. You must provide the rejection letter from the relevant Embassy to submit a cancellation.

Zurich Travel Insurance Policy

Family

We can provide protection against your family based on the applications you ask us.

Single travel family police

When you buy a single family travel police, this police will guarantee you, your legitimate partner and your children (no limit to the number of children) traveling to the same place and within the same time.

We will not be fully responsible for every claim that occurs in the family policy that does not meet the above criteria.

Annual family police

If you buy an annual family policy, this policy will guarantee you and your legitimate partner listed in the insurance policy including your children (there is no limit on the number of children in the family policy). In the insurance period, guarantees will apply to you and your legitimate partner when you are

traveled each other. However, your children must travel together with you or your legitimate partner to the same destination and within the same period.

Duo Plus Policy

Duo Plus policy applies to 2 (two) or more people who travel together for all trips with the same departure schedule and return (maximum 10 people per policy).

General definition

Every time the following words appear in bold in these policy words, those words will always have this meaning:

Children, children

Your legitimate child is legally legitimate and residing in Indonesia, both biological children, stepchildren or adopted children, aged 18 (eighteen) years and under, with their notes financially still depending on you, a full -time student and is not married.

Traditional medical expert

A herbal expert, acupuncture expert, chiropractor expert, broken bone expert or an osteopati expert who has a practice permit according to applicable law. Traditional medical experts should not be you or your family members or your travel friends

Adventure activity

Types of activities that are recreation, non-professional (amateur) as listed below:

Hot air balloon
Driving on a motorbike above 125 cc
Surfing with a kite bearing ice (outdoors) on the ice arena that is managed commercially cycling on the mountain
Lari Marathon
Glide on sand tracing cave or canyon (sightseeing/tourist attraction) recreational visit
Diving/swimming with sharks (in cage)
Omarhaga rolled down the hill in a rock climbing plastic ball (outdoors/traditional/sports
Climbing/grinding/climbing with help) - not alone

FAMILY POLICY

We provide cover for Your family based on Your application submitted to Us.

Round Trip Family Policy

If You purchase Round Trip Family Policy, this Policy will cover You, Your Legal Spouse and Your Children (there is no limitation on number of children) traveling to the same destination and at the same period.

We will not be fully responsible for every claims that occur to the Family Policy that does not meet the above criteria.

Annual Family Policy

If You purchase Annual Family Policy, this Policy will cover You and Your Legal Spouse named in the Insurance Policy including Your Children (there is no limitation on number of children). During the Period of Insurance, coverage will apply to You and Your Legal Spouse whilst travelling independently. However, Your Children must be travelling with You or Your Legal Spouse to the same destination and at the same period.

DUO PLUS POLICY

Duo Plus Policy applicable for 2 (two) people or more whom travelling together for the entirety of the trip with identical return trip schedule (maximum for 10 people per Policy).

GENERAL DEFINITION

Whenever the following words appear in bold in this Policy wording they will always have these meanings:

Child, Children

Your children whom legally registered and resides in Indonesia either a biological child, stepchild or adopted child, aged 18 (eighteen) and under, provided they are financially dependent on You, a full time student and not married.

Traditional Physician

A registered herbalist, acupunturist, chiropractor, bonesetter or osteopath licensed under any applicable laws. The traditional physician should not be You or Your Family Member or Your Traveling Companion

Adventure Activities

The following recreational, non-professional (amateur) type of adventure activities :

Hot air balooning
Motorcycling above 125 cc
Kite surfing
Ice skating (outdoor) on a commercially managed rink
Mountain biking
Marathon
Sandboarding Caving or Canyoning (sightseeing/tourist attraction) recreational visit only
Shark cage diving
Zorbing Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing) - no soloing

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Paralayar / Paralayang
Canoe boat (shallow waters level 1-3 only)
Rafting (shallow waters level 1-3 only)
Safari
Ski Water/Wakeboarding/Wakeskating (not jumping)
Lenting plunge
Getting down the cliff (no more than 100 meters)

Family members

Grandfather, parents, in-laws, siblings, siblings, siblings, legitimate couples, children or grandchildren of you.

Gesture

Sun protective glasses, antiques, artwork, jewelry, watches and other high-value personal items that are expected to be more valuable from time to time.

Natural disaster

Floods, volcanic eruptions, earthquakes, tsunamis, landslides, typhoons, snowstorms, hot waves, hurikan, tropical storms, tornados and other geological processes originating from nature that cause large damage or loss of life.

Hotel accommodation fees

The best price available for standard rooms (only room fees including tax).

Fixed total defects

Total permanent defects include: 1. Brain damage that cannot be cured and is permanent; or

2. paralysis that cannot be cured and is fixed in all limbs; or

3. Loss of vision on both eyes; or

4. Hearing loss of both ears; or

5. Loss of or not functioning the hands, feet, arms, legs or combined of one of them permanently

which is caused by accidents and has taken place without interruption for at least 6 (six) months and in the doctor's opinion it is likely to be permanently, fully and continuously prevent the insured to be involved in:

1. Work in terms of employment in which the insured is an employee; or
2. Business profession or any job to obtain compensation or benefits that should be, according to the qualifications of education, training or experience in terms of terms

The insured is not an employee; or

3. Carry out daily life activities, which are usually carried out in their daily lives when the insured does not have a business or work; or

4

For the rest of their lives.

The daily life activities referred to in the policy are: 1. Movement: the ability to move from 1 (one) room to a room that is next to or from 1 (one) side of the room to the other or to get up or down from the bed or chair without needing physical assistance from others.

2. Self-supervision: The ability to control the function of the bladder and large intestine so that it is able to maintain personal hygiene.

Parasailing/Paragliding
Canoeing (inland/coastal grade 1-3 only)
Rafting (inland/coastal grade 1-3 only)
Safari
Water skiing/wakeboarding/wake skating (no jumping)
Bungee Jumping; rope jumping
Abseiling (not more than 100 meters)

Family Member

The grandparents, parents, parents-in-law, brothers, sisters, legal spouse, children or grandchildren of You.

Valuables

sun glasses, antiques, works of art, jewelry, watches and other personal high value items that are expected to be more valuable over time.

Natural Disaster

Flood, volcanic eruption, earthquake, tsunami, landslide, typhoon, snow storms, heatwaves, hurricane, tropical storm, tornado and other geologic processes which causes great damage or loss of life.

Hotel Accommodation Expenses

The best available rate for a standard room (room charge only including taxes).

Permanent Total Disablement

Permanent Total Disablement consist of :

1. Incurable Permanent brain damage

2. Permanent and incurable paralysis to all limbs

3. Loss of sights in both eyes

4. Loss of hearing in both ears

5. Loss of or permanent total loss of use of any hand, foot, arm, leg or any combination thereof.

which due to Accident and lasted without interruption for at least 6 (six) months and in the opinion of Doctor will in all probability permanently, completely and continuously prevent the Insured from engaging in any :

1. Their occupation related to gainful employment where the Insured is an employee; or

2. Business profession or occupation of each and every kind to gain compensation or profit for which he/she is reasonably qualified by his/her education, training or experience where the Insured Person is not an employee; or

3. Attending any Activities Of Daily Living, which would normally be carried out by the Insured in his/her daily life if he/she has no business or occupation; or

4. Schooling profession as a student where the Insured is in full time education;

for the remainder of their life.

Activities of Daily Living under the term of this Policy means : 1. Mobility: The ability to move from 1 (one) room to an adjoining room or from 1 (one) side of a room to another or to get in and out of bed or chair without requiring physical assistance from another person.

2. Continence: The ability to voluntarily control bladder and bowel functions so as to be able to maintain personal hygiene.

Zurich Travel Insurance Policy

3. Dress: wearing and removing all the clothes needed without the need for help from others.
4. Disposal/cleaning activity: Going to and out of the toilet, turning on and turning off the toilet and other personal hygiene equipment.
5. Eating: All activities put food into the body when they have been prepared.

Body injury, injury

Physical injuries caused solely by accidents, stand alone and apart from other causes.

Mature

You are 19 years old and over.

Doctor

Someone who:

- a. have qualifications and degrees in the field of medicine; And
- b. Legally official and licensed in geographical areas for practice permits in providing medical services and surgery; And
- c. Not you, not someone who travels with you, not a family member of you or family members of your traveling companions.

Domestic

In the territory of the Republic of Indonesia

Hiking

Travel using your feet, where you walk on a well -marked path, with a duration of the trip ranging from half a day to a maximum of one day trip

Cruise ship

The ship used to travel with a vacation destination to visit a number of places, has at least 100 cabins and requires you to spend the night on a ship at least 1 (one) night.

Quarantine, quarantined

Inpatient for medical reasons in the hospital isolation ward or other places designated as a place of isolation of the orders of the local government health authority.

Accident

Events or events outside the will that arise suddenly, is a violence and unexpected before that occurs in the insurance period and which is the cause of injury.

Loss of limbs

A state of loss or damage to the total function of the body's limbs permanently and cannot be cured because of the loss or physical separation of or above the wrist or ankle as a result of accidents.

Loss of hearing

Loss of hearing loss permanently and cannot be cured as a result of accidents, to the extent that loss

Hearing is greater than 95 (ninety -five) decibels in all frequencies (in the ear that is better if it claims to both ears) using the pure tone of the audiogram.

3. Dressing: Putting on and taking off all necessary items of clothing without requiring assistance from another person.
4. Toileting and Sanitary Activities: Getting to and from the toilet, transferring on and off the toilet and using associated personal hygiene equipment.
5. Eating: All tasks of getting food into the body once it has been prepared.

Injured, Bodily Injury

Physical Bodily Injury caused solely by an accident independently of any other cause.

Adult

You whom aged 19 years and above.

Doctor

A person who is:

- a. qualified in medical field; and
- b. legally authorized and licensed in the geographical area of his or her practice to render medical and surgical services; and
- c. not You, not Your travel companion, not Your Family Member, nor Your travel companion's family member.

Domestic

Within the Republic of Indonesia

Hiking

On foot walking, where You walk on well-marked trails, with the trip duration usually half-day to one-day tours.

Cruise, Cruises

A ship or a vessel to travel for holiday purpose to visit a several places, which at least have 100 cabins for accommodation and require You to spend at least 1 (one) night to stay on the ship/vessel.

Quarantine, Quarantined

Hospitalisation for medical reasons in the isolation ward of a hospital or other appointed place of isolation on the orders of a government health authority.

Accident

A sudden, violent, and unexpected event which happens during the Period of Insurance and which must be the only cause of Injury.

Loss of Limb

Permanent and irreversible total functional disablement of a limb or loss by physical separation at or above the wrist or ankle joint due to Accident.

Loss of Hearing

Permanent and irreversible loss of hearing due to Accident, to the extent that the loss is greater than 95 (ninety five) decibels across all frequencies (in the better ear if claiming for both ears) using a pure tone audiogram.

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Loss of vision

Loss of vision permanently and can not be cured as a result of accidents, to the extent that when tested using conventional vision aids, vision is measured at a distance of 3/60 meters (20/400 feet) or worse by using the snellen eye diagram the diagnosis must be done by medical specialist. The qualifications are declared not enough just to be registered as blind.

Loss of speaking ability

Loss of totally and fixed speaking ability, and cannot be cured as a result of accidents. The diagnosis must be done by a specialist.

Unrest

Actions from one group of people at least 12 (twelve) people who in carrying out a common goal raises violence and disruption to harm law and public order, such as demonstrations, riots or job strikes that interfere with the community and require intervention to maintain public security.

Existing medical conditions

The previous medical condition means disease, illness, medical condition or tooth condition or physical disability which at the relevant time meets one of the following:

- a. Have had to visit the emergency department, inpatient surgery or daily surgery in the last 2 (two) years; or
- b. Need:
 - 1) prescription drugs from qualified doctors; or
 - 2) routine examination; or
 - 3) Continuous treatment for treatment or for controlling risk factors; or
 - 4) consultation with specialist; or
- c. In the last 2 (two) years have been:
 - 1) medically documented involving the brain, circulatory system, heart, kidney, liver, respiratory system or cancer; or
 - 2) must perform surgery that involves the stomach, back, joints and/or spine; or
 - 3) Demonstrate symptoms or signs, however, investigations or medical opinions have not been pursued to emphasize or provide diagnoses; or
- d. Are:
 - 1) chronic or continuous (both chronic or vice versa) and medically documented; or
 - 2) is in research; or
 - 3) delayed diagnosis; or
 - 4) delayed test results.

Chronic

Any condition that has been going on for a long time, or is expected to last more than one year and will most likely recur.

Serious medical conditions

- a. In your case or your travel companion, it means an injury or illness that requires treatment by a doctor and requires an urgent medical treatment and is not feasible to travel or continue your initial travel plan.
- b. In the case of every other person who is applied to this insurance, meaning that the person is inpatient in hospitals and doctors who handle states their lives in danger and require your presence immediately.

Loss of Sight

Permanent and irreversible loss of sight due to Accident, to the extent that even when tested with the use of conventional vision aids, vision is measured at 3/60 metres (20/400 feet) or worse using a Snellen eye chart. The diagnosis must be made by a specialist. Being registered as blind is in itself not sufficient qualification.

Loss of Speech

Total permanent and irreversible loss of the ability to speak due to Accident. The diagnosis must be made by a specialist.

Civil disturbance

Acts of group of at least 12 (twelve) persons, who in the execution of their common purpose of violence and disorder prejudicial to public law and order, such as demonstrations, riots or striking workers that disrupt a community and require intervention to maintain public safety.

Pre-existing Medical Condition

Pre-existing medical condition means a disease, illness, medical or dental condition or physical defect that at the Relevant Time meets any one of the following:

- a. has required an emergency department visit, hospitalisation or day surgery procedure within the last 2 (two) years; or
- b. Requires:
 - 1) prescription medication from a qualified Doctor; or
 - 2) regular review or check-ups; or
 - 3) ongoing medication for treatment or risk factor control; or
 - 4) consultation with a specialist; or
- c. Within the last 2 (two) years has:
 - 1) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
 - 2) required surgery involving the abdomen, back, joints and/or spine; or
 - 3) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or
- d. Is:
 - 1) chronic or ongoing (whether chronic or otherwise) and medically documented; or
 - 2) under investigation; or
 - 3) pending diagnosis; or
 - 4) pending test results.

Chronic

Any condition that persists, or is expected to persist for longer than a year and is likely to recur.

Serious medical condition

- a. In respect of You or Your Travel Companion, means an injury or serious illness which necessitates treatment by doctor and require urgent medical attention and are unfit to travel or continue with Your original Travel Itinerary.
- b. In respect of any other person to which this insurance applies, means such person is Hospitalised and the attending doctor certifies that their life is in imminent danger necessitating Your immediate attendance.

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Terminal condition

Conditions that cannot be cured and cannot be recovered caused by injuries, or diseases that will be cause death in a reasonable period of time in accordance with applicable medical standards, and where the use of tools to maintain life will only function to extend the death process. This condition must be proven by a certificate from a specialist.

Foreign

Anywhere outside Indonesia.

Country of origin

Means your citizenship country or permanent population of the country.

Dangerous exercise

Action down cliffs (abseound) of more than 100 meters, BMX attractions, flying private planes, hanging/hanging kite, heli-skiing, high diving, plunge umbrellas, cave exploration, surfing big waves, snow ships (bobsleighing), free-style skiing, jumping skiing, skiing, acrobatics/aerials skiing, ski Stunting, Parapening, Use of Bobsleighs or Skeletons, Repetition of Travel on Helicopter Run Ski, Bike/Motorcycle/Aerial Vehicle Speed Test/Sea Vehicles or other similar dexterity performances, canoe boat along river rafting, cliff jumps, horse jumps, horse polo, and Other similar dexterity performances.

Winter sports

Conventional skiing, snowkiting, snowblading, snowboarding, sledding, snow rafting, tobogganning, snowbiking and snowmobiling inside the resort and snow trekking.

On-Piste

Man-made paths that are signs as a clue to skiing or similar sports.

Ortys

Every device added to the body or aids of body supporting or limbs withered, paralyzed or defective to stabilize parts of the body, prevent disability or help the function of limbs.

Legitimate couple

Husband or wife who are legally legitimate and reside in Indonesia.

Strike

Acts of deliberate destruction by a group of workers, a minimum of 12 workers or half of the number of workers (in the case of the number of all workers less than 24 workers), who refused to work as usual in an effort to force the employer to meet the demands of the workers or in protesting the regulations or work requirements imposed by the employer.

Robbery

Burglary with the existence of forced elements and violence, as well as the existence of concrete evidence.

Mountain climbing

Activities of climbing or down the mountain for several days that require physical and technical training with Using equipment such as crampon, ax, bolt anchor, carabineers, and top-rope or lead-rope anchor equipment.

Terminal Condition

An incurable and irreversible condition caused by injury, disease, or illness that would cause death within a reasonable period of time in accordance with accepted medical standard, and where the application of life-sustaining treatment would serve only to prolong the process of dying. This condition must be certified by a specialist Doctor.

Abroad, Overseas

Anywhere outside Indonesia.

Home Country

Your Country of citizenship or permanent residence.

Dangerous Sports

Abseiling or rappelling beyond 100 meters, BMX, flying private plane, hang gliding, heli-skiing, high diving, skydiving, spelunking, big wave surfing, bobsleighing, free-style skiing, ski jumping, ski-flying, ski acrobatics/aerials, ski stunting, parapenting, use of bobsleighs or skeletons, repetitive Travel in ski run helicopters,

bicycle/motor/air/sea craft speed trials or stunts, canoeing down rapids, cliff jumping, horse jumping, horse polo, and stunts.

Winter Sports

Conventional skiing, snowkiting, snowblading, snowboarding, sledding, snow rafting, tobogganning, snow biking, snowmobiling within resort and snow trekking.

On-piste A human made trail marked with signs to give guidance for ski or similar activity.

Orthosis

an orthopedic appliance or apparatus used to support, align, prevent or correct deformities or to stabilize part of the body, prevent disability or to improve function of movable parts of the body.

Legal Spouse

Legal spouse and resides in Indonesia.

Strike

A deliberate act of damage, by a group of workers of at least 12 persons or half of the entire workforce (if the total number of workforce is less than 24 persons), refusing to work as usual in an attempt to force the employer to accept their demands or to protest against any terms of employment enforced by the employer.

Burglary

Forcible and violent breaking into and entering of which there is visible evidence.

Mountaineering

Multi-days trekking to higher peaks mountain that require a physical training and technique with equipment such as crampon, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Zurich Travel Insurance Policy

War

Expired conflict (either with or without war) or an atmosphere of war between two or more countries, including the war training of a country or joint war training between countries.

Personal electronic device

A portable information system or device with wireless capabilities or LAN connectivity, including, but not limited to: Laptop computers with wireless capabilities, mobile devices/ personal communication systems, audio/ video/ data recordings or playback devices, drones, scanning devices, remote sensors , Messaging devices/messages, photographic equipment, and two -way radio.

Insurance period

The insurance period as stated in the insurance policy which began on the date mentioned in the insurance policy at 00:00 and ended on the date listed in the insurance policy at 24:00, all according to Western Indonesia time.

Domestic travel

The trip that starts from your home into Indonesia, for a minimum travel radius of 100 km from your home and/or has public transportation or accommodation that has been ordered before.

Manual work

Your active participation is personal active in work that involves physical work or manual operation, including but not limited to: a. Work underground, mining work, military task, offshore work, air photography, construction work, or outside the building or installation work exceeds a height of 3 (three) meters, dangerous expedition or become a crew of ships outside coastal waters;

- b. Work involving heavy equipment, explosives or hazardous materials;
- c. Work as a diver, coast guard/pond, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, delivery service driver or delivery service;
- d. Manual work involving special equipment and training, or work that pose a risk of serious injury including but not limited to oil drilling workers, fishermen, crane operators or welder; or
- e. Jobs as staff bars, restaurants or hotels, or work as musicians and singers and fruit pickers if fruit pickers operate the machine.

Necessary and desirable

For the purposes of this definition, the cost of treatment that is necessary and reasonable means the costs charged for treatment/treatment, medicines or health services that are medically needed to treat/treat your conditions according to the diagnosis specified, which does not exceed the usual amount of costs Valid for treatment/ treatment, drugs or similar health services in the area where these costs occur and do not include costs that usually do not occur if there is no insurance coverage.

Insurance policy, policy

Insurance policy, policy provisions, requests for insurance closing and/or any written changes that can be made from this policy.

Award

A number of premiums for this policy are listed on the insurance policy.

War

A widespread armed conflict (whether or not War has been declared) or a warlike situation between two or more countries, including military exercises of a country or joint-military exercises between countries.

Personal Electronic Device

A portable information system or device with the capability of wireless or LAN connectivity, including, but not limited to: laptop computers with wireless capabilities, cellular/personal

communication system devices, audio/video/data recording or playback devices, drones, scanning devices, remote sensors,

messaging devices, photographic equipment, and two-way radios.

Period of Insurance

The Period of Insurance shown in the schedule beginning on the date stated in the schedule at 00:00 and ending on the date stated in the schedule at 24:00, all Western Indonesian Time.

Domestic Trip

Trip which commence from Your home to Indonesia area, as long as the radius of trip minimum of 100 km from Your home and/or You have pre-booked common carrier or accommodation.

Manual Work

Your active personal participation in work which involves physical labor or manual operation, including but not limited to:

- a. Underground work, mining work, military duties, offshore work, aerial photography, construction work, or outside building or installation work exceeding 3 (three) meters in height, dangerous expeditions or the crewing of a vessel outside coastal waters
- b. Work that involves heavy machinery, explosives or hazardous materials;
- c. Work as a diver, life guard, taxi driver, bus driver or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- d. Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious Injury including but not limited to oil riggers, fishermen, crane operators or welders; or
- e. Work as a bar, restaurant or hotel staff, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery.

Necessary and reasonable

For the purposes of this definition, medical expenses that necessarily and reasonably incurred shall mean charges for treatment, supplies or medical services medically necessary to treat Your condition according to the established diagnosis, does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Insurance Policy, Policy

Insurance Policy, Policy wording, Insurance Application Form and/or any written endorsements of the Policy that we may issue.

Premium

The Premium for this Policy as stated in the Insurance Policy.

Zurich Travel Insurance Policy

Extend

Medical devices designed to replace certain body parts to help regain the function of a body part.

Heal

Registered as an inpatient in a hospital for medical treatment due to injury or illness for a doctor's recommendation and continuously staying at the hospital before being declared able to get out of the hospital. Inpatient in the hospital can be proven by the cost of the daily room and the cost of treatment that is charged by the hospital.

Business partner

Each director, commissioner or shareholder whose name is listed in your business registration document.

Travel plans

Tickets and/or detailed travel plans published and confirmed by public transportation, travel agents, travel agencies or cruise ship companies to you along with proof of payment and valid confirmation, before the date of departure for insured trips.

House

The address of your residence in Indonesia

Hospital

A building that meets the following criteria:

- a. have lymptic as a sick home; and
- b. has the main function for acceptance, treatment and treatment of sick people, or people who suffer injuries as patients who stay overnight; And
- c. Providing maintenance services for 24 (twenty four) hours a day with nurses who have a license or have graduated from school nurses; And
- d. has one or more employees who have a doctor's license available at any time; And
- e. Providing organized facilities for diagnosis and main surgical facilities; And
- f. Has no main function as a clinic, place of treatment, resting place or healing or the same, a place to heal alcohol or drug addicts.

Pain, disease

Physical disease.

Letter of Request for Closing Insurance

The application is written from the candidate for the police and/or you to enter into an Insurance Agreement with us.

Travel friends

Someone, besides a tour guide or a tour group member who has been scheduled to travel with you on the same travel plan.

Terrorism

The use of violence, or the threat of the use of violence, in order to achieve political, religious, or ideological goals. Terrorism is considered a big threat to society and therefore illegal according to the anti-terrorism law in most jurisdiction.

Public transport

Every transportation of land, sea or air is included but not limited to aircraft, buses, ferries, trains, trams, operated under a license for transportation of passengers who pay the tariff

Prosthesis

A medical device designed to substitute or replace a particular body part to help regain certain functions of a particular body part.

Hospitalised, Hospitalisation

Registered as an in-patient in a hospital for a medical treatment for an injury or illness upon the recommendation of a Doctor and continuously stays in the hospital prior to the discharge from the hospital. Hospitalisation will be evidenced by a daily room and board charge by the hospital.

Business Partner

Any directors, commissioners or shareholders named on Your business registration document.

Travel Itinerary

Ticket and/or a detailed plan trip issued and confirmed by any of Public Transport, travel agency, tour operator or Cruise company together with the official receipt or confirmation, prior to the departure of the insured Trip.

Home

Your residential address in Indonesia

Hospital

A building that meets the following criteria:

- a. holds a license as a hospital; and
- b. operates primarily for the reception, care and treatment of injured or ill persons as in-patients; and
- c. provides a 24 (twenty four) hours nursing service by registered or graduate nurses; and
- d. has a staff of one or more Doctors available at all times; and
- e. provides organized facilities for medical diagnosis and major surgery; and
- f. is not primarily a clinic, nursing, rest or convalescent home or similar establishment nor a primarily place for alcoholics or drug addicts.

Ill, illness

Physical sickness or disease.

Insurance Application Form

Written request from Policyholder applicant and/or You to enter into an Insurance agreement with Us.

Travel Companion

A person, other than a tour guide or a tour group member that is scheduled to travel with You on the same Travel Itinerary.

Terrorism

The use of violence or threatened use of violence, in order to achieve a political, religious, or ideological aim. Terrorism is considered a major threat to society and therefore illegal under anti-terrorism laws in most jurisdictions.

Public Transport

Any land, sea or air conveyance including but not limited to aircraft, bus, ferry, train, tram, operated under a licensed for the transportation of fare paying passengers and which operate to a fixed, established

Zurich Travel Insurance Policy

And those operating on a fixed, scheduled and regular schedule and route.

This does not mean taxis, cruise ships, or similar transportation equipment if rented or regulated as part of the tour even though the service is scheduled routinely.

Trekking

Long distance walking activities with a minimum journey duration of two days or more, usually to cross the mountains with the purpose of pleasure

Relevant time

In terms of:

- a. A single journey policy means the time is issued by the policy;
- b. The annual policy means the first time when a journey is relevant to pay or when it is issued the policy, which is the last.

Zurich, Kami

PT ZURICH INSURANCE INDONESIA, Tbk

Zurich Assist

Aid 24 (twenty four) Hours of Zurich.

and regular schedules and routes.

It does not mean taxis, ship or vessel for Cruises nor any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

Trekking

The activity of walking long distance on foot with trip duration minimum of tow days or more, usually to go accross mountains for pleasure purpose

Relevant Time

In respect of:

- a. Round trip Policy means the time of issue the Policy;
- b. Annual Policy means the first time of the relevant trip is paid for or the time at which the Policy is issued, whichever occurs last.

Zurich, We, Us

PT ZURICH INSURANCE INDONESIA, Tbk

Zurich Assist

The Zurich 24 (twenty four) hour Zurich Assistance hot-line.

Zurich Travel Insurance Policy

Part A - Cancellation & Changes

Benefits of cancellation and changes in travel in this section only apply before you leave home to travel. If this policy is purchased after you leave the house to travel, no benefits are provided for the cancellation of the trip on this policy.

What is guaranteed

Zurich will pay compensation for the loss of security deposit, the costs of the advance of the trip or accommodation or tourism fees that have been paid previously by you, which ultimately have not or will not be used but it becomes scorched or still must be paid based on the contract, if you are forced Cancel or change the entire journey planned before the start of the trip as a direct result of one of the causes of the incident below.

Causes of events

1. Serious death or medical conditions that occur in: a. You;
 - b. Your family members;
 - c. Your travel companion;
 - d. Your business partner; or
 - e. Everyone you plan to stay together while traveling;
2. You receive an unexpected and inevitable call to be a witness in court;
3. Unexpected strike action, riots, mass movements or riots that cause cancellation by

Public transportation that you have ordered before;
4. Extreme weather conditions or natural disasters at the point of departure or in the destination area you planned;
5. You are needed by the police or authorities after a robbery, or damage caused by fires or natural disasters in your home or place of business.

CONDITION

1. This cause must occur at a relevant time where for the cause 1 to 2 these events occur within a period of 30 (thirty) calendar days before your departure schedule from Indonesia, and for the cause number 3 to 5, these events occur Within a period of 7 (seven) calendar days before your departure schedule from Indonesia;
2. The maximum payment for this benefit is listed in the insurance policy with the provision that this coverage is only effective if this policy is purchased before you realize a condition that can change the travel plan.
3. If the payment has been made using frequent flyer points that cannot be transferred, air-miles or loyalty awards, the settlement of claims will be based on the lowest flight rates available for initial flight bookings if they cannot be transferred.

What is not guaranteed

1. Zurich will not pay a loss if the reason for the cancellation has been expected or something that you know when buying this insurance;
2. Zurich will not pay losses, costs or expenses that are directly or indirectly caused by:

SECTION 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

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 the

commencement of that Trip as the direct and necessary result of cause listed below.

CAUSED LIST

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 occur 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

1. The above causes must occur at the Relevant Time where for caused number 1 to 2, the events mentioned occur within 30 (thirty) calendar days before the Your scheduled departure from Indonesia, and for caused number 3 to 5, the events mentioned occur within 7 (seven) calendar days before the Your scheduled departure from Indonesia;
2. Maximum amount payable for these benefit as shown in the Insurance Policy, provided always that this coverage is effective only if this Policy is purchased before You become aware of any circumstances which 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

1. Zurich will not pay for any loss if the reason for cancellation was expected or was something that You aware of when this insurance was bought;
2. Zurich will not pay for any loss, cost or expense directly or indirectly caused by:

Zurich Travel Insurance Policy

- | | |
|--|---|
| <ul style="list-style-type: none"> a. Public transportation that causes the cancellation or change of your travel schedule; b. The desire not to travel or change the travel plan from your side or your travel friends; c. Your financial situation; d. Actions violate the law from anyone related to the trip; e. delay of notification of the cancellation of your trip; f. failure to obtain a passport, visa or other documentation needed for travel; g. Public transportation does not allow you to travel for any reason h. bankruptcy, liquidation, error, negligence or failure from public transportation, travel agents, travel agencies or other service providers that form parts of making travel schedules; i. changes in travel schedules that are not verified by public transportation, travel agents or other related parties; j. actions or regulations prohibited from any country government. <p>3. Zurich will not pay:</p> <ul style="list-style-type: none"> a. Costs paid for or on behalf of everyone who is not mentioned in the insurance policy; b. any cost such as the management costs to be paid regardless of whether you are traveling or not; c. Any loss or event or responsibility borne based on other insurance policies, programs or regulations from the government or paid by other parties including but not limited to hotels, public transportation or travel agents or travel providers and/or other accommodation providers, we will only pay The difference between what is paid based on other insurance policies, programs or government regulations or other parties with what you have the right to get based on this policy; <p>d. Whatever costs are claimed in other parts of this policy.</p> | <ul style="list-style-type: none"> a. Public Transport caused cancellations, delays or rescheduling 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 refusal 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. <p>3. Zurich will not pay:</p> <ul style="list-style-type: none"> a. costs paid for or on behalf of any person who are not specified on the Insurance Policy; b. any costs such as time share management fees which would be payable whether Your travelled or not; c. any loss or 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, We will however 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 be otherwise entitled to recover under this Policy; <p>d. Any costs claimed under another section of this Policy.</p> |
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Section B - Medical Costs and Other
Emergency Costs

You must contact the 24 -hour Zurich Assist service as soon as possible in the event of a serious injury, illness or inpatient abroad, or if medical return must be done immediately.

This policy is an emergency protection and accident alone and is not a personal health insurance policy. We will pay personal care only if there are no public services available and we have the right to arrange the transfer from private medical facilities to public medical facilities if medically possible.

What is guaranteed

1. Medical costs

Zurich will pay up to the amount listed in the benefits table for necessary and reasonable costs below, as a result you have an unexpected injury or illness during the trip.

a. Emergency medical costs, hospital maintenance costs, X-rays and surgery include the cost of medicines and ambulance costs. b. Dental care costs in connection with the injury to the teeth

the original and natural suffered due to accidents. c. Traditional medical costs for injury from a traditional medical expert, including but limited to herbal experts, acupuncture experts, bone experts or chiropractors.

If you have the right to accept all or some of the medical fees payments from other parties, we will only pay the difference between what you actually issue and pay with the amount you have the right to receive from other parties.

Zurich Assist can regulate cashless payments (cashless) by issuing a payment guarantee letter to the hospital with the provisions of you undergoing hospitalization and your illness has been confirmed to be guaranteed policy when you are discharged from the hospital.

Apart from these provisions, you can submit a claim to replace the fee.

Condition

If at the start of a trip, you are old: a. 66 (sixty -six) years to 75 (seventy five) years, so the amount of medical costs is limited to 50%;

b. 76 (seventy six) years and over, the amount of medical cost benefits is limited to 25%;

From the number of benefits listed on your insurance policy.

2. Emergency medical evacuation and return

If as long as you travel in the insurance period: a. You suffer from a body injury or disease as diagnosed by a doctor determined by Zurich Assist; And

b. The required medical treatment is not available, either in the nearest hospital where you are brought or around it, after suffering from a body injury or disease

Zurich can decide on his own wisdom (based on a doctor's advice), that you are worthy and must be evacuated to other locations to get the necessary medical treatment.

Zurich Assist will regulate the evacuation in a decent period of time and use the best methods based on the conditions of your medical needs, including but not limited to, air ambulances, land ambulances, ordinary air transportation, railroad roads or other methods. All decisions regarding the means

SECTION 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 in 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

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 cost 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 cost for Injury by Traditional Physician including but limited to 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 source.

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

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

Conditions

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

a. 66 (sixty six) years up to 75 (seventy five) years old, Medical Expenses benefit amount limited to 50%;

b. 76 (seventy six) years old and above, Medical Expense benefit amount limited 25%;

from 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, either at the nearest Hospital where the You were transported to or in the immediate vicinity thereof, 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 utilise the best suited means based on Your necessity medical condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other

appropriate means. All decisions as to the means of transportation

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Transportation and final destination will be determined by Zurich Assist and will be based solely on medical purposes.

In certain circumstances, you can be sent to Indonesia. Zurich will bear the cost of transportation, medical service fees and medical equipment costs that need to be issued due to medical return, to the amount of benefits listed in your insurance policy, and subject to the terms and conditions of this policy.

Zurich Assist has the right to determine the way or method of repatriation will be carried out by paying attention to all facts and conditions assessed by Zurich Assist at that time.

3. Visit costs

If you suffer injuries or illness abroad during the trip and must be hospitalized abroad for a minimum of 5 (five) consecutive days, Zurich Assist will, if they judge it is necessary medically and the basis of family considerations, will regulate and pay for :

- a. One round -class ticket for an economy class for one family member or friend to visit you, if you travel alone or;
- b. The additional fee for one economy class return ticket to return to Indonesia for one family member or your travel companion and stay with you.
- c. The cost of a reasonable and necessary hotel accommodation issued by family members or friends who will accompany you in the place where you are hospitalized.

If the obligation based on your policy has not been agreed at the time of this visit, then at first you will bear the cost of airplane tickets and hotel accommodation costs. After the obligation has been approved, Zurich will replace the reasonable costs incurred by you for these costs.

4. Child return

If you undergo hospitalization or die abroad during the trip, whether as a result of injury, illness or other causes that are not excluded by this policy and as a result your child is abandoned without supervision, Zurich Assist will regulate and pay to:

- a. One ticket to return economy for the return of children to Indonesia or their home country;
- b. Additional costs required by airlines for children's supervision if they travel alone.

5. Daily compensation of inpatient

This benefit is paid if the hospital entrance permit has been guaranteed in the provisions of section B.1 - medical costs. Payment of this benefit is intended to contribute to a variety of costs that may occur when you become an inpatient patient (for example your taxi fees, your internet access and your telephone costs when in the hospital).

Zurich will pay you to the limits listed on the insurance policy for every 24 full hours you spend in the hospital as a result of being treated as an inpatient in the hospital. This is an addition to every medical cost incurred based on section B.1 - medical costs.

If a claim occurs, you must provide documentation that states the date and time of the hospital.

6. Emergency telephone costs

Zurich will provide compensation to you for telephone costs incurred and paid by you for the use of private or telephone cellphones that use standard network connections, only for the purpose of getting Zurich Assist services in an emergency medical condition or emergency trip. This benefit

and the final destination will be made by Zurich Assist and will be 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 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 having regard to all the assessed facts and circumstances of which Zurich Assist is aware at the relevant time.

3. COMPASSIONATE VISIT EXPENSE

If You are Injured or becomes Ill Abroad during Your Trip and must be Hospitalised Abroad for minimum 5 (five) consecutive days as a result, Zurich Assist will, if they judge it 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 traveling alone or;
- b. the additional cost of one economy class one-way return airfare to Indonesia for one Family Member or Travel Companion and 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 the terms of Section B.1 - Medical Expenses. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst You are an in-patient (e.g. Your taxi fares, Your internet access and Your telephone calls while in Hospital).

You are covered up to the limit shown on the Insurance Policy for each complete 24 hours You spend in Hospital as the result of being admitted as an inpatient to a registered Hospital. This is in addition to any medical expenses incurred under Section B.1 – Medical Expenses. 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 allowance for telephone charges incurred and paid by You for the use of Your personal mobile phone or of a phone using a standard fixed line, for the sole purpose of engaging Zurich Assist during a medical or Travel emergency. This benefit is automatically payable if the claim you have submitted under the benefit Section

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Automatically paid if the claim that you submit based on the benefits of section B1-B4 has been guaranteed by the policy.

7. Advanced medical treatment

If you suffer injuries or illness abroad during the trip, and are entitled to replacement based on section B.1 - medical costs and if after your return to Indonesia still requires medical treatment for the same injury or illness, Zurich will replace the related medical cost for treatment in Indonesia up to the number of benefits listed on your insurance policy, for a period of no more than 30 (thirty) days after your date returns to Indonesia.

If you have the right to accept all or some of the medical fees payments from other parties, we will only pay the difference between what you actually issue and pay with the amount you have the right to receive from other parties.

What is not guaranteed

Zurich will not pay any claim based on this section for or that arises from:

1. Operation or medical treatment when in the opinion of the doctor who cares for you and Zurich Assist, treatment is not urgent and medically needed during the guaranteed trip, and can be postponed until you return to Indonesia;
2. Treatment and/or treatment that at the time of departure or effective date starts your policy, which is the last, known to need or proceed during your trip;
3. Carry out activities that are contrary to the doctor's advice;
4. Cosmetics surgery, glasses, contact lenses or hearing aids, orthoses, prosthesis or braces because of it;
5. dentures and every other dental equipment such as braces;
6. Costs arising from special or personal care except in terms of emergency medical evacuation stipulated in section B.2 Emergency Medical Evacuation and Return.

Zurich will not pay: 1. Routine maintenance costs or elective surgery (non-darurators), including a review or specialist reference, test related to an investigation for discovery, care or surgery that is not directly related to injury, which requires you to enter the hospital ;

2. Additional hospital costs arising from a single or private room accommodation unless medically needed;
3. Maintenance or services provided by Spa Health, healing houses or house care facilities or each rehabilitation center except with the aim that you can recover immediately to return to travel or return to your home;
4. Claims where you did not follow local security advice and recommendations at the time;
5. Claims in which you consciously endanger your own life, if from your experience or level of skills is far below needed to participate in your activities, especially when you are not accompanied by a qualified professional guide or instructor;
6. Every cost you spend in connection with your decision not to be sent out after according to the doctor's opinion who handles you and Zurich Assist

think it is safe for you. 7. Every additional fee if you are declared healthy by the doctor and Zurich Assist, to return to your home or return to the journey;

8. Any cost that is greater than the necessary and reasonable costs, or for unnecessary treatment or treatment;
9. Every cost is directly or indirectly caused by errors from the medical provider.

B1–B4 of this Policy is covered.

7. FOLLOW UP MEDICAL TREATMENT

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

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

1. surgery or medical treatment when in the opinion of the attending Doctor treating You and Zurich Assist, the treatment 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 which at the time of departure or start date of Your Policy cover, whichever is the later, is known to be required or to be continued during Your Trip;
3. undertaking an activity against the advice of a Doctor;
4. cosmetic surgery, eye glasses, contact lenses or hearing-aids, Orthoses, Prostheses or prescriptions therefore;
5. false teeth and other dental appliance such as dental bridges;
6. charges in respect of special or private nursing except in the event of emergency medical evacuation provided under Section B.2 Emergency Medical Evacuation and Repatriation.

Zurich will not pay : 1. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the Injury, which necessitated Your admittance to Hospital;

2. any additional Hospital costs arising from single or private room accommodation unless medically necessary;
3. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless for the sole purpose for You to recover to continue the Trip or return to Your Home;
4. claims where You have not followed local safety advice and recommendations at the time;
5. claims where You have knowingly endangered Your own life, if Your experience or skill levels fall below those required to participate in Your activity, particularly when You are not with a professionally qualified guide or instructor;
6. Any expenses incurred following Your decision not to be repatriated after in the opinion of Your treating Doctor and Zurich Assist deems it safe for You.

7. Any extra costs after the time when, in treating Doctor and Zurich Assist opinion, You are fit to return to Your Home area or to continue Your Trip;
8. Any charges made which are in excess of Necessary and Reasonable costs, or that are for unnecessary care or treatment;
9. Any charges caused directly or indirectly by an error of the medical provider.

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Section C - travel costs and travel related costs

1. The reduction of travel

What is guaranteed

Return home early

Zurich will pay compensation for public transportation costs, accommodation costs and other tourist costs that are not used and have been paid before the trip is done or where you have to be legally responsible and not get

Replacement from any party, if after your trip starts you have to reduce your trip to return home earlier than the date of return you have planned beforehand, which is caused by:

a. Serious medical conditions that occur in you; or

b. Serious death or medical conditions that occur in: 1) your family members; 2) Your travel companion; 3) Your business partner; or

c. Unexpected strike action, riots, mass movements or riots that occur in the destination area of your trip; d. Extreme weather conditions or natural disasters in the destination area

You plan; e. You are needed by the police or the authorities after a robbery, or damage caused by fires or natural disasters in your home or place of business.

We will calculate your travel reduction claim since the day you go home. Claims will only be based on the number of full days that you have not used.

Zurich will not pay any loss in this section if you reduce your trip but not to return to your home.

Changes in travel due to inpatient Zurich will pay the additional fees needed to change your journey (only transportation and accommodation) that have not been used and have been paid before the trip is done and does not get a replacement from any party, if after your trip starts you must reduce your trip because Must undergo inpatients abroad for a minimum of 5 (five) days.

What is not guaranteed

1. Zurich will not pay a loss if the reason for the reduction of the trip has been expected or something that you know when buying this insurance;
2. Zurich will not pay losses, costs or expenses that are directly or indirectly caused by:
 - a. failure to obtain a passport, visa or other documentation needed for travel;
 - b. The desire not to travel or change the travel plan from your side or your travel friends;
 - c. Your financial situation;
 - d. Actions violate the law from anyone related to the trip;
 - e. bankruptcy, liquidation, error, negligence or failure from public transportation, travel agents, travel agencies or other service providers that form parts of making travel schedules;
 - f. Actions or regulations prohibited from any country government
3. Zurich will not pay:
 - a. The cost to return to the initial trip to complete your trip and additional accommodation fees there

SECTION C – TRAVEL AND ASSOCIATED EXPENSES

1. TRIP CURTAILMENT

WHAT IS COVERED

EARLY RETURN HOME

Zurich will indemnify unused Public Transport costs, accommodation costs and tour costs that You have already been paid in advance before the Trip commence 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 caused list:

a. Your Serious Medical Condition; or

b. Death or Serious Medical Condition of :
1) Your Family Member; 2) Your Travel Companion; 3) Your Business Partner; or

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

d. Extreme weather conditions or Natural Disaster occur 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 Your trip curtailment from the day You return Home. Claim 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 not returning 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) which You have not used and already been 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 the Hospital in Overseas for minimum 5 (five) days.

WHAT IS NOT COVERED

1. Zurich will not pay for any loss if the reason for curtailment was expected or was something that You aware of when this insurance was bought;
2. Zurich will not pay for any loss, cost or expense directly or indirectly caused by:
 - a. a failure to obtain any passport, visa or other documentation required for the 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. 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;
 - f. the prohibitive act or regulations by the government of any country.
3. Zurich will not pay:
 - a. the cost of going back to the original destination to finish Your Trip and the costs of more accommodation there

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b. Costs paid for or on behalf of everyone who is not mentioned in the insurance policy;

c. Any loss or event or responsibility borne based on other insurance policies, programs or regulations from the government or paid by other parties including but not limited to hotels, public transportation or travel agents or travel providers and/or other accommodation providers, we will only pay The difference between what is paid based on other insurance policies, programs or government regulations or other parties with what you have the right to get based on this policy.

d. any cost such as the management costs to be paid regardless of whether you are traveling or not;

2. Travel delay

What is guaranteed

If the departure time in public transportation that you have ordered previously was delayed in a single location, for more than a certain period of time (as stated in your insurance policy) as a result of an unexpected event beyond your control, we can provide the benefits below with Your notes continue the journey in the end.

Changes in schedule or cancellation of departure schedules from public transportation that are informed before the date

Departure or before time you are allowed to check-in is not a delay that is guaranteed in this policy unless there is a closing event for public transportation operations (airports, train stations, ports) that cause changes or cancellation of departure schedules.

A. Travel Delay Compensation

Zurich will pay for a number of compensation for each successive delay period as stated in your insurance policy

B. Additional Hotel Accommodation Costs

Zurich will give a replacement for the cost of additional hotel accommodation abroad as a result of the postponement of the trip guaranteed by this policy for a minimum of 6 hours to the number of benefits listed in your insurance policy

CONDITION

1) No payment is given in this section to lose the reservation or loss of the benefits of accommodation that you have ordered before as a result of

Travel delay; and 2) If you share hotel accommodation with friends

The trip that also has benefits in this policy section for the same event, then the change in the cost of hotel accommodation that you will receive will not exceed the total that you actually pay together.

C. Additional Transportation Costs

Zurich will pay compensation for additional costs that you incur for purchasing one -way economy class travel tickets to travel to previously planned destinations as stated in the initial travel plan using alternative public transportation for each delay of at least 6 hours, up to the limits of benefits listed in your insurance policy;

This benefit cannot be claimed more than once for each trip.

The delay period will be calculated from the initial schedule of departure (which is listed on your boarding pass) until the actual departure time or until the availability

b. costs paid for or on behalf of any person who are not specified on the Insurance Policy;

c. any loss or 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, We will however 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 be otherwise entitled to recover under this Policy

d. any costs such as time share management fees which would be payable whether Your travelled or not;

2. TRAVEL DELAY

WHAT IS COVERED

If Your pre-booked Public Transport departure time is delayed on a single location, for a certain period of time (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

Reschedule or cancellation of scheduled departures from Public Transport which informed earlier prior departure date or before check-in time is not considered delay under the term of this Policy unless there is a closure of Public Transport operations facility (eg. airport, rail station, port) which resulting the reschedule or

cancellation of scheduled departures.

A. TRAVEL DELAY ALLOWANCE

Zurich will pay allowance for every consecutive period of delayed shown in Your Insurance Policy

B. EXTRA HOTEL ACCOMMODATION EXPENSES

Zurich will reimburse Your additional Hotel Accommodation Expenses occur in Overseas as a result of a minimum 6 hours delayed which covered under this Policy up to the amount shown in Your Insurance Policy

CONDITIONS

1) There is no payment provided under this section for loss of hotel reservation or unused booking accommodation as a result of travel delay; and

2) If You share hotel accommodation with Travel Companion who also has benefits in this section of the Policy for the same incident, the reimbursement Hotel Accommodation Expenses You will 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 the 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 hours delayed, up to the maximum benefits stated in Your Insurance Policy;

This benefit cannot be claimed for more than once for anyone 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 until the first available alternative transportation

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Recommendations for the first transportation option offered by the public transportation (stated in the Certificate delay).

If the time of departure of delayed public transportation is an international departure, the number of benefits will refer to the international benefits plan that you have chosen. However, if the time of departure of delayed public transportation is a domestic departure, then the amount of benefits in the applicable domestic benefits plan.

CONDITION

1. You must check-in to travel and get a boarding pass, the time or before the recommended time to be able to submit a claim in this section;

2. You at your own expense, must get a written confirmation from the public transportation for the reasons and length of time of delay;

3. You can only submit a claim to compensation for travel delays or additional transportation costs, but not both;

4

What is not guaranteed

Zurich will not pay for:

1. Every delay due to strikes or other industrial actions, riots, bad weather conditions, or natural disasters that have occurred or have been announced when the insurance is purchased;

2. Postponement of the trip caused by negligence/delay from yourself or your travel companion;

3. Every loss arising from delays in taxis or shuttle services, cruise ships or tourism bus services, or similar transportation tools for tourism purposes; 4. Your failure to get a written confirmation from the party

Public transportation for a long time and reason for delay;

5. Every loss arising from you fail to use the recommendations of the first transportation option offered by the public transportation;

6. Every next loss arising from the delay in the arrival of public transportation which results in further delays or loss of further transportation from each public transportation that you have set

previously; 7. Every loss arising from flights exceeds capacity due to miscalculation or failure from public transportation.

3. Loss of advanced flights

What is guaranteed

Zurich will pay compensation for economy -class aircraft costs up to the amount of benefits listed in the policy

Insurance, to reach the destination planned to be originally if you fail to arrive on time at one transfer point

departure to take an advanced airplane that you have ordered to travel, as a result of

Previous aircraft delays caused by:

a. Strikes or other industrial actions, riots;

b. extreme weather conditions or natural disasters; or c. mechanical or electric damage to the previous aircraft

While the next flight schedule recommendation is not available for you in a period of 6 (six) hours from your arrival at the transfer point.

offered by the Public Transport (as shown in the delay confirmation letter).

If the delayed Public Transport departure time is an International departure, the benefit amount will refer to the international plan that you have chosen. However, if the delayed Public Transport departure time is a Domestic departure, then the domestic benefit plan amount applies.

CONDITION

1. You must check-in for Your Trip and obtain boarding pass, at or before the recommended time to submit a claim under this section;

2. You must at Your own expenses, obtain written confirmation from the Public Transport of the reason for and length of the delay;

3. You can only submit a claim on Travel Delay Allowance or Extra Transportation Cost, but not both;

4. Claim under Extra Hotel Accommodation Expenses will reduce the amount receive under Travel Delay allowance or Extra Transportation Cost benefit claims.

WHAT IS NOT COVERED

Zurich will not pay for:

1. Any delay due to a Strike or other industrial action, Civil Disturbance or adverse weather conditions or natural disaster existing or announced at when this insurance was bought;

2. Travel delay due to Your or Your Travel Companion negligence/delay;

3. Any loss arising from delay of a taxi or shuttle service, a Cruise or a tour bus service or any transportation used for tourism purpose;

4. Your failure to obtain written confirmation from the Public Transport on the number of time and reason of such delay;

5. Any loss arising from the time You fail to take the first available alternative transportation offered by the Public Transport;

6. Any consequential loss arising from the late arrival of a preceding Public Transport that causes subsequent delay or missed Travel connection of each Public Transport in which You have arranged to Travel;

7. Any loss arising from overbooking flight due to miss calculation or failure of Public Transport.

3. MISSED FLIGHT CONNECTION

WHAT IS COVERED

Zurich will reimburse the cost of Public Transport economy class up to maximum limit shown in Insurance Policy, to reach the original planned destination

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 as a result of the delayed of previous aircraft due to :

a. a Strike or other industrial action, Civil Disturbance;

b. extreme weather conditions or Natural Disaster; or c. mechanical or electrical breakdown of the previous aircraft

whilst no onward flight schedule is available to You within 6 (six) hours since Your arrival at transfer point.

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The definition of a follow -up flight in this policy is a flight that requires you to change planes or other airlines at a transfer point at an airport on a trip to your destination area and must be listed on your travel plan as a advanced flight.

Connecting flight definition under this Policy is a flight that requires You to change from one plane or airline to another at transfer point in airport on way to Your destination area and must be shown in Your Travel Itinerary as connecting flight.

CONDITION

1. If the next flight schedule recommendation is available for you within a period of more than 6 (six) hours from your arrival at the transfer point, then we will not be responsible for additional travel costs unless you submit a return of airline ticket fees to the airline and we will only be responsible Regarding the difference in the cost of new tickets for your economy class aircraft.

CONDITION

1. If the onward flight schedule is available to You within a period of more than 6 (six) hours from Your arrival at transfer point, We will not be responsible for additional travel cost unless You submit a flight ticket refund to the airline and We will only be responsible for the difference of Your new aircraft economy class ticket cost.

2. You at your own expense, must get a written confirmation from the airline for the length of time and reason

delay.

2. You must at Your own expenses, obtain written confirmation from teh airlines for the reason and length of the delay.

What is not guaranteed

WHAT IS NOT COVERED

Zurich will not pay for:

Zurich will not pay for:

1. If you don't check in when or before the recommended time on the aircraft you used previously to reach the transfer point; 2. Every loss arising from flights exceeds

1. If You didn't check-in at or before the recommended time for the aircraft in which You are traveling to reach the intended transfer point;

capacity due to miscalculation or failure from public transportation;

2. Any loss arising from overbooking flight due to miss calculation or failure of Public Transport;

3. Every cost you claim in the travel delay section.

3. Any costs claimed under Travel Delay.

4. Flights exceed capacity

4. OVERBOOKED FLIGHT

If when you travel abroad, you are rejected to entering the aircraft on a commercial scheduled flight as a result of excess booking capacity, while a replacement aircraft is not available for you within 6 (six) hours from the time of departure

If whilst You are on a Overseas Trip, You are denied boarding of an aircraft on a scheduled flight due to overbooking, whilst alternative aircraft is not available to You within 6 (six) hours since Your scheduled time departure flight.

should. Zurich will replace for a reasonable hotel accommodation fee including food and drink if not given compensation or provided by the airline or other parties to the amount of benefits listed in your insurance policy, with the condition that you must obtain written confirmation from the airline or their agent in detail regarding flights that are excess capacity

Zurich will pay the reasonable Hotel Accommodation Expenses including meals and refreshment if not provided or compensated by the airline or third party up to the limit shown in Your Insurance Policy, provided You must obtain written confirmation from the airline or their agent in details of such overbooked flight.

5. Flight transfer

5. FLIGHT DIVERSION

If when you travel abroad, the aircraft you use to travel is transferred for at least 6 (six) hours in a row from the specified time in your travel plan to one single location due to bad weather.

If whilst You are on a Overseas Trip, the aircraft in which You had arranged to Travel is diverted for at least 6 (six) consecutive hours from the time specified in Your Travel Itinerary to any single location due to adverse weather condition.

Zurich will replace for a reasonable hotel accommodation fee including food and drink if not given compensation or provided by the airline or other parties to the amount of benefits listed in your insurance policy, with the condition that you must obtain written confirmation from the airline or their agent in detail Regarding the flight transferred.

Zurich will pay the reasonable Hotel Accommodation Expenses including meals and refreshment if not provided or compensated by the airline or third party up to the limit shown in Your Insurance Policy, provided You must obtain written confirmation from the airline or their agent in details of such diverted flight.

Section D - Baggage Guarantee and Personal Items

What is guaranteed

1. Baggage delays

If the luggage enters (check-in) that you carry late, wrong delivery or wrong placement for a temporary by the public transportation after the time of arrival at the scheduled destination, Zurich will pay a number of benefits for a certain period of time up to the limits of benefits listed in the policy Insurance to help you buy basic needs.

If your luggage is permanently lost or damaged during the delay, we will reduce the payment that we provide for the benefits of the luggage delay of your claim on the benefits of section D.2 - luggage and personal items.

Note: Zurich will not pay losses in connection with the luggage that is delayed when you return to Indonesia and/or to your home

If the delay in the baggage you experience is an international departure journey, the number of benefits will refer to the international benefits plan that you have chosen. However, if the late luggage that you experience is a domestic departure, then the amount of benefits in the applicable domestic benefits plan.

2. Baggage and personal items

If private items, including luggage, are owned and usually used or carried by you accidentally disappeared, stolen, destroyed or damaged during the trip, Zurich will pay the cost of replacement or repair after deducting the value of depreciation due to use up to the amount listed in the policy Your insurance.

If the luggage enters (check-in) that you carry delayed, misplain or wrong placement for a temporary by public transportation for a period of more than 120 (one hundred and twenty) hours in a row after arrival time on the destination scheduled by public transportation, it will be considered lost if the public transportation cannot provide information about the existence of the baggage.

Private goods in vehicles without supervision

Zurich will only pay for private items stolen from a vehicle without supervision if:

- a. These items are not visible because they are locked in the trunk, in a drawer or in a compartment in the vehicle; And
- b. If there is concrete evidence of the existence of forced elements and violence to enter the vehicle.

and will not pay more than the amount of benefits for the protection of private luggage in vehicles without supervision as stated in the insurance policy.

CONDITION

- 1. The maximum limit per article or per item is valid as listed in your insurance policy.
- 2. In the event of a claim for a pair or set of articles/items, we will only be responsible for the value of some of the couple or set that is lost, stolen, damaged or destroyed.
- 3. You must be able to show proof of ownership of the item along with the purchase year information.
- 4. You must obtain written evidence of the incident of loss or damage to the police or authorized agency that has a jurisdiction in the place where the incidence of loss or loss occurred within twenty -four

SECTION D – BAGGAGE AND PERSONAL BELONGINGS COVER

WHAT IS COVERED

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 of time up to the benefit limit shown in the Insurance Policy to help You buy essentials.

If Your baggage permanently lost or damaged during the delay, We will deduct any claim payment made for baggage delay benefit from benefit 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 that You experience is an International departure trip, the benefit amount will refer to the International plan that You have chosen. However, if the delayed baggage that You experience is a Domestic departure trip, then the domestic benefit plan amount applies.

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 a period longer than 120 (one hundred twenty) consecutive hours after the arrival time at the scheduled destination of the Public Transport on which You are traveling will be considered lost if the carrier cannot provide information as to the whereabouts of the baggage

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; and
- b. if there is visible evidence of forcible and violent entry of the vehicle.

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

CONDITION

- 1. Maximum limit per article or per item will be applied as shown in Your Insurance Policy
- 2. in the event of a claim for a pair or set of items, We shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
- 3. You must provide proof of item ownership including year of purchase information.
- 4. You must obtain written proof of the loss or damage incident to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be

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(24) hours after the incident. All claims of compensation based on this section must be equipped with a copy of the police report or a report issued by the authorized agency that proves the existence of the in question loss.

5. In the case of claims for damage to goods, evidence of damage must be given to Zurich. Damaged items must be stored by you and if needed, submitted to the Zurich claim team to strengthen the claim

What is not guaranteed

Zurich will not pay any claim based on this section to:

- a. Loss or loss that occurs due to your negligence;
- b. money, credit cards, debit cards, bonds, traded instruments, travel tickets, travel checks, coupons or securities;
- c. contact lenses, glasses, hearing aids, dentures, braces, feet or fake hands;
- d. Business equipment brought on a trip for business, professional or trade purposes;
- e. food, drinks or items that can be consumed or used;
- f. animal;
- g. Motorized vehicles including accessories, motorbikes, ships, motorcycles, household furniture or antiques;
- h. Damage to fragile or easily broken goods including but not limited to glass or crystals.
- i. Every valuable item or personal electronic device that:
 - 1) Is under the supervision and responsibility of public transportation; or
 - 2) left without supervision when you live in paid accommodation places unless stored in the storage box at the time of loss;
- j. Every loss related to personal electronic devices triggered by software, malware, hacking or dangerous codes whether downloaded or not;
- k. losses or damage caused by the process of heating, drying, cleaning, dyeing, changes or repairs, scratched, dents, engine damage or abuse;
- l. luggage sent first, or souvenirs or goods sent separately by post or ship; m. Luggage or personal items that are lost, damaged or late,

If you: 1) do not immediately notify the public transportation and obtain a written report from the public transportation (or property irregularity report (PIR) in the case of airlines); or

2) Do not follow up in writing within 7 (seven) days from the date of the event to obtain a written report from the public transportation (or property irregularity report (PIR) in terms of air airlines) if not

It is possible for you to get this as soon as possible.

3. Personal money and travel documents

What is guaranteed

Losing personal money

If the personal money you bring while traveling is stolen when abroad, we will give you a replacement for you to number up to the amount

The maximum listed on your insurance policy.

At the time of theft, the personal money must be when you bring it to yourself or stored in the iron storage box that is locked at your inn.

accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

5. in the event of a claim 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 so as to substantiate a claim.

WHAT IS NOT COVERED

Zurich will not pay any claim under this section for:

- a. Loss or damage resulting from Your negligence;
- b. money, credit cards, debit cards, bonds, negotiable instruments, Travel tickets, cheques, coupons or securities;
- c. contact lenses, glasses, hearing aids, dentures, dental bridges, prostheses;
- d. business equipment which carried during Trip for professional purposes, business goods or samples;
- e. food, drink or other consumables;
- f. animals;
- g. motor vehicles and their accessories, motorcycles, boats, motors, household furniture or antiques;
- h. damage to any brittle or fragile items including but not limited to glass or crystal;
- i. every valuables or personal electronic devices which :
 - 1) in the care and custody control of Public Transport; or
 - 2) left unattended at any time when You stay in paid accommodation unless if secure in safety box when the incident happened;
- j. any loss in respect of personal electronic devices adversely affected by software, malware, hacking or malicious code whether downloaded or not;
- k. loss or damage caused by any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown or misuse;
- l. baggage sent in advance or souvenirs or articles mailed or shipped separately;
- m. Baggage or personal belongings which lost, stolen, destroyed or delayed, if You:
 - 1) don't notify the Public Transport immediately and obtain a written Public Transport's report (or Property Irregularity Report (PIR) in the case of an airline); or

2) don't follow up in writing within 7 (seven) days since the date of incident to obtain a written Public Transport's report (or Property Irregularity Report (PIR) in the case of an airline) if You are unable to obtain one immediately.

3. PERSONAL MONEY AND TRAVEL DOCUMENTS

WHAT IS COVERED

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.

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Money in this policy means cash in any currency, check trip, check that you have for personal use purposes.

Loss of travel documents and payment cards

If your travel documents and payment cards are owned and on behalf of you are stolen as long as you travel abroad and lose the travel document prevent you from continuing the trip abroad

Zurich will compensate to the amount of benefits listed on your insurance policy, in terms of:

Travel Document:

- a. Transportation costs and additional hotel accommodation costs (which are natural for you to pay during the trip if no losses occur) that you have to pay when abroad to obtain temporary travel documents or stolen substitutes;
- b. Special costs that must be paid when you are abroad to get temporary travel documents or substitutes;
- c. The additional additional fee for changes to the general transportation schedule for the return to Indonesia that you have ordered before in connection with the loss of travel documents that occur within 48 hours before your return schedule to Indonesia.

Travel documents in this policy means a passport, visa or permit document to enter a country.

Payment card

Emergency telephone fees to block the stolen payment card as a preventive measure of abuse up to the maximum amount listed in your insurance policy.

Payment card in this policy means a credit card or debit card issued by a bank financial institution and does not include cards that are electronic wallets.

What is not guaranteed

Zurich will not pay any claim based on this section:

- a. for travel checks that the publisher can return;
- b. Any loss that is not reported to the police or the embassy or hotel and related management within 24 (twenty four) hours from the knowledge of the loss. Each claim must be accompanied by written documentation from the police and/ or hotel and management;
- c. For reduction as a result of errors, negligence, exchange or decline in the value of money.
- d. Every fine or penalty that arises as a absence of replacement or late replacement of travel documents made by you;
- e. For unauthorized use or fraud on your payment card;
- f. Travel documents, money or payment cards left behind without supervision except in a locked state.

Money within the terms of this Policy means cash on any legal currency, travellers' cheques, cheques own 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:

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 a temporary or replacement travel documents which stolen;
- b. any specific fees which must be paid while You are Abroad to obtain a temporary or replacement travel documents;
- c. the reasonable cost of rescheduling Your pre-booked Public Transport for returning to Indonesia following to the loss of Your Travel documents which happened 48 hours before Your scheduled return flight to Indonesia.

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

Payment Cards :

The emergency telephone charges to block the payment card as a preventive fraudulent act up to the maximum amount shown in the Insurance Policy.

Payment card within this Policy means credit card or debit card issued by a financial banking institution and does not include electronic wallet card.

WHAT IS NOT COVERED

Zurich will not pay any claim under this section:

- a. for travellers' cheque values that can be refunded by the provider;
- b. for any loss not reported to the police or Your home country embassy or hotel and management as appropriate within 24 (twenty four) hours of discovery of the incident. Any claim must be accompanied by a written documentation from the police and/or hotel and management;
- c. for shortage due to error, omission, exchange rate or depreciation in value of money.
- d. Any fines or penalties incurred due to non-replacement or late replacement of the Travel documents by You;
- e. For Unauthorized or fraudulent use of Your payment cards;
- f. Travel documents, money or payment card which left unattended unless in a locked safe.

Section E - Personal Accident

What is guaranteed

If when you travel, you have a body injury that results in death and/or fixed defects within 180 (one hundred eighty) consecutive days after the accident

Zurich will pay to the amount of benefits listed in your insurance policy in accordance with the events in the following benefits table:

The type of incident		Percentage of the total benefits
a.	Die	100%
b.	Fixed total defects:	100%
	Loss of limbs in two limbs	100%
	Loss of limbs in one member of the body	50%
	Loss of vision on both eyes	100%
	Loss of vision on one eye	50%
	Hearing loss on one ear	15%
	Hearing loss on both ears	50%
	Loss of speech ability and hearing loss of both ears	100%
	Loss of speech ability	50%

Benefits will not be paid for more than one injury listed in the benefits table regarding the same accident. If more than one injury occurs due to the same accident, Zurich will only be responsible for injury with the highest benefits.

Insurance for you in this section will end at the time of a loss where compensation payments are made based on one of the events listed above, but this will not reduce claims to other benefits derived from the accident that caused the loss.

CONDITION

The maximum limit of the amount of benefits given in this section applies the following conditions:

- a. Up to 18 years is 10%;
- b. The age of 66 years to 75 years is 50%; c. Age 76 years and over are 25%

From the benefits plan listed on your insurance policy.

What is not guaranteed

Zurich will not pay every claim for death or disability caused directly or indirectly from:

- a. Illness or illness or any physical disability that already existed; or
- b. Injury that existed before the trip began or injury that already existed before the insurance period began.

SECTION E – PERSONAL ACCIDENT

WHAT IS COVERED

If during Your Trip, You suffer a Bodily Injury which result in death and/or Permanent Disablement within 180 (one hundred and eighty) consecutive days after the Accident

Zurich will pay up to the benefits shown in Your Insurance Policy according to the following loss events benefit table :

Loss Events		Percentage of Benefit Limit
a.	Accidental Death	100%
b.	Permanent Total Disablement :	100%
	Loss of Limb in respect of two limbs	100%
	Loss of Limb in respect of one limb	50%
	Loss of Sight in two eyes	100%
	Loss of Sight in one eye	50%
	Loss of Hearing in one ear	15%
	Loss of Hearing in both ear	50%
	Loss of Speech and Loss of Hearing in both ears	100%
	Loss of Speech	50%

Benefit will not be payable for more than one Injury listed in the benefit table in respect of the same Accident. If more than one Injury results from the same Accident, Zurich will only be liable for the Injury with the highest benefit.

Your insurance under this section will end upon the occurrence of any loss for which indemnity is payable under any one of the above events, but this will not prejudice any other claim originating out of the Accident causing such loss.

CONDITIONS

Maximum benefit amount given to this Section subject to the following condition :

- a. Age up to 18 years old is 10%;
- b. Age 66 up to 75 years old is 50%;
- c. Age 76 years old and above is 25%

from the benefit plan shown in Your Insurance Policy

WHAT IS NOT COVERED

Zurich will not pay any claim for accidental death or disablement caused directly or indirectly from :

- a. Diseases or any physical defect or Illness; or
- b. An Injury which existed prior to the commencement of the Trip or Injury which existed prior the beginning of insurance period.

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Section F - Return of the body and other related costs

What is guaranteed

1. Return of the bodies to the country of origin

If you die during a trip abroad, whether as a result of injury, illness or other causes that are not excluded in this policy, travel assist will:

- a. regulate the transportation of the body from the location of death abroad to your home country and will pay all the reasonable and unavoidable costs with the approval of Zurich Assist in the transportation; or
- b. As an alternative, pay the costs required and reasonable for the funeral or cremation at the location of your death abroad in accordance with the approval by the Zurich Assist to the amount we will pay if your body will be repatriated to Indonesia.

2. Visits when closing age

If you die abroad during the trip, whether as a result of injuries, illness or other causes that are not excluded by this policy, Zurich will pay compensation for burial fees and pay for one family member:

- a. One round trip ticket to the economy class from Indonesia or the country of origin to the place of death if there are no adult family members with you; or
- b. The additional fee for one economy class return ticket to return to Indonesia for one family member or friend who travels together with you and stay with you; And
- c. The cost of a reasonable hotel accommodation that must be issued;

To help take care of the funeral and/or repatriation of your body.

What is not guaranteed

Everything listed in general exceptions but ignores the exception of existing medical conditions.

SECTION F – REPATRIATION OF MORTAL REMAINS AND OTHER RELATED BENEFIT

WHAT IS COVERED

1. REPATRIATION OF MORTAL REMAINS TO HOME COUNTRY

If You die during Your Trip Overseas, whether as a result of Injury, Illness or any other cause which are not excluded by this Policy, Zurich Assist will:

- a. arrange to transport the mortal remains of the deceased from the location of death in Overseas to Your Home Country and will pay for all expenses reasonably and unavoidably incurred with Zurich Assist agreement in such transportation; or
- b. Alternatively, pay the Necessary and Reasonable expense of funeral or cremation at the location of Your death in Overseas as approved by Zurich Assist up to the amount We would have paid if Your mortal remains was repatriated to Indonesia.

2. COMPASSIONATE DEATH VISIT

If You are die Abroad during Your Trip, whether as a result of Injury, Illness or any other cause not excluded by this Policy, Zurich will pay compensation for funeral expenses and pay for one Family Member:

- a. one economy class return airfare from Indonesia or the Home Country of the deceased to the place of death if no adult Family Member is with You; or
- b. the additional cost of one economy class one-way return airfare to Indonesia for one Family Member or friend who is traveling with You and who remains with You; and
- c. the reasonable Hotel Accommodation Expenses necessarily incurred there;

To help with Your funeral and/or repatriation.

WHAT IS NOT COVERED

Anything mentioned in General Exclusion but waived Pre-Existing Medical Condition exclusion.

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Part g-other benefits

1. Extension of the automatic policy period

If you have to undergo inpatients or quarantine outside Indonesia during the trip, the insurance period will be extended automatically without the addition of premiums according to the inpatient or quarantine period, a maximum of 30 (thirty) days.

2. Personal Responsibility

What is guaranteed

Zurich will pay or in your name for all the amount where you are legally responsible for paying compensation, fines and legal costs due to injury to others or for damage to other people's property that occurs during the trip and insurance period as a result of negligence or acts of negligence or The accident that you do to the amount of benefits listed in your insurance policy.

Zurich will also pay legal costs incurred with written approval from Zurich in terms of completion or defense of claims for compensation in connection with you or entitled to compensation based on part of this policy.

Zurich is not obliged to pay claims or assessments or defense of any lawsuit after Zurich's obligation limit has been used up with the payment of the settlement.

If the payment exceeds Zurich's obligation limit that must be made to settle the claim, Zurich's obligation to pay additional payments related to him will be limited to the proportion of additional payments as a responsibility limit for the amount paid for the settlement of claims.

What is not guaranteed

Zurich will not pay for any obligation that arises directly or indirectly from:

1. every business or business, profession or trade;
2. The responsibility that arises:
 - a. In connection with employees or family members; or
 - b. based on contracts; or
 - c. that has been acknowledged by you.
3. Ownership, Property Rights of each vehicle, aircraft, ships, land, buildings, firearms or animals;
4. Damage to property owned or in your trust or guard for their family members;
5. Transmission of computer codes, programs or other data or retrieval or access to data illegally;
6. Violations of plans, trademarks, patents, copyright or design that have been registered or other intellectual property.

3. Legal costs

What is guaranteed

Zurich will replace to a number of benefits listed in your insurance policy that you spend on the legal costs that you spend or occur in your name in your efforts to get a replacement for damage and/or compensation from a third party that accidentally

causing you injured, or died, or sick when traveling

SECTION G – OTHER BENEFITS

1. AUTOMATIC EXTENSION OF POLICY PERIOD

If You are Hospitalised or Quarantined outside Indonesia during the Trip, the Period of Insurance will be automatically extended without additional premium by the period of Hospitalisation or Quarantine subject to a maximum period of 30 (thirty) days.

2. PERSONAL LIABILITY

WHAT IS COVERED

Zurich will pay to or on behalf of You all sums which You become legally liable to pay as compensation, charges, expenses and legal costs for bodily Injury to others or for damage to the property of others which occurs during the Trip and the Period of Insurance as a result of your negligence or inadvertence up to the benefit amount shown in Your Insurance Policy.

Zurich will also pay charges, expenses and legal costs incurred with Zurich's written consent in the settlement or defence of any claim for compensation in respect of which You are or would be entitled to indemnity under this section of the Policy.

Provided that Zurich is not obliged to pay any claim or judgement or defend any suit after Zurich's limit of liability is exhausted by payment of judgements or settlements.

If payment exceeding Zurich's Limits of Liability has to be made to dispose of a claim, the liability of Zurich to pay any additional payments in connection therewith will be limited to that proportion of the said additional payments as the Limit of liability bear to the amount paid to dispose of the claim.

WHAT IS NOT COVERED

Zurich will not pay for any liability arising directly or indirectly from:

1. any business, profession or trade;
2. liabilities:
 - a. in respect of employees or Family Members; or
 - b. arising from any contract; or
 - c. which You have admitted.
3. the ownership, possession use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
4. damage to property owned or held in trust or in the custody of You or Your Family Member;
5. the transmission of any computer code, programme or other data or the unauthorised taking of or access to data;
6. the infringement of plans, copyright, patent, trademark or registered design or other intellectual property.

3. LEGAL EXPENSES

WHAT IS COVERED

Zurich will reimburse up to benefit amount shown in Your Insurance Policy for all sums which You pay for legal expenses incurred by You or incurred on behalf of You in pursuit of a claim for damages and/or compensation against a third party who has accidentally caused You a Bodily Injury, or death or Illness during Your Trip;

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What is not guaranteed

Zurich will not pay for any obligation that arises directly or indirectly from:

- a. Every crime you commit intentionally or planned;
- b. The claim process submitted to the travel agency, tour operator, us or our agent; or
- c. You submit a claim to us, policyholders or intermediaries related to this insurance arrangement.

4. Losing the contents of the house

What is guaranteed

If your house is left empty during the trip and you find that upon returning to Indonesia the robbery has occurred at home after you start the trip, Zurich will compensate for your loss to the contents of the house that has been stolen to the maximum amount listed in your insurance policy.

The basis for resolving losses in this section is in accordance with the market price of the items robbed just before the loss, minus the value of depreciation and adjustment for repairs.

What is not guaranteed

Zurich will not make a replacement to:

- a. jewelry, gemstones, precious metals, gold, clothing made from animal fur, antiques, rare books or artwork;
- b. money, checks, travel checks, stamps, credit cards, debit cards, bonds, traded instruments, travel tickets, coupons or securities;
- c. Photography and sports equipment and accessories and musical instruments used for business or professional purposes;
- d. motorized vehicles, ships, bicycles or equipment or accessories related to it;
- e. all kinds of animals;
- f. Every loss caused by robbery or theft with other violence due to dishonesty, cheating, deception, other or other falsehood;
- g. property that at the time of the loss is insured or obtains a replacement by another party.

5. Piracy

If when you travel, you become a victim of piracy of public transportation that you use, Zurich will pay a number of benefits for every 6 (six) hours of piracy to the maximum amount listed on your insurance policy.

You must provide a written report from the authorized agency that states the piracy and how long the incident lasts.

Piracy on this policy means an act of taking by the use of coercion or violence or threat of using coercion or violence as well as with the wrong purpose of a public transportation or motorized vehicle.

6. Rental Vehicles

What is guaranteed

Self-risk

If when you travel, you legally must pay your own risk as a result of a vehicle that is rented or stolen when under your supervision.

Zurich will replace your own risk costs that you have spent, up to the maximum amount listed on your insurance policy.

WHAT IS NOT COVERED

Zurich will not pay for any liability arising directly or indirectly from:

- a. Any deliberate or intentional criminal acts committed by You;
- b. Pursuing any claims against any Travel agent, tour operator, Us or Our agents; or
- c. You are making a claim against Us, the Policyholder or an intermediary for this insurance arrangement.

4. LOSS OF HOME CONTENTS

WHAT IS COVERED

If Your Home is left unoccupied during the Trip and You discovers on Your return to Indonesia that a Burglary has taken place at the Home after You commenced the Trip, Zurich will indemnify You for contents of the Home that have been stolen up to the benefit amount shown in Your Insurance Policy.

The basis of loss settlement under this section shall be the market value of the stolen contents immediately before the loss, less depreciation and adjustment for betterment.

WHAT IS NOT COVERED

Zurich will not pay for:

- a. jewellery, precious stones, precious metals, bullion, furs, curiosities, rare books or art objects;
- b. money, cheques, travelers cheques, stamps, credit cards, debit cards, bonds, negotiable instruments, Travel tickets, coupons or securities;
- c. photographic and sports equipment and accessories and musical instruments used for business or professional purposes;
- d. motor vehicles, boats, bicycles or any equipment or accessories relating thereto;
- e. animals of any kind;
- f. any loss caused by dishonesty other Burglary, fraudulent act, trick, device or other false pretence;
- g. property which at the time of the happening of loss is insured or reimbursable by another party.

5. HIJACK

If whilst You are on a Trip, You become a hijacking victim of a Public Transport on which You are traveling, Zurich will pay a benefit for every 6 (six) hours period of hijacking up to the benefit amount shown in Your Insurance Policy.

You must give us written statement from an appropriate authority confirming the hijack and how long it lasted.

Hijack within this Policy means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Transport or motor vehicle.

6. RENTAL VEHICLE

WHAT IS COVERED

OWN RISK

If whilst You are on a Trip, You become legally liable to pay own risk as a result of loss or damage to a rental vehicle whilst in Your control.

Zurich will indemnify for own risk which You have paid, maximum up to the benefit amount shown in Your Insurance Policy.

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Rent vehicle keys

If when you travel, the car key you rent to travel is lost because it is stolen or damaged during the rental period.

Zurich will pay compensation fees for the lost or damaged car key, including key replacement fees or key expert fees if necessary, up to the maximum amount listed on your insurance policy.

Rental vehicles in this policy means four-wheeled vehicles or more sedans, campervan, hatchbacks or stations from motor vehicle rental companies that have permits and have applicable comprehensive vehicle insurance.

What is not guaranteed

Zurich will not make a replacement to:

1. Every claim when you do not comply with the terms and conditions in the vehicle rental agreement;

2. Every claim that arises if you are a driver who does not have an applicable driving permit;

3. Every claim where you as a driver violates traffic provisions;

4. Every claim for the loss or damage of the rental vehicle where you do not get a police report that supports the incident.

7. Terrorism Protection

Zurich will pay benefits for all parts of this policy for losses that arise directly or indirectly from acts of terrorism that occurs when you travel, according to the number of benefits, requirements and exceptions of the selected benefits plan.

8. Recreation and Sports Activities

What is guaranteed

Zurich will pay benefits for all parts of this policy for losses that arise directly when you carry out activities and sports activities that are recreation, non-professional (amateur) below by subject to Sayarat, provisions and exceptions to each section set at This policy.

RENTAL VEHICLE KEYS

If whilst You are on a Trip, the vehicle key that You rent to Travel is lost because it was stolen or damaged during the rental period.

Zurich will pay compensation for such loss or damaged rental vehicle key, including the cost of replacing the lock or locksmith where necessary, maximum up to the benefit amount shown in Your Insurance Policy.

Rental vehicle within this Policy means a minimum 4 wheels rented vehicle such as sedan, campervan, hatchback or station-wagon from a licensed motor vehicle rental company in Overseas which has a valid comprehensive motor vehicle insurance in place.

WHAT IS NOT COVERED

Zurich will not pay for:

1. Any claim where You have not followed the terms of Your rental agreement;

2. Any claim where You as a driver, have no valid driving license;

3. Any claim where You as a driver, breaches the traffic law

4. Any claim for loss or damage of the rental vehicle which You cannot obtain the written police report to support the incident

7. TERRORISM COVER

Zurich will pay the benefits under all sections of this Policy for losses arising directly or indirectly from an act of Terrorism occurring while You are on a Trip, subject otherwise to the respective limits, terms and exclusions of the applicable selected plan.

8. RECREATIONAL SPORTS AND ACTIVITIES

WHAT IS COVERED

Zurich will pay the benefits under all sections of this Policy for losses arising directly when You do the following recreational, non- professional (amateur) type of sports and activities, subject to the terms, condition and exclusion under each sections of this Policy.

Banana Boat drives with a 125 cc motor (not touring) horse riding (tours, non-competers) not racing/jumping surfing	
Gokart Golf glides on the river with rubber tires fishing (non-commercial and not fishing on the coral)	
Wall climb (man -made walls) sled	
Jet boats like a non-air motorbike boat less than 5,500 meters above sea level	
Games sliding through the fertilizer cable of paintball / airsoft dive in superficial / surface	
Diving scuba you must have rice certification (or the like) or diving with qualified instructors. The maximum depth guaranteed in this policy is listed on your certification but not more than 30 (thirty) meters	
You cannot dive within 24 hours before or after traveling air and not diving to pay or for employment	

Banana Boat Motorcycling 125 cc (no touring) Horse riding (leisure only, non-competitive) no racing/jumping Surfing	
Go karting Golf River Tubing Fishing (non commercial and not rock fishing) Archery	
Wall climbing (man made wall climbing) Skateboarding	
Jet boating Kayaking Speed boating Non-air travel below 5,500 meters above sea level	
Zip lining / Flying fox Paint ball / Airsoft Snorkeling	
Scuba diving You must hold PADI certification (or similar) or diving with a quillified instructor. The maximum depth that this Policy cover is as specified under Your certification but no deeper than 30 (thirty) metres	
You must not diving within 24 hours before or after flying and not diving for hire or reward	

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Ice slide (indoor) sliding shoes
Trampoline trekking up to 3,000 meters above sea level

Sports activities and activities other than those mentioned in the table above are guaranteed during:

- a. Is a tourist activity in general that can be accessed by the general public without restrictions (other than height or general health or fitness warning) and that is provided by a local tour operator that is recognized on the condition that you comply with and act under the guidance and supervision of qualified instructors/guides when carry out these activities;

- b. Is an activity that is recreation and non-professional (amateur)

9. Credit Card Abuse

If during your trip, your credit card is stolen by someone else besides your relatives or travel companions and you are legally responsible for payments arising from

The illegal use of your credit card, we will pay up to the amount listed on your insurance policy for legal responsibilities that cannot be replaced.

You must report to the local police shortly after you know the loss/loss and obtain a written report that you have made a card blocking report to the relevant bank.

10. Benefits of Golf

Equipment

For the purposes of this policy, golf equipment means golf sticks and golf bags but do not include golf balls or other accessories.

If your golf equipment is accidentally lost, stolen, destroyed or damaged abroad during the trip, other than when practicing or playing, Zurich will pay the cost of replacement or repair of equipment after deducting the value of depreciation due to use.

Zurich will not replace a set unless everything is lost, stolen, destroyed or damaged and cannot be repaired. The maximum number of replacement that Zurich will pay is the amount listed on your insurance policy.

Zurich will not pay any losses that arise where a. loss or damage to sticks during training or games; or

- b. is a rented or borrowed golf equipment

Loss of hotel reservations

What is guaranteed

If after your departure from Indonesia, the hotel room that you have ordered and paid before the trip is done, is not available for the entire inpatient period that you have planned as a result of:

1. Hotel rooms have exceeded capacity when you arrive to check-in;

2. Your hotel room reservation is not recorded in the hotel management system;

Zurich will pay a reasonable fee for ordering other hotel rooms with the same room class in your lost hotel reservation up to the number of benefits listed on your insurance policy, after being reduced every compensation given by the hotel management or other parties.

Ice skating (indoor) Roller skating/Roller blading
Trampolining
Trekking up to 3,000 metres above sea level

Sports and activities other than listed on the above table are covered subject to :

- a. a usual tourist activities that are accessible to general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator/activity provider but always provided that You are acting under the guidance and supervision of qualified instructor/guides when carrying out such tourist activities;

- b. a non-professional (amateur) and recreational activities

9. FRAUDULENT USE OF CREDIT CARDS

If during Your Trip, Your credit cards are stolen by any person other than Your relative or Your Travelling Companion and are legally liable for payment arising out of the unauthorised use of Your credit cards, We will pay up to the limit shown in Your Insurance Policy for the non-recoverable legal liability.

You must report to the local authority immediately after the loss/incident and obtain written statement that You have made credit card blocking report to the relevant bank.

10. GOLF BENEFIT

GOLF EQUIPMENT

For the purpose of this section of the Policy, golfing equipment means golf clubs and golf bags but not golf balls or other accessories.

If golfing equipment belonging to You is accidentally lost, stolen, destroyed or damaged during the Trip Abroad, other than during practice or play, Zurich will pay the cost of replacement or repair of that equipment after deducting an amount for wear and tear.

Zurich will not replace a set of woods or irons unless all are lost, stolen, destroyed or damaged beyond repair. Maximum amount Zurich will pay is the limit specified in Your Insurance Policy.

Zurich will not pay any loss arising from: a. loss or damage to clubs whilst in the course of play or practice; or

- b. golfing equipment that is hired or borrowed

LOSS OF HOTEL RESERVATION

WHAT IS COVERED

If after Your departure from Indonesia, hotel rooms that You have reserved and paid before Your Trip commence are not available for Your entire planned stay due to:

1. Hotel rooms have overbooked by the time You arrive to check-in;

2. Your hotel reservation is not recorded in the hotel management system;

Zurich will reimburse the reasonable cost to book another hotel with the similar class on your loss of hotel reservation up to the amount shown in Your Insurance Policy after deducted by every compensation made by hotel management or other party.

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The loss of staying overnight at a hotel due to the postponement of the trip is not a loss of hotel reservations guaranteed in this policy.

Losing nights of stay at the hotel due to travel delay is not considered as Loss of Hotel Reservation covered under this Policy.

CONDITION

1. You must immediately contact the hotel management regarding the delay in your arrival at the hotel shortly after the incident that will lead to the delay;
2. You at your own expense must get a certificate of loss of reservations from the hotel management along with the compensation given by the hotel to be able to submit a claim in this section;
3. If you share hotel accommodation with travel companions who also have benefits in this policy section for the same event, then the replacement that you will receive in this section will not exceed the total that you actually pay together.

CONDITIONS

1. You should contact the Hotel management regarding your late arrival at the hotel immediately after the incident/loss that will cause such delay;
2. You at your own expenses must obtain a written statement of loss of hotel reservation from hotel management including the compensation provided by the hotel management in order to submit claims in this section;
3. If You share hotel accommodation with Travel Companion who also has benefits in this section of the Policy for the same incident, the reimbursement Hotel Accommodation Expenses You will receive will not exceed the total actual amount You spent together.

What is not guaranteed

We will not be responsible for any payment to this police for:

1. Every thing that is not guaranteed in section C.2. Travel delay

WHAT IS NOT COVERED

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

1. What is not covered under Section C.2. Travel Delay;

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General exception

This general exception applies to all parts of the policy (including what is not guaranteed in every benefit in this policy).

Zurich will not provide services or pay any claims that arise directly or indirectly, all or partly as a result or caused by:

1. Every trip that starts from abroad (unless you have bought a policy after the trip begins);
2. Every cost or expense of claims that occur outside the insurance period;
3. Every journey made: a. With the aim of getting medical consultation, consultation or treatment, getting all types of diagnoses or treatment or for healing after suffering an injury or illness suffered previously;
 - b. If you are not healthy to travel or contrary to the medical advice from the doctor;
 - c. If you have been diagnosed with terminal conditions;
 - d. If you are waiting for the test results or investigations, or waiting for a referral for existing medical conditions.
4. Examination, eye or dental consultation, medical treatment or check -up routinely;
5. Every existing medical condition, innate diseases/conditions;
6. Every condition due to pregnancy, childbirth, miscarriage, abortion, actions before birth or after birth or other complications that arise from it;
7. All types of diseases or sexual transmitted conditions and/or all conditions related to herniated nucleus pulposus (HNP);
8. suicide, suicide attempts or intentional self-injury, abuse or use of drugs that are not prescribed by doctors, or under the influence of alcohol;
9. Stress, anxiety, depression or mental disease, psychiatric conditions or disorders;
10. HIV (Human Immunodeficiency Virus) and/or diseases related to HIV including AIDS and/or

deviations or variations caused by mutations;
11. Cost of routine or non -emergency treatment or surgery, including a review or reference of specialists, tests related to investigations for discoveries that are not directly related to diseases or injuries that require you to enter the hospital;
12. Air trips other than official passengers on scheduled and regular flights or rental aircraft that have permits;
13. Every claim that arises directly from:
 - a. Travel on a cruise except you have bought a cruise ship guarantee;
 - b. Your participation in adventure activities unless you have bought a guarantee of adventure activities;
 - c. Winter sport except your policy has been expanded for guarantee of winter sports;
 - d. Corona Viral Disease (Covid-19) Unless you have bought COVID-19 protection guarantees;
 - e. dangerous sports activities;
 - f. Your involvement, including training, in an organized sports activity or match demands physically, acrobatically except organized sports and permitted by the authorities for children;
 - g. Professional sports or any sports where you will or can receive remuneration, donations, sponsors or any financial rewards;
 - h. Your participation in the speed contest or race besides using the feet (ie humans);

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 Already Traveling Policy);
2. Any claims for costs or expenses incurred outside the Period of Insurance;
3. Any Trip that is undertaken : a. For the purpose to obtain medical care, consultation or medical treatment, obtain diagnosis or treatment of any kind or for rest and recuperation following any prior Injury or Illness;
 - b. When You are not being fit to Travel or contrary to the medical advice of a Doctor;
 - c. You have been diagnosed as having a Terminal Condition;
 - d. You are waiting for the results of tests or investigations, or awaiting a referral for a Pre-Existing Medical Condition.
4. For a 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/or condition and all conditions related to Herniated Nucleus Pulposus (HNP);
8. Suicide, attempted suicide or intentional self-inflicted Injury, substance abuse the use of drugs that have not been rescribed by a Doctor or the use of alcohol;
9. Stress, anxiety, depression or any mental illness, pyschiatric 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 however named;
11. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, which 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:
 - a. Traveling on a Cruise ship unless You have purchased Cruise Cover;
 - b. Your participation on adventure activities unless You have purchased adventure activities cover;
 - c. winter sportsunless You have purchased winter sports cover;
 - d. Corona virus disease (COVID-19) unless You have purchased COVID-19 Protection cover;
 - e. dangerous sports activities;
 - f. Your involvement, including training, in an organized sport event or contest of physically demanding, acrobatics except sports which organized and approved by the authorized for Children;
 - g. Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - h. Your participation in any speed contest or racing other than on foot (i.e human);

Zurich Travel Insurance Policy

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| <p>i. All forms of battles that use weapons or not, including martial arts, boxing or wrestling;</p> <p>j. trekking or hiking with a height of more than 3,000 meters above sea level;</p> <p>k. Mountain climbing that requires physical training and technical skills in the use of certain equipment such as crampon, ax, anchors, bolts, carabineers and top-rope anchor equipment or lead-rope;</p> <p>l. Hunting and safari trips do not go through licensed commercial operators;</p> <p>14. Involved or participated in manual jobs;</p> <p>15. All actions that are illegal or against the law carried out by you or confiscation, detention, destruction or quarantine of property carried out by customs or other authorized officers;</p> <p>16. All losses caused by the action or involvement of a dangerous or dangerous from you;</p> <p>17. Failure from you to:</p> <p>a. Maintain health by vaccinating and inoculation recommended for travel;</p> <p>b. Ensure that you have a valid travel document and still valid for travel, including passports, visas and driving licenses when needed;</p> <p>c. Obey the laws that occur in the country where you travel;</p> <p>d. protect property or prevent accidents;</p> <p>18. Every loss caused against the journey warning from the Indonesian government, the world health organization, or other related agencies to the regions where the events below are happening or which may immediately occur or are threatening the area as a result of:</p> <ul style="list-style-type: none"> - Strike, riots, war, natural disasters; - Epidemic or Pandemic or unsafe health conditions (except if the loss or damage that occurs is not directly or indirectly caused by or is exacerbated by or occurs in connection with an unfaithful outbreak or health condition that triggers the issuance of travel warnings). <p>This exception does not apply if the journey has taken place when the journey warning is issued or issued by the Indonesian government, a world health organization or other related agencies.</p> <p>19. Losses that cannot be explained or mysterious loss;</p> <p>20. All types of business losses both financially and non-financially;</p> <p>21. Bankruptcy or liquidation from tour operators, travel agents, or public transportation companies;</p> <p>22. Every event arising from war, invasion, actions from enemy countries, hostility (whether war is declared or not), civil war, rebellion, people's generation, military force or political coups;</p> <p>23. All claims that occur while traveling to Afghanistan, Iraq, Iran, Liberia, Libya, Mali, Syria, Somalia or Sudan;</p> <p>24. ionization, radiation or contamination by radioactive activity from nuclear fuel or from nuclear waste resulting from nuclear material:</p> <p>a. explosives containing radioactive poisons or other hazardous materials from nuclear explosives or nuclear components;</p> <p>b. For the purpose of this exception, burning must include the process of running nuclear that runs alone.</p> | <p>i. Engaging any form of armed or unarmed combat, martial art, boxing or wrestling;</p> <p>j. Trekking or hiking beyond 3,000 meters above sea level;</p> <p>k. Mountaineering which require a physical training and technique with equipment such as crampon, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment;</p> <p>l. Hunting trips or safari not provided by a licensed commercial operator;</p> <p>14. engaging or taking part in Manual Work;</p> <p>15. Any illegal or unlawful act by You or confiscation, detention, destruction or quarantine of property or possessions by customs or other authorities;</p> <p>16. Any loss occasioned through the willful or malicious act or involvement of You;</p> <p>17. Your failure to:</p> <p>a. safeguard health by having the vaccinations and inoculations recommended for the Trip;</p> <p>b. ensure that You have valid Travel documents for the Trip, including passports, visas and driving licences where needed;</p> <p>c. comply with the laws applicable to the country in which You are traveling;</p> <p>d. protect possessions or prevent accidents;</p> <p>18. Any loss due to traveling against travel warning of Indonesia Government, the World Health Organization, or other relevant bodies into areas, where the events below are taking place, are imminent, or are threatened due to :</p> <ul style="list-style-type: none"> - Strikes, Civil Disturbances, War, Natural disaster; - Epidemic, pandemic, or unsafe health conditions (unless if the loss or damage does not directly or indirectly caused by or aggravated by or happening in relation to the epidemic, pandemic or unsafe health condition which triggers travel warning). <p>This exclusion does not apply if the Trip is already underway at the time of the published travel warning by the Indonesia Government, the World Health Organisation or other relevant bodies.</p> <p>19. Unexplained loss or mysterious disappearance;</p> <p>20. Financial or non-financial business losses;</p> <p>21. Bankruptcy or liquidation of a tour operator, travel agent or Public Transport company;</p> <p>22. Any event arising from War, invasion, act of foreign enemy, hostilities (whether War is declared or not), civil War, rebellion, insurrection, military force or coup;</p> <p>23. Any claims arising out of to or through Afghanistan, Iraq, Iran, Liberia, Libya, Mali, Syria, Somalia or Sudan;</p> <p>24. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel:</p> <p>a. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;</p> <p>b. for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.</p> |
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Zurich Travel Insurance Policy

General Conditions

1. A police contract

The provisions of this policy, insurance policy and all changes or endorsements include the entire existing insurance contract. Any changes to the terms and conditions in this policy are not valid unless it is approved in writing by an authorized Zurich official and that the intended approval must be made endorsement on or attached to this document.

If there is a difference in the amount of benefits between the insurance policy and the policy provisions, then the applicable and the basis for the claim payment is the insurance policy.

2. Fitness for travel

When taking this insurance, you must be medically healthy to travel and you must not be aware of the conditions that can cause cancellation or disruption of travel or claims based on this policy;

If you or someone who will be guaranteed by this policy suffers from new medical conditions or general conditions where your health worsens after you buy this policy, but it occurs before the departure of your trip, you must contact us, if not then the consequences of your health changes may not be Can be guaranteed in this policy when your trip starts.

3. Medical examination

We are entitled to a case of injury or illness that is not fatal to request an examination by the medical party appointed by us if needed, and in terms of death to request a post mortem examination at the cost of us.

4. Information Openness Obligations

You are obliged to:

- a. Reveal material facts, namely information, information, circumstances and facts that can influence our consideration in accepting or rejecting and/or in establishing a premium if we accept

Application for closing your insurance;

- b. Make a correct statement about matters relating to the insurance contract, which is delivered both during the insurance agreement and during the insurance period;
- c. If you do not carry out the obligations as stipulated in the letter a. and b. above, we are not required to pay losses that occur and have the right to stop coverage and does not restore insurance premiums;
- d. Provisions in letter c. above does not apply in terms of material facts that are not disclosed or stated in incorrect are known by us, but we do not use His rights to

stop coverage within 30 (thirty) calendar days after we know the violation.

5. Premium payment

5.1. Deviating from Article 257 of the Book of Commerce and without reducing the provisions stipulated in paragraph 5.4. Below, it is a prerequisite for insurance guarantees based on this policy, that each premium is owed must have been paid in full and has been significantly received by the insurance company, as stipulated in the provisions of the time grace period. 5.2. Payment of premiums can be made using checks, current accounts, through transfer or other agreed methods between insurance companies and the insured.

GENERAL CONDITIONS

1. Policy Contract

This Policy Wording, the Insurance Policy and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by an authorized representative of Zurich and such approval shall be endorsed hereon or attached hereto.

If there is a difference between the limit in the Insurance Policy and the limit in the Policy Wording, the Insurance Policy shall prevail and will be the basis for the payment of claims.

2. Fitness for Travel

At the time of taking out this insurance, You must be medically fit to Travel and You must not be aware of any circumstances which could lead to cancellation or disruption of a Trip or any other claim under this Policy;

If You or a person to be covered under this Policy suffers a new medical or Your general state of health deteriorates after You have purchased this Policy, but before Your departure for Your Trip, You must contact us, otherwise the consequences of Your change in health may not be covered under the Policy once Your Trip commences.

3. Medical Examination

We are entitled in the case of a non-fatal Injury or Illness to call for examination by a medical referee appointed by Us whenever required, and in the event of death to have a post mortem examination at Our expense.

4. Duty of Disclosure

You are obliged to:

- a. Disclose any material facts, i.e. any information, description, circumstances and facts which may influence Our decision in accepting or declining Your insurance proposal and in charging a premium rate on it should the proposal be accepted;

- b. Make true statements about the matters relating to insurance contract, all the time during pre-contract through the entire of the period of insurance;

- c. If You fail to meet the requirements point a. and b. above, We shall not be liable to indemnify any loss and shall be entitled to terminate this insurance and retain the Premium;

- d. Condition in point c. above inapplicable for non-disclosure or misrepresentation of material facts that are known to Us, but We did not exercise the rights to terminate the insurance within 30 (thirty) calendar days after We become aware of such breach.

5. Premium Payment

5.1. Notwithstanding anything to the contrary in the provision of Article 257 of the Commercial Code (Kitab Undang- undang Hukum Dagang) and subject to provisions as stipulated in paragraph 5.4. below, it is a condition precedent to liability under this Policy, that any premium due must have been paid to and actually received in full by the Insurers, as stated in Grace Period.

5.2. Premium payment may be made by cheque, giro, transfer or other means as agreed between the Insurers and the Insured

Zurich Travel Insurance Policy

5.3. Insurance companies are considered to have received premium payments when:

5.3.1. The premium has been credited into an insurance company bank account; or

5.3.2. The insurance company has agreed in writing for the premium payment

5.4. If the premium referred to is not paid in accordance with the provisions and within the specified period, this policy canceled by itself without having to issue the endorsement of the cancellation starting from the date

The end of the grace period and the insurance company was released from all responsibilities for the loss from the date of the intended date. However, the insured is still obliged to pay the premium for the coverage period of the underway of 20% (twenty per hundred) from a one -year premium.

5.3. The Insurers shall be deemed as having received the premium payment at the time when:

5.3.1. the said premium is credited into the bank account of the Insurers; or

5.3.2. the Insurers has agreed in writing on the settlement of the said premium

5.4. In the event of the premium is not paid in the manner and within the time stipulated above, this Policy shall be automatically terminated without issuing cancellation endorsement starting from the expiry of the grace period and the Insurers shall be discharged from any liability there from. However the Insured shall remain obliged to pay the time on risk premium for the insurance period already lapsed amounting to 20% (twenty percent) of the annual premium.

6. Duplication of Guarantee

If you have more than 1 (one) travel insurance policy issued by Zurich for the same trip, you will only be guaranteed and receive payment of claims from 1 (one) policy with the highest level of benefit.

6. Duplication of Cover

If You have more than 1 (one) travel Insurance Policy issued by Zurich for the same Trip, You will only be covered and receive claims payment under 1 (one) Policy with the highest benefit level.

7. Grace period

a. If you choose a short -term policy, the premium must be paid in full before the policy validity date. This policy does not have a grace period of premium payment;

b. If you choose the annual policy, the payment grace period is thirty (30) days from the date of the issuance of your policy.

If the premium is not paid in full through the grace period as mentioned above, we do not have any obligations to you.

7. Grace Period

a. If You have chosen a Round Trip Policy, premium shall be paid in full before the effective date of the Policy. Grace period for payment of premium is inapplicable to this Policy;

b. If You have chosen an Annual Trip Policy, a grace period of thirty (30) days since the date of Your Policy issuance.

In the event the premium has not been paid in full over the grace period mentioned above, We have no liability whatsoever to You.

8. Termination (Termination) Coverage

The entire policy will automatically end in the earliest of the following date:

a. If the premiums on this policy remain unpaid at the end of the past; or

b. The total number of benefits of coverage has been paid; or

c. Written request from you or us to the other party; or

d. Discovery of fraud, misleading or bad faith carried out by or from you before publishing the policy; And

e. If there are provisions in this policy become null and void because it violates the applicable regulations in Indonesia during the enactment of this policy.

f. In connection with the provisions in this article, the guarantor and the insured agreed not to impose the provisions of Article 1266 and Article 1267 of the Civil Code (KUHPATATA) and the termination of coverage is carried out without the requirement of the District Court's approval.

8. Termination of Policy

The entire Policy shall automatically terminate on the earliest of the following dates:

a. If any premium on this Policy remains unpaid at the end of the grace period; or

b. After the full amount of the lump sum benefit has been paid; or

c. A written request from You or us to the other party; or

d. The discovery of fraud, misleading or bad faith conducted by or from You prior to the issuance of the Policy; and

e. if any provision of this Policy becomes null and void because it violates regulations of Indonesia declared during the validity of this Policy.

f. In respect of the provisions of this Article, the Insurer and the Insured agree to waive article 1266 and 1267 of the Indonesian Civil Code and the termination of this insurance shall be made without requiring any consent of the Court (Pengadilan Negeri).

9. Policy extension

If the insurance policy shows that your policy is an annual policy, the policy can be extended, with our approval at the end of each insurance period with a premium payment at the beginning at the premium level that applies at the time of extension.

You cannot extend the annual policy after you reach the age of 70 years. However, those of you who are 70 years or more can still apply for a single travel policy to us at any time going to travel.

9. Renewal

If Your Insurance Policy shows that You have chosen an Annual Policy, this Policy may be renewed, with Our consent at the end of each Period of Insurance by payment of the premium in advance at Our premium rate in force at the time of renewal.

You may not renew Annual Policy after You reach 70 years old. However, You whom aged 70 years old or more may apply to Us for a Round Trip Policy for each time Travel.

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10. Clause Replacement of Compensation

We will not bear you for any losses, events or obligations that cause claims based on this policy so far can be claimed and received replacement or from one of the following:

- a. Other insurance policies; or
- b. medical or health scheme or in accordance with local laws and regulations; or
- c. Other sources.

Even so we will pay the difference from what is paid based on other insurance policies, medical or health schemes or other sources, or in accordance with local laws and regulations, and what you will have the right to get based on this policy, as far as permitted by the law. This does not apply to the benefits of personal accidents, travel delays, delays in luggage or hospital inpatient compensation in this policy.

11. Depreciation value

The value of the depreciation that occurs in this policy is determined as follows:

Types of goods	Depreciation value	
	Reduction for each month of age of goods at the time of incidents	Maximum reduction
Personal electronic device	2,50%	60%
Other items	1,50%	60%

12. Subrogation

In every payment based on this policy, we will obtain subrogation rights for all your rights to replace the replacement, controversy and damages and you will provide all eligible assistance and you will not do anything that will be detrimental to those rights.

13. Flowers

No flowers will be paid by us in connection with the payment made in this policy.

14. Currency

In terms of payment of premiums and/or claims from insurance policies in foreign currencies made in the Indonesian rupiah, the payment must use a exchange rate that is equivalent to a selling rate published by Bank Indonesia at the time of payment, with the condition that the amount received is equal to the amount to be paid.

In the case of premium payments and claims in cash must use rupiah.

15. Economy and Trade Sanctions

We are not responsible for making payments on obligations based on the part or extension of this policy due to the loss or claims that arise, or if you or the heirs based on this policy are citizens or

10. Offset Clause

We will not cover You for any loss, event or liability giving rise to a claim under this Policy to the extent that it is claimable and reimbursable under or from any of the following:

- a. another Insurance Policy; or
- b. a medical or health scheme or in accordance with local legislation; or
- c. other source.

We will however pay the difference of what is payable under the other Insurance Policy, medical or health scheme or other source, or in accordance with local legislation, and what You would have been entitled to recover under this Policy, to the extent permitted by law. This does not apply to the Personal Accident, Travel Delay, Baggage Delay or Hospital Cash Sections of this Policy.

11. Depreciation

Depreciation value applicable in this Policy is determined as follows:

Items	Depreciation	
	Deduction for each month of age of the item at the time of loss	Maximum Deduction
Personal Electronic Devices	2,50%	60%
All other items	1,50%	60%

12. Subrogation

In the event of any payment under this Policy, We shall be subrogated to the extent of such payment to all of Your rights of recovery, contribution and indemnity and You will provide all reasonable assistance and You will do nothing to prejudice such rights.

13. Interest

No interest shall be payable by us in respect of any payment made under this Policy.

14. Currency

In case of payment of premium and/or claim of Insurance Policy in foreign currency are made in Indonesian Rupiah, such payment shall use the exchange rate equivalent to the selling rate published by Bank Indonesia at the time of the payment, provided that the amount received shall be the equivalent of the mount due.

In case of cash payment for premium and claim must use Rupiah.

15. Economic and Trade Sanctions

We are not liable to make any payment for liability under any section or extension of this Policy for any loss or claim arising in, or where You or any beneficiary under this Policy is a citizen or instrumentally of the government of, any country against

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instrumental from the government, any country with every law and/or regulation governing this policy and/or us, our parent company or the main control agency has set an embargo or other forms of economic sanctions that have the effect of prohibiting us to provide insurance coverage, business transactions With or providing economic benefits to you, each member of this policy or heir is based on this policy.

Furthermore, it is understood and agreed upon that there are no benefits or payments that will be made to heirs who are declared unable to receive economic benefits based on laws and/or regulations governing this policy and/or us, our parent company, or agency

controller.

16. Data usage

- a. You agree and allow us to use the data presented before, now or then in connection with the implementation of this policy. You

free us from all forms of lawsuits or claims from third parties in connection with the use of the data;

- b. In order to provide global and comprehensive insurance protection services, we can transfer the data presented before, now or then in connection with this policy to other entities in the Zurich Insurance Group Ltd. Reinsurance company from us ("Data Recipient") located in a country where you are domiciled or in other countries;

- c. We and the recipients of the data can use, process or store your data for risk evaluation purposes, policy implementation, premium pricing, premium collection, claims process, claim payments, or statistical evaluations to ensure that our global service commitments can be met.

- d. If there is a broker or agent that acts for and on your name, then we have the authority to use, process or store your data received from the broker or agent, and have the authority to continue the data in connection with the implementation of the policy, premium collection, the claim and payment process Claims to the broker or agent.

- e. We can attract/retrieve data related to you from the Government Office and/or third party in connection with the claim and claim payment process.

17. Law and Region

This policy is regulated by and interpreted in accordance with applicable law in Indonesia and subject to the provisions of the Indonesian Court jurisdiction.

18. Disageal solution

- a. In the case of a dispute between the insurer and the insured as a result of the interpretation of the responsibility or the amount of compensation from this policy, the dispute will be resolved through a peace or deliberation forum by the internal internal unit that handles services and complaints for consumers. Disputes arose since the insured stated in writing disagreement for the dispute. Dispute settlement through

peace or deliberation is carried out in the most time

which any laws and/or regulations governing this Policy and/or Us, Our parent company or ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting Us from providing

insurance coverage, transacting business with or otherwise offering economic benefits to You, any member of this Policy or any other beneficiary under this Policy.

It is further understood and agreed that no benefits or payments will be made to any beneficiary declared unable to receive economic benefits under the laws and/or regulations governing this Policy and/or Us, Our parent company or ultimate controlling entity.

16. Use of Data

- a. You agree and allow Us to use the data that You have provided now and/or later in respect of the implementation of this Policy. You indemnify Us from any claim by third parties with respect to the use of such data;

- b. In order to provide global and comprehensive insurance protection services, We may conduct the transfer of data presented by You, now and/or later in respect of this Policy to other entities in Zurich Insurance Group Ltd., and any of Our affiliated companies, cooperation partners, co- insurance partners and reinsurance companies whether located in Your Home Country or in other countries. Our affiliated companies, cooperation partners, co-insurance partners and reinsurance companies whether located in Your Home Country or in other countries;

- c. Your data may be used processed or stored by them for the purposes of risk assessment, implementation of this Policy, premium pricing, premium collection, claims processing, claims payment, or statistical evaluation to ensure Our service commitments can be met globally.

- d. If any intermediary is acting for and on Your behalf, We are authorized to use, process or store any of Your data received from them and is subsequently authorized to provide them with data with respect to the implementation of the Policy, premium collection, claims processing.

- e. We may withdraw or retrieve such of Your data from government officials and / or any third party as may be required for claims processing and claims 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

- a. In the event of any dispute arising between the Insurer and the Insured as consequence of the interpretation of liability or amount of indemnity of this Policy, the dispute shall be settled amicably by the complaint handling and resolution unit of the Insurers within 60 (sixty) calendar days from the dispute arose. The dispute arises since the Insured has expressed disagreement in writing on the subject matter of the dispute.

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length of 60 (sixty) calendar days since the emergence of a dispute.

b. If the settlement of disputes through peace or deliberation as stipulated in paragraph 1 does not reach an agreement, then the disagreement must be stated in writing by the guarantor and

Insured. Furthermore, the insured can choose dispute resolution outside the court or through the court by choosing one of the dispute resolution clauses as stipulated below:

1) Alternative Institutions for Settlement of Financial Services Sector Disputes with this are declared and agreed upon that the insured and the guarantor will carry out dispute resolution through alternative institutions to resolve the financial services sector dispute under the financial services system.

2) The court is hereby declared and agreed upon that the insured and the guarantor will conduct disputes through district courts in the territory of the Republic of Indonesia.

19. The language

This policy is published in two languages, namely Indonesian and English, if there are differences in understanding between the Indonesian version and the English version, then what applies is the Indonesian version.

20. Changes in the policy required by legislation

- a. This policy has been adjusted to the laws and regulations that apply when this policy is made;
- b. In the event that there are changes to the laws and regulations that have a significant or material influence on the implementation of the policy terms and conditions, the Zurich has the right to change the policy terms and conditions to be in accordance with the changing laws and regulations. Zurich can't change

Policy provisions as long as the new laws and regulations prohibit changes;

- c. Taking into account the conditions above, Zurich will notify the changes in the terms and conditions of the policy to you or the policyholder within a period of 30 (thirty) working days before the change applies.

21. Consumer Protection

This agreement has been adjusted to the provisions of the legislation including the provisions of the Financial Services Authority.

Claim procedure

1. You or your legal representative must notify us in writing no later than 30 (thirty) calendar days from the date of things that cause claims; And

2. You must submit the claim documents needed no later than 90 (ninety) calendar days from the date of things that cause claims.

If you cannot submit a claim document within the specified time limit for reasonable reasons, the time limit for submitting documents can be given up to 180

b. If the dispute could not be settled amicably as provided in item 1 above, both the Insurer and the Insured shall make statement of disagreement in writing. Then the Insured shall choose to settle the dispute through out of the court or court settlement by selecting either one of the following dispute settlement clauses as stated below.:

1) ALTERNATIVE DISPUTE RESOLUTION BODY

It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through Alternative Dispute Resolution Body under the Financial Services Authority.

2) COURT It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through the Court (Pengadilan Negeri) within the territory of the Republic of Indonesia.

19. Language

This Policy issued in two languages which are Indonesian and English, if there is misrepresentation between Indonesian version and English version, then the Indonesian version shall prevail.

20. Change of Policy which Mandatory Statutory

- a. This Policy has been adapted to the legislation in force at the time the Policy is created;
- b. In the event of any changes in the laws and regulations that have a significant or material effect on the implementation of reserve the right to change the terms and conditions of the Policy to comply with legislation that changed it. Zurich can not change the provisions of the Policy throughout the legislation prohibits any new change;

- c. By considering the the above conditions, the Zurich will inform about the change in terms and conditions of the Policy to the Insured or the Policyholder within a period of 30 (thirty) working days before the changes take effect.

21. Consumer Protection

This Agreement has been adjusted with the regulations including Financial Services Authority regulation.

CLAIMS PROCEDURE

1. You or Your legal representatives must notify Us in writing no later than 30 (thirty) calendar days after the date of incident giving rise to a claim; and

2. You must submit the required claims document no later than 90 (ninety) calendar days after the date of incident giving rise to a claim.

If you cannot submit the claims document within the prescribed time frame for a reasonable reason, we may provide you up to 180 (one hundred and eighty) calendar days from the date of

Zurich Travel Insurance Policy

(one hundred eighty) calendar days since the occurrence of things that cause claims.

incident giving rise to a claim to submit claims document.

Failure to comply with this will automatically cancel claims.

Failure to comply the above will automatically cancel the claims.

We will notify you other documents needed in more detail after receiving your claim notification in writing to the contact address you provide.

We will inform You in detail the other required documents upon receiving Your written claims notification to Your contact address.

In certain circumstances, we might need other evidence to support your claim submission. You must get the document at your own expense and your failure to provide the document can cause your claim to be rejected.

In certain circumstances, We may require other evidence to support Your claims submission. The documents must be provided at Your own expenses and Your failure to provide the documents may cause Your claim being rejected.

Claim payment

CLAIMS PAYMENT

Claim payments can be made within 14 (fourteen) working days or no later than 30 (thirty) calendar days after the letter of approval payment of our claims and you or your legal representative has signed and

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 and You or Your legal representative have signed and return to Us the declaration of rights and acceptance form.

return to us the declaration form for acceptance and release of rights.

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Required claim documents / claims document required

No.	Document	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	Claim & Chronological Form Event/ Claim Form & Event Chronology	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
2	Photocopy of Passport / Copy of Passport	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
3	Copy the front page of the Savings Book / Copy of Front Page of Passbook	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
4	Copy Polis / Copy of Policy	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
5	Ticket & Boarding Pass / Tickets & Boarding Pass	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
6	Certificate from the airline / letter of statement from airlines	*														*	*	*							
7	Boarding pass or ticket with a new schedule / boarding pass or ticket with new schedule	*	*												*										
8	Properties Of Irregularity Report, PIR*		*	*																					*
9	Local Regional Police Report, Transportation Manager or Hotel Management Maximum 1 x 24 Hours After the incident * / Report from the Local Police, Transportation Manager or Hotel Management Maximum 1 x 24 Hours After the Incident *		*			*													*	*		*	*	*	*
10	Baggage tags issued by the airline * / baggage tag issued by the airlines *			*																					
11	Written statement related to compensation provided by public transportation or hotel management responsible for loss or damage to luggage and personal goods accompanied by details of compensation* / Written Statement Regarding Compensation Given by Public Transport or Hotel Management responsible for loss or damage to luggage and personal items details of compensation		*																						
12	Invoice or initial purchase receipt for private or luggage or damaged luggage with boxes, charger, earphones, warranty cards for each electronic item that is also lost / Invoice or receipt for Lost or Damaged Personal Items and Baggage Along with Boxes, Charger, Earphones , Warranty Cards for any electronic items that are also lost			*																					
13	Details of lost or damaged items accompanied by brands or type, size, year and initial purchase price / Details of Lost or Damaged Items Along with Brand or Type, Size, Year and Initial Purchase Price			*																					
14	Receipt of baggage (containing the clock & date of the baggage received) / Baggage Receipt (Contains the Time & Date The Baggage Was Received)			*																					
15	Invoice for payment of travel costs (including refund information) / Payment of Invoice Travel Costs (including refunding information)				*										*	*									
16	Proof of death or severe injury or serious illness or must enter quarantine by the insured or family members Tertanggung (dilampirkan Kartu Keluarga) / Proof of death / serious injury / serious illness or mandatory quarantine by the insured or a family member of the insured (attached with family card)				*																				
17	Evidence of unexpected strikes, riots, civil riots at the location of the destination location / evidence of unexpected strikes, riots, civil unrest at the destination of travel				*										*										
18	Proof of serious damage to the insured residence from the dangers of fire, floods, or other natural events / evidence of serious damage to the insured's residence from fire, flood, or other natural events				*										*										
19	Proof of call as a witness / proof of summons as a witness				*																				
20	Proof of exchange of money in the money changer or withdrawal of money abroad / Proof of Money Exchange at a money changer or withdrawal of money overseas					*																			
21	Invoice transportation costs and / or accommodation costs incurred to get a replacement of lost travel documents / transportation costs and / or accommodation costs incurred to recover lost travel documents					*																			
22	Temporary Passport Making Invoice (SPLP) / Lost Travel Document / Lost Temporary Passport (SPLP) / Travel Document Invoice					*																			

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No.	Document	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
23	Photocopy of Temporary Passport (SPLP), Travel Tickets and Other Documents / Copy of Temporary Passport (SPLP), Travel Tickets and Other Documents					*																			
24	Invoice Emergency Telephone Costs / Emergency Call Charge Invoice					*		*	*			*												*	
25	View and discovered					*																			
26	Medical Report					*	*																		
27	Invoice for medical expenses along with details / bills for medical expenses and details					*	*																		
28	Death certificate, heir certificate, photocopy of KTP and KK heir / Death Certificate, Certificate of Heirs, Photocopy of ID Card and Family Card of Heirs					*																			
29	Contact Zurich Assist +62 5082 5555 (Special Inpatient, Emergency Medical Evacuation and Return) / Call Zurich Assist +62 5082 5555 (Specifically for Inpatient, Emergency Medical Evacuation and Return)							*	*			*													
30	Minimum Care of 5 Calendar / Minimum Hospitalization of 5 Calendar Days									*					*										
31	Ticket purchase invoice & companion accommodation fees (only for 1 person) Limited for Economy Class / Ticket Purchase Invoice & Companion Accommodation Fee (for 1 person only) is limited to economy class									*			*												
32	Medical Invoice Advanced a maximum of 30 (thirty) days from the arrival in Indonesia & Resume Doctor / Advanced Medical Invoice Maximum 30 (Thirty) Days After Arrival in Indonesia & Doctor's Resume									*															
33	Proof of a serious condition / death of the insured / family member / travel friend or person who plans to live temporarily / evidence of the Serious Condition / Death of the Insured / Family Members / Traveler or Person Planning to Stay Temporarily														*										
34	Invoice Ticket Substitute, Copy Ticket & Description of Previous Ticket Refund / Replacement Ticket Invoice, Ticket Copy & Previous Ticket Refund Statement															*									
35	Hotel accommodation invoices, eating & drinking / invoice for hotel accommodation, food & drink	*																*							
36	Letter of Demands, Reports, Losses & Proof of Payment for Losses of Third Party / Claims, Loss Reports & Proof of Third Party Loss																		*						
37	Letter of demand to third parties & proof of repayment of legal costs / case letters to third party & proof of legal fee payment																			*					
38	Certificate of Police within 1x24 hours after the insured arrives at home / police certificate within 1x24 hours after the insured arrives at home																				*				
39	Photos of damage, details of items lost due to theft & receipt of purchase of goods / photos of damage, details of items lost as a result of robbery & receipts for purchases of goods																				*				
40	Copy SIM International / Copy International Driving License																								
41	Photo of damage, proof of contract / lease, copy of vehicle insurance policy / photo of damage, proof of contract / lease, copy of vehicle insurance policy																						*		
42	Proof of payment of own risk costs for repairing a damaged rental vehicle / payment of own risk fees for repair of damaged rental vehicles																					*			
43	Proof of payment of lost key replacement fees / proof of payment for the cost of replacing the lost key																						*		
44	Certificate of credit card blocking within 1x24 hours & billing bill / credit card blocking statement within 1x24 hours & billing statement																						*		
45	Damage Photos, Purchase Invoices / Inization Repair Golf Equipment * / Photo of Damage, Purchase Invoice / Golf Equipment Repair Invoice *																							*	
46	Other documents if needed / other documents if needed	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

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Description/Notes:

- A Flight delay / travel delay
- B Loss of baggage / loss of baggage
- C Baggage Delay Delays Delay
- D Travel Cancellation / Trip Cancellation
- E Loss of personal money, travel documents and payment cards / loss of personal money, travel documents and payment cards
- F Personal Accident / Personal Accident
- G Medical cost / medical expenses
- H Emergency Medical Evacuation and Emergency Medical Evacuation and Repatriation
- I Visit Visit Expense Costs
- J Advanced medical treatment / follow up medical treatment
- K Repatriation of the body to the country of origin / repatriation of Mortal Remains to Home Country
- L Visit when the Age / Compassionate Death Visit covers
- M Reduction of travel (returning home early) / Early Return Home
- N Reduction of travel (changes in travel due to inpatient) / trip alteration due to hospitalization
- O Loss of advanced flight / missed flight connection
- P Flights exceed capacity / overbooked flight
- Q Flight transfer / flight diversion
- R Personal / personal liability
- S Legal Costs / Legal Expenses
- T Loss of house contents / loss of home content
- U Piracy / hijack
- V Vehicles for rent / Rental Vehicle
- W Credit Card / Fragit Title Use Use of Use of Credit Cards
- X Benefits of golf / golf benefit
- * The document is adjusted to the proposed claims/ documents are adjusted to the claimed Claims

Additional Benefit Choice

The section below is a guarantee and only applies if you pay additional premiums and these benefits are listed in your insurance policy as a guaranteed benefit.

Winter sports

What is guaranteed

This policy is expanded to guarantee you when participating in winter sports abroad by subject to policy terms and conditions, if you have paid additional premiums and these benefits are listed in your insurance policy as a guaranteed benefit

Winter sports package

If you are sick or injured when you travel and cause you not to be healthy enough to be able

Using the winter sports package that you have ordered and paid before traveling, Zurich will pay up to the amount of benefits listed in your insurance policy for each unused section in the winter sports package.

You must get a medical certificate that states the reasons and time period you cannot carry out the planned activities, along with proof of purchase of the winter sports package.

Winter sports package in this policy is the cost of skiing courses or skiing instructor fees, equipment rental fees, and/or elevator/gondola skiing fees that you have ordered before.

Closing of the Ski on-Piste

If during your stay at the vacation resort, the on-piste skiing that you have ordered before cannot be used as a result of the avalanche, lack of snow or excessive snow, Zurich will pay to:

- a. Additional transportation costs per day to reach other nearest resorts; or
- b. A number of benefits for every full day if the ski activity is not available as a result of the total closure of the entire SKI on-Piste and there is no nearest ski resort available.

You must get a written statement from the resort manager who states the reasons and period of the duration of the closing of the SKI path.

A vacation resort where you live must be at least 1,000 meters above sea level.

Winter sports in this policy means conventional skiing, snowkiting, snowblading, snowboarding, sledding, snow rafting, tobogganning, snowbiking and snowmobiling in resorts and snow trekking

What is not guaranteed

Zurich will not replace: 1. If you do not comply with all the correct precautions and security measures and are recommended when doing every winter sports activity, but not limited to, wearing a safety helmet;

2. For each claim if you participate in training/training activities from a national and international competition;

3. For every winter sports activity carried out outside the operating hours of the resort and/or in areas that are not marked or without patrols;

4. For each claim arising from free-style skiing, jumping skiing, skiing, acrobatics/aerials skiing, stunting skiing, parape important, use of bobsleighs or skeletons, repetition of trips on the helicopter ski.

OPTIONAL BENEFIT COVER

The following section are covered and will only be applicable if You paid an additional premium and it shown in Your Insurance Policy as an insure benefit.

WINTER SPORTS

WHAT IS COVERED

This Policy is extended to cover You whilst participating in winter sports abroad subject to the Policy terms and condition, if You have paid an additional premium and this benefit is shown in Your Insurance Policy as an insure.

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 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 holiday resort, on-piste skiing at the resort that You had pre-booked is not available due to a lack of snow or 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 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 metres above sea level.

Winter Sport Activities within this Policy means conventional skiing, snowkiting, snowblading, snowboarding, sledding, snow rafting, tobogganning, snow biking, snowmobiling within resort and snow trekking.

WHAT IS NOT COVERED

Zurich will not pay: 1. If You not follow the appropriate and recommended safety precautions when undertaking any winter sport activity inclusive of, but not limited to, the wearing of a safety helmet;

2. For any claims if You taking part in national or international competition event either practice/training;

3. Any winter sport activities outside resort operational hours and/or off-piste (backcountry) skiing;

4. For any claims arising from free-style skiing, ski jumping, ski- flying, ski acrobatics/aerials, ski stunting, parapenting, use of bobsleighs or skeletons, repetitive Travel in ski run helicopters.

Zurich Travel Insurance Policy

Guarantee of cruise ships

This policy is expanded to ensure when you travel using a cruise when abroad while still being subject to policy terms and conditions, if you have paid additional premiums and this benefit is listed in your insurance policy as a guaranteed benefit.

Cabin

Zurich will pay up to the amount of benefits listed in your insurance policy for every 24 hours you are locked up in the cabin for medical reasons by medical staff of the ship during the period of your cruise ship.

You must obtain a written description letter from the ship's medical personnel for every reason and the long time in the cabin.

Changes in travel plans

Zurich will pay up to the amount of benefits listed in your insurance policy to lose each port in the event of a cancellation of a planned port, when on your cruise ship as a result of bad weather.

You must get a written certificate from the cruise ship operator for each reason for losing the port.

Lost sightseeing

Zurich will pay up to the amount of benefits listed in your insurance policy for the previous sightseeing fee, which you cannot use as a result directly from you being hospitalized in a cruise ship due to illness or accident guaranteed in section B.1 - Medical costs when on the trip of a cruise ship.

Cruise Ship Travel Disorders

Zurich will pay up to the amount of benefits listed in your insurance policy for additional transportation costs incurred to reach the next port in order to rejoin the cruise ship, in connection with the illness you experience and require hospital treatment in the mainland guaranteed in section B.1 - medical costs.

Zurich will not pay when the leftovers of the cruise ship travel less than 25%.

CRUISE COVER

This Policy is extended to cover whilst You are traveling in Overseas cruise ship subject to the Policy terms and condition, if You have paid an additional premium and this benefit is shown in Your Insurance Policy as an insure .

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 ships medical officer to Your cabin for medical reasons during the period of Your cruise Trip .

You must get written statement from ships medical officer confirming the reason of 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 written statement from 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 which is covered under Section B.1 – Medical Expense 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 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 which is covered under Section B.1 – Medical Expense during Your cruise Trip

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

Zurich Travel Insurance Policy

Adventure activity

This policy is expanded to guarantee adventure activities when you travel, if you have paid additional premiums and these benefits are listed in your insurance policy as a guaranteed benefit.

The following is a type of recreational, non-professional (amateur) adventure activity that is guaranteed by submitting to the conditions, conditions and exceptions to each section set in this policy.

Hot air balloons drive on motorbikes above 125 cc (not touring) surfing with kites
Squad the ice (outdoor) on the ice arena that is managed commercially cycling on the mountain sliding on the sand
Tracing cave or canyon (sightseeing/tourist attraction) recreational visit
Diving/swimming with sharks (in cage) Rolling sports down the hill in a rock climbing plastic ball (outdoors/traditional/sports climbing/grave/climbing with help) - not alone paragraph/paragliding
Canoe boat (shallow waters level 1-3 only) rafting (shallow waters level 1-3 only) safari
Ski Water/Wakeboarding/Wakeskating (not jumping) Lenting plunge
Getting down the cliff (no more than 100 meters)

ADVENTURE ACTIVITIES

This Policy is extended to cover adventure activities whilst You are on a Trip subject to the Policy terms and condition, if You have paid an additional premium and this benefit is shown in Your Insurance Policy as an insure.

The following recreational, non-professional (amateur) type of adventure activities which covered, subject to the terms, condition and exclusion under each sections of this Policy.

Hot air balaoning Motorcycling above 125 cc (no touring) Kite surfing
Ice skating (outdoor) on a commercially managed rink
Mountain biking Sandboarding Caving or Canyoning (sightseeing/tourist attraction) recreational visit only
Shark cage diving Zorbing
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing) - no soloing Parasailing/Paragliding
Canoeing (inland/coastal grade 1-3 only) Rafting (inland/coastal grade 1-3 only) Safari
Water skiing/wakeboarding/wake skating (no jumping) Bungee Jumping; Rope Jumping
Abseiling (not more than 100 meters)

Zurich Travel Insurance Policy

Visa protection

What is guaranteed

If you are forced to cancel or rearrange your trip abroad as a result of your visa submission rejected by the embassy, Zurich will pay compensation for the loss of your previously paid visa fees and not get a replacement from any party.

Visa is an official document issued by a country through one of its representatives, which contains a permit permit for a person to enter into the territory of the country concerned.

CONDITION

1. You must meet all visa application requirements to be able to submit claims to this policy;
2. This benefit can only be claimed 1 (one) time for a single or maximum travel policy 2 times for the annual travel policy;
3. You must attach a visa rejection letter from the embassy and the original receipt of visa payments to be able to submit a claim in this section;
4. The maximum number of replacement for this benefit is listed in your insurance policy with the provision that this coverage is only effective if this benefit is purchased before you realize a condition that can cancel the visa.

What is not guaranteed

We will not be responsible for any payment on this policy if at the time of the visa submission, you:

1. Attach a broken passport or a passport that has a validity period of less than 6 months;
2. Mamalsukan Document Requirements for your visa application;
3. Ever or is involved in a criminal case;
4. Can not show enough evidence that you will return to Indonesia;
5. Do not have the required financial support;
6. Cannot show the details of a complete travel plan;
7. Cannot show evidence of ordering accommodation to the destination country;
8. Do not meet the age and health criteria required;
- 9
10. Cannot show guarantees/travel insurance periods required by the embassy;
11. Applying a visa not to the proper state embassy;
12. Has been an illegal immigrant or did not meet the visa provisions that had been given on the previous trip.

VISA PROTECTION

WHAT IS COVERED

If You are forced to cancel or rearrange Your Trip to Overseas as a result of Your Visa application being rejected by the Embassy, Zurich will pay compensation for 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, which contain a permission to allow someone entering a specific country.

CONDITIONS

1. You must fulfill all the Visa requirement to be able to submit claim under this Policy;
2. You can only claim 1 (once) for round trip Policy or maximum 2 (twice) for annual Policy;
3. You must enclose Visa Rejection letter from Embassy and original receipt of Visa fee to submit claim under this benefit;
4. Maximum amount payable for this benefit as shown in Your Insurance Policy, provided always that this coverage is effective only when it's purchased before You become aware of any circumstances which could lead to the rejection of the Visa.

WHAT IS NOT COVERED

We will not liable to make any payment under this Policy if at the time of Visa submission, You :

1. Presenting damaged passport or passport with validity less than 6 months;
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 financial fund support which required by the Embassy;
6. Failed to present detailed travel itinerary plan;
7. Failed to present booked accommodation at the destination country;
8. Cannot fulfil 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. Applying Visa at the wrong country of Embassy;
12. Have been an illegal immigrant or failed to adhere previous granted Visa on previous trip.

Zurich Travel Insurance Policy

Business trip

What is guaranteed

Zurich will pay compensation to the amount of benefits listed in your insurance policy to:

1. Staff Substitute Additional Costs For Public Transportation and Hotel Accommodation Costs for Your Co -Committee from Indonesia to Replace You At Business Meetings, Seminars, Conferences or Business Exhibitions that have been previously arranged, if the claims you submit to the benefits of Section B - Costs Medical and other emergency costs, section C -

Reduction of travel, Section E - Personal Accident was approved by us. 2. Business equipment

Costs to replace or repair business equipment that is accidentally lost, stolen, damaged or destroyed when you carry it on the way.

The business equipment referred to in this policy is a company laptop, an example of a business product or other equipment that is easy to carry and use for interests

your business/company. Conditions and exceptions to section D - Baggage guarantees and personal goods also apply to this benefit.

3. Loss of Event Fee Benefits of Section A - The cancellation of the trip in this policy is expanded to give compensation to lose the cost of seminars, conferences or business exhibitions that have been ordered and paid before the date of departure, which cannot be used and does not get a replacement from any party. Conditions and exceptions set in part A -

Cancellations and changes in travel also occur in this benefit.

CONDITION

You must attach a certificate of business trip from a company or employer for each claim submitted in this section.

What is not guaranteed

We will not be responsible for any payment to this police for:

1. Any loss or event or responsibility borne based on other insurance policies, programs or regulations from the government or paid by other parties including but not limited to hotels, public transportation or travel agents or travel providers and/or other accommodation providers, we will only pay The difference between what is paid based on other insurance policies, programs or government regulations or other parties with what you have the right to get based on this policy;

BUSINESS TRAVEL

WHAT IS COVERED

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 being 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 accidentally loss, stolen, damaged or destroyed which carried during Your Trip.

Business equipment definition under this Policy are company laptop, business sample or other portable equipment which are used for business/company purpose.

Conditions and what is not covered under Section D - Baggage And are 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 is unused and irrecoverable from any other source.

Conditions and what is not covered sets out under Section A – Trip Cancellation and Alteration are also apply to this section.

CONDITIONS

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

WHAT IS NOT COVERED

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

1. any loss or 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, We will however 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 be otherwise entitled to recover under this Policy

Zurich Travel Insurance Policy

COVID-19 Protection

This policy is expanded to guarantee Covid-19 when you travel by staying subject to the terms and conditions of the policy below, if you have paid additional premiums and this benefit is listed in your insurance policy as a guaranteed benefit.

COVID-19 guarantees will only apply to the benefits listed below, unless it is declared different in the insurance policy.

We will not replace any claim that directly or indirectly arises from:

1. When you have been diagnosed by Covid-19 at relevant time; or
2. The situation that you already know or know will happen that can cause the journey to be canceled, changed or will submit a claim to this policy when the time is relevant.
3. Every loss caused against the journey warning from the Indonesian government, the world health organization, or other related agencies to the regions where the events below are happening or which may immediately occur or are threatening the area as a result of:

Epidemic or Pandemic or unsafe health conditions (except if the loss or damage that occurs is not directly or indirectly caused by or is exacerbated by or occurs in connection with an unfaithful outbreak or health condition that triggers the issuance of travel warnings).

This exception does not apply if the journey has taken place at the time of the commemoration of the trip is issued or issued by the Government of Indonesia, World Health Organization or other related Agencies

A. Travel cancellation

Part A in the main policy: The cost of cancellation of the trip includes claims in connection with the Covid-19 only for the following events that occur outside of your control and unexpected at relevant time.

You are sick-if you are diagnosed with Covid-19 by a doctor or required to undergo a compulsory quarantine period after contact with the infected party and therefore cannot travel.

Condition: The above event must occur within 14 (fourteen) calendar days before your departure schedule from Indonesia.

Please note: This section does not include protection for claims related to:

Mandatory requirements for Mandiri Quarantine or Mandiri Covid-19.

Other Terms and Conditions of Section A - Cancellation and Changes in Travel will refer to the main policy provisions.

B. Changes in Travel

Zurich will compensate the fair cost losses needed to reset your trip, if you are forced to change the entire planned trip before the trip starts as a direct result and you need to be diagnosed with Covid-19 that occurs 14 (fourteen) days before departure date.

Other Terms and Conditions of Section A - Cancellation and Changes in Travel will refer to the main policy provisions.

COVID-19 PROTECTION

This Policy is extended to cover COVID-19 whilst You are traveling subject to the Policy terms and condition set out below, if You have paid an additional premium and this benefit is shown in Your Insurance Policy as an insured.

COVID-19 coverage only applied to the following benefit unless stated differently in your insurance policy.

We will not pay for any claim which directly or indirectly arising from:

1. If you already being diagnosed with Covid-19 at the relevant time; or
2. Circumstances You knew of or foresee that could lead to the trip being cancelled, altered or would make a claim under this Policy at the relevant time.
3. Any loss due to traveling against travel warning of Indonesia Government, the World Health Organization, or other relevant bodies into areas, where the events below are taking place, are imminent, or are threatened due to :

Epidemic, pandemic, or unsafe health conditions (unless if the loss or damage does not directly or indirectly caused by or aggravated by or happening in relation to the epidemic, pandemic or unsafe health condition which triggers travel warning).

This exclusion does not apply if the Trip is already underway at the time of the published travel warning by the Indonesia Government, the World Health Organisation or other relevant bodies.

A. TRIP CANCELLATION

SECTION A of the main Policy: Trip cancellation cost includes claims related to COVID-19 only for the following events outside Your control and unforeseeable at the Relevant Time.

Your illness - If You are diagnosed by a doctor with COVID-19 or subjected to a mandatory quarantine period after contact with an infected party and cannot travel.

CONDITION: The above event shall occur within 14 (fourteen) calendar days before Your scheduled departure from Indonesia.

Please note: This SECTION does not extend to include cover for claims relating to :

COVID-19 mandatory quarantine or self-isolation requirement.

Other terms and conditions of SECTION A – Trip Cancellation and Alteration will be as per main Policy wording.

B. TRIP ALTERATION

Zurich will indemnify the reasonable cost needed to rearrange your trip, if You are forced to alter the entire planned Trip prior to the Trip commencement as the direct and necessary result of You are diagnosed with COVID-19 which occur 14 (fourteen) days prior departure date.

Other terms and conditions of SECTION A – Trip Cancellation and Alteration will be as per main Policy wording.

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C. Medical Costs

Section b.1 and b.2. From the main policy: the cost of medical treatment and evacuation and emergency medical return is included in the guarantee if you are diagnosed with the Covid-19 by a doctor.

Other Terms and Conditions of Section B.1 and B.2 - Medical Costs and Evacuation and Emergency Medical Returning will be in accordance with the main policy provisions.

D. Additional production

1. Your quarantine or isolation is due to Covid-19 If you are diagnosed with Covid-19 and as a result the local health authority directs you to quarantine or isolation, we will pay allowances for every 24 hours you spend on isolation or quarantine. Benefits Stop When You

Reaching the maximum value limit as stated in your policy, you can continue your journey, return to your home or insurance period ends, which one first. You must get and give us written evidence from a doctor or relevant local authority (as applies) and receipt.

2. Additional Transportation Costs If your claim is based on benefits D.1-Additional Expenditures (Quarantine or Isolation Costs Due to Covid-19) Borne and as a result of quarantine or isolation you need to reschedule or buy new tickets to go home, we will pay you Naturally, additional costs of additional public transportation (economy class) to the maximum limit listed on your policy.

We will not pay to: 1. Cost or expenditure of public transportation or accommodation or expenditure arising from the government or public health authority that directs you to quarantine or isolation that is mandatory for tourists when entering a country or part of a country (This exception applies regardless of your existence is diagnosed with Covid-19 or has made contact with the person diagnosed with Covid-19).

2. All costs or expenses incurred before you are declared by the doctor is not feasible to travel.

The total amount we have to pay is based on the events d.1, D.2 or the combination must not exceed the benefits limit in the event D.

E. Child's travel or return

Part C of the main policy: Reduction of travel (home early) includes guarantees if you are asked to return home because your family members are not traveling with you experience serious medical conditions due to Covid-19 and the doctor who cares for confirming in writing the level of the infection threatening lives, we will replace the unused public transportation costs that you have paid in advance before the journey starts or is your responsibility legally and that cannot be obtained from other sources. You must get and give us written evidence from your doctor and receipt of your travel costs. or;

Section B.4 of the main policy: Child's return includes guarantees if you are diagnosed with Covid-19 by a doctor who results in hospitalization, death or quarantine and as a result your children are abandoned without supervision, Zurich Assist will regulate and pay:

C. MEDICAL EXPENSES

SECTION B.1 and B.2. of the main Policy : Medical Expenses and Emergency Medical Evacuation and Repatriation include cover if You are diagnosed as having COVID-19 by a doctor.

Other terms and conditions of SECTION B.1 and B.2 – Medical Expenses and Emergency Medical Evacuation and Repatriation will be as per main Policy wording.

D. ADDITIONAL EXPENSES

1. Your quarantine or isolation due to COVID-19 If You are diagnosed with COVID-19 and as a result the local public health authority directs You into a period of

quarantine or isolation, We will pay allowance for every 24 hour You spend for isolation or quarantine. The benefit ceases when You reach the maximum limit as per shown in Your Policy, You are able to continue Your trip, return Home or on the completion of the Period Of Insurance, whichever is the earlier. You must obtain and provide Us with written evidence from the doctor or relevant local authority (as applicable) and receipts.

2. Extra transportation cost If Your claim under benefit D.1 – Additional Expenses (Quarantine or Isolation Cost due to COVID-19) is covered and as a result of quarantine or isolation You need to reschedule or buy a new ticket to return home, We will pay Your reasonable additional Public Transport expenses (economy class) maximum up to the limit shown in Your Policy.

We will not pay for: 1. any Public Transport or accommodation costs or expenses arising from a government or public health authority directing You into a period of quarantine or isolation which is mandatory for travellers upon entry to a country or part of a country (This exclusion applies regardless of You being diagnosed with COVID-19 or having come into contact with a person diagnosed with COVID-19).

2. any costs or expenses incurred prior to You being certified by a doctor as unfit to travel.

The total amount payable by us under event D.1, D.2 or any combination thereof shall not exceed the benefit limit under event D.

E. TRIP CURTAILMENT OR RETURN OF CHILDREN

SECTION C of the main Policy : Trip Curtailment (Early Return Home) includes cover if You are required to return Home because Your non-travelling family member is having a serious medical condition due to COVID-19 and the treating doctor confirms in writing the level of infection is life threatening, we will indemnify unused Public Transport costs that You have already paid in advance before the Trip commence or for which You are legally liable and which cannot be recovered from any other source. You must obtain and provide Us with written evidence from the doctor and your trip expenses receipts. Or;

SECTION B.4 of the main Policy: Return of Children includes cover if you are diagnosed as having COVID-19 by a doctor resulting in hospitalization, death or quarantine and as a result your children are left unattended, Zurich Assist will arrange and pay for :

Zurich Travel Insurance Policy

- a. A one-way economy class flight ticket for the return of these children to Indonesia or their home country; And
- b. Every additional fee required by airlines to supervise the children if they travel alone.

The total amount that we have to pay based on this section may not exceed the benefits limits on the E. event.

Other Terms and Conditions of Section C and B.4 - Reduction of travel (returning home early) and the return of children will be in accordance with the provisions of the main policy.

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

The total amount payable by us under this section shall not exceed the benefit limit under event E.

Other terms and conditions of SECTION C and B.4 – Trip Curtailment (Early Return Home) and Return of Children will be as per main Policy wording.

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Lost the event

What is guaranteed

We will pay up to the value listed in the benefits table listed in your insurance policy but does not exceed the nominal value of the event ticket that has been paid and cannot be recovered from anywhere.

Events including but not limited to official sports events, music concerts, exhibitions, education/cultural tours, cinemas, theater, amusement parks or military performances, or visits to other attractions, which will take place at your destination.

We will provide this guarantee if you cannot attend the event because one of the important and unavoidable conditions that occur during the insurance period:

1. Death, serious injury or serious medical condition from you or your family members;
2. You receive an unexpected and inevitable call to be a witness in court;
3. You are needed by the police after a robbery, or damage caused by fires or natural disasters in your home or place of business;
4. The public transportation that you use to take you to the place of the event does not go according to schedule; or
5. The vehicle that you are traveling in an accident or strike or is delayed in a traffic jam of more than 3 hours, and there is no alternative route available.

CONDITION

1. You are careful to protect yourself and your property from accidents, body injuries, loss and damage, and act as if you are not insured to minimize potential claims.
2. You agree that we will not extend the insurance period after the event date, unless the event has been postponed and you still intend to go on that date
Scheduled. This extension will only apply if you have not recovered ticket fees from the event organizer.
3. You contact us as soon as possible by giving complete details about anything that can result in claims and giving all the information we ask for.
4. You agree that there is no change in the terms and conditions of the policy that applies, except us
confirm it in writing to you.

We have the right to do the following: 1. Cancel the policy if you tell us something that is not true, which affects our decision whether coverage can be offered or not.

2. Cancel the policy and does not make a replacement if you, or anyone who acts for you, make a claim based on this policy because you know that it is not honest, deliberately exaggerated or cheat in any way, or if you give a false statement or a deliberate wrong statement when Apply for this insurance or support your claim. In this case, we can report the problem to the police.
3. Take over and handle, on your behalf, whatever claim you make based on this policy.
4. Take legal action on your name (but at our expense) and ask you to provide details and fill in any form, which will help us restore any payment we have made based on this policy.
5. With your permission, get information from your medical records to help us or our representatives handle any claims. This can include a request that you are examined medically or to examine a corpse if you die. We will not provide information

MISSED EVENT

WHAT IS COVERED

We will pay up to the sum insured stated in the benefit table as shown in Your Insurance Policy but no more than the face value of your event ticket that has been paid for and that cannot be recovered from anywhere else.

Event Including but not limited to an official sporting occasion, music concert, exhibition, educational/cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction, that is due to take place at a venue in Your destination.

We will provide this cover if you are unable to attend the event because one of the following necessary and unavoidable circumstances happens during the period of insurance:

1. The death, serious injury or serious medical condition of you or your family member;
2. You receiving an unforeseen and unavoidable witness summons from a judicial court;
3. You are needed by the police following a burglary, or damage caused by fire or natural disaster at your home or place of business;
4. The public transport that you are using to get you to the event venue does not run to its timetable; or
5. The vehicle you are travelling in has an accident or breaks down or is delayed in a traffic jam for more than 3 hours, when there is no alternative route available.

CONDITIONS

1. You take reasonable care to protect yourself and your property against accident, injury, loss and damage, and act as if you are not insured to minimise any potential claim.
2. You accept that we will not extend the period of insurance beyond the event date, unless the event has been postponed and you still intend to go on the rescheduled date. This extension will only apply if you have not recovered ticket costs from the event organiser.
3. You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for.
4. You accept that no alterations to the terms and conditions of the Policy apply, unless we confirm them in writing to you.

We have the right to do the following: 1. Cancel the Policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.

2. Cancel the Policy and make no payment if you, or anyone acting for you, make a claim under this Policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give any false declaration or deliberate mis-statement when applying for this insurance or supporting your claim. We may in these instances report the matter to the police
3. Take over and deal with, in your name, any claim you make under this Policy.
4. Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms, which will help us to recover any payment we have made under this Policy.
5. With your permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a post mortem to be carried out in the event of your death. We will not

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Personal about you to any other organization without your special approval.

6. Do not pay any claim to this policy for the amount borne by other insurance or by anyone or
- Everywhere, for example any amount you can get back from personal health insurance, health agreements, transportation or accommodation providers, home content insurance companies or other claims that you restore. In this situation we will only pay our part of the claim.

What is not guaranteed

Whatever is caused by: 1. Cancellation, neglect, delay or relocation of events by artists, artists, organizers or promoters of the event;

2. Bankruptcy or liquidation of artists, players, companies that organize or promote events, their agents or anyone who acts for you;
3. Everything that is borne by a company that provides your transportation or accommodation, agents, anyone who acts for you or your event ticket organizer;
4. You don't want to travel or don't enjoy the event;
5. suicide, hurt yourself, or deliberately put yourself in risk (unless you try to save the lives of others);
6. Death of pets or any animal;
7. Withdrawing of aircraft services, trains or ships (temporary or permanent), which are ordered by you to travel, carried out by managers or on government recommendations or orders, civil aviation authorities, port authorities, train authorities or other similar authorities in any country .

Every claim arising from, or consists of, following: 1. War, invasion, actions of foreign enemies, hostility (whether war is declared or not) civil war, rush,

rebellion, revolution, rebellion, military power, coup, terrorism, weapons of mass destruction;

2. Epidemic or pandemic;
3. You do not follow suggestions or recommendations made by the government or other officials during the insurance period;
4. Ion radiation or radioactive contamination of nuclear fuels or nuclear waste or any risk of nuclear equipment;
5. You act illegally or with evil deeds;
6. All losses caused directly or indirectly from whatever you claim which is not part of the event package, unless mentioned differently in the policy.

Claims related to: 1. Financial conditions or work commitment; 2. Annual entrance ticket or seasonal ticket; 3. Something you know when ordering this insurance; 4. Tickets for the program purchased for business purposes;

5. Event tickets that include transportation or accommodation costs;
6. Postponement or failure of public transportation caused by strikes or industrial action, which starts or announced before you leave home or where you can make other travel arrangements naturally.

Any claim except you: 1. Get a letter from a public transportation provider (if this applies) which confirms that the service is not running on time;

2. Get confirmation of delays from the authorities who go to the location of the accident or damage (if this applies) that affects the vehicle you are traveling in;

give personal information about you to any other organisation without your specific agreement.

6. Not to pay any claim on this Policy for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.

WHAT IS NOT COVERED

Anything caused by: 1. cancellation, abandonment, postponement or relocation of the event by the artist, performer, organisers or promoters of the event;

2. bankruptcy or liquidation of the artist, performer, company organising or promoting the event, their agents or any person acting for you;
3. anything the company providing your transport or accommodation, their agents, any person acting for you or your event ticket organiser is responsible for;
4. you not wanting to travel or not enjoying the event;
5. your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
6. the death of any pet or animal;
7. the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim arising from, or consisting of, the following: 1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction;

2. Any epidemic or pandemic;
3. You not following any suggestions or recommendations made by any government or other official during the period of insurance;
4. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
5. You acting in an illegal or malicious way;
6. Any loss caused as a direct or indirect result of anything you are claiming that are not part of the event package, unless it says differently in the Policy.

Claims relating to: 1. Financial circumstances or work commitments; 2. Annual passes or season tickets;

3. Something that you knew about at the time of booking this insurance;
4. Event tickets purchased for business purposes;
5. Event tickets that include transport or accommodation costs;
6. Delays or failure of public transport caused by Strike or industrial action, which began or was announced before you left home or where you could have reasonably made other travel arrangements.

Any claim unless you: 1. Get a letter from the public transport provider (if this applies) confirming that the service did not run on time;

2. Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in;

Zurich Travel Insurance Policy

Endorsement Wording Policy on Travel Cancellation for Covid-19

This endorsement was issued by PT Zurich Asuransi Indonesia, Tbk and must be read in conjunction with the Wording of your Zurich Travel Insurance policy.

With this it is understood and agreed upon that by continuing to submit to the conditions, exceptions, determination and conditions contained in the applicable policy or endorsement, the guarantee listed on the additional benefits of COVID-19 Protection Part A. Travel cancellation should be read as follows:

A. Travel cancellation

Part A in the main policy: The cost of cancellation of the trip can be guaranteed if you are diagnosed with Covid-19 by a doctor, where this happens outside of your control and unexpected at a relevant time and therefore cannot do

journey,

Condition: The above event must occur within 14 (fourteen) calendar days before or up to the day

Your departure from Indonesia.

Please note:

This section does not include protection for claims related to:

- Mandatory requirements for Mandiri Quarantine or Mandiri Covid-19; or
- You are required to undergo a compulsory quarantine period after contact with the infected party Covid-19 so that it cannot travel.

Other Terms and Conditions of Section A - Cancellation and Changes in Travel will refer to the main policy provisions.

Endorsement Wording Policy Against Covid-19 Annual Policy

This endorsement was issued by PT Zurich Asuransi Indonesia, Tbk and must be read in conjunction with the Wording of your Zurich Travel Insurance policy.

With this it is understood and approved that by staying subject to the conditions, exceptions, determination and conditions contained in the policy or endorsement that apply, the provisions in the annual travel policy section if you buy the benefits of COVID-19 protection, it should be read as follows:

This policy provides a guarantee of the benefits of Covid-19 protection with a maximum record of 2 (two) trips in one insurance period, but it applies a maximum of 90 (ninety) days or a maximum of 180 (one hundred eighty) days per trip in accordance with the benefits of the benefits you choose For the benefits of COVID-19 protection.

Condition: Submission of Covid-19 claims submitted in the same trip will be calculated as a claim.

Other terms and conditions of the annual travel policy will refer to the main policy provisions.

POLICY WORDING ENDORSEMENT TO TRIP CANCELLATION FOR COVID-19

This endorsement is issued by PT Zurich Asuransi Indonesia, Tbk and should be read together with Your Zurich Travel Insurance Policy Wording.

It is hereby understood and agreed that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, coverage under Covid-19 Protection add-on part A. Trip Cancellation should be read as follows:

A. TRIP CANCELLATION

SECTION A of the main Policy: Trip Cancellation cost can be covered if you are diagnosed with COVID-19 by a Doctor, beyond Your control and unexpected at the Relevant Time and therefore unable to travel.

CONDITIONS: The above event must occur within 14 (fourteen) calendar days before or until the day you depart from Indonesia.

Please note:

This SECTION does not cover coverage for claims relating to:

- Mandatory requirements for COVID-19 self-quarantine or self-isolation; or
- You are subjected to a mandatory quarantine period after contact with an infected party and cannot travel.

Other terms and conditions of PART A – Trip Cancellation and Change will refer to the main Policy provisions.

POLICY WORDING ENDORSEMENT TO ANNUAL POLICY COVID-19

This endorsement is issued by PT Zurich Asuransi Indonesia, Tbk and should be read together with Your Zurich Travel Insurance Policy Wording.

It is hereby understood and agreed that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy

or endorsed thereon, Annual Policy condition for You who purchased Covid-19 Protection, should be read as follows:



This Policy provides Covid-19 Protection subject to maximum 2 (two) times of Trip in any one period of insurance, but maximum 90 (ninety) days or maximum 180 (one hundred eighty) days per Trip applied, in accordance with the benefit plan that You choose under Covid-19 Protection benefit.



CONDITIONS: Covid-19 claims submitted in each trip will be counted as one claim.

Other terms and conditions of Annual Policy will refer to the main Policy provisions.

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