

Zurich Domestic Travel Insurance

Zurich Travel Insurance offers comprehensive protection for unforeseen events such as trip cancellations, medical and emergency expenses, baggage issues, travel delays, and personal accidents. The insurance is available in two plans: **Silver** and **Gold**.

Silver Plan

List of Benefits/Coverage name and coverage amount

- **Discounted Premium:** Rp 22,950
- **Original Premium:** Rp 27,000

Coverage Details:

- **Trip Cancellation & Alteration:** Rp 2,500,000
- **Emergency Medical Evacuation and Repatriation:** Rp 75,000,000
- **Medical Expenses:**
 - Due to Accident: Rp 75,000,000
 - Due to Illness: Rp 5,000,000
- **Travel Delay Benefit** (4hr delay, max Rp 500,000): Rp 250,000
- **Baggage Delay** (4hr delay, max Rp 500,000): Rp 250,000
- **Baggage and Personal Belongings:** Rp 2,500,000 (max Rp 250,000/item)
- **Accidental Death and Permanent Disablement:** Rp 100,000,000
- **Repatriation of Mortal Remains and Other Related Benefits:** Rp 75,000,000
- **Personal Liability:** Rp 25,000,000
- **Terrorism Cover:** Yes
- **Recreational Sports and Activities:** Yes

Covid-19 Protection (Add-On):

- **Trip Cancellation & Alteration:** Rp 1,250,000
- **Medical Expenses (including emergency medical evacuation):** Rp 5,000,000
- **Quarantine (Rp 500,000/day) and Extra Transportation Costs:** Rp 5,000,000
- **Trip Curtailment or Return of Children:** Not Covered
- **Automatic Extension of Cover:** Not Covered

Gold Plan

List of Benefits/Coverage name and coverage amount

- **Discounted Premium:** Rp 45,050
- **Original Premium:** Rp 53,000

Coverage Details:

- **Trip Cancellation & Alteration:** Rp 5,000,000
- **Emergency Medical Evacuation and Repatriation:** Rp 150,000,000
- **Medical Expenses:**
 - Due to Accident: Rp 150,000,000
 - Due to Illness: Rp 10,000,000
- **Travel Delay Benefit** (4hr delay, max Rp 500,000): Rp 250,000
- **Baggage Delay** (4hr delay, max Rp 500,000): Rp 250,000
- **Baggage and Personal Belongings:** Rp 5,000,000 (max Rp 250,000/item)
- **Accidental Death and Permanent Disablement:** Rp 200,000,000
- **Repatriation of Mortal Remains and Other Related Benefits:** Rp 150,000,000
- **Personal Liability:** Rp 50,000,000
- **Terrorism Cover:** Yes
- **Recreational Sports and Activities:** Yes

Covid-19 Protection (Add-On):

- **Trip Cancellation & Alteration:** Rp 2,500,000
- **Medical Expenses (including emergency medical evacuation):** Rp 10,000,000
- **Quarantine (Rp 500,000/day) and Extra Transportation Costs:** Rp 5,000,000
- **Trip Curtailment or Return of Children:** Not Covered
- **Automatic Extension of Cover:** Not Covered

Add-On: Covid-19 Protection

- **Price:** Rp 9,000
- Coverage for medical expenses if you test positive for COVID-19, including quarantine costs, transportation fees, and trip cancellation.

Exclusions (What's Not Covered?)

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

Key Information

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

Cancellation Policy

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

How to Make a Claim

For Cashless Claims:

1. **Notify Zurich Contact Center:**
Notify Zurich in writing at zurichcare.general@zurich.co.id within **30 calendar days** of the incident.
2. **Submit Required Documents:**
You must submit the necessary claim documents within **90 calendar days** after the incident.
3. **Wait for Claim Processing:**
Zurich will process your claim and issue payment within **30 calendar days** after the claim agreement letter is issued.

Sompo Travel Domestic Insurance

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

1. Go Plan

Premium: Rp 17.425 - Rp 20.500

List of Benefits/Coverage name and coverage amount

- **Personal Accident and Permanent Disablement Due to Accident:** Coverage up to **Rp 30,000,000** for permanent disablement resulting from an accident.
 - **Medical Expenses Due to Accident:** Medical expenses arising from an accident are covered up to **Rp 20,000,000**.
 - **Medical Expenses Due to Sickness:** Not covered under the Go Plan.
 - **Emergency Medical Evacuation Due to Accident:** Emergency evacuation costs due to an accident are covered up to **Rp 10,000,000**.
 - **Loss or Damage to Baggage:** Coverage up to **Rp 1,000,000**, with a per-item limit of **Rp 100,000**.
 - **Loss or Damage to Personal Effects:** Coverage up to **Rp 1,000,000**, with a per-item limit of **Rp 100,000**.
 - **Trip Cancellation:** Coverage up to **Rp 600,000**, based on the price of economy tickets.
 - **Trip Curtailment:** Coverage up to **Rp 500,000**, based on the price of economy tickets.
 - **Third-Party Liability:** Coverage up to **Rp 10,000,000** for third-party liability.
 - **Baggage Delay:** Not covered under the Go Plan.
 - **Travel Delay:** Not covered under the Go Plan.
 - **Hijacking:** Not covered under the Go Plan.
 - **Towing Service:** Coverage up to **Rp 500,000** for towing services.
 - **Ambulance:** Ambulance services covered up to **Rp 500,000**.
 - **Funeral Expenses:** Coverage up to **Rp 1,000,000** for funeral expenses.
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2. Relax Plan

Premium: Rp 32.300 - Rp 38.000

List of Benefits/Coverage name and coverage amount

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

- **Baggage Delay:** Baggage delay covered up to **Rp 1,600,000**.
 - **Travel Delay:** Travel delay covered up to **Rp 1,200,000**.
 - **Hijacking:** Coverage up to **Rp 5,000,000** for hijacking.
 - **Towing Service:** Coverage up to **Rp 500,000** for towing services.
 - **Ambulance:** Ambulance services covered up to **Rp 500,000**.
 - **Funeral Expenses:** Coverage up to **Rp 1,000,000** for funeral expenses.
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3. Royal Plan

Premium: Rp 45.900 - Rp 54.000

List of Benefits/Coverage name and coverage amount

- **Personal Accident and Permanent Disablement Due to Accident:** Coverage up to **Rp 150,000,000** for permanent disablement resulting from an accident.
 - **Medical Expenses Due to Accident:** Medical expenses due to an accident are covered up to **Rp 100,000,000**.
 - **Medical Expenses Due to Sickness:** Sickness-related medical expenses are covered up to **Rp 6,000,000**.
 - **Emergency Medical Evacuation Due to Accident:** Coverage for medical evacuation due to an accident is up to **Rp 50,000,000**.
 - **Loss or Damage to Baggage:** Loss or damage to baggage is covered up to **Rp 2,500,000**, with a per-item limit of **Rp 250,000**.
 - **Loss or Damage to Personal Effects:** Coverage for personal effects up to **Rp 2,500,000**, with a per-item limit of **Rp 250,000**.
 - **Trip Cancellation:** Trip cancellation is covered up to **Rp 3,000,000**, based on the price of economy tickets.
 - **Trip Curtailment:** Trip curtailment is covered up to **Rp 1,500,000**, based on the price of economy tickets.
 - **Third-Party Liability:** Provides coverage up to **Rp 50,000,000** for third-party liability.
 - **Baggage Delay:** Coverage for baggage delay up to **Rp 1,600,000**.
 - **Travel Delay:** Coverage for travel delay up to **Rp 2,400,000**.
 - **Hijacking:** Coverage up to **Rp 7,500,000** for hijacking.
 - **Towing Service:** Coverage up to **Rp 500,000** for towing services.
 - **Ambulance:** Ambulance services are covered up to **Rp 500,000**.
 - **Funeral Expenses:** Funeral expenses are covered up to **Rp 1,000,000**.
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What is Not Covered?

1. **Travelling as a Pilot or Crew Member:** Only registered passengers on public or private air or sea transport are covered.

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

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

Cashless Claim Process

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

Reimbursement Claim Process

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