

## **Zurich Travel Insurance (International) with Visa Protection**

Zurich Travel Insurance provides comprehensive protection for unforeseen events such as trip cancellation, medical and emergency expenses, baggage issues, travel delays, and personal accidents. This plan is designed to offer peace of mind when traveling internationally, with a range of benefits to safeguard your journey.

### **Summary of Benefits:**

- **Coverage for ASEAN Region**
  - **Premium:**
    - Discounted Premium: Rp 65,450
    - Original Premium: Rp 77,000
- **Trip Cancellation & Alteration Coverage:**
  - Up to **Rp 15,000,000** for trip cancellations or alterations.
- **Medical Expenses Coverage:**
  - Includes medical expenses arising from accidents, illness, and emergencies. (Specific sub-benefits may apply.)
- **Emergency Medical Evacuation and Repatriation:**
  - Covered up to **actual cost** for emergency medical evacuation and repatriation back to your home country.
- **Compassionate Visit Expenses:**
  - Up to **Rp 30,000,000** for a family member to visit you in case of a serious medical emergency.
- **Return of Children:**
  - Coverage of **Rp 30,000,000** to return your children home in case of emergency.

### **Add-On Coverage:**

- **Covid-19 Protection:**
  - **Premium for Add-On:** Rp 32,000
  - Covers medical expenses if you test positive for COVID-19, including quarantine costs, transportation fees, and automatic policy extension in case of COVID-19-related delays.

### **What You Are Not Covered For:**

- **Trips Starting Abroad:**
  - Any trip that starts outside of your home country is not covered by this insurance.
- **Travel for Medical Treatment:**
  - Any trip undertaken specifically for medical treatment, care, or consultation is excluded.
- **Pre-existing Conditions:**
  - Any pre-existing, congenital, or hereditary medical conditions are not covered.

- **Outside the Insurance Period:**
  - Claims for any expenses or incidents occurring outside of the covered travel period will not be reimbursed.
- **Unlawful Acts:**
  - Any claims arising from illegal acts, or from the confiscation, detention, destruction, or quarantine of property by customs or authorities, are not covered.
- **War or Civil Unrest:**
  - Any events resulting from war, invasion, civil war, rebellion, or military actions are excluded from coverage.

#### **Important Information to Know:**

- **Eligibility:**
  - To be eligible for coverage, you must be between the ages of **0 and 69 years**.
- **Dual Coverage:**
  - Dual coverage applies when **two or more people (maximum of 10)** are traveling together on the same itinerary. They do not need to be related.
- **Family Coverage:**
  - Family coverage extends to **you, your spouse, and your children**, provided they are traveling together to the same destination during the same period.
- **Cancellation of Policy:**
  - You may cancel your policy within **14 calendar days** of purchase, as long as no claims have been made, you have not exercised any other rights under the policy, and the trip has not yet started.
- **Policy Exclusions & Inclusions:**
  - Refer to the policy document for a full list of covered and excluded items.

#### **How to Make a Claim:**

1. **Cashless Claim Process:**
  - **Notify Zurich Contact Center:**
    - In case of an incident, notify Zurich in writing at **zurichcare.general@zurich.co.id** within **30 calendar days** of the incident date.
  - **Submit Claim Documents:**
    - Submit the required documents for your claim within **90 calendar days** after the incident date. In some cases, Zurich may request additional supporting evidence.
  - **Wait for Claim Processing:**
    - Zurich will process the claim and make payment within **30 calendar days** after the claim agreement letter is issued.