

1. Basic Info		
Product ID #	ID0047	
Product name	Zurich Travel Insurance (Round Trip Plan)	
Country	ID	
Insurer	Zurich	
Insur type	Travel Insurance	
Agreement	Link	
Policy Wording	Link	Zurich Travel Insurance provides protection against unforeseen events such as trip cancellation, medical and emergency expenses, baggage coverage, travel delay and personal accidents. You can also get additional coverage for missed event you are unable to attend at your destination.
Brokerage Fee		

2. Product Intro	English	Indonesian
Description/coverage Deskripsi/ perlindungan	Zurich Travel Insurance provides protection against unforeseen events such as trip cancellation, medical and emergency expenses, baggage coverage, travel delay and personal accidents. You can also get additional coverage for missed event you are unable to attend at your destination.	Zurich Travel Insurance memberikan perlindungan berbagai risiko seperti pembatalan dan keterlambatan perjalanan, biaya medis dan darurat, jaminan bagasi, hingga kecelakaan diri. Dapatkan pula jaminan tambahan untuk pembatalan biaya acara (missed events) pada tempat tujuan kamu
International travel Perjalanan Internasional	Travel insurance can provide protection while traveling internationally. Whether you are enjoying nightlife in busy cities or relaxing on pristine beaches.	Asuransi perjalanan menawarkan perlindungan saat berpergian ke mancanegara. Nikmati perlindungan saat berpesta di kota besar, atau bersantai di pantai tropis.
Domestic travel Perjalanan Domestik	When traveling domestically, travel insurance can provide protection against unexpected travel incidents.	Asuransi perjalanan dapat melindungi anda dari kejadian tidak terduga dalam perjalanan, bahkan saat berpergian di dalam negeri.
e.g., What does it cover	<p>Medical Expenses & Hospital Daily Benefit You will be covered for emergency medical expenses, dental treatment, x-ray, surgical and hospital treatment, cost of medical supplies and ambulance.</p> <p>Emergency Medical Evacuation and Repatriation During emergency medical evacuation, Zurich will pay the transportation, medical services, and medical supplies expenses incurred as a result of repatriation.</p> <p>Travel Delay If your flight departure time is delayed due to unforeseeable circumstances outside your control, Zurich will provide delay allowance and will reimburse the additional costs for hotel accomodation and transportation.</p> <p>Baggage and Personal Belongings Zurich will pay the cost of replacement or repair if your personal items and belonging are accidentally lost, stolen, destroyed or damaged during the trip.</p> <p>Personal Accidents Zurich will pay up to the benefits limit given that you suffer a bodily injury which result in death and/or permanent disablement within 180 days after the accident</p> <p>Loss of Home Contents If your home is left unoccupied during the trip and burglary has taken place at your home, Zurich will indemnify for the contents of the Home that have been stolen up to the benefit amount limit"</p>	<p>Biaya Medis dan Santunan Rawat Inap Zurich akan memberikan santunan harian dan penggantian biaya medis darurat, biaya perawatan rumah sakit, perawatan gigi, sinar-x dan bedah termasuk biaya obat-obatan dan biaya ambulans.</p> <p>Evakuasi Medis Darurat dan Pemulangan Dalam keadaan medis darurat yang mengharuskan kamu untuk dipulangkan ke Indonesia, Zurich akan menanggung biaya transportasi, biaya layanan medis dan biaya perlengkapan medis yang perlu dikeluarkan akibat pemulangan medis,</p> <p>Penundaan Perjalanan Zurich akan membayar sejumlah santunan apabila terjadi penundaan perjalanan dan akan menanggung biaya penggantian atas akomodasi hotel dan biaya transportasi tambahan akibat penundaan perjalanan</p> <p>Bagasi dan Barang Pribadi Jika barang-barang pribadi Anda secara tidak sengaja hilang, dicuri, hancur atau rusak selama perjalanan, Zurich akan membayar biaya penggantian sampai dengan jumlah limit yang tercantum.</p> <p>Kecelakaan Diri Apabila kamu mengalami cedera tubuh yang mengakibatkan kematian dan/atau cacat tetap dalam waktu 180 hari setelah perjalanan, Zurich akan memberikan santunan sampai dengan jumlah limit yang tercantum.</p> <p>Kehilangan Isi Rumah Jika rumah Anda dirampok atau dicuri selama kamu liburan, Zurich akan mengganti kerugian untuk isi rumah Anda hingga jumlah limit maksimum yang ditentukan.</p>

e.g., What doesnt it cover	<p>Any Trip which starts Abroad Any Trip which starts Abroad will not be covered by Zurich</p> <p>Travel for medical treatment Any trip that is undertaken for the purpose to obtain medical care, consultation or medical treatment.</p> <p>Pre-existing conditions Any pre-existing medical condition, congenital and/or hereditary condition.</p> <p>Outside period of insurance Any claims for costs or expenses incurred outside the period of insurance</p> <p>Claims arising from unlawful acts Any illegal or unlawful act by you or confiscation, detention, destruction or quarantine of property or possessions by customs or other authorities;</p> <p>War or Civil Unrest Any event arising from war, invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, military force or coup.</p>	<p>Setiap Perjalanan yang dimulai dari Luar Negeri Asuransi ini tidak menanggung setiap perjalanan yang dimulai dari luar negeri</p> <p>Perjalanan untuk pengobatan medis Asuransi ini tidak menanggung perjalanan untuk pengobatan medis.</p> <p>Kondisi penyakit yang sudah ada Penyakit atau cedera yang sudah ada sebelum perjalanan tidak ditanggung.</p> <p>Di luar periode asuransi Setiap biaya atau beban klaim yang terjadi di luar periode asuransi</p> <p>Klaim yang muncul dari tindakan melanggar hukum Semua tindakan apapun yang ilegal atau melawan hukum yang dilakukan oleh kamu atau penyitaan, penahanan, perusakan atau karantina harta benda yang dilakukan oleh pabean atau petugas lain yang berwenang.</p> <p>Perang atau Kerusuhan Setiap kejadian yang timbul akibat perang, invasi, tindakan dari negara musuh, permusuhan, perang saudara, pemberontakan, pembangkitan rakyat, kekuatan militer atau kudeta politik</p>
e.g., What do we need to know	<p>- Dual coverage requires 2 or more people (with a maximum of 10) to travel together on the same schedule for the entire trip. They do not have to be related.</p> <p>- If you purchase family coverage, the policy will cover you, your legal spouse and your children traveling to the same destination and at the same period</p> <p>- To be covered with the benefit listed below, you must be aged between 0 and 69 years old</p> <p>- For domestic travel, the destination must be at least 100 km away from your home.</p> <p>- You may cancel your policies within 14 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 yet.</p>	<p>- Apabila kamu membeli polis duo plus (berlaku untuk 2 - 10 orang), kamu wajib berpergian bersama-sama untuk seluruh perjalanan dengan jadwal yang sama. Tertanggung tidak harus memiliki hubungan keluarga.</p> <p>- Apabila kamu membeli polis keluarga (kamu akan otomatis mendapatkan plan ini saat kamu menyatakan berpergian bersama keluarga) polis ini hanya akan menjamin kamu, pasangan sah, dan anak-anak kamu yang berpergian ke tempat tujuan yang sama dan dalam jangka waktu yang sama.</p> <p>- Batasan usia tertanggung untuk ringkasan manfaat di bawah ini ditujukan untuk tertanggung yang berusia maksimal 69 tahun.</p> <p>- Untuk perjalanan domestik, tujuan perjalanan harus berjarak setidaknya 100 km dari rumah Anda.</p> <p>- Kamu dapat membatalkan polis ini dalam waktu 14 hari kalender setelah tanggal pembelian, dengan ketentuan belum terdapat pengajuan klaim, kamu belum menggunakan hak yang tertera di polis, dan pembatalan harus dilakukan sebelum tanggal keberangkatan kamu.</p>
How to Claim	<p>#1 Title: 1. Notify Zurich Contact Center Body: Insured or Insured's legal representatives must notify Insurer in writing to Zurich Contact Center (zurichcare.general@zurich.co.id) no later than 30 alendar days after the date of incident</p> <p>#2 Title: 2. Submit Claim Documents Body: Insured must submit the required claims document no later than 90 calendar days after the date of incident giving rise to a claim. In certain circumstances, Insurer may require other evidence to support your claims submission</p> <p>#3 Title: 3. Wait for the claim to be processed Body: Claim payment will be made no later than 30 calendar days after the issue of the letter of claim payment agreement by the Insurer</p>	<p>#1 Title: 1. Hubungi Zurich Contact Center Body: Kamu atau perwakilan hukummu harus memberitahukan kepada Zurich Contact Center (zurichcare.general@zurich.co.id) secara tertulis paling lambat 30 (tiga puluh) hari kalender sejak tanggal terjadinya hal yang menimbulkan klaim</p> <p>#2 Title: 2. Kirim Dokumen Klaim Body: Kamu harus menyerahkan dokumen-dokumen klaim serta bukti-bukti pendukung yang diperlukan untuk mengajukan klaim paling lambat 90 hari kalender sejak tanggal kejadian. Dalam keadaan tertentu, kamu mungkin akan memerlukan bukti lain untuk mendukung pengajuan klaim.</p> <p>#3 Title: Silakan Menunggu Proses Klaim Body: Pembayaran klaim akan dilakukan maksimal 30 hari kalender setelah klaim-mu disetujui</p>

3. Field Summary

Fast Quote	Traveller's Details (Who is travelling)
	"Travel as Family" Checkbox
	Travel Period (Start Date & End Date)
Checkout Page - 1. Personal Details	First Name
	Last Name
	Email Address
	Confirm Email Address <i>(for guest user)</i>
	POB
	DOB
	Gender
	Mobile
Checkout Page - 2. Traveler's Details	IC Number
	Beneficiary Details
	Relationship with Travelers
Checkout Page - 3. Residential Address	Address
	Province
	City
	Postal Code

4. Process

Process for Purchasing	1. User input travellers information
	2. User complete payment process
	3. Insurer reviews and generate policy
Process for Claiming	1. User file a claim through Igloo Customer Service
	2. Igloo CS helps to handle the claim case

5. Plan's benefits

Premium Table	02232023_ Benefit and Premium table of ZT1 (BUSB) - MVP1 vs Current (1)_updated.xlsx
---------------	--

6. APIs to integ between Igloo & Insurer or 3rd parties

Does API Integration Needed?	YES
API Docs	Zurich Travel API
API Key	f62b58b0
API Summary	<p>Get Master Data</p> <ol style="list-style-type: none"> 1. Get Origins 2. Get Destination Regions 3. Get Package Types 4. Get Travel Needs 5. Get Cities <p>Search Insurance Products</p> <ol style="list-style-type: none"> 1. Get products 2. Get Additional Coverages <p>Get Price and Order</p> <ol style="list-style-type: none"> 1. Get Price Overview 2. Order <p>Policy Query</p> <ol style="list-style-type: none"> 1. Search Policy By Data

7. Premium

Premium Table	02232023_Benefit and Premium table of ZT1 (BUSB) - MVP1 vs Current (1)_updated.xlsx
---------------	---

9. Underwriting

Underwriting Type	Yes. Approval from insurance is needed (auto)
-------------------	---

10. Payment

Money Flow	User pay Igloo for each policy purchase, then Igloo periodically to Insurer
Payment Timing	Once User has submitted application form
Payment Gateway	Xendit

11. Policy

11.1 Issue Policy (or COI)	
Who generate e-policy ?	Insurance (auto via API)
	Igloo Send via email to customer
How does customer receive e-policy?	<i>For Zurich API, please send:</i> 1. id-ops@iglooinsure.com" - as email param in the Zurich API 2. "1" as sendepolicy param
Email template	TBC
Is hardcopy supported?	No
ePolicy Template	Insurance will generate Insurance will generate Insurance will generate
ePolicy/COI Number Generation Rule	Insurance will generate
Policy Period Rule	
Start Date	Traveler's Start Date
End Date	Traveler's End Date
11.2 Cancel Policy (or COI)	
If cancellation is allowed ?	No
11.3 Renew Policy (or COI)	
If renewal is allowed ?	No - needs to purchase a new one (new policy ID)
11.4 Waiting period	
What is the waiting period?	No Waiting Period

12. Claim

Who handle customer's claim requests?	Insurer only - can Igloo CS helps?
Where shall customer raise claim?	Insurer's portal
Other Info about Claim	
Claims Procedure & Documents	TBC
Hotline Claim	TBC
Claims flow	TBC

13. Other Info

Restriction on purchasing	Insured more than 69 years old - The insured can not be older than 70 years old, so this means 69+1 day (or more) is not allowed
---------------------------	--

Destination Dropdown List	Master_UAT (1).xlsx

14. Design file	
Design file	https://www.figma.com/file/Rsmqf3muyv24ZflCWc9jXa/B2C-V2.2?type=design&node-id=736%3A64653&t=EdG6qzCDBcXUWhgP-1
User flow diagram	