

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

- **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

- **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.