

CHAPTER 1

ARTICLE 1

DEFINITION

The definitions of terminologies contained in this General Terms and Conditions shall remain apply and binding in this Policy unless stipulated or stated otherwise in the Provisions on Additional Coverage, Endorsement and/or other documents that are an integral part to this Policy.

Deviating from the different meaning possibly given by the prevailing law provision, for the interest of this Policy all words and/or sentences in bold in this Article shall be construed as described as follows:

1. Heirs shall mean the parties appointed by the Policy Holder as the beneficiaries of the death benefit. The approval of the Insurer shall not be necessary for the Heirs appointment by the Policy Holder. The Management shall not be responsible for the legality of the Heirs appointment and the Policy Holder shall release the Management from all legal obligations arising from this Heirs appointment. In the event the Heirs appointed has have passed away, then the beneficiaries of death benefit shall be stipulated in accordance with the prevailing legislation.

2. Accommodation shall mean for anything similar to what is used for the interest of temporary staying (stay over one night) subject to charge and must be reserved first.

3. Transportation Means shall be any land, water or air Transportations Means including Public Transportation Means and Private Transport.

4. Public Transportation Means shall mean taxi, online transportation, bus, including micro bus (a vehicle for public transportation with capacity of more than seven persons), train, electric train, ferry, other type of ship for passengers, and any fixed-wing aircraft, licensed in accordance with the law, regulation, law or the equal for the paid passenger transportation, which operates on a fixed, scheduled and regular route, but including the vehicles provided by the tour service provider.

5. Child/Children of the Insured's Dependents having the age of 3 (three) months up to 18 (eighteen) years.

6. Checked-in Baggage shall be the belonging of the Insured registered by the airline to be stored separately from the Insured in the same transportation mode.

7. Natural Disaster shall mean, but not limited to, typhoon, hurricane, cyclone or tornado, hostile fire, flood, tsunami, eruption, earthquake, landslide or other natural symptoms.

8. Injury shall mean the bodily injury suffered by the Insured during the Travel and due to an Accident solely and apart from other causes.

9. Serious Injury shall mean the bodily injury due to the Accident during the Travel, which is declared by the Medical Practitioner, which causes the Insured cannot start or continue the Travel that has been

planned or has a risk of death.

10. Check-In shall mean the date and time when the Insured confirms the Insured's Travel and accompanied with the boarding pass of the Public Transportation Means which will be used by the Insured, at the airport, railway station, port or other departure terminal on the scheduled departure date of the Insured. If the Insured does the check-in for the Insured's Travel outside the airport building or departure terminal, for example online check in, it means the most recent time between (i) date and time when the Insured does the online check-in or (ii) 2 hours prior to the scheduled departure time from the Public Transportation Means to be used by the Insured.

11. Adult shall mean any person not included in the definition of "Child/Children" in this insurance policy.

12. Expedition shall be a high-risk Travel to inaccessible location and/or unfriendly location including but not limited to the Travel using the private kayak/kano organized around the beach or the Travel to an inaccessible remote area in general or an area which has never been utilized before or untouched region or the scientific, research or political Travel to such location, not the tourism activity in general accessible by the public unrestrictedly (besides the body height or general health or fitness warning) and provided by the recognized local tour operator and the Insured must act under the direction and supervision of the qualified guide and/or instructor of the tour service operator/provider when doing such tourism activity.

13. Riot shall mean a condition in a city where a great number of mass jointly or in small groups cause the nuisance to the community order and security by the uproar and using violence as well as series of destruction of most properties, in such a way causing the public fear, marked with the cessation of more than half of normal activities of the trading/shopping center or office or schools or public transportation in that city for minimum 24 (twenty-four) consecutive hours stating before, during or after such occurrence.

14. Invasion shall mean a military power of a state entering the territory of other state with the intention to occupy or control over temporarily or permanently.

15. Policy/Coverage Summary shall mean the inseparable and integrated part of the Policy containing the brief data/information of coverage among others: Data of Insured, Scope of Benefit/Coverage, Premium amount, and so forth.

16. Accident shall mean a sudden, unexpected, unanticipated, unusual, specific occurrence, containing the violence element, external in nature happened at the specific time and place without being affected by other causes, causing the injury, disability, or death which can be medically proven.

17. Occupational Accident shall mean a sudden, unexpected, unanticipated, unusual, specific occurrence, containing the violence element, external in nature happened at the specific time and place without being affected by other causes, resulting in injury, disability, or death which can medically be proven, happened when the Insured is performing his/her work.

18. Civil Commotion shall mean an action of a group of people of at least 12 (twelve) persons who in performing the common objective cause the public order disturbance condition with uproar and using violence as well as the destruction of other people properties, not considered yet as a civil commotion/Riot.

19. Conditions that have been Realized shall mean: a) Any incident which the Insured realizes or can expectedly realize when the Insured purchases this Policy and which can expectedly cause the Insured making a claim based on this Policy, or

b) The Insured does not take any preventive act to avoid the claim after the warning in the mass media on the Strike, Civil Commotion, Riot or bad weather or other condition, or

c) Any existing condition or condition already known by the public before the Insured reserves his/her Travel.

1. Private Vehicle shall mean the vehicle used for the interest of the Insured, both owned by the Insured itself or the leased vehicle already having the Motor Vehicle Insurance.

2. Family shall mean two (2) Adults (the insured and the legal partner of the insured) making the Traveling with maximum 3 (three) accompanying Children. The child in the family policy is the Insured Child, be it a biological child, stepchild or adopted child. The Insured shall depart from and return with the same destination and together at the same time as the Family, unless agreed otherwise by Us.

3. Close Family shall mean husband or wife, parents, Child, parents-in-law, grandchildren, younger brother/sister, grandparents of the Insured, or the relatives living in the same house with the Insured.

4. Loss of Voice shall mean the inability to articulate of three of the four voices influential in speaking such as labial, alveololabial, palatal and velar sounds or the loss of total vocal cords or sound center damage in the brain causing aphasia.

5. Existing Health Condition shall mean:

a) Any sickness, disease including its symptoms suffered by the Insured, Insured's Close Family, or Insured's Travel mate, who in period of 1 (one) year prior to the date and time of the issuance of the Policy:

- Happening for the first time, worsening, becoming acute or indicating the symptoms possibly causing someone requesting for diagnose, medication or treatment;

- Being necessary to take the prescribed medicine or medicines, or tests or further examination already recommended by the Medical Practitioner;

- Being treated by a Medical Practitioner or the medication is already recommended by the Medical Practitioner.

b) It also means all congenital condition, hereditary condition, chronic condition or the condition being happened to the Insured, Insured's Close Family, Insured's Travel mate whom the Insured or they realized, or can be expected to realize, prior to the date and time of the issuance of the Policy.

25. Loss of Hearing shall mean the loss of ability to hear permanently and declared by the Medical Practitioner as no hope for recovery where $\frac{1}{6}$ of (a+2b+2c+d) above 80 db,

a. dB = Loss of hearing of 500 Hertz, and

b. dB = Loss of hearing of 1,000 Hertz, and

c. dB = Loss of hearing of 2,000 Hertz, and

d. dB = Loss of hearing of 4,000 Hertz.

26. Insurance Benefit shall mean the reimbursement by the Insurer for the protection of the Insured made in accordance with the terms and conditions of this Policy.

27. Extreme Sport shall mean any sport or any sport activities presenting the high hazard (namely involving the high skill, extraordinary physical activity, very specific stunt show) including but not limited to surfing in a big wave, or other similar stunt exhibition; bicycle, motorcycle, land and sea vehicle race or other similar stunt exhibition; kano rafting; cliff jump; horse jumping; horseback polo playing; and other similar stunt exhibition, which is not tourism activity in general accessible by the public unlimitedly (other than the body height or general health or fitness warning) and provided by the recognized local tour operator and the Insured shall act under the guidance and supervision of the qualified guide and/or instructor of the tour service operator/provider when conducting such tourism activities.

28. Mountain Climbing shall mean the climbing up and down the mount usually requiring the use of the specific equipment including but not limited to crampon, axe, anchor, bolt, carabiners and lead-rope or top-rope anchoring equipment.

29. Airplane Hijacking shall mean the forceful taking over of an Airplane or with the threat and unlawfully.

30. Strike shall mean the action of intentional destruction by a group of workers, minimum 12 (twelve) persons or half of total workers (in the event total workers are twenty-four), refusing to work as usual in making the effort to compel the employer to fulfill the workers' demand or in protesting the work regulation or requirements applied by the employer.

31. Insurer shall mean PT Sampo Insurance Indonesia. 32. Disease shall mean any decrease or disorder in the health diagnose confirmed by the examination by the Medical Practitioner during the insurance Policy validity.

33. Serious Disease shall mean the disorder of health declared by the Medical Practitioner, that the Insured is declared not feasible to start or resume the Travel in the planned time, or the death-risk disease.

34. Travel shall mean a domestic Travel where the Insured is covered by this Policy under the terms:

a. Travel Cancellation or Trip Delay Coverage shall be started since the date and time of Policy issue and ended when the Insured starting his/her Travel, or at expiration date of the Insured's Policy, whichever earlier.

b. Coverage for Self-Accident, Loss of Personal Belonging, Loss of Travel Documents, and Personal Liability shall be started as of whichever later:

- the departure of the Insured from the Insured's Residence or Workplace to the destination of Insured's Travel, including that to the airport, port or other Public Transportation Means terminal to start the Insured's Travel, if the Insured uses the Public Transportation Means, or

- Date and time of the issue of the Insured's Policy. And end at whichever earlier as follows:

- Upon the arrival of the Insured at the Insured's Residence or Workplace, or

- Three (3) hours after the Insured arrives at the airport, port or other Transportation Means terminal where the Insured starts the Travel, or
- Date of expiration of the Insured's Policy.

Other Coverage starts as of the date and time of the issue of the Insured's Policy and the Insured has Checked-In to start his/her Travel, and ends when the Insured left the arrival terminal at the airport, port or terminal where he/she starts the Travel to return to his/her Residence or Workplace, or upon the expiration date of the Insured's Policy, whichever earlier.

35. Power Takeover shall mean the action including but not limited to the use of coercion or violence and/or threat therefrom, conducted by a person or a group of persons, whether own-acted or on behalf of or relating to the organization or government, with the political, religion, ideology or similar objective including the intention to influence the government and or create the political fear.

36. Rebellion shall mean the organized action of a group of persons conducting insubordination and/or opposition against the legitimate Government on de jure or de facto basis with violence using the weapon, possibly causing the threat to the sustainability of the legitimate Government on de jure or de facto basis.

37. Covered Occurrence shall mean:

- a. Insured suffers from serious diseases or is sick or suffers from Bodily Injury making it is not feasible for the Insured to make such Travel according to the Doctor's consideration;
- b. Death, death occurrence of the Insured, Insured's Close Family Members or Bodily Injury or Disease of those persons requiring the Hospitalization;
- c. Cancellation of the service of Liner Public Transportation caused by the Strike, Riot or Civil Commotion;
- d. The Insured's residence becomes not occupiable due to the fire, tornado or flood in such away causing the Insured to be in the house location on the Stipulated Departure Date;
- e. Insureds shall not be allowed to make their Travel or resume the Travel due to Natural Disaster.

Where, for paragraphs (a) through (c), those occurrences happen within the period of thirty (30) days prior to the Stipulated Departure Date, and for paragraphs (d) through (e), those occurrences happened within the period of seven (7) days prior to the Stipulated Departure Date.

38. Policy shall mean this travel insurance written agreement together with the Policy Schedule, its attachments and notes or Endorsement containing the provisions on the insurance conditions regulating the rights and obligations between the Insurer and the Insured on reciprocal basis and already signed by the Insurer.

39. Medical Practitioner shall mean someone having the qualification by getting the title in medical field and holding the official license from the competent government to conduct the medication practice and surgery in a certain geographical territory, beside the Insured or Insured's Close Family.

40. Unattended, when the goods are not in the possession of the Insured when it is lost, left to other person other than the Insured's Travel mate or authorized representative of the Accommodation or transportation provider, leaving in the position where the goods can be taken without the Insured's knowledge, for example at the beach or at the edge of swimming pool when the Insured is swimming or leave it at the distance where the Insured cannot prevent from the unlawful taking.

41. Residence shall mean the main residence territory, where the Insured lives everyday or stay for certain period/temporary which is within the territory of the Republic of Indonesia.

42. Workplace shall mean the place or territory where the Insured works everyday, or the business place owned by the Insured if the Insured is a businessman.

43. Travel mate shall mean the person accompanying the Insured for all durations of the Insured's Travel, including the departure and return with the Insured.

44. Insured shall mean the names contained in the Policy Schedule as the covered persons.

45. Trekking shall mean the climb overnight, Trip overnight or the similar stay overnight activity through the mountainous area or national park usually conducted on foot or in other manner

including but not limited to horse riding or by off-road vehicle, and requiring to stay over one night in the desert including the camp area, hut or huts. For the clarity it does not mean mountain climbing.

46. Terrorism shall mean the coordinated attacks with the intention to awaken the sense of terror to a group of community. Different from war, the terrorism action does not subject to the war procedure as the time of sudden implementation and the random casualty as well as often the civilians.

47. Age shall mean the age on the next birthday.

CHAPTER II

ARTICLE 2

INSURANCE BENEFIT

The Insurer will pay the Insurance Benefit in accordance with the type and limit of benefit owned by the Insurer under the terms as follows:

2.1 Personal Accident and Permanent Disability Due to Accident

2.1.1. Insurer will provide the benefit for the Insured, if the Insured suffers from Accident during the Insured's Traveling causing him/her passing away or suffering from Permanent Disability (referring to the benefit table) within 180 (one hundred and eighty) consecutive days as of the Accident date.

The benefit value the Insurer provides shall be based on the Occurrence suffered by the Insured due to an Accident. The benefit for each Occurrence shall be the percentage stipulated in the Benefit Table multiplied with the Sum Insured contained in the Policy Schedule for the plan the Insured chooses.

2.1.2. As the addition to the General Exclusion, the Own Accident benefit excludes the claim arising from, based on or relating to:

a) Participation in the Strike, Commotion, Riot.

b) The consequence of the surgery act or medication not due to the Accident covered by this Policy.

c) Infectious disease or Infection such as sakit tidur, malaria, Paludism, jaundice and, all types

of diseases, fainting, syncope, stroke, epilepsy or epileptiforms and caused by the loss consciousness due to an Accident.

d) Various Accidents deemed as the Occupational Accident, which risks are attached to the type of work conducted by the Insured.

e) Accident occurred prior to this insurance validity, regardless the fact that such consequence continues through the Policy validity.

f) Accident due to the Insured's carelessness endangering the body and soul, unless required to save

the Insured or other person.

g) Accident arising due to the Insured's action compelling to conduct the activities where the Insured is suffering from a diseases or physical abnormalities.

h) Conducting the flight other than as the passenger in registered flight operated by an airline or chartered company.

i) As the addition for the Self Accident or Permanent Disability benefits specially for the Insured using one of the Tramper Transportation Means owned by Lion Air Group, then the Insurer will only pay the indemnity by 50% (fifty percent) of the coverage value of the Self Accident and Permanent Disability as contained in the Policy Schedule.

2.2 Medical Treatment Expenses Due to Accident 2.2.1. The Insurer will provide the reimbursement for the Insured up to the sum insured for Coverage of Medical Treatment Expenses Due to Accident as contained in the Policy Schedule for the reasonable and required Medical Treatment if the Insured suffers from the b during the Insured's Travel.

2.2.2. Such medical treatment expenses comprise the charges of doctor's consultation, medical check-up, physical trauma healing therapy, medicines, hospitalization, surgery and Emergency needed.

2.2.3. Several prevailing provisions for Medical Treatment Expenses due to Accident:

a) Such medical treatment expenses shall be based on the reference from the Medical Practitioner.

b) If the Insured is entitled to receive the payment for all or part of the medical treatment expenses from other party, the Insurer will pay the difference between what actually the Insured incurs and pays and the amount the Insured is entitled to get from other party.

2.2.4 As the addition to the General Exclusion, the benefit of Medical Treatment Expenses due to Accident excludes the claim arising from, based on or relating to:

a) No written medical report from the Medical Practitioner or related service provider (original document).

b) Treatment by the chiropractor or physiotherapist except already approved by the Insurer.

c) Treatment or medicines for Existing Health Condition.

- d) Dental treatment involving the precious metal or other teeth cosmetics.
- e) Non-emergency medical check-up or regular medical check-up.
- f) Charges arising and paid for the services provided by other party for which the Insured should not be responsible to pay.

2.3 Medical Treatment Expenses Due to Diseases

2.3.1 The Insurer will provide the reimbursement for the Insured up to the sum insured for the Coverage of Medical Treatment Expenses Due to Disease as contained in the Policy Schedule for the reasonable and required medical treatment charges if the Insured suffers from the disease arising during the Insured's Travel.

2.3.2 Such medical treatment expenses comprise the charges of doctor's consultation, medical check-up, physical trauma healing therapy, medicines, hospitalization, surgery and Emergency Unit needed.

2.3.3 Several provisions applied for the coverage of Medical Treatment Expenses Due to Diseases:

- a) Such medical treatment charges shall be based on the reference from the Medical Practitioner.
- b) If the Insured is entitled to receive the payment for all or part of the medical treatment charges from other party, the Insurer will pay the difference between what actually the Insured incurs and pays and the amount the Insured is entitled to get from other party.
- c) The Insured is subject to his/her Own Risk of 10% (ten percent) of the claim value or minimum Rp 300,000 (three hundred thousand rupiah).

2.3.4. As the addition to the General Exclusion, the benefit of Medical Treatment Expenses due to Accident excludes the claim arising from, based on or relating to:

- a. No written medical report (original) from the Medical Practitioner or related service provider.
- b. Treatment by the chiropractor or physiotherapist except already approved by the Insurer.
- c. Treatment or medicines for Existing Health Condition.
- d. Treatment or medicines for growth and development diseases.
- e. Routine eye and dental check-up, treatments or medications or due to lack of care.
- f. The following diseases:
 - 1. All types of Tuberculosis (TBC)
 - 2. Hypertension or Cardiac Diseases and Vascular Diseases
 - 3. Gastric Ulcer or Duodenal Ulcer

4. Urolithiasis or urinary tract infection
 5. Anal Fistulae
 6. Cholecystitis, Cholelithiasis
 7. Acquired Hallux Valgus
 8. All types of tumor, both visible and not
 9. Diabetes Melitus
 10. Hernia
 11. Endometriosis
 12. Hemorrhoids
 13. Tonsil surgery
 14. Nasal Septum surgery
 15. Hyperthyroidism
 16. Cataracts
 17. Sinusitis
 18. All types of epilepsy.
- g. Dental care involving the precious metal or other teeth cosmetics.
- h. Non-emergency medical check-up or regular medical check-up.
- i. Charges arising and paid for the services provided by other party for which the Insured should not be responsible to pay.

2.4 Emergency Medical Expenses Evacuation and Repatriation of Mortal Remains Due to Accident

2.4.1. The Insurer will provide the reimbursement for the Insured up to the sum insured for the Coverage of Emergency Medical Expenses Evacuation and Repatriation of Mortal Remains contained in the Policy Schedule for the reasonable and required charges if the Insured:

- a. Suffers from the serious medical condition due to Accident so that the Insured must be relocated to the nearest treatment place where the proper medical service exists, if it is considered medically appropriate to relocate the Insured, and using the suitable transportation facilities, or
- b. Passes away due to Injury caused directly by the Accident occurred during the Insured's Travel thereby requiring the arrangement for the Insured mortal remains repatriation to his/her residence.

2.4.2. The Insurer will only reimburse the charges reasonably arising and required for the Insured evacuation or repatriation based on the natural condition of the Insured.

2.4.3. As an addition to the General Exclusion, the benefit of Emergency Medical Expenses Evacuation or Repatriation of Mortal Remains exclude the claim arising from, based on or relating to:

- a. Charges not required for Emergency Medical Evacuation or Repatriation of the Insured's mortal remains;
- b. If the Insured passes away not due to Accident during the Travel;
- c. If the Insured passes away because the he/she has been injured prior to the Travel, whether in the context of treating the diseases or not
- d. Charges arising for the religious ceremony or other ceremonies.

2.5 Funeral Benefit

The Insurer will provide the benefit of funeral for the Insured if the Insured suffers from the Accident while in Traveling causing him/her died. The amount of the funeral expenses provided shall be in accordance with that contained in the Policy Schedule.

2.6 Damage or Loss

A. Checked-in Baggage

1. The Insurer will provide the reimbursement in accordance with the repair expenses up to the sum insured for the coverage of the Damage and Loss of the Checked-in Baggage as contained in the Policy Schedule, in case of damage to the Insured's Checked-in Baggage and the Insured just knows when he/she arrives at the destination airport in a flight schedule, or
2. The Insurer will provide the benefit up to the sum insured for the coverage of Damage and Loss of the Checked-in Baggage as contained in the Policy Schedule, in case of the loss of the Insured's Checked-in Baggage and the Insured just knows the same when he/she arrives at the destination airport in a flight schedule.
3. The Coverage for Damage and Loss of the Checked-in Baggage will apply if the Insured uses the scheduled aircraft as his/her Transportation Means.
4. The amount of benefit will be calculated based on the terms as follows:

a) For the damage of Checked-in Baggage, the reimbursement will be calculated based on the repair cost of such damage, amounting to maximum the value of the Checked-in Baggage and at the highest in accordance with the limit as per goods and maximum the entire limit of the coverage of the Damage and Loss of the Checked-in Baggage;

b) For the loss of the Checked-in Baggage, the benefit is provided based on the lost goods and at the highest in accordance with the limit of coverage of the Damage and Loss of the Checked-in Baggage.

1. As the addition to the General Exclusion, the benefit of the Damage and Loss to the Checked-in Baggage excludes the claim arising from, based on or relating to:

a) The Damage or loss not accompanied with the covering letter from the airline, or airport authority, or other competent authority;

b) Checked-in Baggage in contravention of the terms and conditions of the airline or airport authority.

c) The following goods stored at baggage: Laptop, PC, Tablet, Monitor, TV, Camera, Handphone, Sunglasses, perfume, toiletries and cosmetic, jewelry, watch, money and other financial instrument, securities, glassware, animal, motor vehicle (including its accessories), motorboat, furniture, art works, antiques, text, musical instrument, dentures.

d) Loss due to directly or indirectly quarantine, sequestration by the government or the risk of embezzlement or illegal trading transportation.

e) Loss not explainable of any goods.

f) Mysterious or illogical loss.

B. Loss of Personal Belongings

1. The Insurer will provide the benefit for any lost goods up to the sum insured for the coverage of Loss of Personal Belongings contained in the Policy Schedule, if the Insured suffers from the loss of the Personal Belongings. Such Personal Belongings shall be cellular phone, laptop, camera, other objects the Insured brings, or stores in the bag the Insured brings during the Travel.

2. The special provisions shall apply to the coverage of Loss of Personal Belongings

a) The Insured shall report to the Police at the place where the loss occurs within 24 (twenty-four) hours as of the loss;

b) The loss shall be accompanied with or proven by the damage or violence effort;

- c) The Insured shall take any possible measure and the reasonable preventive action to ensure the Insured's Personal Belongings will remain secure during the Travel, brought properly and safely, and not abandoned unattended.
3. As the addition to the General Exclusion, the benefit of the Loss of Personal Belongings excludes the claim arising from, based on or relating to:
- a) Loss of money, valuable documents, credit card, other financial instrument, animal, motor vehicle (including its accessories), motorboat, other transportation means, sport equipment, fruits, furniture, artworks, antiques, text, jewelry, gemstones, glasses, watch, contact or corneal lens, musical instrument, dentures.
 - b) Failure to produce the certificate on loss issued by the Policy or other competent authority on the personal belongings.
 - c) Loss of the rented or leased equipment.
 - d) Loss due to directly or indirectly quarantine, sequestration by the government or the risk of embezzlement or illegal trading transportation.
 - e) Loss of the Insured's Personal Belongings covered by other insurance Policy or obtaining the replacement of Transportation Means, hotel or other party.
 - f) Loss of the Insured's Personal Belongings shipped first or separately.
 - g) Loss of the Insured's Personal Belongings left unattended or the unlocked residence.
 - h) Loss not explainable of any goods.
 - i) Loss of merchandises or merchandise samples.
 - j) Loss of data stored in the cassette, USB, memory card, disc and other data storage media.
 - k) Mysterious or illogical loss.

2.7 Baggage Delay

2.7.1. If during the Travel, the taking of the Insured's baggage is delayed at the Insured arrival terminal already scheduled for more than six (6) hours uninterruptedly caused by the covered Transportation Means provider, the Insurer will pay in accordance with the sum insured as contained in the Policy Schedule.

2.7.2. If the Insured's baggage is lost or damaged permanently during the delay, the Insurer will reduce the amount of payment provided by the Insurer of this baggage delay benefit, of total claim value of the Insured for the Loss and Damage of the Checked-in Baggage in Section 2.6 and otherwise.

2.7.3. As addition to the benefit of the special Baggage Delay for the Insured using one of the scheduled Transportation Means owned by Lion Air Group, then the Insurer will only pay the compensation by 50% (fifty percent) of the Baggage delay limit as contained in the Policy Schedule.

2.8 Travel Cancellation

2.8.1. The Insurer will pay the loss arising from the cancellation of the General Transportation Means ticket and the Accommodation the Insured has paid in advance up to the sum insured for the Travel Cancellation Coverage as contained in the Policy Schedule if the Insured's Travel must be cancelled due

to one or more following Occurrence, provided that such occurrences happened after the date and time of the issue of Policy.

a) Passing away, Serious Injury or suffering from the Serious Diseases occurred to:

- ◆ Insured;
- ◆ Close Family of the Insured;
- ◆ Travelmate of the Insured;
- ◆ Relatives or friend living in the destination of the Insured which he/she already planned to live together for most of time of the Insured Travel, within 30 (thirty) days prior to the departure date.

b) Cancellation of the service of Public Transportation Means for the Insured Travel, due to the Strike, Commotion, Riot, Fire or Natural Disaster occurred within 30 (thirty) days prior to the departure date.

c) There is obligation of the Insured to undergo the quarantine, become the jury or witness in the hearing before the court, informed within 30 (thirty) days prior to the departure date.

d) Serious damage to the Insured's Residence in Indonesia due to fire or Natural Disaster within 7 (seven) days prior to the departure date of the Insured, so that the Insured cannot leave his/her residence upon the departure.

2.8.2. The Insurer will provide the reimbursement for the part of charges not used and cannot be refunded for the Public Transportation Means and Accommodation charges the Insured already paid or already agreed to be paid according to the contract, at the highest in accordance with the limit for Travel Cancellation coverage as contained in the Policy Schedule. The benefit the Insurer provides is for the loss of transportation or Accommodation costs:

a) The Insured already paid in advance;

b) Which is legally the responsibility of the Insured;

c) Which is not refunded from the place where the Insured bought the ticket or pay the Accommodation.

2.8.3. If not in contravention of the law, any other insurance Policy liability, program or Regulation of the Government, including but not limited to the airline, other Public Transportation Means, Travel agent, or other Accommodation provider, the Insurer will pay the difference between that is paid based on other insurance Policy, program or Regulation of Government or other party with what the Insured entitled to get hereunder.

2.8.4. As addition to the General Exclusion, the benefit of Travel Cancellation excludes the claim arising from,

based on or relating to:

- a) Intention to cancel the Travel or change of Travel plan by the Insured or Insured's Travelmate;
 - b) If this insurance is bought from seven (7) consecutive days prior to the departure date, this Exclusion does not apply to the cause of the Travel cancellation as explained in article 2.8.1 (a) above;
 - c) Which will be paid or refunded by any other party;
 - d) Which is caused indirectly by the control or regulation of the government;
 - e) Arising from or due to pregnancy or maternity, and/or any injury or diseases relating to the pregnancy or maternity;
 - f) If prior to ticket purchasing, there has been warning in the mass media that the occurrence(s) covered in point 2.8.1 b) above possibly occurs;
 - g) Failure of financial, bankruptcy or inability to conduct the normal business due to the financial reason of each Transportation Means, tour provider or Accommodation or Travel agent;
 - h) The Travel agent cannot fulfill the agreement due to insufficient people to do such tour.
- 2.9 Travel Curtailment
- 2.9.1. If during the coverage period, the Travel is:
- a. Shortened (meaning that the negligence of the Travel planned as indicated in the invoice of Travel reservation and the Travel shortening to return to the Insured's residence after the Traveling commencement) due to one or more occurrences as follows:
 - 1. The Insured or legitimate spouse of the Insured suffers from the miscarriage due to the Accident with the external Injury or visible physical Injury;
 - 2. Interruption due to unexpected Strike, Commotion or Riot at the Insured destination;
 - 3. Natural disaster (hurricane, earthquake, flood and the similar) in the Insured destination;
 - 4. Advertent weather condition (including fog) in the Insured destination;
 - 5. Hijacking in the Insured destination;
 - 6. Insured or the Travelmate of the Insured is summoned by the Court to become the witness;
 - 7. The Insured's residence is fatally damaged due to the fire and/or robbery. To avoid this doubt, the smoke is not considered as the natural disaster or the advertent weather condition and not the Covered Occurrence. Atau,

b. Is disturbed (meaning that the Insured is prevented from Traveling already planned as indicated in the Traveling reservation invoice after the Traveling commencement) due to the Inability caused by the Injury, Disease or the sickness requiring the Insured be hospitalized in the destination exceeding twenty-four (24) hours.

2.9.2. The Insurer will pay indemnities to the Insured:

1. Part of all Travel costs and/or the costs of Accommodation already paid in advance which is not refundable or unusable where the Insured will not be reimbursed from other sources. This reimbursement will be set off on pro rate basis for each day of the Travel not done; or

2. Travel additional cost (based on reasonable cost for economic class Travel or lower) and/or reasonable Accommodation cost incurs due to the Covered Occurrence. This benefit can only be paid if the Insured has bought the ticket to return home prior to the Covered Occurrence resulting in claim.

2.9.3. This benefit shall become effective only if this policy is bought before the Insured realizes the condition which can change the Travel plan.

2.10 Travel Delay

2.10.1. The Insurer will indemnify the Insured in terms of cash benefit up to the maximum time as referred to in the limit of Travel Delay as contained in the Policy Schedule upon the departure by the scheduled Transportation Means reserved for the delayed travel from the departure time determined in the Travel schedule provided for the Insured, due to one or more of the following occurrences at the point of departure:

a. Strike, commotion or riot or industrial strike;

b. Bad weather condition;

c. Natural disaster (typhoon, earthquake, flood and the similar); or

d. Mechanical damage or structure defect of the scheduled Transportation Means of the Insured.

2.10.2. As an addition to the benefit of the Travel Delay specially for the Insured using one of the scheduled Transportation Means owned by Lion Air Group, the Insurer will only pay the indemnity by 50% (fifty percent) of the Travel delay limit contained in the Policy Schedule.

2.11 Third Party Liability

2.11.1. The Insurer will provide the indemnity for the loss the Insured suffered due to the Third Party compensation claim up to the sum insured for the Third Party Legal Liability benefit contained in the Policy Schedule due to the negligence or the undeliberateness conducted by the Insured and the Insured shall be lawfully responsible.

2.11.2. The claim for compensation included herein shall comprise:

1. Bodily injury or physical damage to the Third Party's property being the responsibility of the Insured according to this Policy.

1. Court charges and the remedies charges required in accordance with the written approval from the Insurer.
2. Relating to the physical damage to the property in terms of motor vehicle crash during the travel, the Insurer will only pay the compensation for deductible in accordance with the limit as contained in the Policy Schedule. The Insured cannot receive this benefit, if the motor vehicle being the Private Vehicle of the Insured which is not covered under Motor Vehicle Insurance Policy.

2.11.3. As addition to the General Exclusion, the benefit of Third party Legal Liability excludes the claim arising from, based on or relating to:

1. Legal charges and the charges of the legal judgments arising from criminal cases.
2. Third party legal liability arising from the injury or diseases of any person under the employment contract with the Insured, due to the work (employer's liability).
3. Legal responsibility relating to:
 - a) All types of Transportation Means (including the ship or boat) of which the Insured owns or leases or borrows or operates.
 - b) Loading or dismantling of or to all types of Transportation Means.
4. Professional Indemnity.
5. Liability of any financial losses not due to the property damage or bodily injury (pure financial loss).
6. Bodily injury (including death or disease), loss or damage to the property arising from the release, dispersion, seepage, migration, from pollutant (environment damage), including the costs arising to clear or remove those pollutant contaminations. The pollutants shall mean any solid, liquid, gas irritant or contaminant or thermal including the wastes.
7. Legal liabilities of the loss due to fire, lightning or explosion.
8. All consequences or responsibilities arising due to default of a contract between the Insured and any party whatsoever.
9. Legal liability of any commodity or goods produced, sold, supplied, installed, established, repaired, changed or enforced by the Insured (Product Liability).
10. Due to dishonest act, undeliberate act or negligence of the Insured.
11. Loss due to radiation, radioactive, nuclear, toxic substances, explosives.
12. Any natural direct or indirect legal liability whatsoever caused or contributed by or arising

from:

a) Asbestos or anything relating to the diseases (including cancer) resulted from the handling of production, manufacture, distribution, sale, deposit, processing, storage or use of asbestos products and/or the products containing asbestos;

b) pollution or contamination in any kind whatsoever.

13. The losses as follows:

a) any annotation, loss, distortion or damage, modification or change or deformation of original structure of information, program or data from any computer or network systems, computer hardware or software, firmware, data processing equipment, computer component, microchip, planted chip, integrated circuit or the devices similar to non-computer equipment, media or system used in its relation to one of the foregoing.

b) decrease in function, availability, usage scope or access of data, software or computer program,

c) failure, damage, insufficiency or inability to execute all or part of the electronic system, computer or network system, computer hardware or software, firmware, data processing devices, computer component, microchip, planted chip, integrated circuit or similar devices in non-computer equipment.

14. Legal liability arising due to the fine, penalty or sample sentences (punitive, exemplary and aggravated damages).

15. Legal liability to the persons under the control/responsibility of the Insured.

16. Claim in a situation where the Insured is the partner, consultant or employee or relative (including spouses) of the injured party.

17. Legal liability arising from the ruin of reputation or slander.

18. Legal liability arising from the Transmissible Spongiform Encephalopathies (TSE), Genetic Modified Organization (GMO), Electro Magnetic Field (EMF).

19. Legal liability arising from the allergic or infection condition or infectious diseases.

20. Legal liability arising directly or indirectly from, or in any manner whatsoever involving

the internet operation including but not limited to the business and/or transaction conducted through the internet, intranet, extranet and/or through the own website, internet site, Web address and/or through the transmission of electronic letter or document electronically.

2.12Hijacking

The Insurer will provide the benefit for the Insured if the Insured experienced the hijacking in the Transportation Means used during the Travel causing the Insured suffered from the loss and inconvenience during the Travel. The amount of benefit given shall be in accordance with that contained in the Policy Schedule.

2.13Tow Truck Charges

The Insurer will provide the benefit for the Insured if the Insured suffers from an Accident during the Travel causing the Private Vehicle of the Insured needs the towing car to be transported to the service station in accordance with the choice of the Insured. The amount of such benefit provided shall be in accordance with that contained in the Policy Schedule. This benefit shall apply to the Travel using Private Vehicle.

2.14Ambulance Charge Benefit

The Insurer will provide the benefit for the Insured if the Insured suffers from an Accident during the Travel and needs the ambulance car aid to transport the Insured to the nearest Hospital or the Hospital in accordance with the choice of the Insured. The amount of such benefit shall be in accordance with that contained in the Policy Schedule.

ARTICLE 3

TERMS OF INSURANCE BENEFITS

The Insurer will pay the Insurance Benefits according to the types and limits of benefits owned by the Insured, under the terms as follows:

1. These Insurance Benefits apply only throughout the territory of the Unitary State of the Republic of Indonesia. 2. In this policy, "Free Looking Period" term does not apply since Policy cancellation does not apply.
3. Upon the enforcement of this insurance, the Insured shall be in medically feasible and healthy condition to conduct a travel and has no knowledge of any situation possibly causing a cancellation or interference to the Travel.
4. In order this Policy coverage remains applicable, the Insured is obliged to fulfill all terms and conditions set forth in this Policy. In case of failure to fulfill one of the terms herein, the Insurer shall be entitled to refuse any payment for the Insured's claim.
5. This Policy shall be interpreted according to the law prevailed in Indonesia. The matters not explained in this Policy shall refer to the Law and the other Legislation prevailed in Indonesia.
6. The Insured shall be obliged to keep his own safety and any property belonging to him during the Travel to the best possible manner, and take preventive actions to avoid a bigger loss.

7. The right of the Insured to the Insurance Benefits under this Policy will be forfeited if the Insured does not fulfill the obligations hereunder.

8. Cash Benefit will be fully paid to the value as contained in Policy Schedule.

9. The payment of indemnity for all benefits as set out in this Policy will be paid in accordance with the amount of bills, at the highest to the nominal as set out in Policy Schedule.

10. The Insured shall be obliged to keep his own safety and any property belonging to him during the Travel to the best possible manner, and take preventive action to avoid a bigger loss.

11. The security on the benefits hereunder shall apply if the Premium of Policy has been fully paid.

12. The Insured remains having the indemnity or receiving these benefits despite any other Insurance owned, in accordance with the terms as set forth in each benefit.

13. Regarding the Insured already reaching the age of 71 (seventy-one) up to 80 (eighty) years old the following terms shall apply:

a. Reimbursement for benefit of Personal Accident and Permanent Disability Due To Accident, benefit of Medical Treatment Charges due to an accident, benefit of Medical Treatment Charges due to disease shall be at the highest 35% (thirty-five percent) of the coverage sum Insured contained in the Policy Schedule.

b. Benefit of Emergency Medical Evacuation and Repatriation of Mortal Remains Due to Accidents shall not be applicable.

14. Regarding the Insured having the age of 81 (eighty-one) up to 86 (eighty-six) years (inclusive) the following terms shall apply:

a. Reimbursement for benefit of Personal Accident and Permanent Disability Due To Accident, benefit of Medical Treatment Charges Due To Accident, benefit of Medical Treatment Charges Due to Disease shall be at the highest 25% (twenty-five percent) of the sub Insured as contained in the Policy Schedule.

b. Benefit of Emergency Medical Evacuation and Repatriation of Mortal Remains Due to Accidents shall not be applicable.

15. Other Provisions:

a. If the Insured has more than 1 (one) Travel Insurance policy issued by PT Sampo Insurance Indonesia, for the same destination, the Insured will only be guaranteed and receive claim payments from 1 (one) policy with the highest level of benefits

b. For land Travel by Personal Vehicle, the insurance only applies to a Travel destination with minimum distance of 100 km from the Insured's residence or Workplace.

c. Insurance shall not apply for the shuttle Travel between the Insured's Workplace and

residence. d. For yearly period, the insurance limits of Medical

Treatment Cost and Emergency Medical Evacuation Cost and Repatriation of Mortal Remains all/agregate of one year limit shall apply.

e. The Insurance for Travel cancellation and Travel Delay shall only apply to a Travel using scheduled public Transportation Means.

f. The Insurance on Damage and Loss to Checked-in Baggage and the Flight Delay shall apply only for a Travel using by aircraft transportation mode.

g. For annual Travel, this coversge shall apply up to 90 (ninety) days of per Travel.

h. For the Insured who buys the group package, at least in 1 (one) group there are 10 (ten) people who travel with the same destination and period.

16. Subject to those requirements, limitations, exclusions and terms set forth and stipulated in this Policy.

ARTICLE 4

EXCLUSION

We shall not be responsible for any claim arising from, based on, or relating to:

1. Especially for benefit personal accident and permanent disability due to accident, the costs supposed to be compensable by any other more specific Policy including Social Insurance or Mandatory Insurance set forth by the Law.

2. Refusal, failure or inability of an operator or travel agent, Accommodation provider, airflight authority, or any other Travel service provider to provide their services both wholly or partly due to their own financial condition or the bankruptcy of someone, company or organization associated to them.

3. Consequential, economic loss or otherwise, loss of enjoyment or any other loss not listed in this Policy.

4. Any loss, occurrence or obligation resulting in the claim under this Policy for which We are lawfully prohibited to pay.

5. For any continued liability or loss or indirect loss in any form whatsoever.

6. The Existing Health Condition.

7. The Conditions Have been Realized before the submission of the policy insurance.

8. Dishonesty, criminal act, or an offense by the Insured or anyone associating with or relating to the

Insured.

9. A Public Transportation Means the Insured uses during the Travel having no legitimate license to operate.

10. Mental disorder and neuro disorder or sleep disorder including but not limited to insanity.

11. Event of war, either declared or not, rebellion, revolution, terrorism, invasion, or military usurped power.

12. Consequence of radiation, nuclear reaction or contamination including nuclear weapon or radioactive. 13. Consequence of any biological and/or chemical material, substance, compound used either directly or indirectly with the objective to harm or kill the human's life and/or cause a public fear.

14. The government's intervention in any form, a failure to get visa or any other visiting document, prohibition, arrangement or the enactment of a Travel warning from the competent authority.

15. Any loss caused by an act which is deliberately taken to face an unnecessary risk, or failed to take a necessary act to avoid a risk, except when trying to save a human's life.

16. Any claim relating to either directly or indirectly Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or any other infectious sexual disease.

17. If the Insured deliberately commits a suicide, tries to commit a suicide, or deliberately gets himself/herself hurt.

18. The Insured consumes alcohol or drugs, or under the influence of alcohol or drugs, except drugs prescribed and consumed as directed by a Medical Practitioner.

19. Liability, cost or any benefit for any incident beyond the coverage period of this Policy.

20. Being a pilot or crew of any aircraft whatsoever, skydiving (except tandem skydiving when conducted with a commercial company), sliding, hang-gliding, para-gliding and any other aerospace activity.

21. If the insured participates in:

a) Extreme Sport and Sport Activities,

b) competitive sport, any professional sport or any sport whatsoever where the Insured will or may get or receive remuneration, donation, sponsorship or any financial compensation, except for a marathon competition of maximum 15 km open for the public and the activity has been officially registered,

c) Expedition,

- d) A hunting and safari travel not provided by a licensed commercial operator,
- e) Rafting of class 4 or above,
- f) Sailing beyond territorial waters,
- g) Scuba Diving unless the Insured holds PADI certificate (or any equal qualification) or the Insured dives with a competent and qualified instructor. In this situation, the maximum depth we insure shall be as stipulated in the Insured's PADI certificate (or any equal qualification) but not more than 30 (thirty) meters and the Insured may not dive alone.

22. The Insured participates in:

- a) Mountain Climbing;
- b) Outdoor cliff climbing or abseiling, or
- c) Conducting a (non-air) Travel of above 5,500 meters or trekking of above 3,000 meters. The abovementioned points 22 (b) and 22 (c) exclusion shall not apply to an organized safe outdoor cliff climbing, abseiling and safe trekking which:
 - 1. is provided for the public unlimitedly, other than the health in general and fitness warning; and
 - 2. which is provided by a recognized commercial local tour or an activity provider; and
 - 3. is provided under the guidance and supervision of a qualified guide and/or instructor from a tour operator or activity provider and the provision

that the Insured follows their suggestion and/or instruction shall always apply, and

- 4. such activity is held under 5,500 meters.

23. Any mistake or negligence in the Insured's order arrangement made by the Insured, the Insured's Travel agent or anyone else acting on behalf of the Insured.

24. Pregnancy or maternity and pregnancy control including miscarriage, maternity, infertility, contraception or those relating to sterilization or any complication arising therefrom.

25. Medication for esthetic and beauty purpose. 26. If the Insured is a terrorist, a member of a terrorist organization, narcotics trader, or nuclear, chemical or biological weapons broker.

ARTICLE 5

GENERAL PROVISIONS

- 1. Age

This Policy only applies to the Insured with the age of 3 (three) months to 86 (eighty-six) years (inclusive).

2. Citizenship

This Policy applies to the Insured with status of both Indonesian Citizen (WNI) and Foreign Citizen (WNA).

3. Governing language

This Policy is made in Indonesia and English Language versions, and in case of any difference of interpretation between the texts, the Indonesian Language version shall apply.

4. Currency Exchange Rate

In the event the premium and or claim hereunder is stipulated in foreign currency but if the payment is made in rupiah currency, then such payment shall be made using the middle rate of Bank Indonesia upon the payment.

5. Coverage Commencement

This Policy shall become effective as of the receipt of premium by the Insured.

6. Coverage Expiration

This Policy shall expire and We are free from any obligation in this coverage, in the event of:

- Policy period expiration.
- The Insured passes away.
- The Insured has arrived at his/her Residence or Workplace.
- The Insured has received all benefits to the amount setout in Policy Schedule.
- The Insured is imprisoned.
- 3 (three) calendar days after the cancellation notification from the Insured or the Insurer.

In respect of this, the Insured and the Insurer are covenanted not to enforce the provision of Article 1266 of Civil Code (KUH Perdata) and the coverage termination shall be made without requiring an approval from the District Court.

7. In the Event of Occurrence or Loss

In the event of occurrence potentially causing a claim, the Insured shall take the following acts:

- ♦ Immediately notifying it to the Insurer.

- ◆ Reporting to the competent authority on such loss occurrence.
- ◆ Taking the required preventive and securing acts to avoid any further loss.
- ◆ Cooperating with Us or an appointee in the claim handling process, including preparing the required documents for such claim settlement process.

8. Amendment to Policy Terms and Conditions The Policy terms and conditions shall be irrevocable, not amendable nor irreplaceable by anyone whomsoever, unless stated in the special terms and conditions or stated in an endorsement made and issued by the Insured.

ARTICLE 6

TERMS OF CLAIM

1. The filing of a Claim

a. A report on the claim for this loss must already be received by the Insurer 30 (thirty) calendar days as of the occurrence and the claim documents must have

been received by the Insurer not later than 60 (sixty) calendar days as of the occurrence.

b. The claim will be returned in case of insufficiency or incomplete documents submitted. The deadline to complete the documents shall be 30 (thirty) calendar days after the notice from the Insurer and if more than the deadline the Claim shall be deemed not exist.

c. Based on the documents received by the Insurer, then the Insurer shall give confirmation on Claim approval to the Insured within 7 (seven) business days as of the complete documents are received.

d. For any Claim Document already complete and paid worthy as well as having received the Claim approval confirmation from the Insured, the Claim payment will be settled at the latest 14 (fourteen) business days to the Insured's account.

e. If within 30 (thirty) calendar days after the Claim payment, no complaint is filed, then the Claim payment shall be deemed settled and the Insurer shall be released from any lawsuit.

f. If during the insurance period, the Insured committed anything harmful to the Insurer (Moral Hazard), then the Insurer shall be entitled not to pay any Claim.

g. The failure to obey the terms of claim will automatically cancel the claim process.

2. Claim Documents

◆ In filing a claim, the Insured shall enclose:

- a. Form of claim
- b. Proof of Travel ticket or boarding pass if using Public Transportation Means
- c. Family tree documents, if the Insured travels by purchasing a family package.
- d. Photocopy of Identity Card/KITAS/Passport. ◆ The documents the Insured must enclose for each insurance:

A. Personal Accident

- 1. Original certificate of police statement
- 2. Original certificate on visum from the Medical Practitioner on the death, in case of
- 3. death. Original certificate on visum from the Medical Practitioner or medical record on Permanent Disability, in case of Permanent Disability.
- 4. Death Certificate issued by the local Village, in case of the Insured's death.
- 5. Copy of Family Card and Copy of Heirs' identity, if the Insured is dead.
- 6. Proof of Heirs from the beneficiary. If consistent with the law of Heirs, the sequence of Heirs' declaration made by the competent Court.

B. Medical Treatment Cost Due to Accident

- 1. Original covering letter or diagnose results from the treating Medical Practitioner.
- 2. Original bills of medication cost.
- 3. Original bills payment receipt.
- 4. Copy of statement on surgery act and/or other medical action, if medical action is taken.
- 5. Laboratory test results, in case of laboratory test.
- 6. A police statement letter, as accident evidence.

C. Medical Treatment Cost Due to an Illness

- 1. Original diagnose certificate or results from the treating Medical Practitioner.
- 2. Original bills of medication cost.
- 3. Original bills payment receipt.
- 4. Copy of statement on surgery act and/or other medical action, in case of medical action.
- 5. Laboratory test results, in case of laboratory test.

D. Emergency Medical Evacuation and Repatriation of Mortal Remains Costs

1. Original diagnose certificate or results from the treating Medical Practitioner.
2. Original recommendation from Medical Practitioner that the Insured needs evacuation due to accident, for medical evacuation cost claim.
3. Original statement letter from Medical Practitioner that the Insured passes away due to accident, for repatriation of mortal remains claim cost.
4. Original detail of emergency medical evacuation or corpse repatriation costs bills, comprising transportation facility and other facilities.
5. Original bills payment receipt.

E. Funeral Benefit

1. Original/photocopy of receipts for related payments.
2. Death Certificate from local Village, in case of Insured's death.
3. Other related documents required.

F. Damage and Loss of Checked-in Baggage

1. Original certificate from airline, airport authority, or other competent authorities concerning any loss or damage to Checked-in Baggage.
2. Original evidence of ownership on Checked-in Baggage (baggage tag) as well as the information on Checked-in Baggage weight.
3. Minutes of chronology of loss/damage occurrence.
4. List of contents of such lost/damaged baggage and the estimated prices of goods after less by depreciation.
5. Original purchase receipt & warranty card (if any) for the goods claimed.
6. Photographs of the damaged goods, original receipts and quotation for repair process, in case of damage claim.
7. Original evidence of compensation payment settlement from the airline, airport authority, or other competent authorities.

G. Loss of Personal Belongings

1. Original certificate from the local police, where the loss occurred.
2. Types and names of lost goods.
3. Evidence indicating the lost goods ownership.
4. Evidence of damage, attempted violence or force.

H. Delay of Baggage

1. Property Irregularity Report from the transportation company.
2. Baggage tag.
3. Written document from Airline, other transporters concerning the reason and length of delay (by mentioning the date and time of baggage receipt).
4. Other related documents required.

I. Cancellation of Travel

1. Original document explaining the Travel cancellation cause (depending on the Travel cancellation reason)
 - a. Serious Disease or Injury: original certificate from Medical Practitioner.
 - b. Death: the relevant original death certificate.
 - c. Court: summon as witness or jury, certificate on quarantine.
 - d. Damage to residence due to fire/typhoon/flood: certificate from the Police/competent authority on the residence damage.
 - e. Airline, airport authority or other authorities: certificate on Travel cancellation and information on total refund already paid.
2. Original payment receipt of public transportation ticket and/or Accommodation.
3. Copy of the general condition issued by the Travel agent (if any).
4. Proof of relationship between the Insured and Insured's Close Family or Family Card if the one suffering Serious Disease or Injury or death is the Insured's Close Family.

J. Travel Curtailment

1. Original document explaining the Travel Curtailment cause (depending on the Travel curtailment reason)
 - a. Miscarriage caused by an accident with visible external injury or physical injury: Original certificate from Medical Practitioner.
 - b. Disturbance due to unexpected Strike, Commotion or Riot at the destination place: Certificate from the Police/person in charge of such occurrence.
 - c. Natural disaster (typhoon, earthquake, flood and the similar) at the destination place: Weather Report from BMKG.
 - d. Harmful weather condition (including Fog) at the destination place: Weather report from BMKG.
 - e. Hijacking at the destination place: Certificate from the Police/person in charge of such occurrence.
 - f. Summoned by the Court to become a witness: Summon as witness.
 - g. Damage to residence due to fire and/or robbery: Certificate from the Police/person in charge of such damage to residence.
2. Original certificate from Medical Practitioner or competent officer stating that the Insured

must curtail the Travel already planned.

3. Original slip of payment for public transportation ticket and/or Accommodation.
4. Proof of relationship between the Insured and the Insured's Close Family or Family Card if those suffering from Serious Disease or Serious Injury or death is the Insured's Close Family.
5. Other related documents required.

K. Travel Delay

1. Information from the transportation company concerning the reasons and length of delay.
2. Other related documents required.

L. Third Party Liability

1. Original Police statement.
2. Third party claim statement.
3. Documents stating the claim value.
4. For a claim arising from the third party's bodily injury: original receipt for medication cost, medical report.
5. For third party's property damage claim: the photograph of the damaged property, the receipt of purchase or repair for the

ARTICLE 7

TERMS OF PREMIUM PAYMENT

Insurance Premium Payment The insurance premium must be paid prior to the insurance validity. The payment can be made in cash to the office of the Insurer or Travel agent or service provider appointed by the Insurer and through the transfer to the number of bank account of the Insurer or bank account number of the Travel agent or service provider appointed by the Insurer. The premium is declared received if the Insurer receives the payment in cash at the office of the Insurer, the premium is already received at the Insurer's bank account or already received in cash or received at the account of Travel agent or service provider appointed by the Insurer. If the abovementioned premium amount is not paid according to the designated method and within the defined period, this Policy shall automatically be nul and void and the Insurer is released from all liabilities to this Policy. The grace period of premium payment does not apply to this Policy. CHAPTER III CLOSING

ARTICLE 8

FORCE MAJEURE

1. The Insurer shall have the right to suspend all activities relating to this Policy in the event of certain circumstance or condition beyond the control of the Insurer' or Force Majeure. 2. In the event of Force Majeure, the Insurer shall be obliged to notify the Insured on any of Insurer's unfulfilled obligations. The Insurer shall notify the Insured as soon as possible on such Force Majeure and the Insurer cannot be declared having committed a negligence or breach to this Policy, if such suspension as referred to in paragraph 1 of this Article is taken by the Insurer. 3. In case of national crisis (devaluation or any other situation) possibly resulting in the effect to the Insurer's capability to pay the right of the Insured, the Insurer remains fully acknowledge the right of the Insured, provided that the implementation shall be gradual according to the ability of the Insurer. 4. Within at the latest 1 (one) year after the end of Force Majeure, the Insurer has the obligation to determine the deduction amount in accordance with the increased amount of Claim and the change to monetary condition due to Force Majeure. Furthermore, the Insurer will pay the remaining unpaid amount, after calculating the gradual payments already made. 5. The Insurer shall not be obliged to assume any responsibility for any delay or failure in fulfilling its obligation in this Policy if such delay or failure is due to Force Majeure.

ARTICLE 9

DISPUTE SETTLEMENT

1) In case of dispute arising between the Insurer and the Insured due to interpretation on the liability or amount of indemnity from this Policy, such dispute will be settled through the reconciliation forum or deliberation by the Insurer's internal unit handling the Complaint Service and Settlement for Consumers. The dispute arises since the Insured states in writing his/her disagreement on the disputed matter. The dispute settlement through reconciliation or deliberation shall be made within at the latest 60 (sixty) calendar days as of the dispute.

2) If the dispute settlement through the reconciliation or deliberation as set forth in paragraph 1 cannot be reached, the disagreement must be stated in writing by the Insurer and the Insured. Furthermore, the Insured may choose the out of court dispute settlement or through the court by choosing one of the dispute settlement clauses as set forth below:

1. ALTERNATIVE DISPUTE SETTLEMENT INSTITUTION It is hereby stated and agreed that the Insured and the Insurer will settle the dispute through the Indonesian Insurance Mediation and Arbitration (BMAI) in accordance with the BMAI Regulation and Procedure or through other Alternative Insurance Dispute Settlement Institution registered with the Financial Services Authority.

2. COURT

It is hereby stated and agreed that the Insured and the Insurer will settle the dispute through the District Court within the territory of the Republic of Indonesia.

ARTICLE 10

WAIVER

It is hereby stated that in case the Insured or the Insurer terminates this coverage, then both parties agree to waive Article 1266 of Indonesian Civil Code and such coverage termination is conducted without requiring the approval from the Court (District Court) within the territory of the Republic of Indonesia.

ARTICLE 11

CHANGE OF PRODUCT

In case of any changes during the Policy period that affect the Premium amount, Insurance Benefit, or the conditions of this product, then the Insurer will deliver a thirty (30) days prior written notice to the address of the Insured in the Insurer's records to give an opportunity to the Insured to decide whether to approve the changes or not. If within thirty (30) days after the written notice receipt, the Insurer does not receive any response from the Insured, then the Insurer will consider that the Insured has approved the changes.

ARTICLE 12

CLOSING

1. This Policy contents have been adjusted to the legislation including the provisions of the Regulation of the Financial Services Authority.
2. Any matters that have not or are not sufficiently set forth in this Policy, the provisions of Civil Code, Commercial Code and or prevailing Legislation shall apply.

Appendix 1. Disablement Table Benefit for Personal Accident Coverage

In the case of disablement, the sum insured limit is determined by the severity of the disablement. Here's a breakdown of the disablement benefits and their corresponding limits:

- Loss of vision in both eyes: 100% of the sum insured.
- Loss or malfunctioning of both arms: 100% of the sum insured.
- Loss or malfunctioning of both legs: 100% of the sum insured.
- Loss or malfunctioning of one eye vision and one arm, one eye vision and one leg, or one arm and one leg: 100% of the sum insured.
- Permanent loss of hearing in both ears: 50% of the sum insured.
- Permanent loss of hearing in one ear: 25% of the sum insured.

- Permanent loss of sight in one eye: 5% of the sum insured.

1. Personal Accident & Permanent Disablement

- Covers accidental death or permanent disability due to an accident.
- Maximum coverage:
 - **Royal:** Rp150,000,000
 - **Relax:** Rp75,000,000
 - **Go:** Rp30,000,000

2. Medical Expenses due to Accident

- Covers medical treatment costs for injuries caused by an accident.
- Maximum coverage:
 - **Royal:** Rp100,000,000
 - **Relax:** Rp50,000,000
 - **Go:** Rp20,000,000

3. Medical Expenses due to Sickness

- Covers medical expenses due to illness.
- **Only available in the Royal plan:** Up to Rp6,000,000 or 10% of the claim (minimum Rp300,000).
- **Not available** in Relax and Go plans.

4. Medical Evacuation

- Covers emergency transport to a medical facility in case of serious illness or injury.
- Maximum coverage:
 - **Royal:** Rp50,000,000
 - **Relax:** Rp25,000,000
 - **Go:** Rp10,000,000

5. Repatriation of Mortal Remains

- Covers the cost of returning the insured's body to their home country in case of accidental death.
- Maximum coverage:
 - **Royal:** Rp50,000,000
 - **Relax:** Rp25,000,000
 - **Go:** Rp10,000,000

6. Funeral Benefit

- Provides a fixed sum for funeral expenses.
- Coverage: **Rp1,000,000**

7. Loss or Damage Coverage

(a) Check-in Baggage

- Compensation for lost or damaged checked-in baggage.
- Maximum per item / overall limit:
 - **Royal:** Rp250,000 per item, max. Rp2,500,000
 - **Relax:** Rp200,000 per item, max. Rp2,000,000
 - **Go:** Rp100,000 per item, max. Rp1,000,000

(b) Loss of Personal Belongings

- Compensation for lost personal items.
- Maximum per item / overall limit:
 - **Royal:** Rp250,000 per item, max. Rp2,500,000
 - **Relax:** Rp200,000 per item, max. Rp2,000,000
 - **Go:** Rp100,000 per item, max. Rp1,000,000

8. Baggage Delay

- Compensation for delayed baggage (every 6 hours).
- Maximum coverage:
 - **Royal:** Rp400,000 per 6 hours, max. Rp1,600,000
 - **Relax:** Rp200,000 per 6 hours, max. Rp1,600,000
 - **Go:** **Not available**

9. Travel Cancellation

- Reimbursement for non-refundable trip costs if the trip is canceled for covered reasons.
- Maximum coverage:
 - **Royal:** Up to Rp3,000,000
 - **Relax:** Up to Rp1,500,000
 - **Go:** Up to Rp600,000

10. Travel Curtailment

- Compensation for unused travel expenses if the trip is shortened for covered reasons.
- Maximum coverage:
 - **Royal:** Up to Rp1,500,000
 - **Relax:** Up to Rp1,000,000
 - **Go:** Up to Rp500,000

11. Travel Delay

- Compensation for delayed flights (every 6 hours).

- Maximum coverage:
 - **Royal:** Rp400,000 per 6 hours, max. Rp2,400,000
 - **Relax:** Rp200,000 per 6 hours, max. Rp1,200,000
 - **Go:** **Not available**

12. Third-Party Liability

- Covers legal liability for injury/damage caused to a third party.
- Maximum coverage:
 - **Royal:** Rp50,000,000
 - **Relax:** Rp25,000,000
 - **Go:** Rp10,000,000

13. Hijacking

- Compensation for each 12-hour period of hijacking.
- Maximum coverage:
 - **Royal:** Rp500,000 per 12 hours, max. Rp7,500,000
 - **Relax:** Rp300,000 per 12 hours, max. Rp5,000,000
 - **Go:** **Not available**

14. Tow Truck Charges

- Fixed reimbursement for towing expenses.
- **Rp500,000**

15. Ambulance Charge Benefit

- Fixed reimbursement for ambulance expenses.
- **Rp500,000**