



Tokio Marine Travel Partner Insurance

PT Asuransi Tokio Marine Indonesia

This summary of product and service information is subject to the terms, conditions, and exclusions stated in the Insurance Policy Wording

Name of the Insurer	: PT Asuransi Tokio Marine Indonesia
Product Name	: Asuransi Tokio Marine Travel Partner (Tokio Marine Travel Partner Insurance)
Line of Business	: Asuransi Aneka
Currency	: Indonesian Rupiah (IDR)
Product Description	: Tokio Marine Travel Partner Insurance from PT Asuransi Tokio Marine Indonesia provides protection to the Insured against losses arising from external and unforeseen events occurring during the Insured's trip, whether for international travel or domestic travel
Policy Number	: TMD/TTPW/24-V0043194



Key Feature

Limit of Liability	:	<table><tr><th>No.</th><th>Coverage</th><th>Limit of Liability</th></tr><tr><td>1</td><td>Overseas Medical Expenses</td><td>up to IDR 150.000.000</td></tr><tr><td>2</td><td>Trip Cancellation</td><td>up to IDR 10.000.000</td></tr><tr><td>3</td><td>Missed Connection (IDR 750.000/4 hours)</td><td>up to IDR 10.000.000</td></tr><tr><td>4</td><td>Flight Delay (IDR 750.000/4 hours)</td><td>up to IDR 10.000.000</td></tr><tr><td>5</td><td>Baggage Delay (IDR 750.000/4 hours)</td><td>up to IDR 10.000.000</td></tr><tr><td>6</td><td>Loss of Baggage (IDR 1.000.000/item/set)</td><td>up to IDR 10.000.000</td></tr></table>	No.	Coverage	Limit of Liability	1	Overseas Medical Expenses	up to IDR 150.000.000	2	Trip Cancellation	up to IDR 10.000.000	3	Missed Connection (IDR 750.000/4 hours)	up to IDR 10.000.000	4	Flight Delay (IDR 750.000/4 hours)	up to IDR 10.000.000	5	Baggage Delay (IDR 750.000/4 hours)	up to IDR 10.000.000	6	Loss of Baggage (IDR 1.000.000/item/set)	up to IDR 10.000.000
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Coverage Period	:	1 (one) year																					
Deductible	:	25% of claim amount																					



Product Benefits

Medical Expenses

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs Medical Expenses as a direct result of a Bodily Injury or Sickness, the Company will indemnify the Insured Person or reasonable and customary costs of medical treatment in Overseas (for Overseas Travel Insurance) and in Indonesia (for Domestic Travel Insurance), including emergency dental treatment due to an accident and ambulance transportation prescribed by a qualified Medical Practitioner or Dentist, up to the relevant Benefit amount specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

This policy does not cover the first treatment that carried out after the policy has expired (either based on the policy period or based on The Insured Person's return to the home city where the trip began). This policy also does not cover

the cost of follow-up medical if The Insured Person does not perform the first treatment during the policy period while traveling abroad or domestically. The Insured Person shall refer to the Certificate of Insurance to ensure the benefit is in accordance with the scope of coverage chosen by the Insured Person.

Special Conditions

- a) Where an Insured Person has been treated by a Chinese acupuncturist or bonesetter or chiropractor the liability of the Company in respect of Medical Expenses incurred shall not exceed Rupiah Four Million Five Hundred Thousand (Rp. 4.500.000)
- b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.
- c) For Insured who is aged 80 (eighty) years up to 85 (eighty-five) years old, the sum insured of Medical Expenses is fifty per cent (50%) from Sum Insured of Medical Expenses that stated in Certificate of Insurance.
- d) If the Insured is entitled to receive all or part of the payment for medical expenses from the other party, the Company will only pay the difference between the amount the Insured actually incurred and paid and the amount the Insured is entitled to receive from the other party.

Trip Cancellation

If, during the Period of Insurance, an Insured Person is forced to cancel any part of a planned Journey prior to the commencement of that Journey from Indonesia or Insured's residence in Indonesia as the direct and necessary result of any Specified Cause, the Company will indemnify the Insured Person in respect of Cancellation Expenses incurred up to the Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy, *provided, however, that this coverage is only effective if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Journey.*

Specified Cause means

- i. the Insured Person death, suffering from serious illness or becoming ill or sustaining Bodily Injury rendering the Insured Person unfit to travel in the opinion of a Physician
 - ii. the death, of the Insured Person's Family Member or Immediate Family Member or Bodily Injury or Sickness of such person necessitating him/her to be Confined to a Hospital
 - iii. compulsory quarantine, jury service, subpoena or hijacking of the Insured Person
 - iv. cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion or due to Operational Reasons from Airlines Company
 - v. the Insured Person's residence becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required to be at the premises on the Scheduled Departure Date;
- where, for paragraphs (i) to (iv), the events mentioned occur within thirty (30) days before the Scheduled Departure Date, and for paragraph (v), the event occurs within seven (7) days before the Scheduled Departure Date.

In the event of Trip Cancellation due to Operational Reasons from the Airlines Company, the Company will pay the Insured Person 25% (twenty five percent) of the Trip Cancellation Benefit specified in the Certificate of Insurance.

Cancellation Expenses mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeited or payable under the contract.

Financial Default means the complete suspension of operations due to financial circumstances whether or not a bankruptcy petition has been filed; or a partial suspension of operations following the filing of a bankruptcy petition.

Flight Missed Connection

Company shall pay the Insured an allowance for waiting for the connecting flight, with the amount specified in the Certificate of Insurance for every full 4 (four) consecutive hours since actual arrival time and will reimburse the cost of Public Transport economy class, up to maximum limit shown in Insurance Policy, to reach the originally planned destination.

If Insured fails to arrive at the single departure transfer point in time to board any onward connecting aircraft on which Insured is booked to travel as a result of the delayed of the previous aircraft due to :

- a. Strike or other industrial action, Civil Disturbance;
- b. extreme weather conditions or Natural Disasters; or
- c. mechanical or electrical breakdown or due to Operational Reason from Airlines Company of the previous aircraft whilst no onward flight schedule is available to the Insured within 4 (four) hours since the Insured arrival at transfer point.

Connecting flight as defined under this Policy is a flight that requires the Insured to change from one plane or airline to another at transfer point at the airport on the way to Your destination area and must be shown in the Insured Travel Itinerary as a connecting flight.

The connecting flight must be in the same itinerary as the initial flight mentioned in flight itinerary. The Company will cover connecting flights within one itinerary and will not pay for any losses on connecting flights that are not within a single itinerary.

Conditions:

1. If the onward flight schedule is available to the Insured within a period of more than 4 (four) hours after the Insured arrival at the transfer point, the Company will not be responsible for additional travel cost unless the Insured submit a flight ticket refund request to the airline and the Company will only be responsible for the difference of the Insured's new aircraft economy class ticket cost.
2. The Insured must, at the Insured own expenses, obtain written confirmation from the airlines regarding the reason and length of the delay

Flight Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the aircraft in which the Insured Person is scheduled to travel is delayed at any single location beyond the time specified in the itinerary supplied to the Insured Person due to a natural disaster, strike or industrial action, adverse weather conditions, riot, civil commotion or mass movement resulting in the delay of scheduled covered transport services or mechanical breakdown/ derangement of the aircraft or due to grounding of the aircraft as a result of mechanical or structural defect, the Company will pay the Insured Person the relevant Benefit specified in the Certificate of Insurance.

In the event of Flight Delay due to Operational Reason from Airlines Company, the Company will pay the Insured Person 25% (twenty five percent) of the Flight Delay Benefit specified in the Certificate of Insurance.

Flight Delay Allowance

Company will pay allowance for any delay of at least 4 consecutive hours (the period of delay will be calculated from the original scheduled departure time (as shown in Your boarding pass) until the actual departure time or until the first available alternative transportation offered by the Public Transport (as shown in the delay confirmation letter) up to the amount shown in Certificate of Insurance.

The delay must be verified in writing by the operator(s) of the aircraft or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

The Company will not pay flight delay claims for notifications submitted more than 24 hours before departure.

Baggage Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's baggage that is accompanied and checked in with the Public Conveyance is not delivered to him within 4 (four) hours of the Insured Person's arrival at the scheduled destination, the Company will pay to the Insured Person the relevant Benefit amount specified in the Certificate of Insurance for every full 4 (four) consecutive hours of delay, up to the maximum Benefit amount specified in the Certificate of Insurance, subject to the terms and conditions of this Policy.

The Insured can only receive indemnity from one of the following benefits namely the Loss/Damage of Baggage & Personal Property benefit or the Baggage Delay benefit.

If the delayed baggage experienced by the Insured is for an International departure trip, the benefit amount will refer to the International plan chosen by the Insured. However, if the delayed baggage experienced by the Insured is for a Domestic departure trip, then the domestic benefit plan amount applies

Loss of Baggage

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to his Personal Property and Baggage (including Laptop), the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount per item or one set stated in the Certificate of Insurance subject to the terms and conditions of this Policy.

Company, at our sole discretion, will choose to either:

- i. reimburse the Insured for the purchase cost of any lost personal baggage items or
- ii. reimburse the repair cost of any damage personal baggage items, or
- iii. replace any lost or damage personal baggage items of the Insured.

A pair or set of items that belong together and cannot be used or worn separately for their intended purpose shall be considered as one set (e.g. a camera body and lens or a set of golf clubs). If part of the pair or set is lost or damaged the Company will, at our sole discretion, replace, compensate or repair the is lost or damaged part, and such loss or damage will not be considered a total loss of the pair or set. If the lost or damaged part cannot be replaced or repaired and the remainder of the pair or set is as a result, inoperable or unwearable, the Company will treat such loss or damage as a total loss of the pair or set.

In the event of damage or loss to clothing carried or purchased by the Insured during the trip, it will be calculated as one set with the amount of benefits as stipulated in the Certificate of Insurance.

In the event of damage or loss to a mobile phone or cellular phone carried or purchased by the Insured during the trip, the indemnity of the Company shall be 50% of the sum insured per item/set as stated in Table of Benefits on this Policy.

Special Conditions

- a) The Company will not pay more than the relevant Benefit amount selected as stated in the Certificate of Insurance for any one article or a pair or a set of articles.
- b) In respect of articles more than one year old, the Company may make payment subject to due allowance of wear and tear and depreciation, or, at its option, may choose to reinstate or repair such articles.
- c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by physical original of a police report or a report issued by the relevant authority evidencing such loss.
- d) Insured must take every possible step and reasonable precaution to ensure Insured's personal baggage items, personal money items or travel documents are kept safe during the trip, properly carried and secured, and are not left unattended in a public place.
- e) any claims for items covered must be accompanied by original purchase receipts or evidence of purchase and ownership at the time of claim. At our sole discretion, the Company may agree to receiving other proof, deemed reasonable by us, of ownership for the items being claimed.
- f) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable for the excess of the amount recoverable from such other source or insurance.
- g) The Insured can only receive indemnity from one of the following benefits namely the Loss/Damage of Baggage & Personal Property benefit (Section C.1 of this Policy) or the Baggage Delay benefit (Section C.4 of this Policy)

Additional Definition

Personal Property and Baggage means personal goods belonging to the Insured Person, which are taken by him/her on the Journey or acquired by him/her and carried on his person or hand-carried or checked-in as accompanied baggage with the carrier during the Journey.

Portable Computers means laptops and hand-held computers.



Risk

1. The Insurer shall not be liable for any errors or inaccuracies in the information provided by the Insured that result in errors or inaccuracies in the Policy, which may lead to a claim being denied
2. Claims will not be paid by the Insurer if they arise from any circumstances excluded under the Policy Terms and Conditions
3. The Insurer may reject a claim if the claim submission exceeds the stipulated time limit or if the loss occurs during the Policy's waiting period
4. Risks related to the loss of legal enforceability between the Insurer and the Insured as stipulated in the Policy due to manipulation of legal documents by any parties, whether directly or indirectly, which may result in, but are not limited to, claim denial and non-payment of benefits by the Insurer to the Insured
5. Other risks beyond the Insurer's control arising from errors committed by the Insured that result in non-payment of benefits



Exclusions

This Policy does not cover, and the Company will not in any event be liable to pay any Benefits or indemnify the Insured Person in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or its contributed to by any of the following:

1. ***Nuclear, Chemical and Biological Terrorism.***
2. ***War or acts of war, whether declared or undeclared, invasion, foreign enemies, civil war, civil disorder, rebellion, revolution, insurrection, military or usurped power.***

3. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
4. The Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defense personnel or military personnel of any country or international authority, whether on a full-time service or as a volunteer.
5. The Insured Person is engaged in any professional sport meaning his/her livelihood is substantially dependent on income received from participating such sport;
6. The Insured Person engaging in any motor sports as a rider, driver and/or a passenger;
7. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumors) found in the presence of HIV, AIDS or ARC.
8. Contagious disease
9. An Epidemic (outbreak) and Pandemic.
10. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except in cases of accidental miscarriage) or abortion, intoxication by alcohol or drugs not prescribed by a Physician.
11. Illegal acts (or omissions) by the Insured Person or the Insured Person's executors, administrators, legal heirs or personal representatives, and any loss resulting directly or indirectly from actions taken by the Government Authorities including confiscation, seizure, destruction and restrictions.
12. The Insured Person engaging in aviation, other than as a fare-paying passenger in, boarding and alighting from any fixed-wing aircraft and/or helicopter provided and operated by a regularly scheduled airline or private unscheduled air-chartered company which is duly licensed to provide regular transportation of fare-paying passengers.
13. Any costs or expenses which are, directly or indirectly, caused by, a consequence of, arises in connection with or are contributed to by the Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical treatment.
14. Any pre-existing conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12 (twelve) month period preceding the effective date of this policy or a condition for which medical advice or treatment was recommended by a physician within a 12 (twelve) month period preceding the effective date of the policy.
15. Any violation or breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this Policy despite warnings of an impending strike, riot, or civil commotion issued through or by general mass media.
16. The Insured Person failing to take all reasonable efforts to safeguard his/her property or to avoid any injury or minimize any claim under the policy.
17. Any condition which is, or results from, or is related to Suicide, or attempted suicide, or intentional self-harm.
18. Mental and nervous disorders, including but not limited to insanity.
19. The Insured person engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities such as diving, oil-rigging, mining or aerial photography or handling explosives, or loss of or damage to rented or leased equipment.
20. Any condition which is, results from or is a complication of Venereal disease.
21. Any claim arising from :
 - a. Corona virus disease (COVID-19) unless the Insured has purchased a COVID-19 coverage extension;
 - b. dangerous sports activities;
 - c. The Insured involvement, including training, in an organized sport event or contest of a physically demanding, acrobatics except sports which organized and approved by the authorized for Children;
 - d. The Insured participation in any speed contest or racing other than on foot (i.e., human powered);
 - e. Engaging any form of armed or unarmed combat, martial art, boxing or wrestling;
 - f. Trekking or hiking exceeding 3,000 meters above sea level;
 - g. Mountaineering which require a physical training and technique skills with equipment such as crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment;
 - h. Hunting trips or safari not organized by a licensed commercial operator.
22. Any loss, injury, damage or legal liability suffered or sustained directly or indirectly during Travel to or through any country(ies) under embargo by the United Nations, or the government of United States of America, or the government of Indonesia, or the government of Japan at the time of this Policy is issued.
23. Any loss due to traveling against travel warning of Indonesia Government, the World Health Organization, or other relevant bodies into areas, where the events below are occurring, are imminent, or are threatened due to :
 - a. Strikes, Civil Disturbances, War, Natural disaster;

- b. Epidemic, pandemic, or unsafe health conditions (unless the loss or damage is not directly or indirectly caused by, or aggravated by, or occurring in relation to the epidemic, pandemic or unsafe health condition which triggered travel warning).

This exclusion does not apply if the Trip is already underway at the time of the published travel warning by the Indonesia Government, the World Health Organization or other relevant bodies

Special Exclusions for Medical Expenses

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Medical Expenses section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any medical treatment, drugs or medicines, prescribed or applied due to accident or sickness, before the Period of Insurance.
2. Any expenses related to any treatment for Bodily Injury or sickness where such treatment was first sought more than 60 (sixty) days from the time the Bodily Injury or sickness was first occurred.
3. Any expense related to any injury or illness which is incurred more than ninety (90) days from the time the injury or illness was first sustained.
4. Any expenses incurred for prostheses, contact lenses, spectacles & lenses, hearing aids, dentures or medical devices, unless prescribed by a Physician for the treatment of Bodily Injury or sickness.
5. Any expenses related to any treatment not prescribed by a Physician.
6. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or seeking advice.
7. Dental treatment caused by or related to routine dental care for tooth damage or gum tissue issues, or involving the use of precious metals or dentures.
8. Any congenital, hereditary, chronic or pre-existing condition in you, which you and your family are aware, or which can be verified by a Doctor to be an initial condition that has existed 12 months prior to the Policy Effective Date
9. in the event of a loss caused by both covered sickness and excluded sickness, either simultaneously or in sequence. This means that even if a covered sickness contributes to the loss, the Company will not pay any Medical Expenses claim if an excluded sickness also played a role.

Special Exclusions for Trip Cancellation

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Cancellation section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in the plan by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator with whom the Insured Person made his/her travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a hotel, carrier, travel agent, or any other provider of travel and/or accommodation services.
6. loss or expense incurred as a result of Bodily Injury or Sickness of an Insured Person or Family Member or Immediate Family Member which manifests during the sixty (60) days immediately preceding and including the Effective Date of the Policy. A Sickness has manifested when:
 - a. medical care or treatment has been provided; or
 - b. there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment
7. any delay, rescheduling, or cancellation of which the Insured Person has been notified 24 hours or more prior to the original scheduled departure as stated in the ticket or travel itinerary

Special Exclusion for Flight Missed Connection

Company will not pay for:

1. If Insured fails to check-in at or before the recommended time for the aircraft in which the Insured is traveling on to reach the intended transfer point;
2. Any loss arising from overbooking flight due to miscalculation or failure of Public Transport;
3. Any costs claimed under the Travel Delay benefit.

Special Exclusion for Flight Delay

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Flight Delay section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. failure of the Insured Person to check the travel itinerary provided to him/her
2. strike or industrial action in effect on the date the Insured Person applied for coverage under this Policy

3. late arrival of the Insured Person at the airport after check-in or boarding time (except if the late arrival is due to strike or industrial action)
4. any delay, rescheduling, or cancellation of which the Insured Person has been notified 24 hours or more prior to the original scheduled departure, as stated in the ticket or travel itinerary

Special Exclusion for Baggage Delay

Baggage Delay is not covered if the delivery of baggage is delayed upon the insured Person's returning to his Country of Residence.

The Insured can only receive indemnity from one of the following benefits namely the Loss/Damage of Baggage & Personal Property benefit or the Baggage Delay benefit.

Special Exclusion for Loss of Baggage

In the event of damage or loss to a mobile phone or cellular phone carried or purchased by the Insured during the trip, the indemnity of the Company shall be 50% of the sum insured per item/set as stated in Table of Benefits on this Policy.

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Baggage and Personal Property section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. loss or damage to property caused by wear and tear, gradual deterioration, moths, vermin, inherent defects, or damage sustained due to any process or while being worked upon or resulting therefrom;
2. loss or damage to property caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by an Insured Person to repair, clean, or alter any property;
3. loss or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or the risk of contraband or illegal transportation or trade;
4. loss or damage to property from confiscation or retention by customs or other authorized officials;
5. loss or damage to property as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure such property;
6. loss or damage of jewelry and watches;
7. loss of data recorded on tapes, cards, discs or other media, including the cost of reproducing the data.
8. loss or damage not reported to either the police or relevant authority having jurisdiction over the location where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
9. loss or damage to property whilst in the custody of an airline or other carrier, unless reported immediately upon discovery and, in the case of an airline, a Property Irregularity Report is obtained;
10. loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel;
11. loss or damage to property insured left unattended in any public place, aircraft, ship, tram, taxi, bus or other forms of public transport (other than in a storage compartment as required by the covered transport);
12. the unexplained loss or damage to property insured;

Property Not Covered

The Company will not pay for damage to or loss of:

Perusahaan tidak akan membayar ganti rugi atas kerusakan atau kehilangan atas:

1. animals;
2. surfboards, bicycles, snow equipment, and all other forms of sporting equipment (including clothing and accessories) whilst in use; and any land, sea, or air motorized conveyance and/or its accessories.
3. perishable and consumable items, food, drinks; rented or leased equipment; business goods and samples or equipment of any kind.
4. furniture, collectables, antiques, artefacts, paintings, objects of art and any object with intrinsic value; musical instruments, manuscripts, and jewellery, including all kinds of gold, silver, gemstones, and precious metals.
5. motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances;
6. artificial limbs, dentures, any type of spectacles & lenses, contact lenses or corneal lenses;
7. tickets, except for administrative fees required to reissue tickets;
8. coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
9. property shipped as freight, or shipped prior to the Scheduled Departure Date;
10. credit cards;
11. contraband;
12. business goods or samples/prototypes or equipment of any kind or any products/components intended for trade;

13. *rented or leased equipment;*

14. *foodstuff, drinks including dietary supplements, vitamins, and all products that can be consumed; and*

15. *computers (including software and accessories), other than Portable Computers;*



Premium and Fees

The premium payable by the Insured is the amount stated in the Policy Summary, which already includes acquisition/commission fees to the marketing party for promoting the insurance product, administrative fees, taxes, and policy fees.



Claim Mechanism

1. In the event of an incident that may give rise to a claim under this Policy, written notification must be submitted to the Company's Claims Department as soon as possible and no later than thirty (30) days from the date of the incident. The Company will provide the Insured with the required forms to be completed and submitted as part of the claim.
2. Any benefits payable under this Policy will be paid to the Policyholder. Any receipt issued by the Policyholder for any benefit payable under this Policy shall, in all cases, be deemed a full and final discharge of the Company's liability with respect to such benefit.
3. The Company's claim decision must be issued no later than fourteen (14) business days after all required claim documents have been completely received by the Company. The Company reserves the right to conduct further investigation on the claim submitted by the Policyholder and/or the Insured if any documents or information are found to be inconsistent with or contradictory to the claim submitted.
4. The Company is obligated to settle the indemnity payment within thirty (30) calendar days from the date of a written agreement between the Company and the Insured or from the confirmation of the final amount of indemnity to be paid.
5. The Insured must ensure that their UOB Credit Card is active and not blocked during the claim reporting process through to the claim payment.



Supporting Documents for Claim Process

Required Documents

- Complete the Insurance Claim Form
- Copy of Insured Identity (E-KTP/ KITAS and Family Card)
- Copy of Passport
- Copy of Immigration Stamp, When Entering and Exiting Indonesia and the Destination Country of Travel
- Copy of Flight E-Ticket
- Proof of Airline Ticket Purchase Transaction using UOB Credit Card
- Proof that the Insured's UOB Credit Card is active and not blocked

Supporting Documents for Medical Expenses

- Detailed reason/chronology of the incident from the Insured
- Medical certificate/resume
- Original hospital expense receipt
- Other documents that are relevant, reasonable and appropriate requested by the Company in connection with the settlement of claims

Supporting Documents for Trip Cancellation

- Detailed reason/chronology of the incident from the Insured
- Unused proof of payment that has been forfeited
- A certificate from a doctor and/or an authorized person stating that the Insured's condition is not allowed to travel
- Other documents that are relevant, reasonable and appropriate requested by the Company in connection with the settlement of claims

Supporting Documents for Flight Missed Connection

- Original Invoice or proof of payment
- Other documents that are relevant, reasonable and appropriate requested by the Company in connection with the settlement of claims

Supporting Documents for Flight Delay

- Details of the chronology of events
- Certificate from the Airline
- A copy of a replacement ticket or boarding pass
- Other documents that are relevant, reasonable and appropriate requested by the Company in connection with the settlement of claims

Supporting Documents for Baggage Delay

- Details of the chronology of events
- Property Irregularity Report Certificate from the Airline
- Baggage receipt certificate (which can show the date and time of receipt)
- Other documents that are relevant, reasonable and appropriate requested by the Company in connection with the settlement of claims

Supporting Documents for Loss of Baggage

- Details of the chronology of events
- Original police report letter (1x24 hours after the incident) - for loss of goods
- A certificate from the airline or public transport - for loss or damage to goods
- Property Irregularity Report from the Airline - for loss or damage to goods
- Purchase invoice (for loss of goods) and/or proof of ownership of goods
- Photo of the damage to the item (showing the damaged part of the item)
- Details of lost or damaged item information (brand, type, size, price and date of purchase)
- Other documents that are relevant, reasonable and appropriate requested by the Company in connection with the settlement of claims



Coverage Simulation

Name of the Insured : Torio Maria Currency : IDR
Limit of Liability : IDR 150.000.000 Coverage Period : 1 (one) year

Coverage	Limit of Liability
<i>Overseas Medical Expenses</i>	up to IDR 150.000.000
<i>Trip Cancellation</i>	up to IDR 10.000.000
<i>Missed Connection (IDR 750.000/4 hours)</i>	up to IDR 10.000.000
<i>Flight Delay (IDR 750.000/4 hours)</i>	up to IDR 10.000.000
<i>Baggage Delay (IDR 750.000/4 hours)</i>	up to IDR 10.000.000
<i>Loss of Baggage (IDR 1.000.000/item/set)</i>	up to IDR 10.000.000

*) The rate is for illustration purposes only; the actual rate will be determined based on the Underwriter's assessment and calculations

This simulation is non-binding and does not constitute an insurance agreement, nor is it part of the Policy. The rights and obligations of the Insured regarding this insurance product are set forth in the Policy Wording. A detailed explanation of this insurance product, including the premium payable, coverage, and other matters, is provided in the Policy.



Claim Simulation

Simulation 1

Torio Maria will travel to Singapore for 30 days but to begin his trip to Singapore, Torio Maria's flight was delayed for 5 hours due to operational reasons from the airline. Torio promptly reported this inconvenience to Tokio Marine Indonesia and subsequently completed the required supporting claim documents.

After the claim documents were reviewed and approved by Tokio Marine Indonesia, Torio became eligible to receive reimbursement for medical expenses, subject to a 25% deductible.

Sum Insured	:	IDR	750.000
Claim Amount	:	IDR	750.000 x 25% (perils due to operational reason)
Claim Amount	:	IDR	187.500

Claim Amount	:	IDR	187.500
Deductible	:	(IDR	46.875)
Paid Claim	:	IDR	140.625

Simulation 2

Within the same travel trip as above, on the 10th day of the trip, Torio fell and slipped at one of the tourist attractions, causing an injury to his hand and had to undergo immediate medical treatment at the nearest hospital. The cost of treatment reached IDR 35.000.000.

As soon as possible, Torio reported the accident and the treatment carried out to Tokio Marine Indonesia, which was then followed by completing the supporting claim documents.

After the claim documents are analysed and approved by Tokio Marine Indonesia, Torio is entitled to reimbursement for medical expenses after deducting it first at their own risk of 25%

Claim Amount	:	IDR	35.000.000
Deductible	:	(IDR	8.750.000)
Paid Claim	:	IDR	26.250.000

This simulation is non-binding and does not constitute an insurance agreement, nor is it part of the Policy. The rights and obligations of the Insured regarding this insurance product are set forth in the Policy Wording. A detailed explanation of this insurance product, including the premium payable, coverage, and other matters, is provided in the Policy



Requirements and Procedures

INSURANCE APPLICATION/ENROLLMENT PROCEDURE

1. To be eligible for the cover under this Policy arranged by the Policyholder, the Credit Card Holder has to charge airfare for Overseas Journey or travel fares (Air, Train or Bus) for Domestic Journey to the Eligible Credit Card.
2. The Credit Card Holder as the Insured Person(s) must be an Indonesian, Indonesian permanent resident, or holder of a valid (issued by the authorities in Indonesia) work permit, temporary or permanent stay permit, long-term social visit pass, or student pass, and at least 18 years to 70 years old.
3. Child(ren) must be an Indonesian, Indonesian Permanent Resident, or holder of a valid (issued by the authorities in Indonesia) temporary or permanent stay permit or student pass; unmarried; unemployed and be at least fourteen (14) days of age and not more than eighteen (18) years old (or twenty-three (23) years old if studying full-time in a recognized tertiary institution).
4. All Basic or Supplementary BANK UOB Cardholders who are resident in Indonesia, their legally married spouse, and their dependent children under 23 years of age.

PROCEDURE FOR SERVICING AND RESOLVING INSURED COMPLAINTS:

Insured parties who have complaints regarding the Products/Services and/or Services of PT Asuransi Tokio Marine Indonesia may submit their complaints orally or in writing through the following channels:



VERBALLY

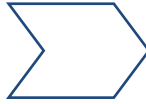


The Insured may contact the Tokio Marine Contact Center at **14006**

The Insured may visit the nearest Tokio Marine branch office



WRITTEN



The Insured may email to customervoice@tokiomarine.co.id

The Insured may visit the nearest Tokio Marine branch office

If the Insured submits a complaint verbally, a Tokio Marine officer will receive the complaint and provide a solution within a maximum of 5 (five) working days. However, if the resolution requires more than 5 (five) working days, the officer will direct the Insured to submit the complaint in writing

When a complaint is submitted in writing, the Insured must attach a photocopy of their identification and other supporting documents, such as:

1. A photocopy of the Policy being complained about
2. A photocopy of financial transaction evidence related to the issue
3. Photocopies of other supporting documents relevant to the issue

Written complaints will be handled and resolved within 10 (ten) working days from the date of receipt by Tokio Marine and may be extended by up to a further 10 (ten) working days if Tokio Marine requires additional time to resolve the Insured's complaint due to certain circumstances, in accordance with applicable laws. In such cases, Tokio Marine will notify the Insured in writing before the initial 10 (ten) working days have expired.

The Insured may escalate their complaint resolution through the mediation facility of the Financial Services Authority (OJK) or through an Alternative Dispute Resolution (ADR) institution if they feel that Tokio Marine's resolution is unsatisfactory.

Disclaimer (important to read):

1. *The Insurer may reject your product application if the requirements and applicable regulations are not met*
2. *You must carefully read this Product and Service Information Summary and have the right to ask the Insurer's staff any questions regarding all matters related to this Product and Service Information Summary*

_____, ____ 20__

Document Print Date
DD/MM/YYYY



TOKIO MARINE
INSURANCE GROUP

PT Asuransi Tokio Marine Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan



**CUSTOMER
SERVICE**

Hotline
Email

(021) 572 5772
customervoice@tokiomarine.co.id

Contact Center



14006
TMIPartner
TokioMarineIndonesia