

Summary of Product and Service Information

Autocillin

General Version



This Summary of Product and Service Information is subject to the terms, conditions, and exclusions outlined in the Policy Terms

Insurer Name : PT Zurich Asuransi Indonesia Tbk

Product Name : Asuransi Autocillin

Product Type : Motor Vehicle Insurance

Product Description : Autocillin is a four-wheeled motor vehicle insurance offered by PT

Zurich Asuransi Indonesia Tbk ("Zurich") which provides coverage for Your car.



Main Features

General Benefits

1. Total Loss Only

Compensation coverage for loss/total damage or damage exceeding 75% of the actual value that is directly caused by fire or accidents such as collision, impact, overturning, skidding, falling, malicious acts, theft, or other traffic accidents refers to the Indonesian Standard Motor Vehicle Insurance Policy / Polis Standar Asuransi Kendaraan Bermotor (PSAKBI).

2. Comprehensive

Comprehensive coverage provides indemnity for Partial Loss or Total Loss of the insured vehicle due to perils such as falling objects, fire, malicious acts, theft, robbery, collision, impact, or other traffic accidents, as stipulated by the Indonesian Standard Motor Vehicle Insurance Policy / Polis Standar Asuransi Kendaraan Bermotor (PSAKBI)..

Additional Benefits -

- Typhoon, Flood, Storm, Hail, and Landslide*
 Coverage for loss or damage to Your vehicle caused by typhoon, flood, storm, hail, and landslide.
- 2. Earthquake, Tsunami, and Volcanic Eruption*
 Coverage for loss or damage to the vehicle caused by earthquake, tsunami, and volcanic eruption.

3. Riot and Civil Commotion*

Coverage for loss or repair costs for damage to the vehicle caused by riots, strikes, labor disturbances, civil commotion, public uprising, and revolution.

4. Third Party Liability*

Coverage for damages to the vehicle caused by third-party claims.

Personal Accident for Driver*

Coverage for the driver of the vehicle in the event of an accident resulting in death, permanent disability, and medical expenses.

6. Personal Accident for Passengers*

Coverage for the passengers of the vehicle in the event of an accident resulting in death, permanent disability, and medical expenses.

7. Terrorism and Sabotage*

Coverage for damage or repair costs to the vehicle caused by terrorism and sabotage.

8. Authorized Dealer Workshop Facility (ATPM)**

Coverage for repair costs at Authorized Dealer (ATPM) partner workshops.

9. Autocillin Features**

Additional benefits including new car replacement, compensation for personal belongings up to IDR 2,000,000, vehicle registration (STNK) renewal service, and Zurich emergency assistance including ambulance costs up to IDR 500,000 per incident.

The use of additional coverage may result in an increase in the premium value, depending on the chosen coverage.

* Applies to Comprehensive and Total Loss Only ** Applies to Comprehensive only



1. New Car Replacement (New for Old)

If Your new car* suffers a total loss due to an accident within the first 6 (six) months of the coverage period, You will receive a new car replacement**.

- *) A "new car" is defined as a vehicle with a maximum age of 1 (one) month from the date of the vehicle registration certificate (STNK) at the time of insurance purchase.
- **) The replacement vehicle will match the make and model of the insured car.

2. Personal Effect Coverage

This provides coverage up to a maximum of Rp2,000,000 for the loss of or damage to personal belongings (with certain exceptions) inside the insured vehicle when it is declared a total loss due to an accident. Detailed information on excluded items can be found in the Policy Schedule.

3. Car Rental/Transportation Fee

Reimbursement of transportation expenses amounting to 0.5% of the sum insured, up to a maximum of IDR 5,000,000, if the insured car suffers a total loss and You need to rent another vehicle or use alternative transportation for Your activities.

4. STNK Renewal Service

Free service fee for annual vehicle registration (STNK) renewal through Zurich's appointed service bureau*.

*) Excludes STNK tax, administration fees, forms, and similar costs.

- Autocillin Authorized Workshop Network
 Zurich's network of partner workshops provides a guarantee on repairs and the authenticity of spare parts. Below is a list of Zurich partner workshops.
 - Autocillin Garage*
 Zurich's main partner workshops, standardized according to Zurich's service standards, with the following benefits:
 - 1. Pick-up/Drop-off Service: Convenient vehicle pick-up and delivery for repairs, so Your daily activities are not disrupted.
 - 2. Repair Progress Updates: Monitor Your vehicle repair status through the Autocillin Mobile Claim application.
 - 3. Repair Guarantee: Warranty on repairs performed, including
 - Repair Result Guarantee:
 A 6 (six) month warranty on repairs and paintwork, valid from the date You receive Your vehicle.
 - Paint Gloss Guarantee:
 Warranty for glossy paint finish throughout the duration of Your policy.
 - Authorized Dealer Workshops (ATPM) Network*
 - Non-Authorized Dealer Workshops (Non-ATPM)*
 - *) Available in certain areas. The full list of Autocillin Garage locations can be found at www.zurich.co.id.
- 6. Autocillin Emergency Assistance (Autocillin Rescue*)
 - Towing Car: Autocillin Rescue towing facility and partners are available for assistance during roadside incidents. For areas outside the covered towing service, You may claim reimbursement for towing costs up to 0.5% of the sum insured (applicable for vehicles involved in an accident).
 - Ambulans: Provides ambulance cost reimbursement for the driver and/or passengers in the event of an accident, up to IDR 500,000 per incident.
 - Emergency Roadside Assistance (ERA): Free on-site repair assistance for Your vehicle if it experiences a minor breakdown on the road.*)
 - *) Available in specific regions. Contact Zurich Care (1500 456) for information on Autocillin Rescue towing and ERA service areas.



Autocillin Claim Facilities

- Autocillin Mobile Claim Application (AMC)
 A user-friendly mobile application that enables You to submit Autocillin Insurance claims directly from Your smartphone. The app is available for download on Android (Google Play) and iOS (Apple App Store).
- 2. Same Day Repair Service Same day repair service for minor damages at selected authorized partner workshops (available exclusively for Comprehensive coverage).



Salvage Cost Coverage

Provides indemnity for reasonable salvage expenses incurred by You in the event of loss and/or damage arising from insured risks, including the costs for safeguarding, transporting, or towing the vehicle to a workshop or another location to prevent or minimize further loss and/or damage. The compensation amount is in accordance with Indonesian Standard Motor Vehicle Insurance Policy (PSAKBI).



- Zurich Insurance shall not assume responsibility for any errors or mistakes in the data provided by You. Such errors could lead to claim rejection and Zurich Insurance shall not be held responsible for this.
- 2. Claims arising from excluded circumstances will not be paid by Zurich.
- 3. Zurich reserves the right to reject Your claim if it exceeds the specified time limit or if the loss occurs during the policy waiting period.
- 4. Manipulation of legal documents by relevant parties, whether directly or indirectly, resulting in claim rejection or non-payment of benefits by Zurich may lead to a risk of loss of legal binding between Zurich and You as stipulated in the Policy.
- 5. Additionally, errors committed by You that affect non-payment of benefits or policy termination pose other risks, beyond Zurich's control.



The premium rate of Autocillin is as stated in Your Policy Schedule.



Acquisition fees, administration fees, and taxes are already included in the amount of the premium paid.



Terms and Conditions

Insurer Requirements

- 1. You are required to provide accurate statements and disclose all material facts—namely, information, details, conditions, and facts that may influence Zurich's decision to accept or decline an insurance application and to determine the applicable premium rate.
- 2. If the above requirement is not fulfilled, Zurich is not obligated to pay any claims for loss and/or is entitled to terminate the coverage without refunding the premium.
- 3. Premium payment must be settled within a grace period of 14 (fourteen) calendar days from the policy effective date. If You fail to fulfill this obligation, the policy will automatically expire at the end of the grace period.
- 4. If a covered loss occurs within the premium payment grace period, Zurich will be liable for the loss provided You settle the premium within that period.
- 5. The maximum eligible vehicle age for Comprehensive coverage is 8 (eight) years, with an additional premium of 5% applied to vehicles over 6 (six) years old. For Total Loss Only coverage, the maximum eligible vehicle age is 15 (fifteen) years from the year of manufacture at the time of insurance purchase.

Insurance Purchase Procedure



You fill out an Insurance Application Form.



If the insurance purchase is approved by Zurich, Your account will be debited.



The insurance purchase is considered successful once the debit from Your account is completed.



The insurance documents and e-policy are sent to Your registered email address.

Claim Mechanism

- 1. You can report a claim to Zurich through the Autocillin Mobile Claim (AMC) application or by contacting Zurich Care at 1500 456, no later than five (5) calendar days from the date of the loss.
- 2. Zurich will provide an explanation of the claims process and the required supporting documents to be submitted via AMC.

DOCUMENT	COMPREHENSIVE	TOTAL LOSS ONLY
Loss report, including the incident's chronology.	✓	~
Your/reporting party's ID card	~	~
Driver's License	✓	✓
Vehicle Registration Document/ STNK	~	
Photos of the damage	~	
Police Report (STPL) (if a third party is involved)	~	
Third-party's demand letter and ID (if the claim is for Third-Party Legal Liability)	~	
Original Policy Document, Certificate, and Endorsements	~	✓
Original documents of STNK (Vehicle Registration Certificate), BPKB (Vehicle Ownership Book), purchase invoice, blank receipts, and a signed deed of transfer.		~
Original Police Report from the Regional Police, in the event of a total loss.		~
Original Vehicle Inspection Book (Buku Kir) for vehicles that require mandatory inspection.		✓
Original STNK blocking certificate, in the event of a total loss.		✓
Police report from the local police, if the loss and/or damage involves a third party.		~

If there are any claim documents not specified in these provisions, the required documents will follow the regulations set out in the Indonesian Standard Motor Vehicle Insurance Policy (PSAKBI).

- 3. Zurich will conduct verification and validation of the claim documents You submit within 1 (one) business day of receipt.
- 4. If the claim is approved, Zurich will recommend an authorized partner workshop for the vehicle repairs.
- 5. If the claim is submitted on a reimbursement basis, You are required to settle the repair costs first and then submit the payment documents to Zurich. Reimbursement will be made no later than 30 (thirty) calendar days after Zurich receives and agrees to the complete claim documentation.
- 6. Zurich will issue a Work Order (SPK) to the workshop within 1 (one) business day of claim verification. The Work Order is valid for 7 (seven) calendar days from the date of issuance. You may select the repair date within the Work Order validity period, subject to workshop availability. Pick-up and delivery services for the vehicle related to the claim may be provided upon request by the policyholder.
- 7. If the claim is declined, Zurich will notify You of the rejection no later than 1 (one) business day after the verification and validation process.
- 8. Upon completion of repairs or after You have received the claim benefits, You are required to pay the applicable Excess (Deductible) to Zurich in accordance with prevailing terms and conditions.



Deductible

DEDUCTIBLE	DEDUCTIBLE VALUES
Partial Loss	
Autocillin Garage	Rp300.000 per incident
 Authorized Dealership (ATPM) Partner Workshops (with extended ATPM coverage) and Non-ATPM Partner Workshops 	Rp300.000 per incident
 Non-ATPM Partner Workshops (without extended ATPM coverage) 	Rp500.000 per incident
Partial Loss for Electric Vehicles	Rp500.000 per incident
Total Loss	5% of the claim value, with a minimum Rp1.000.000
Typhoon, Flood, Storm, Hail, and Landslide	10% of the claim value, with a minimum Rp500.000 per incident
Earthquake, Tsunami, and Volcanic Eruption	10% of the claim value, with a minimum Rp500.000 per incident
Riot and Civil Commotion	10% of the claim value, with a minimum Rp500.000 per incident
Terrorism and Sabotage	10% of the claim value, with a minimum Rp500.000 per incident



Coverage Period

This protection will remain in force for a period of 1 (one) years, or for the duration specified in Your Coverage Summary.



This coverage does not guarantee against loss, damage, or costs to the vehicle and/or legal liability to a third party, if caused by:

- 1. The vehicle being used for:
 - Towing or pushing other vehicles or objects, or giving driving lessons.
 - Participating in races, practice, skill or speed competitions, carnivals, parades, campaigns, or demonstrations.
 - · Committing a criminal act.
 - Use other than what is specified in the policy.
 - Embezzlement, fraud, hypnotism, or similar acts.
 - Theft and/or malicious acts committed by:
 - a. Your spouse, children, parents, or siblings;
 - b. Anyone employed by You, anyone with Your knowledge or consent;
 - c. Anyone residing with You;
 - d. Directors, shareholders, commissioners, or employees, if the insured is a legal entity;
 - e. Anyone under Your supervision.
 - Overloading beyond the manufacturer's stated vehicle capacity.
- 2. This insurance does not cover loss, damage, or costs to the vehicle and/or legal liability to third parties if:
 - Caused by deliberate acts of You and/or the driver and/or Your employees and/or representatives.
 - At the time of loss or damage, the vehicle was being driven by someone without a valid driver's
 license in accordance with applicable traffic laws. (This exclusion does not apply in the event of
 theft of the parked vehicle).
 - Driven by someone under the influence of alcohol, illegal drugs, or other hazardous substances.
 - Operated forcibly when the vehicle is technically damaged or unroadworthy.
 - Entering or passing through closed, prohibited, or unsuitable roads or violating traffic signs.
- 3. This insurance does not cover loss and/or damage to:
 - · Additional equipment not listed in the policy;
 - Tires, rims, or hubcaps unless accompanied by damage to other parts of the vehicle, except if
 caused by criminal acts or theft, including theft preceded, accompanied, or followed by violence
 or threats of violence as referred to in Articles 362, 363(3), (4), (5), and 365 of the Indonesian
 Criminal Code;
 - Keys and/or other vehicle parts when not attached to or inside the vehicle;
 - Parts or materials of the vehicle that are worn out due to use, have inherent material defects, or are misused;
 - Vehicle Registration Certificate (STNK), Vehicle Ownership Book (BPKB), and/or other vehicle documents.

For further details on exclusions, please refer to Your Autocillin Insurance Policy Terms and Conditions.

Insurance

Type of Coverage : Comprehensive

License Plate Number : B1234 ZA

Policy Period : 1 Januari 2025 – 1 Januari 2026

Vehicle Year : 2024

Vehicle Brand and Model

: Toyota Veloz 1.5 Q CVT TSS

Extended Coverage

Typhoon, Flood, Storm, Hail, and LandslideEarthquake, Tsunami, and Volcanic Eruption

- Huru-Hara dan KerusuhanRiot and Civil CommotionThird-Party Legal Liability
- Personal Accident for Driver Rp10.000.000 for 1 Driver
 Personal Accident for 4 Passengers Rp10.000.000 per Passenger
- · Terrorism and Sabotage
- · Authorized Dealership (ATPM) Workshop Facility

Autocillin Classic Features

Additional Accessories : Window tint, leather seats, and others

Sum Insured : Rp344.900.000 Engine Number : SQR232F3242JD

Chassis Number : MKK23412L

Policyholder Details

Full Name : Agus Sutono

Mobile Number : 081489201298

Email Address : agus@gmail.com

Insured Information

Full Name : Agus Sutono
Date of Birth : 20/10/1990

Identification Number*: 1234567890123000

*(KTP for Indonesian citizens, KITAS/KITAP for foreign nationals)

Province : DKI Jakarta

City/ Regency : Jakarta Utara

This simulation is not binding and does not constitute an insurance contract nor is it part of the policy. Your rights and obligations and the terms regarding this insurance product are stated in the policy. A more detailed explanation of this insurance product, including premiums payable, coverage, and so on, is set out in the policy.

TYPE OF COVERAGE	PREMIUM CALCULATION	PREMIUM (RP)
Comprehensive	100% x 2,08% x 344.900.000	7.173.920
Typhoon, Flood, Storm, Hail, and Landslide	100% x 0,100% x 344.900.000	344.900
Earthquake, Tsunami, and Volcanic Eruption	100% x 0,100% x 344.900.000	344.900
Riot and Civil Commotion	100% x 0,050% x 344.900.000	172.450
Third-Party Legal Liability – Rp 27 Mio	100% x 1,000% x 344.900.000	1.724.500
Personal Accident for Driver - Rp 25 Mio for 1 driver	100% x 0,500% x 50.000.000	250.000
Personal Accident for 4 Passengers– Rp10 Mio per Passenger	100% x 0,100% x 100.000.000	100.000
Terrorism and Sabotage	100% x 0,050% x 344.900.000	172.450
Authorized Dealership (ATPM) Workshop Facility	100% x 0,100% x 344.900.000	344.900
Autocillin Classic Features	100% x 0,050% x 344.900.000	172.450
Stamp Duty		10.000
TOTAL		10.810.470



Claim Simulation

Total Loss Only

Agus Sutono owns a vehicle insured under the Autocillin Classic Policy from Zurich with a Sum Insured of Rp344.900.000. Following an accident, Agus submitted a claim for the incident. After assessment, the total damage was estimated at Rp269.022.000, which exceeds 75% of the Sum Insured. If the claim is approved, Zurich will indemnify the loss, and Agus Sutono will be required to pay an Excess (Deductible) of 5% x Rp269.022.000* = Rp13.451.100 (based on the applicable deductible for total loss claims) to Zurich. Therefore, the total compensation Agus Sutono will receive is Rp344.900.000* – Rp13.451.100 = Rp331.448.900.

Comprehensive

Agus Sutono owns a vehicle insured under the Autocillin Classic Policy from Zurich with a Sum Insured of Rp344.900.000. When he was involved in an accident, Agus Sutono filed a claim for the incident.

Zurich directed Agus Sutono to a non-authorized dealer partner workshop (non-ATPM) for damage assessment and repairs. After the assessment and claim approval, the repair cost was determined to be Rp20.000.000. Upon completion of the repairs, Agus Sutono was charged an Excess (Deductible) of Rp300.000 (in accordance with the applicable deductible for repairs at a non-authorized dealer partner workshop), which must be paid to Zurich as the policyholder's share of the loss.

*) Harga Pertanggungan atau Harga Pasar ketika klaim, mana yang lebih rendah

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Service and Complaint Settlement Procedures

- 1. You can submit a complaint or grievance directly to Zurich through Zurich Care at 1500 456.
- 2. You have 10 business days to provide any outstanding documents.
- 3. Zurich will address and resolve the complaint as follows:
 - · For verbal complaints, resolution will be provided no later than 5 business days from the date of receipt.
 - · For written complaints, resolution will be provided no later than 10 business days from the date all required documents are received.

Important Notice

- You have read, understood, and accepted the explanation of Autocillin product as per the Product and Service Information Summary.
- The insurance product marketed is an insurance product and the risk of the insurance product is the responsibility of Zurich.
- This explanation only contains general information about the Insurance product and is not an insurance contract/agreement. Details regarding coverage conditions and exclusions including terms and conditions in full can be found in the policy.
- The Product and Service Information Summary is not part of the insurance application and policy.
- You are required to read, understand, and sign the insurance application and policy.
- The information contained in the Product and Service Information Summary is valid from the document printing date until the end of the coverage period.
- You must carefully read this Product and Service Information Summary before agreeing to purchase the product and have the right to ask the Insurance Company's employee about all matters related to this Product and Service Information Summary

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Zurich Care





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PT Zurich Asuransi Indonesia Tbk berizin dan diawasi oleh OJK