

Summary of Product and Service Information

Asuransi Kecelakaan Diri

General Version



Summary of Product and Service Information General Version

Issuer:	PT Zurich Asuransi Indonesia Tbk	Product Type:	Personal Accident
Product Name:	Asuransi Kecelakaan Diri	Product Description:	Personal Accident Insurance is an insurance product offered by Zurich that provides benefits for death, permanent disability, and medical expenses resulting from an accident.
Currency:	Rupiah		

Key Product Features

Entry Age:	17 (seventeen) to 60 (sixty) years	Premi :	The Premium payable under this Policy is based on the selected plan and/or as stated in Your Policy Schedule.
Benefits:	Benefits are provided in accordance with the selected plan and/or as stated in Your Policy Schedule.	Premium Payment Frequency:	Monthly

Benefits	Plan 100	Plan 200	Plan 500	Plan 600	Plan 750	Plan 1,000
Accidental Death Benefit	IDR 100 million	IDR 200 million	IDR 500 million	IDR 600 million	IDR 750 million	IDR 1 billion
Permanent Disability Benefit	Up to IDR 100 million	Up to IDR 200 million	Up to IDR 500 million	Up to IDR 600 million	Up to IDR 750 million	Up to IDR 1 billion
Medical Expense Reimbursement	Up to IDR 5 million	Up to IDR 10 million	Up to IDR 20 million	Up to IDR 30 million	Up to IDR 37.5 million	Up to IDR 42.5 million
Monthly Premium	IDR 25,000	IDR 40,000	IDR 90,000	IDR 120,000	IDR 150,000	IDR 180,000

Product Benefits	Product Risk
During the Period of Insurance, You will be entitled to benefits under this Policy if You suffer an Accident that directly results in one of the following events: Accidental Death Benefit: The Benefit will be payable if the Insured: 1.1 dies within 12 (twelve) months from the date of the Accident; or 1.2 is declared missing and remains unfound for at least 60 (sixty) consecutive days following the Accident, provided such death or disappearance is the direct result of an Accident covered under this Policy. Permanent Disability Benefit 2.1. Total Permanent Disability, includes: 2.1.1. total loss of sight in both eyes; 2.1.2. total loss or loss of use of both arms; 2.1.3. total loss or loss of use of both legs; or 2.1.4. total loss or loss of use of: one eye and one arm; one eye and one leg; or one arm and one leg. Total Permanent Disability also includes total paralysis or insanity suffered as a direct result of a covered Accident. 2.2. Partial Permanent Disability: Partial Permanent Disability means the loss or permanent loss of use of part of a limb or body member. Eligibility for this benefit arises once the permanent disability has been confirmed by a qualified medical practitioner. Medical Expense Reimbursement This Policy reimburses reasonable and necessary medical treatment expenses incurred for the treatment or recovery of bodily injury resulting directly from a covered Accident. The reimbursement payable will be based on the actual expenses incurred, up to the applicable Sum Insured stated in the Policy Schedule.	- Zurich shall not be liable for any loss arising from inaccurate, incomplete, or misleading information provided by You, which may result in errors in the Policy and lead to the rejection of a claim. - Premiums paid will not be refunded if the Policy is cancelled after 14 (fourteen) calendar days from the Policy Effective Date. - Claims arising from events or circumstances specifically excluded under the Policy will not be payable. - Claims may be declined if notification or submission is made beyond the prescribed time limit or if the loss occurs during any applicable Waiting Period. - Manipulation, falsification, or misuse of legal or supporting documents by any related party may affect the validity and enforceability of the Policy, which could result in claim rejection or non-payment of benefits. - Other risks arising from customer error, omission, or non-compliance with Policy requirements may result in termination of coverage or non-payment of benefits.
Fees & Charges	
Premium: The Premium payable under this Policy depends on the selected plan and the level of coverage chosen by You. Stamp Duty: IDR 10,000* *No stamp duty is applied where the Premium amount is less than IDR 150,000. Policy Printing Administration Fee: IDR 44.000** **applicable only upon customer request for a printed Policy	

Terms, Conditions and Customer Service

Eligibility Requirements

1. Applicants must be between 17 (seventeen) and 60 (sixty) years of age at the time of insurance enrollment, unless otherwise specified in the Policy Schedule.
2. Coverage under this Policy applies within the territory of the Republic of Indonesia.
3. Deductible: IDR 100,000 per claim event per policy for claims under the Medical Expense Benefit arising from an Accident.
4. If You hold more than one Accident Benefit Policy issued by Zurich for accident benefit products, the maximum aggregate benefits payable under all such policies are:
 - IDR 5,000,000,000 for Accidental Death Benefits and Permanent Disability Benefits; and
 - IDR 500,000,000 for Medical Expense Reimbursement Benefits

Insurance Purchase Procedure



You will receive an insurance offer through telemarketing and provide complete and accurate coverage information.



You complete the Premium payment process by ensuring sufficient available funds for the auto-debit arrangement



Your insurance documents and electronic Policy will be sent to Your registered email address.



The insurance purchase will be deemed successful once the Premium payment has been successfully processed.

Claim Procedure

1. You may report a claim to Zurich Care at 1500 456 and submit a written claim notification no later than 5 (five) calendar days from the date of the incident giving rise to the claim.
2. You must complete and submit the relevant claim form together with supporting documents. The standard documents required for all claim types are:
 - Completed Claim Submission Form, including a description of the accident chronology.
 - Original Policy or a copy of the Policy.
 - Copy of the Insured's Identity Card (KTP).
 - Original receipts issued by the doctor, hospital, laboratory, or pharmacy if medical treatment has been received. If the original receipts have been submitted to another mandatory insurance provider for reimbursement, You must provide certified copies of those receipts legalized by that insurance provider.
 - Any additional documents required based on the specific benefit being claimed.
3. All documents relating to the claim must be submitted within 180 (one hundred and eighty) calendar days from the date of the incident giving rise to the claim.
4. Zurich will process and settle the claim, including payment of the insurance benefit if approved, within 8 (eight) Business Days from the date agreement is reached regarding the claim settlement amount.

Complaint Handling and Dispute Resolution Procedure

- 1. You may submit any complaint or concern directly to Zurich through Zurich Care at 1500 456.
- 2. You will be given 10 (ten) Business Days to provide any outstanding supporting documents required for the complaint review process.
- 3. Zurich will review and resolve Your complaint within the following timeframes:
 - Verbal complaints: within 5 (five) Business Days from the date the complaint is received by Zurich.
 - Written complaints: within 10 (ten) Business Days from the date all required supporting documents have been received in full by Zurich.

Product Illustrations

Coverage Illustration

Abel, a 25-year-old employee, purchases a Personal Accident Insurance Policy with a Sum Insured of IDR 500,000,000, with the following cost details:

Premium : IDR 90,000
Total Premium : IDR 90,000

The Premium is paid upfront for the entire 1 (one) month Period of Insurance and will be renewed automatically.

This illustration is for illustrative purposes only and does not constitute an insurance contract or form part of the Policy. Your rights and obligations, as well as the terms and conditions applicable to this insurance product, are set out in the Policy. Complete details regarding Premiums, coverage, benefits, terms, conditions, and exclusions are contained in the Policy.

Claim Illustration

Abel suffers an Accident that results in death. Abel's family reports the loss to Zurich within 5 (five) days from the date of the Accident.

If the claim is approved, Abel's family (being the lawful Beneficiaries or heirs entitled under applicable law) will receive the following benefit:

Accidental Death Benefit	IDR 500,000,000
Total Insurance Benefit Payable	IDR 500,000,000

This illustration is for illustrative purposes only and does not constitute an insurance contract or form part of the Policy. Your rights and obligations, as well as the terms and conditions applicable to this insurance product, are set out in the Policy. Complete details regarding Premiums, coverage, benefits, terms, conditions, and exclusions are contained in the Policy.

Additional Information

Important Information

- You have read, received an explanation of, and understood the Personal Accident Insurance product in accordance with this Product and Service Information Summary.
- The insurance product being offered is an insurance product, and all risks associated with the insurance product are the responsibility of PT Zurich Asuransi Indonesia Tbk ("Zurich").
- This Product and Service Information Summary does not form part of the insurance application, Policy, or any insurance contract.
- You are required to read, understand, and sign the insurance application and Policy documents.
- The information contained in this Product and Service Information Summary is valid from the date this document is issued until the expiry of the applicable Period of Insurance.
- Full details regarding coverage, exclusions, as well as the complete terms and conditions of the insurance product can be found in the Policy wording.
- The insurance product distributed is not a product of, nor is it the responsibility of, PT Bank Danamon Indonesia Tbk.

Document Print Date
DD/MM/YYYY

Zurich Care

☎ 1500 456 📞 0812 111 3456

zurichcare.general@zurich.co.id

