Product and Service Information Summary of

Zurich Travel Insurance

General version

This Product and Service Information Summary will be subject to the terms, conditions, and exclusion of the Policy.

Insurer Name	:	PT Zurich Asuransi Indonesia Tbk
Product Name	:	Zurich Travel Insurance
Currency	:	Indonesian Rupiah (IDR)
Product Type	:	Personal Accident Insurance
Product Description	:	Zurich Travel Insurance is a travel insurance product owned by PT Zurich Asuransi Indonesia Tbk ("Zurich") that provides protection during your trip.

Product Benefits

Zurich Travel Insurance provides coverage for both International and Domestic travel with flexible package options to suit your needs.

- Trip Cancellation & Changes with benefits up to IDR 65,000,000.
- Medical Expenses and Other Emergencies with benefits up to IDR 2,500,000,000.
- Travel Expenses and Travel-Related Costs with benefits up to IDR 45,000,000.
- Baggage and Personal Items Coverage with benefits up to IDR 30,000,000.
- Personal Accident Coverage with benefits up to IDR 1,500,000,000.
- Repatriation of Remains and Other Related Costs as per actual expenses.
- Covid-19 Coverage up to IDR 1,500,000,000.
- Additional benefits up to IDR 2,500,000,000.

Protection You Can Get

Each journey offers new experiences for you. Ensure your peace of mind trip, to wherever your destination.

1. Cashless Benefit
   Enjoy the convenience of filing a claim when you need medical assistance and emergency services with Zurich Assist.
2. Comprehensive Protection in 1 Policy
   By purchasing an International policy, you automatically receive protection for Domestic (expect for the Schengen Essential package)

3. More Comfortable for the Family
   100% benefits for children according to the limits of the Family Policy, with no limit on the number of children.
4. More Savings with Duo Plus Policy
   Now, traveling with 2 (two) or more people to the same destination and during the same travel period becomes more economical with the Duo Plus Policy.
5. Delay Benefits
   Enjoy benefits for travel delays or baggage delays if the delay is at least 4 (four) hours.
6. Covid-19 Coverage
   Coverage of medical expenses if you are diagnosed with Covid-19, quarantine costs, transportation costs, and automatic policy period extension (except for the Schengen Essential Package).
6. Various Additional Benefits
   Get various additional benefits by adding a certain amount of premium such as:
   - Winter Sports
     Coverage if you are not healthy enough to use the winter sports package or on-piste skiing that you have booked due to a snow avalanche or insufficient/excessive snow.
   - Cruise Coverage
     Coverage if you experience cabin confinement for medical reasons, changes in travel plans, loss of prepaid excursion costs, and transportation costs if you require hospital treatment on land during your trip.
   - Adventure Activities
     Coverage while engaging in recreational adventure activities such as hot air ballooning, motorcycling, surfing, mountain biking, sandboarding, sightseeing, diving, rock climbing, paragliding, canoeing, rafting, safari, water skiing, bungee jumping, and abseiling.
   - Visa Protection
     Coverage if you need to cancel or reschedule an overseas trip due to visa application rejection by the Embassy.
   - Business Travel
     Coverage if your business equipment is lost or damaged during the trip, you lose event costs due to trip cancellation, or costs for replacement staff when you are unable to attend an event for medical reasons.
   - Event Cancellation
     Coverage if you are unable to attend an event due to death, injury, serious medical condition, unexpected summons such as court or police summons, and serious accidents.

Know Your Policy Type

You can see your policy type on page 2 (two) of your insurance policy.

- **Round Trip**
  If you start your trip from your home in Indonesia and return to your home in Indonesia.
- **One-way Trip**
  If you are travelling from Indonesia but do not plan to return to Indonesia.
- **Already Travelling**
  You are allowed to purchase the policy when you are already abroad, within 3 (three) calendar days of leaving Indonesia.

THINGS TO KNOW - The statement Already Traveling' must be included in your policy. If you purchase the policy after the trip has started, no coverage is provided for Section A – Trip Cancellation and Alteration.

- ### Annual Trip

  If you regularly take round trips that start from your home in Indonesia and return to your home in Indonesia.

  NOTE - One-way trip is not available on the Annual Travel Policy. You cannot purchase the Annual Travel Policy if you are 70 years old or older.
  This policy covers an unlimited number of trips within a 1-year insurance period, but each trip can last a maximum of 90 (ninety) or 180 (one hundred eighty) calendar days, depending on your needs.

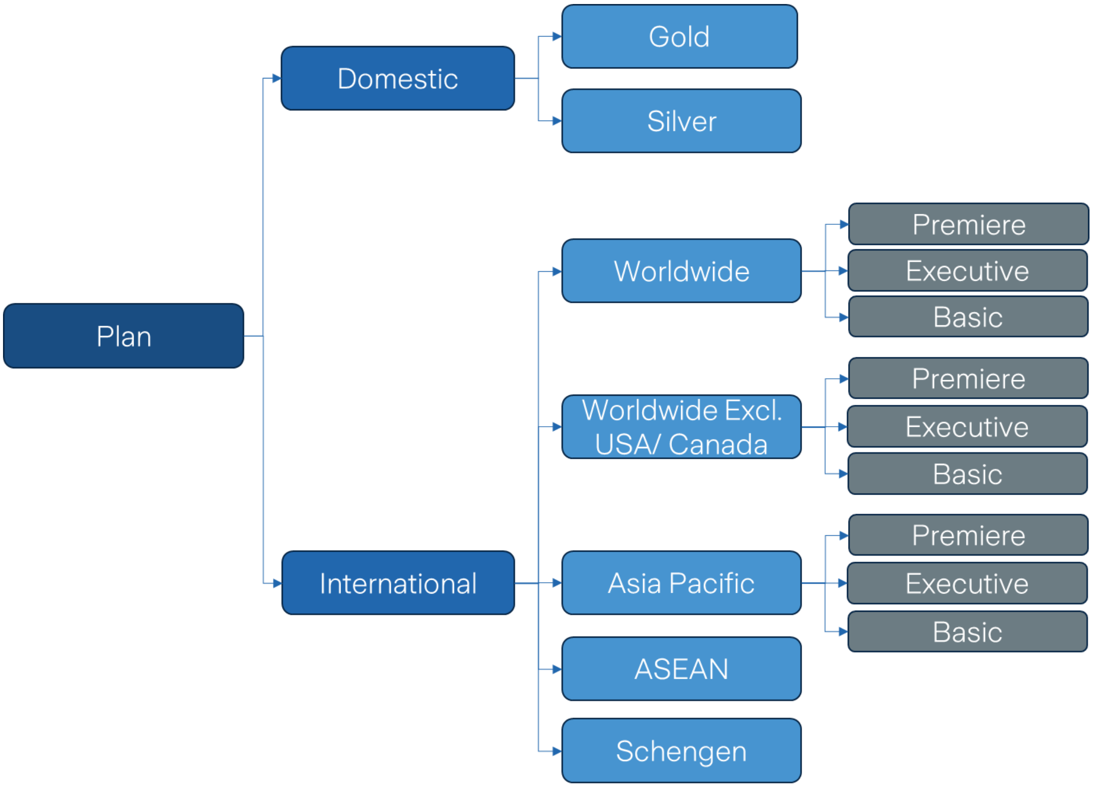
Insured Type

1. Individual
   Applicable to 1 (one) person for the entire trip with a standard premium.

2. Duo Plus
   Applicable to 2 (two) or more people traveling together for the entire trip with the same departure and return schedule (maximum 10 people per policy) with a cheaper premium. For the Duo Plus policy, each individual receives 100% of the benefits from the chosen plan.

3. Family
   Covers you and your lawful spouse, including your children (there is no limit on the number of children on a Family Policy). During the insurance period, the coverage will apply to you and your lawful spouse when traveling separately. However, your children must travel with you or your lawful spouse to the same destination and for the same duration.

Destination Type



Region	Plan Option	Description
Worldwide	Premiere, Executive & Basic	All countries worldwide
Worldwide Exclude USA/Canada	Premiere, Executive & Basic	All countries worldwide except the United States and Canada
Asia Pacific	Premiere, Executive & Basic	All countries in Asia, Australia, New Zealand, and Oceania
ASEAN	-	Brunei Darussalam, Cambodia, Malaysia, Thailand, Laos, Myanmar, the Philippines, Singapore, Vietnam
Schengen Essential	-	Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland.
Domestic	Gold & Silver	All regions of Indonesia. Domestic travel must be at least 100 km from your residence to an area within Indonesia and have pre-booked public transportation or accommodation.

Exclusions

These general exclusions apply to all sections of the Policy (including what is not covered within each benefit of this Policy).
Zurich will not provide any service or pay any claim arising directly or indirectly, wholly or partly as a result of or attributable to:

1. *Any Trip which starts Abroad (unless You have purchased Already Traveling Policy);*
2. *Any claims for costs or expenses incurred outside the Period of Insurance;*
3. *Any Trip that is undertaken:*
    a. *For the purpose to obtain medical care, consultation or medical treatment, obtain diagnosis or treatment of any kind or for rest and recuperation following any prior Injury or Illness;*
    b. *When You are not being fit to Travel or contrary to the medical advice of a Doctor;*
    c. *You have been diagnosed as having a Terminal Condition;*
    d. *You are waiting for the results of tests or investigations, or awaiting a referral for a Pre-Existing Medical Condition.*
4. *For a routine medical, optical or dental consultation, treatment, examination or check-up;*
5. *Any Pre-Existing Medical Condition, congenital and/or hereditary condition;*
6. *Any condition resulting from pregnancy, childbirth, miscarriage, abortion, pre-natal care, postnatal care or other complications arising therefrom;*
7. *Any sexually transmitted disease and/or condition and all conditions related to Herniated Nucleus Pulposus (HNP);*
8. *Suicide, attempted suicide or intentional self-inflicted Injury, substance abuse the use of drugs that have not been rescribed by a Doctor or the use of alcohol;*
9. *Stress, anxiety, depression or any mental illness, psychiatric disorder or condition;*
10. *HIV (Human Immunodeficiency Virus) and/or HIV-related Illness including AIDS and/or any mutant derivative or variations thereof however caused or however named;*

4. *The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, which are not directly related to the Illness or Injury which necessitated Your admittance to Hospital;*
5. *Air Travel other than as a fare paying passenger on a regular scheduled airline or licensed charter aircraft;*
6. *Any claim arising from:*
   a. *Traveling on a Cruise ship unless You have purchased Cruise Cover;*
   b. *Your participation on adventure activities unless You have purchased adventure activities cover;*
   c. *Winter sports unless You have purchased winter sports cover;*
   d. *Corona virus disease (COVID-19) unless You have purchased COVID-19 Protection cover;*
   e. *dangerous sports activities;*
   f. *our involvement, including training, in an organized sport event or contest of physically demanding, acrobatics except sports which organized and approved by the authorized for Children;*
   g. *Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;*
   h. *Your participation in any speed contest or racing other than on foot (i.e human);*
   i. *Engaging any form of armed or unarmed combat, martial art, boxing or wrestling;*
   j. *Trekking or hiking beyond 3,000 meters above sea level;*
   k. *Mountaineering which require a physical training and technique with equpiment such as crampon, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment;*
   l. *Hunting trips or safari not provided by a licensed commercial operator;*
14. *engaging or taking part in Manual Work;*
15. *Any illegal or unlawful act by You or confiscation, detention, destruction or quarantine of property or possessions by customs or other authorities;*
16. *Any loss occasioned through the willful or malicious act or involvement of You;*
17. *Your failure to:*
   a. *safeguard health by having the vaccinations and inoculations recommended for the Trip;*
   b. *ensure that You have valid Travel documents for the Trip, including passports, visas and driving licenses where needed;*
   c. *comply with the laws applicable to the country in which You are traveling;*
   d. *protect possessions or prevent accidents;*
18. *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 taking place, are imminent, or are threatened due to :*
   - Strikes, Civil Disturbances, War, Natural disaster;
   - Epidemic, pandemic, or unsafe health conditions (unless if the loss or damage does not directly or indirectly caused by or aggravated by or happening in relation to the epidemic, pandemic or unsafe health condition which triggers 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 Organisation or other relevant bodies.
19. *Unexplained loss or mysterious disappearance;*
20. *Financial or non-financial business losses;*
21. *Bankruptcy or liquidation of a tour operator, travel agent or Public Transport company;*
22. *Any event arising from War, invasion, act of foreign enemy, hostilities (whether War is declared or not), civil War, rebellion, insurrection, military force or coup;*
23. *Any claims arising out of to or through Afghanistan, Iraq, Iran, Liberia, Libya, Mali, Syria, Somalia or Sudan;*
24. *Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel:*
   a. *the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;*
   b. *for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.*

Coverage exclusions and other terms are detailed in the Zurich Travel Insurance Policy.

Insurance Effective Date

- The coverage period for Zurich Travel Insurance is either daily and/or annual, according to the policy you choose.
- The coverage begins and becomes binding once the premium or contribution is received by Zurich or in accordance with the coverage period stated in the policy summary.

Fee

- You are required to pay the premium to Zurich in the amount stated in the Coverage Summary.
- The premium paid includes acquisition fees or bank commissions, transaction fees, and taxes.
- Policy Fee (E-Policy): IDR 0

Risk of Product

1. Zurich will not responsible if there are mistakes or inaccuracies in the data you provide us that results mistakes or inaccuracies in the policy, which could result in your claim being denied.
2. Zurich will not pay claims if they are caused by excluded circumstances.
3. Zurich may reject your claim if the claim application is submitted beyond the specified time limit or if the loss occurs during the waiting period of the policy.
4. The risk of the loss of legal binding between Zurich and you as regulated in the policy due to manipulation of legal documents by related parties, whether directly or indirectly, resulting in, but not limited to, claim denial, non-payment of benefits by Zurich to you, and so on.
5. Other risks that cannot be controlled by Zurich due to errors committed by you that result in the non-payment of benefits or termination of coverage.

Insurance Simulation

GENERAL INFORMATION

Quotation Number	:	ZTIZAI0000001
Policy	:	Zurich Travel Insurance
Policyholder Applicant	:	Mita
Policy Start Date	:	April 01, 2022 (00.00 WIB)
Policy End Date	:	April 04, 2023 (24.00 WIB)
Number of Day Covered	:	4 days
Total Premium (IDR)	:	IDR 289,000

COVERAGE INFORMATION

Coverage Area	:	Worldwide
Benefit Plan	:	Executive (+ free Domestic Gold)
Type of Insured	:	Individual
Type of Policy	:	Round Trip
Additional Coverage	:	- Winter Sport - Adventure Activities

INSURED APPLICANT DETAILS

No.	Insured Name	Identity Number	Date of Birth
1	Mita	M092SA	March 09, 1990

This simulation is not binding and does not constitute an insurance agreement or a part of the policy. Your rights and obligations, as well as the terms and conditions of this insurance product, are specified in the policy. A more comprehensive explanation of this insurance product, including the premium to be paid, coverage details, and other relevant information, can be found in the policy.

Term and Condition

Terms of Participation

1. You must be in good health for travel and not be aware of any circumstances that may cancel or disrupt the trip at the time this insurance is in effect. Otherwise, Zurich reserves the right to reject any claims that occur.
2. Each purchase of an International Policy (except Schengen Essential) includes Domestic travel coverage with different types and amounts of benefits. Ensure that your insurance period matches your travel period both within and outside the country.
3. There is no age limit. However, there are benefit limitations on Medical Expenses if, at the start of a trip, you are:
   - Between 66 and 75 years old, the benefit is limited to 50% of the benefit plan.
   - 76 years old and above, the benefit is limited to 25% of the benefit plan.
4. If you have more than 1 (one) travel insurance policy issued by Zurich for the same trip, you will only be covered and receive claim payments from 1 (one) policy with the highest benefit level.
5. You must have a permanent residence or work in Indonesia.
6. You must have a valid identity document in the territory of Indonesia such as KTP, KITAS, KITAP, long-term visit visa or other documents that give you unlimited rights to enter Indonesia.
7. The journey must start from Indonesia.
8. You must have paid the full premium.
9. You must travel according to the geographical area selected and listed in the Policy.

For complete Terms of Participation, please refer to the Zurich Travel Insurance Policy.

Procedure for Purchasing Insurance

This product is marketed through website: www.travellin.co.id/?Ref=danamon or bit.ly/zurichtravellin

The purchase of insurance is done by filling out the Insurance Application Form, either electronically or non-electronically.

This product isn't subject to an underwriting process.

You will receive an e-policy if your insurance purchase is successful.

Insurance Cancellation

You or Zurich may cancel this policy at any time by providing notice to Zurich Care along with the reason for cancellation. Zurich must notify you of this cancellation at least 30 (thirty) business days before the cancellation date. Once the policy is canceled, Zurich will no longer have any obligation to provide insurance coverage to you from the effective cancellation date stated in the cancellation notice. The policy cancellation terms are as follows:

1. If you purchase an annual policy:
   Zurich will withhold a short-term premium proportionate to the period during which the policy has been in effect, subject to Zurich's minimum standard premium and provided no claims have been or will be made by you before or after the policy's expiration date.

Active Insurance Period	% of the Annual Premium that can be refunded
60 days (minimum)	60%
61-90 days	50%
91-120 days	40%
121-150 days	30%
151-180 days	20%
>180	0%

2. If you purchase a policy other than an annual:
   Zurich will not refund the premium if you cancel for either domestic or international travel, except if your visa is denied by the Embassy. You must attach the rejection letter from the Embassy to request a cancellation.

If the request is approved, Zurich will refund the premium to you, minus commission fees, within 15 business days from the date Zurich receives a complete and correct cancellation request.

Claim Procedures

1. You or your legal representative must notify Zurich in writing no later than 30 calendar days from the date of the event that gave rise to the claim.
2. You must submit the claim documents and other supporting evidence no later than 90 calendar days from the date of the event that gave rise to the claim, such as:
   - Claim form and incident chronology
   - Official statement from relevant authorities
   - Copy of identification
   - Ticket or Boarding Pass
3. Claim payments will be made within a maximum of 30 (thirty) calendar days after Zurich issues a claim payment approval letter.

Service and Complaint Resolution Procedure

1. You can submit complaints directly to Zurich through Zurich Care at 1500 456. For complaints submitted to the bank involved in the Zurich process, the bank will direct you to contact Zurich through Zurich Care at 1500 456 for follow-up.
2. Zurich will follow up and resolve written complaints no later than 20 (twenty) business days after receiving the complete documents, and no later than 5 (five) business days after receiving verbally submitted complaints.

Note: For emergency inpatient services during travel, emergency medical evacuation, and repatriation, you can contact Zurich Assist at +6250825555.

Claim Simulation

Mita is the insured under Zurich Travel Insurance. While traveling, Mita sustained a medical injury requiring immediate evacuation for adequate care.

In this situation, Mita contacted Zurich through Zurich Assist to request help. If the request is validated, you will be promptly evacuated to a healthcare facility for treatment. Once the treatment is completed, the medical expenses will be directly paid by Travel Assist to the healthcare facility (cashless) up to a maximum amount of IDR 1,000,000,000.00.

This simulation is not binding, does not constitute an insurance agreement, and is not part of the policy. Rights and obligations as the insured and the terms of this insurance product are outlined in the policy.

This simulation is not binding and does not constitute an insurance agreement or a part of the policy. Your rights and obligations, as well as the terms and conditions of this insurance product, are specified in the policy. A more comprehensive explanation of this insurance product, including the premium to be paid, coverage details, and other relevant information, can be found in the policy.

Dispute Clause

1. In the event of a dispute between Zurich and you regarding the interpretation of responsibilities or the amount of compensation under this policy, the dispute will be resolved through mediation or consultation by Zurich's internal unit responsible for Consumer Services and Complaint Resolution. A dispute arises when you formally express your disagreement in writing regarding the contested issue. The resolution through mediation or consultation must be completed within 60 (sixty) calendar days from the onset of the dispute.
2. If the resolution through mediation or consultation as outlined in paragraph (1) does not result in an agreement, the disagreement must be formally stated in writing by both Zurich and you. You may then choose to resolve the dispute either through an alternative dispute resolution institution or through the court by selecting one of the dispute resolution clauses outlined below:
   A. ALTERNATIVE DISPUTE RESOLUTION INSTITUTION FOR FINANCIAL SERVICES SECTOR
   It is hereby stated and agreed that you and Zurich will resolve the dispute through the Alternative Dispute Resolution Institution for the Financial Services Sector under the Financial Services Authority.
   B. COURT
   It is hereby stated and agreed that you and Zurich will resolve the dispute through the District Court in the Republic of Indonesia.

Disclaimer

1. You have read, accepted the explanation, and understood the Zurich Travel Insurance product as per the Product and Service Information Summary.
2. The information contained in this Product and Service Information Summary is valid for 30 (thirty) calendar days from the date of issuance of the document or before the insurance start date, whichever comes first, to review the accuracy of the information provided.
3. Zurich may reject your application if it does not meet the applicable requirements and regulations.
4. You should carefully read this Product and Service Information Summary and are entitled to ask Zurich staff about all matters related to this summary.
5. The insurance product marketed is a Zurich insurance product marketed through collaboration with PT Bank Danamon Indonesia Tbk ("Bank"), so this product is not a product or responsibility of the Bank and cannot be categorized as a third-party deposit at the Bank guaranteed by the Government of the Republic of Indonesia. The responsibility and risk for the insurance product are entirely Zurich's.
6. The Bank is not responsible for the Insurance Policy issued by Zurich.
7. The use of the Bank's logo/attributes is solely to indicate the cooperation between Zurich and the Bank.
8. The Bank is not an agent of Zurich nor a broker for Bank Danamon customers.
9. The Bank may only provide your personal data to the insurance partner of the Bank with your written consent.
10. You agree and give consent to the Bank to disclose personal data/other information to Zurich and agree that Zurich may obtain and/or provide such personal data and/or information from and to relevant parties in connection with the coverage of this insurance product or other matters related to your policy, such as policy issuance and claim handling.
11. The explanation in this Product and Service Information Summary only contains general information and is not an insurance contract/agreement. Details regarding coverage conditions and exclusions, including the full terms and conditions, can be found in the policy.

PT Zurich Asuransi Indonesia Tbk ("Insurer") is a general insurance company licensed and supervised by the Financial Services Authority.

The marketed product is an insurance product, and the risk of the insurance product is the responsibility of Zurich. This explanation only contains general information about the Zurich Travel Insurance product from PT Zurich Asuransi Indonesia Tbk and is not an insurance contract/agreement. Details regarding the coverage conditions and exclusions, including the full terms and conditions, refer to the Policy.

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