

PT Asuransi  
Tokio Marine Indonesia

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Life & Health | Property & Casualty



TOKIO MARINE  
INSURANCE GROUP

# Asuransi Tokio Marine Travel Partner

Tokio Marine Travel Partner Insurance



Asuransi Tokio Marine Indonesia  
is rated "A-" (excellent) by A.M. Best

# Asuransi Tokio Marine Travel Partner

Tokio Marine Travel Partner Insurance

Asuransi Tokio Marine Travel Partner dari PT Asuransi Tokio Marine Indonesia memberikan jaminan perlindungan kepada Tertanggung terhadap kerugian yang disebabkan oleh kejadian dari luar dan terjadi secara tiba-tiba, yang terjadi selama Tertanggung melakukan perjalanan baik perjalanan domestik maupun perjalanan internasional.

Tokio Marine Travel Partner Insurance from PT Asuransi Tokio Marine Indonesia provides insurance coverages to the Insured against losses caused by external and sudden events, which occur while the Insured is traveling both domestic and international travel.

Objek Pertanggungan | Insured Objects

## Perorangan & kumpulan

Individual and Group

### DOMESTIC PLAN

Pilihan bagi Anda yang akan bepergian ke seluruh daerah di Indonesia.

Option for You who will travel to all region in Indonesia.

● Deluxe

● Superior

### ASEAN PLAN

Pilihan bagi Anda yang akan bepergian ke Brunei Darussalam, Kamboja, Laos, Malaysia, Myanmar, Filipina, Singapura, Thailand, Vietnam.

Option for You who will travel to Brunei Darussalam, Cambodia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Vietnam.

### OVERSEAS PLAN

Pilihan bagi Anda yang akan bepergian ke seluruh negara di dunia, baik negara-negara Asia Pasifik, negara-negara di selain Amerika Serikat dan Kanada, maupun Amerika Serikat dan Kanada.

Option for You who will travel to all countries in the world, including Asia Pacific, all countries exclude USA and Canada, USA and Canada.

● Titanium

● Platinum

● Diamond

# Keunggulan Produk

## Product Advantages

Produk ini memiliki keunggulan-keunggulan seperti

1. layanan **call center 24 jam**, ke 14006;
2. Perlindungan terhadap diri Anda dari **kecelakaan Diri**;
3. Manfaat untuk **biaya medis** saat Anda melakukan perjalanan;
4. Manfaat terhadap kondisi medis yang sudah ada sebelum (**Pre existing condition**) Anda melakukan perjalanan;
5. Manfaat saat perjalanan Anda mengalami penundaan (**Trip Delay**);
6. Manfaat saat perjalanan Anda mengalami gangguan (**Trip Disruption**);
7. Manfaat ketika perjalanan Anda dibatalkan (**Trip Cancellation**);
8. Pemulangan jenazah ke negara asal (**Repatriasi**);
9. Manfaat saat Anda **kehilangan penerbangan lanjutan** yang disebabkan oleh sebab yang dijamin;
10. Manfaat terhadap **kerugian yang terjadi pada rumah** yang Anda tinggalkan ketika melakukan perjalanan.;
11. Manfaat untuk bermacam-macam **aktivitas rekreasi dan olahraga** ketika Anda melakukan perjalanan.

### ADD ON PAKET DOMESTIK DAN ASEAN

1. Perlindungan terhadap **hewan peliharaan** yang Anda tinggalkan ketika melakukan perjalanan;
2. Perlindungan selama Anda melakukan **aktivitas petualangan** selama perjalanan;
3. Perlindungan selama Anda melakukan **perjalanan bisnis**.

### ADD ON OVERSEAS

1. Manfaat untuk **perjalanan yang dibatalkan** karena sebab yang bervariasi
2. Perlindungan terhadap **hewan peliharaan** yang Anda tinggalkan ketika melakukan perjalanan;
3. Manfaat ketika **pengajuan visa** perjalanan Anda ditolak;
4. Manfaat ketika Anda menggunakan **kapal pesiar**.

This product has advantages such as:

1. **24 hours call center service**, using 14006;
2. Protects yourself from **personal accidents**;
3. Benefits for **medical expenses** when you travel;
4. Benefits for **pre-existing medical conditions** prior you travel;
5. Benefits for delayed trip (**flight delay**);
6. Benefits for **trip disruption**;
7. Benefits when your **trip is cancelled**;
8. **Repatriation** of mortal remains to origin country;
9. Provides benefits when you **missed connecting flight** due to covered cause;
10. Provides benefits against losses incurred in **unattendance home** when you travel;
11. Provide benefits for an assortment of **recreational and sports activities** when you travel.

### ADD ON DOMESTIC AND ASEAN PLAN

1. Protection for **your pet** when you travel;
2. Protection on **adventure activities** during you travel;
3. Protection during your **business trip**.

### ADD ON OVERSEAS

1. Benefits for **trips cancelled** for varied reasons;
2. Protection for **your pet** when you travel;
3. Benefits when your travel **visa application** is rejected;
4. Benefits when you travel by a **cruise ship**.

# Manfaat Perlindungan

Benefit

## PERSONAL ACCIDENT

Kematian dan Cacat Permanen Akibat Kecelakaan Accidental Death & Permanent Disablement	300.000
Penggantian biaya Pemakaman (PA & ND) Indemnity for Funeral Benefit	maximum up to 2.000
Luka Bakar Tingkat Ketiga Third Degree Burn	300.000
Patah/Retak Sederhana atau Patah/Retak Lainnya Simple or Other Fractures	10.000

## MEDICAL COVERAGE

Biaya pengobatan Medical Expenses	300.000
Kondisi Awal Pre-Existing Condition	1.500
Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh Provide only lump sum payment as allowance, not actual cost	
Biaya pengobatan lanjutan di Indonesia Continuing Medical Expenses in Indonesia	30.000
Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit Daily Hospital Cash due to accident or sickness	600 per day maximum up to 12.000
Evakuasi Medis Darurat Emergency Medical Evacuation	300.000
Repatriasi Jenazah Langsung ke Negara Asal Repatriation of Mortal Remains to Origin Country	100.000
Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri Compassionate Visit due to Hospitalized in Overseas more than 5 days	1 return ticket economy class, maximum 24.000
Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri Compassionate Visit due to Death in Overseas	1 return ticket economy class, maximum 24.000
Pemulangan anak jika Tertanggung dirawat di Luar Negeri Return of Children when insured hospitalized in overseas	30.000
Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat) Emergency telephone & internet charges (related with emergency medical situation)	1.500

## TRAVEL INCONVENIENCE

Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi Personal Property and Baggage Loss or Damage	2.500 /item/set, max. 15.000 (in aggregate). For mobile phone or cellular phone = 50% of 2.500 as sum insured per item/set.
Penundaan Penerbangan Flight Delay	300 / 4 hours, max. 6.000
Biaya Akomodasi Hotel Tambahan Extra Hotel Accomodation Expenses	N/A
Biaya Transportasi Tambahan Extra Transportation Cost	N/A
Penerbangan yang Kelebihan Pesanan Overbooked Flight	300 / 4 hours, max. 2.100
Keterlambatan / Penundaan Bagasi Baggage Delay	400 / 4 hours, max. 6.000
Pembatalan Perjalanan & Perubahan Perjalanan Trip Cancellation & Alteration	24.000
Pengurangan Perjalanan Trip Curtailment	24.000
Pengalihan Penerbangan & Perubahan Rute Penerbangan Flight Diversion & Rerouting Flight	300 / 4 hours, max. 2.100
Kehilangan Penerbangan Lanjutan Flight Missed Connection	300 / 4 hours, max. 2.100

## OTHER BENEFIT

Kehilangan dokumen perjalanan Loss of Trip Document	3.600
Pencurian uang pribadi Pencurian uang pribadi	2.400
Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor) Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)	N/A
Pembajakan Hijack	2.000 / 24 hours, max. 24.000
Tanggung jawab hukum pribadi Personal Liability	300.000
Terrorisme Terrorism	Covered
Perlindungan Rumah yang ditinggalkan Unattendance Home Protection	Up to 15.000
Risiko Sendiri Atas Penyewaan Mobil Own Risk for Rental Car	1.500
Kunci Kendaraan Sewa Rental Vehicle Keys	750
Fraudulent Use of Credit Card Penyalahgunaan Kartu Kredit	1.250
Gangguan Perjalanan Travel Disruption	600 per day, maximum up to 8.400
Aktifitas Rekreasi dan Olahraga Recreational Sports and Activities	Covered
Perpanjangan Otomatis Periode Polis Automatic Extension Cover	Covered

# Manfaat Perlindungan

## Domestik

### Domestic Benefit

PERSONAL ACCIDENT		
Kematian dan Cacat Permanen Akibat Kecelakaan Accidental Death & Permanent Disablement	200.000	300.000
Penggantian biaya Pemakaman (PA & ND) Indemnity for Funeral Benefit	maximum up to 1.000	maximum up to 1.000
Luka Bakar Tingkat Ketiga Third Degree Burn	N/A	N/A
Patah/Retak Sederhana atau Patah/Retak Lainnya Simple or Other Fractures	N/A	N/A
MEDICAL COVERAGE		
Biaya pengobatan Medical Expenses	100.000 (due to accident) 10.000 (due to Sickness)	150.000 (due to accident) 15.000 (due to Sickness)
Kondisi Awal Pre-Existing Condition	N/A	N/A
Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh Provide only lump sum payment as allowance, not actual cost	N/A	N/A
Biaya pengobatan lanjutan di Indonesia Continuing Medical Expenses in Indonesia	N/A	N/A
Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit Daily Hospital Cash due to accident or sickness	300 per day maximum up to 2.100	500 per day maximum up to 3.500
Evakuasi Medis Darurat Emergency Medical Evacuation	100.000	150.000
Repatriasi Jenazah Langsung ke Negara Asal Repatriation of Mortal Remains to Origin Country	due to accident 100.000; due to sickness 20.000	due to accident 150.000; due to sickness 30.000
Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri Compassionate Visit due to Hospitalized in Overseas more than 5 days	N/A	N/A
Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri Compassionate Visit due to Death in Overseas	N/A	N/A
Pemulangan anak Return of Children	N/A	N/A
Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat) Emergency telephone & Internet charges (related with emergency medical situation)	N/A	N/A
TRAVEL INCONVENIENCE		
Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi Personal Property and Baggage Loss or Damage	500 /item/set, max. 4.000 (in aggregate). For mobile phone or cellular phone = 50% of 1.000 as sum insured per item/set.	1.000 /item/set, max. 5.000 (in aggregate). For mobile phone or cellular phone = 50% of 1.000 as sum insured per item/set.
Penundaan Penerbangan Flight Delay	200 / 4 hours, max. 1.500	300 / 4 hours, max. 1.500
Biaya Akomodasi Hotel Tambahan Extra Hotel Accomodation Expenses	N/A	N/A
Biaya Transportasi Tambahan Extra Transportation Cost	N/A	N/A
Penerbangan yang Kelebihan Pesanan Overbooked Flight	N/A	N/A
Keterlambatan / Penundaan Bagasi Baggage Delay	300 / 4 hours, max. 1.500	400 / 4 hours, max. 2.000
Pembatalan Perjalanan & Perubahan Perjalan Trip Cancellation & Alteration	2.000	5.000
Pengurangan Perjalanan Trip Curtailment	2.000	5.000
Pengalihan Penerbangan & Perubahan Rute Penerbangan Flight Diversion & Rerouting Flight	300/ 4 hours, max. 1.500	400 / 4 hours, max. 1.500
Kehilangan Penerbangan Lanjutan Flight Missed Connection	300/ 4 hours, max. 1.500	400 / 4 hours, max. 1.500
OTHER BENEFIT		
Kehilangan dokumen perjalanan Loss of Trip Document	N/A	N/A
Pencurian uang pribadi Pencurian uang pribadi	N/A	N/A
Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor) Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)	1.500	3.000
Pembajakan Hijack	1.000 / 24 hours, max. 5.000	2.000 / 24 hours, max. 6.000
Tanggung jawab hukum pribadi Personal Liability	150.000	300.000
Terrorisme Terrorism	Covered	Covered
Perlindungan Rumah yang ditinggalkan Unattendance Home Protection	Up to 3.000	Up to 5.000
Risiko Sendiri Atas Penyewaan Mobil Own Risk for Rental Car	N/A	N/A
Kunci Kendaraan Sewa Rental Vehicle Keys	N/A	N/A
Fraudulent Use of Credit Card Penyalahgunaan Kartu Kredit	N/A	N/A
Gangguan Perjalanan Travel Disruption	N/A	N/A
Aktifitas Rekreasi dan Olahraga Recreational Sports and Activities	Covered	Covered
Perpanjangan Otomatis Periode Polis Automatic Extension Cover	N/A	N/A

# Manfaat Perlindungan Overseas

Overseas Benefit

PERSONAL ACCIDENT				
Kematian dan Cacat Permanen Akibat Kecelakaan Accidental Death & Permanent Disablement	600.000	1.200.000	1.800.000	
Penggantian biaya Pemakaman (PA & ND) Indemnity for Funeral Benefit	5.000	7.500	7.500	
Luka Bakar Tingkat Ketiga Third Degree Burn	600.000	1.200.000	1.800.000	
Patah/Retak Sederhana atau Patah/Retak Lainnya Simple or Other Fractures	20.000	30.000	30.000	
MEDICAL COVERAGE				
Biaya pengobatan Medical Expenses	600.000	1.200.000	1.800.000	
Kondisi Awal Pre-Existing Condition	3.000	3.000	3.000	
Hanya memberikan santunan sebagai tunjangan, bukan penggantian biaya penuh Provide only lump sum payment as allowance, not actual cost				
Biaya pengobatan lanjutan di Indonesia Continuing Medical Expenses in Indonesia	60.000	120.000	180.000	
Santunan Tunai Harian Rawat Inap akibat kecelakaan atau sakit Daily Hospital Cash due to accident or sickness	600 per day maximum up to 18.000	600 per day maximum up to 18.000	600 per day maximum up to 24.000	
Evakuasi Medis Darurat Emergency Medical Evacuation	Actual Cost	Actual Cost	Actual Cost	
Repatriasi Jenazah Langsung ke Negara Asal Repatriation of Mortal Remains to Origin Country	Actual Cost	Actual Cost	Actual Cost	
Kunjungan perjalanan keluarga jika Tertanggung dirawat lebih dari 5 hari di Luar Negeri Compassionate Visit due to Hospitalized in Overseas more than 5 days	1 return ticket economy class, maximum 36.000	1 return ticket economy class, maximum 48.000	1 return ticket economy class, maximum 50.000	
Kunjungan perjalanan keluarga jika Tertanggung meninggal dunia di luar negeri Compassionate Visit due to Death in Overseas	1 return ticket economy class, maximum 36.000	1 return ticket economy class, maximum 48.000	1 return ticket economy class, maximum 50.000	
Pemulangan anak Return of Children	30.000	60.000	60.000	
Biaya telepon & Internet darurat (sehubungan dengan situasi medis darurat) Emergency telephone & Internet charges (related with emergency medical situation)	2.500	5.000	5.000	
TRAVEL INCONVENIENCE				
Kehilangan atau Kerusakan Bagasi dan Harta Benda Pribadi Personal Property and Baggage Loss or Damage	4.000/item/set, max. 24.000(in aggregate). For mobile phone or cellular phone = 50% of 4.000 as sum insured per item/set.	5.000/item/set, max. 35.000(in aggregate). For mobile phone or cellular phone = 50% of 5.000 as sum insured per item/set.	5.000/item/set, max. 35.000(in aggregate). For mobile phone or cellular phone = 50% of 5.000 as sum insured per item/set.	
Penundaan Penerbangan Flight Delay	500 / 4 hours, max. 6.000	750 / 4 hours, max. 6.000	750 / 4 hours, max. 6.000	
Biaya Akomodasi Hotel Tambahan Extra Hotel Accomodation Expenses	Up to 1.500	Up to 2.000	Up to 2.500	
Biaya Transportasi Tambahan Extra Transportation Cost	Up to 2.500	Up to 5.000	Up to 5.000	
Penerbangan yang Kelebihan Pesanan Overbooked Flight	500 / 4 hours, max. 3.500	750 / 4 hour, max 5.250	750 / 4 hours, max. 6.000	
Keterlambatan / Penundaan Bagasi Baggage Delay	500 / 4 hours, max. 6.000	750 / 4 hour, max 6.000	750 / 4 hours, max. 6.000	
Pembatalan Perjalanan & Perubahan Perjalan Trip Cancellation & Alteration	36.000	48.000	50.000	
Pengurangan Perjalanan Trip Curtailment	36.000	48.000	50.000	
Pengalihan Penerbangan & Perubahan Rute Penerbangan Flight Diversion & Rerouting Flight	500 / 4 hours, max. 3.500	750 / 4 hours, max. 5.250	750 / 4 hours, max. 6.000	
Kehilangan Penerbangan Lanjutan Flight Missed Connection	500 / 4 hours, max. 3.500	750 / 4 hours, max. 5.250	750 / 4 hours, max. 6.000	
OTHER BENEFIT				
Kehilangan dokumen perjalanan Loss of Trip Document	3.600	3.600	3.600	
Pencurian uang pribadi Pencurian uang pribadi	2.400	2.400	2.400	
Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor) Perampokan dalam Taksi atau Kendaraan Pribadi (Mobil atau Sepeda Motor)	N/A	N/A	N/A	
Pembajakan Hijack	2.000 / 12 hours, max. 36.000	2.000 / 12 hours, max. 60.000	2.000 / 12 hours, max. 60.000	
Tanggung jawab hukum pribadi Personal Liability	600.000	1.200.000	1.800.000	
Terrorisme Terrorism	Covered	Covered	Covered	
Perlindungan Rumah yang ditinggalkan Unattendance Home Protection	Up to 30.000	Up to 60.000	Up to 70.000	
Risiko Sendiri Atas Penyewaan Mobil Own Risk for Rental Car	3.000	5.000	6.000	
Kunci Kendaraan Sewa Rental Vehicle Keys	1.500	2.500	3.000	
Fraudulent Use of Credit Card Penyalahgunaan Kartu Kredit	2.500	5.000	10.000	
Gangguan Perjalanan Travel Disruption	800per day, max. up to 11.200	1.000 per day, max. up to 14.000	1.200 per day, max. up to 16.800	
Aktifitas Rekreasi dan Olahraga Recreational Sports and Activities	Covered	Covered	Covered	
Perpanjangan Otomatis Periode Polis Automatic Extention Cover	Covered	Covered	Covered	

Dalam Ribuan Rupiah • Expressed in Thousand Rupiah		DOMESTIC		ASEAN	OVERSEAS		
		DELUXE	SUPERIOR		TITANIUM	PLATINUM	DIAMOND
<b>1</b>	<b>Perlindungan Covid</b> Covid Protection						
	Harian Rawat Inap karena Covid-19 Daily Hospital Cash due to Covid-19	500/day, max. 7.000	500/day, max. 7.000	600/day, max. 8.400	800/day, max. 11.200	1.000/day, max. 14.000	1.200/day, max. 16.800
	Pembatalan Perjalanan Trip Cancellation	1.250	2.500	7.500	17.500	25.000	32.500
	Perubahan Perjalanan Trip Alteration						
	Biaya Medis termasuk Evakuasi Medis Darurat Medical Expenses inc. emergency medical evacuation	5.000	10.000	350.000	500.000	700.000	1.500.000
	Biaya karantina dan isolasi Quarantine or Isolation Cost						
	Lokasi isolasi atau karantina Tertanggung merupakan tempat resmi yang ditunjuk oleh otoritas kesehatan masyarakat setempat, maka segala biaya yang dikeluarkan akan dijamin dalam Manfaat Biaya Medis Covid-19 Insured's isolation or quarantine location is an official place appointed by the local public health authority, then all costs incurred will be covered in the Covid-19 Medical Expense Benefit	N/A	N/A	600/day, max 4.200 max. quarantine limit with transportation cost is 5.000	800/day, max 5.600 max. quarantine limit with transportation cost is 7.000	1.000/day, max 7.000 max. quarantine limit with transportation cost is 10.000	1.200/day, max 7.000 max. quarantine limit with transportation cost is 10.000
	Biaya Transportasi Tambahan Extra Transportation Cost						
	Pengurangan Perjalanan (Sublimit dari Manfaat Pengurangan Perjalanan) Trip Curtailment (Sublimit from Trip Curtailment Benefit)	N/A	N/A	15.000	15.000	35.000	45.000
	Pemulangan Anak (Sublimit dari Manfaat Pemulangan Anak) Return of Children (Sublimit from Return of Children)	N/A	N/A				
	Perpanjangan Jaminan Otomatis Automatic Extension of Cover	N/A	N/A	Covered	Covered	Covered	Covered
	Repatriasi Repatriation	N/A	N/A	Actual Cost	Actual Cost	Actual Cost	Actual Cost
<b>2</b>	<b>Aktivitas Petualangan</b> Adventures Activities Cover	Covered	Covered	Covered	Covered	Covered	Covered
<b>3</b>	<b>Jaminan Kapal Pesiar</b> Cruise Cover						
	Gangguan Layanan Kapal Cruise Service Disruption	N/A	N/A	750/day up to 7.500	750/day up to 7.500	750/day up to 7.500	750/day up to 7.500
	Penggantian Biaya Kunjungan Prabayar Pre-paid Excursion Reimbursement	N/A	N/A	Up to 5.000	Up to 5.000	Up to 5.000	Up to 5.000
	Kehilangan Kapal Pesiar Lanjutan Missed Cruise Connection	N/A	N/A	Up to 5.000	Up to 5.000	Up to 5.000	Up to 5.000
	Perubahan rencana perjalanan Itinerary Change	N/A	N/A	750/ port up to 7.500	750/ port up to 7.500	750/ port up to 7.500	750/ port up to 7.500
	Pengurungan kabin Cabin Confinement	N/A	N/A	1.000/day up to 10.000	1.000/day up to 10.000	1.000/day up to 10.000	1.000/day up to 10.000
<b>4</b>	<b>Olahraga Musim Dingin</b> Winter Sports						
	Olahraga Musim Dingin Winter Sports	N/A	N/A	N/A	Up to 7.500	Up to 7.500	Up to 7.500
	Tertundanya Peralatan Ski Delayed Ski Equipment	N/A	N/A	N/A	Up to 2.500	Up to 2.500	Up to 2.500
	Penutupan Jalur Landasan Ski Piste Closure	N/A	N/A	N/A	1.000/ day up to 5.000	1.000/ day up to 5.000	1.000/ day up to 5.000
	Penutupan Karena Longsoran Salju Avalanche Closure	N/A	N/A	N/A	Up to 2.500	Up to 2.500	Up to 2.500
<b>5</b>	<b>Perlindungan Visa</b> Visa Protection	N/A	N/A	N/A	10.000	10.000	10.000
<b>6</b>	<b>Loss of Hotel Reservation</b> Hotel rooms have overbooked, reservation is not recorded	N/A	N/A	1.500	2.500	5.000	7.500

Dalam Ribuan Rupiah • Expressed in Thousand Rupiah		DOMESTIC		ASEAN	OVERSEAS		
		DELUXE	SUPERIOR		TITANIUM	PLATINUM	DIAMOND
<b>7</b>	<b>Perjalanan Bisnis</b> Business Travel						
	Rekan bisnis pengganti Replacement business associate	10.000	15.000	15.000	15.000	15.000	15.000
	Peralatan Bisnis Business Equipment	15.000	20.000	20.000	20.000	20.000	20.000
	Biaya Kehilangan Acara Missed Event Fees	10.000	15.000	10.000	10.000	10.000	10.000
<b>8</b>	<b>Kehilangan Acara</b> Missed event	5.000	5.000	10.000	10.000	10.000	10.000
<b>9</b>	<b>Golf</b> Golf						
	Kehilangan atau kerusakan pada peralatan golf Loss or damage of Golf Equipments	N/A	N/A	2.000	2.000	3.000	3.000
	Perayaan Hole in One Hole in One Celebration	N/A	N/A	1.500	3.000	3.000	3.000
<b>10</b>	<b>Perluasan Pembatalan</b> Cancellation Extension (CE)	N/A	N/A	24.000	36.000	48.000	50.000
<b>11</b>	<b>Asuransi Hewan Peliharaan</b> Pet insurance						
	Kecelakaan diri untuk hewan peliharaan Personal Accident for Pet	1.000	1.000	2.000	2.000	3.000	3.000
	Biaya tambahan untuk penitipan hewan peliharaan Extra cost for pet care	1.000	1.000	2.000	2.000	3.000	3.000
<b>12</b>	<b>Travel Pendidikan</b> Educational Travel						
	Penggantian ganda untuk transportasi umum ke rumah sakit Double Indemnity for Transportation Cost for Hospitalization	N/A	N/A	2.000	2.000	3.000	3.000
	Biaya ujian dan pendidikan karena kecelakaan Examination and tuition fees due to accident	N/A	N/A	2.000	2.000	3.000	3.000
<b>13</b>	<b>Travel Ibadah</b> Holy Travel						
	Santunan kehilangan Air Zam-Zam/ Air Suci Lost of ZamZam Water/ Holy Water	N/A	N/A	N/A	1.000	2.000	2.000
	Santunan kehilangan alat ibadah Lost of worship equipment	N/A	N/A	N/A	500 /item/set, max. 3.000 (aggregate).	500 /item/set, max. 5.000 (aggregate).	500 /item/set, max. 7.500 (aggregate).



Premi

# Domestik

Domestic Premium

**Benefit utama**

Main Benefit

DURASI DURATION	INDIVIDUAL		COMBO		FAMILY	
	DELUXE	SUPERIOR	DELUXE	SUPERIOR	DELUXE	SUPERIOR
1 - 4	30.500	51.000	23.000	38.500	61.000	102.000
5 - 6	54.500	91.000	41.000	68.500	109.000	182.000
7 - 8	71.000	118.500	53.500	89.000	142.000	237.000
9 - 10	80.000	134.000	60.000	100.500	160.000	268.000
11 - 15	101.000	169.000	76.000	127.000	202.000	338.000
16 - 20	116.000	194.000	87.000	145.500	232.000	388.000
21 - 25	129.000	215.500	97.000	162.000	258.000	431.000
26 - 31	144.000	241.000	108.000	181.000	288.000	482.000
Additional per week	29.500	49.000	22.500	37.000	59.000	98.000
Multi trip 90	354.500	593.500			709.000	1.187.000
Multi trip 180	543.000	909.500			1.086.000	1.819.000

Premi

# Domestik

Domestic Premium

**Add-Ons**

Add-Ons

ADD-ONS	JENIS PERJALANAN TYPE OF PROTECTION	INDIVIDUAL/COMBO		FAMILY	
		DELUXE	SUPERIOR	DELUXE	SUPERIOR
Adventure Activities	Single trip & Annual 90/180	8.500	12.500	17.000	25.000
Business Travel	Single trip & Annual 90/180	19.000	27.000		
Missed Event	Single trip & Annual 90/180	15.500	15.500	31.000	31.000
Pet Insurance	Single trip & Annual 90/180	23.500	23.500		
Covid 19 Protection	Trip Duration				
	1 - 4	10.500	15.500	23.000	35.000
	5 - 6	12.500	19.000	28.000	42.500
	7 - 8	15.500	23.000	34.000	51.500
	9 - 10	16.500	25.500	37.500	56.500
	11 - 15	19.500	30.000	44.000	66.500
	16 - 20	24.000	36.500	54.000	81.500
	21 - 25	28.500	43.000	64.000	97.000
	26 - 31	34.000	51.500	76.000	115.000
	Additional per week	10.000	15.000	22.000	33.000

# Premi Domestik

Domestic Premium

Usia Lanjut  
Senior Age

# Premi Internasional Worldwide

International Premium Worldwide

Benefit utama  
Main Benefit

INDIVIDUAL						
DURASI DURATION	DELUXE	SUPERIOR	ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	DELUXE	SUPERIOR
1 - 4	45.750	76.500	Adventure Activities	Single trip	12.750	18.750
5 - 6	81.750	136.500	Business Travel	Single trip	28.500	40.500
7 - 8	106.500	177.750	Missed Event	Single trip	23.250	23.250
9 - 10	120.000	201.000	Pet Insurance	Single trip	35.250	35.250
11 - 15	151.500	253.500	Covid 19 Protection	Trip Duration		
16 - 20	174.000	291.000		1 - 4	15.750	23.250
21 - 25	193.500	323.250		5 - 6	18.750	28.500
26 - 31	216.000	361.500		7 - 8	23.250	34.500
Additional per week	44.250	73.500		9 - 10	24.750	38.250
				11 - 15	29.250	45.000
				16 - 20	36.000	54.750
				21 - 25	42.750	64.500
				26 - 31	51.000	77.250
				Additional per week	15.000	22.500

DURASI DURATION	INDIVIDUAL		COMBO		FAMILY	
	PLATINUM	DIAMOND	PLATINUM	DIAMOND	PLATINUM	DIAMOND
Oneway	158.500	200.000	119.000	150.000	317.000	400.000
1 - 4	173.500	219.000	130.500	164.500	347.000	438.000
5 - 6	260.000	328.000	195.000	246.000	520.000	656.000
7 - 8	404.000	510.000	303.000	382.500	808.000	1.020.000
9 - 10	456.000	576.000	342.000	432.000	912.000	1.152.000
11 - 15	576.500	728.000	432.500	546.000	1.153.000	1.456.000
16 - 20	720.500	909.500	540.500	682.500	1.441.000	1.819.000
21 - 25	807.500	1.020.000	606.000	765.000	1.615.000	2.040.000
26 - 31	922.500	1.165.000	692.000	874.000	1.845.000	2.330.000
Additional per week	165.500	209.000	124.500	157.000	331.000	418.000
Multi trip 90	2.024.500	2.556.500			4.049.000	5.113.000
Multi trip 180	3.102.500	3.918.500			6.205.000	7.837.000
Long stay annual (Student only)	12.708.500	15.507.500				

Premi

# Internasional Worldwide

International Premium Worldwide

**Add-Ons**

Add-Ons

ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	INDIVIDUAL/COMBO		FAMILY	
		PLATINUM	DIAMOND	PLATINUM	DIAMOND
Adventure Activities	Single trip & Multi Trip 90/180	30.000	36.000	60.000	72.000
Cruise Cover	Single trip & Multi Trip 90/180	69.500	84.500	139.000	169.000
Winter Sports	Single trip & Multi Trip 90/180	54.500	63.500	109.000	127.000
Visa Protection	Single trip & Multi Trip 90/180	52.000	52.000	104.000	104.000
Loss of Hotel Reservation	Single trip & Multi Trip 90/180	40.500	60.500	81.000	121.000
Business Travel	Single trip & Multi Trip 90/180	44.500	44.500		
Missed Event	Single trip & Multi Trip 90/180	30.500	30.500	61.000	61.000
Golf Benefit	Single trip & Multi Trip 90/180	3.000	3.000		
Cancellation Extension	Single trip & Multi Trip 90/180	63.500	66.000	127.000	132.000
Pet Insurance	Single trip & Multi Trip 90/180	31.500	31.500		
Educational Travel	Single trip & Multi Trip 90/180	26.000	26.000		
Holy Travel	Single trip & Multi Trip 90/180	2.000	3.000	4.000	6.000
Covid-19 Protection	Trip Duration				
	1 - 4	73.000	91.000	163.500	205.000
	5 - 6	130.000	162.500	291.500	365.500
	7 - 8	169.000	212.000	380.000	476.500
	9 -10	191.000	239.000	429.000	538.000
	11 -15	241.500	302.500	542.500	680.500
	16 -20	336.500	422.000	757.000	949.000
	21 -25	421.500	528.500	948.000	1.188.500
	26 -31	514.000	644.500	1.156.500	1.449.500
	Additional per week	69.000	86.500	155.500	194.500
Annual (limit up to 90 days per trip)	846.500	1.061.500	1.905.000	2.388.500	

Premi

# Internasional Worldwide

International Premium Worldwide

**Usia Lanjut**  
Senior Age

INDIVIDUAL						
DURASI DURATION	PLATINUM	DIAMOND	ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	PLATINUM	DIAMOND
Oneway	237.750	300.000	Adventure Activities	Single trip	45.000	54.000
1 - 4	260.250	328.500	Cruise Cover	Single trip	104.250	126.750
5 - 6	390.000	492.000	Winter Sports	Single trip	81.750	95.250
7 - 8	606.000	765.000	Visa Protection	Single trip	78.000	78.000
9 - 10	684.000	864.000	Loss of Hotel Reservation	Single trip	60.750	90.750
11 - 15	864.750	1.092.000	Business Travel	Single trip	66.750	66.750
16 - 20	1.080.750	1.364.250	Missed Event	Single trip	45.750	45.750
21 - 25	1.211.250	1.530.000	Golf Benefit	Single trip	4.500	4.500
26 - 31	1.383.750	1.747.500	Cancellation Extension	Single trip	95.250	99.000
Additional per week	248.250	313.500	Pet Insurance	Single trip	47.250	47.250
			Educational Travel	Single trip	39.000	39.000
			Holy Travel	Single trip	3.000	4.500
			Covid-19 Protection	Trip Duration		
				1 - 4	109.500	136.500
				5 - 6	195.000	243.750
				7 - 8	253.500	318.000
				9 -10	286.500	358.500
				11 -15	362.250	453.750
				16 -20	504.750	633.000
				21 -25	632.250	792.750
				26 -31	771.000	966.750
				Additional per week	103.500	129.750

\* Usia lanjut adalah 70-85 tahun  
Senior age is 70-85 years old

Premi

## Internasional Worldwide Exc US/CA

International Premium Worldwide Exc US/CA

(Semua negara kecuali USA/KANADA)

(All countries excludes US/CA)

**Benefit Utama**

Main Benefit

DURASI DURATION	INDIVIDUAL		COMBO		FAMILY	
	PLATINUM	DIAMOND	PLATINUM	DIAMOND	PLATINUM	DIAMOND
Oneway	147.000	186.000	110.500	139.500	294.000	372.000
1 - 4	161.500	203.500	121.500	153.000	323.000	407.000
5 - 6	241.500	304.500	181.500	228.500	483.000	609.000
7 - 8	375.500	474.000	282.000	355.500	751.000	948.000
9 - 10	423.500	535.000	318.000	401.500	847.000	1.070.000
11 - 15	535.500	676.500	402.000	507.500	1.071.000	1.353.000
16 - 20	669.000	845.000	502.000	634.000	1.338.000	1.690.000
21 - 25	750.000	947.500	562.500	711.000	1.500.000	1.895.000
26 - 31	857.000	1.082.000	643.000	811.500	1.714.000	2.164.000
Additional per week	153.500	194.000	115.500	145.500	307.000	388.000
Multi trip 90	1.880.500	2.375.000			3.761.000	4.750.000
Multi trip 180	2.882.500	3.640.000			5.765.000	7.280.000
Long stay annual (Student only)	11.805.330	14.405.500				

Premi

# Internasional Worldwide Exc US/CA

International Premium Worldwide Exc US/CA

(Semua negara kecuali USA/KANADA)

(All countries excludes US/CA)

**Add-Ons**

Add-Ons

ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	INDIVIDUAL/COMBO		FAMILY	
		PLATINUM	DIAMOND	PLATINUM	DIAMOND
Adventure Activities	Single trip & Multi Trip 90/180	30.000	36.000	60.000	72.000
Cruise Cover	Single trip & Multi Trip 90/180	69.500	84.500	139.000	169.000
Winter Sports	Single trip & Multi Trip 90/180	54.500	63.500	109.000	127.000
Visa Protection	Single trip & Multi Trip 90/180	52.000	52.000	104.000	104.000
Loss of Hotel Reservation	Single trip & Multi Trip 90/180	40.500	60.500	81.000	121.000
Business Travel	Single trip & Multi Trip 90/180	44.500	44.500		
Missed Event	Single trip & Multi Trip 90/180	30.500	30.500	61.000	61.000
Golf Benefit	Single trip & Multi Trip 90/180	3.000	3.000		
Cancellation Extension	Single trip & Multi Trip 90/180	63.500	66.000	127.000	132.000
Pet Insurance	Single trip & Multi Trip 90/180	31.500	31.500		
Educational Travel	Single trip & Multi Trip 90/180	26.000	26.000		
Holy Travel	Single trip & Multi Trip 90/180	2.000	3.000	4.000	6.000
Covid- 19 Protection	Trip Duration				
	1 - 4	61.000	70.000	137.500	157.500
	5 - 6	109.000	125.000	245.000	281.000
	7 - 8	142.000	163.000	319.500	366.500
	9 - 10	160.500	184.000	360.500	413.500
	11 - 15	203.000	232.500	456.000	523.000
	16 - 20	283.000	324.500	636.000	730.000
	21 - 25	354.000	406.500	796.500	914.000
	26 - 31	432.000	495.500	971.500	1.114.500
	Additional per week		58.000	66.500	130.500
Annual (limit up to 90 days per trip)		711.500	816.000	1.600.500	1.836.000

Premi

# Internasional Worldwide Exc US/CA

International Premium Worldwide Exc US/CA

(Semua negara kecuali USA/KANADA)

(All countries excludes US/CA)

**Usia Lanjut**

Senior Age

INDIVIDUAL						
DURASI DURATION	PLATINUM	DIAMOND	ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	PLATINUM	DIAMOND
Oneway	220.500	279.000	Adventure Activities	Single trip	45.000	54.000
1 - 4	242.250	305.250	Cruise Cover	Single trip	104.250	126.750
5 - 6	362.250	456.750	Winter Sports	Single trip	81.750	95.250
7 - 8	563.250	711.000	Visa Protection	Single trip	78.000	78.000
9 - 10	635.250	802.500	Loss of Hotel Reservation	Single trip	60.750	90.750
11 - 15	803.250	1.014.750	Business Travel	Single trip	66.750	66.750
16 - 20	1.003.500	1.267.500	Missed Event	Single trip	45.750	45.750
21 - 25	1.125.000	1.421.250	Golf Benefit	Single trip	4.500	4.500
26 - 31	1.285.500	1.623.000	Cancellation Extension	Single trip	95.250	99.000
Additional per week	230.250	291.000	Pet Insurance	Single trip	47.250	47.250
			Educational Travel	Single trip	39.000	39.000
			Holy Travel	Single trip	3.000	4.500
			Covid- 19 Protection	Trip Duration		
				1 - 4	91.500	105.000
				5 - 6	163.500	187.500
				7 - 8	213.000	244.500
				9 -10	240.750	276.000
				11 -15	304.500	348.750
				16 -20	424.500	486.750
				21 -25	531.000	609.750
				26 -31	648.000	743.250
				Additional per week	87.000	99.750

\* Usia lanjut adalah 70-85 tahun  
Senior age is 70-85 years old

Premi

## Internasional Asia Pacific

International Premium Asia Pacific

(Semua negara di Asia, Australia, New Zealand, and Oceania)

(All countries in Asia, Australia, New Zealand, and Oceania)

### Benefit Utama

Main Benefit

DURASI DURATION	INDIVIDUAL			COMBO			FAMILY		
	TITANIUM	PLATINUM	DIAMOND	TITANIUM	PLATINUM	DIAMOND	TITANIUM	PLATINUM	DIAMOND
Oneway	82.500	112.000	136.500	62.000	84.000	102.500	165.000	224.000	273.000
1 - 4	90.500	122.500	149.500	68.000	92.000	112.500	181.000	245.000	299.000
5 - 6	135.000	183.500	224.000	101.500	138.000	168.000	270.000	367.000	448.000
7 - 8	210.000	285.500	348.000	157.500	214.500	261.000	420.000	571.000	696.000
9 - 10	237.000	322.000	393.000	178.000	241.500	295.000	474.000	644.000	786.000
11 - 15	299.500	407.500	496.500	225.000	306.000	372.500	599.000	815.000	993.000
16 - 20	374.500	508.500	620.500	281.000	381.500	465.500	749.000	1.017.000	1.241.000
21 - 25	419.500	570.500	695.500	315.000	428.000	522.000	839.000	1.141.000	1.391.000
26 - 31	479.500	651.500	794.500	360.000	489.000	596.000	959.000	1.303.000	1.589.000
Additional per week	86.000	117.000	142.500	64.500	88.000	107.000	172.000	234.000	285.000
Multi trip 90	1.051.500	1.429.500	1.743.500				2.103.000	2.859.000	3.487.000
Multi trip 180	1.612.000	2.191.000	2.672.500				3.224.000	4.382.000	5.345.000
Long stay annual (Student only)	7.371.000	8.333.500	10.169.000						



Premi

# Internasional Asia Pacific

International Premium Asia Pacific

(Semua negara di Asia, Australia, New Zealand, and Oceania)

(All countries in Asia, Australia, New Zealand, and Oceania)

## Add-Ons

Add-Ons

ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	INDIVIDUAL/COMBO			FAMILY		
		TITANIUM	PLATINUM	DIAMOND	TITANIUM	PLATINUM	DIAMOND
Adventure Activities	Single trip & Multi Trip 90/180	26.500	30.000	36.000	53.000	60.000	72.000
Cruise Cover	Single trip & Multi Trip 90/180	55.000	69.500	84.500	110.000	139.000	169.000
Winter Sports	Single trip & Multi Trip 90/180	46.000	54.500	63.500	92.000	109.000	127.000
Visa Protection	Single trip & Multi Trip 90/180	52.000	52.000	52.000	104.000	104.000	104.000
Loss of Hotel Reservation	Single trip & Multi Trip 90/180	20.500	40.500	60.500	41.000	81.000	121.000
Business Travel	Single trip & Multi Trip 90/180	44.500	44.500	44.500			
Missed Event	Single trip & Multi Trip 90/180	30.500	30.500	30.500	61.000	61.000	61.000
Golf Benefit	Single trip & Multi Trip 90/180	3.000	3.000	3.000			
Cancellation Extension	Single trip & Multi Trip 90/180	47.500	63.500	66.000	95.000	127.000	132.000
Pet Insurance	Single trip & Multi Trip 90/180	27.500	31.500	31.500			
Educational Travel	Single trip & Multi Trip 90/180	17.500	26.000	26.000			
Holy Travel	Single trip & Multi Trip 90/180	1.500	2.000	3.000	3.000	4.000	6.000
Covid- 19 Protection	Trip Duration						
	1 - 4	30.500	45.000	51.000	68.000	101.000	115.000
	5 - 6	54.000	80.000	91.000	121.000	180.000	205.000
	7 - 8	70.500	104.500	119.000	158.000	235.000	267.000
	9 -10	79.500	118.000	134.000	178.500	265.000	301.500
	11 -15	100.500	149.000	169.500	225.500	335.000	381.500
	16 -20	140.000	208.000	236.500	314.500	467.500	532.000
	21 -25	175.000	260.500	296.000	393.500	585.500	666.000
	26 -31	213.500	317.500	361.000	480.000	714.000	812.500
	Additional per week		29.000	43.000	48.500	64.500	96.000
Annual (limit up to 90 days per trip)		351.500	523.000	595.000	791.000	1.176.500	1.338.000

# Premi

## Internasional Asia Pacific

International Premium Asia Pacific

(Semua negara di Asia, Australia, New Zealand, and Oceania)

(All countries in Asia, Australia, New Zealand, and Oceania)

**Usia Lanjut**

Senior Age

INDIVIDUAL								
DURASI DURATION	TITANIUM	PLATINUM	DIAMOND	ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	TITANIUM	PLATINUM	DIAMOND
Oneway	123.750	168.000	204.750	Adventure Activities	Single trip	39.750	45.000	54.000
1 - 4	135.750	183.750	224.250	Cruise Cover	Single trip	82.500	104.250	126.750
5 - 6	202.500	275.250	336.000	Winter Sports	Single trip	69.000	81.750	95.250
7 - 8	315.000	428.250	522.000	Visa Protection	Single trip	78.000	78.000	78.000
9 - 10	355.500	483.000	589.500	Loss of Hotel Reservation	Single trip	30.750	60.750	90.750
11 - 15	449.250	611.250	744.750	Business Travel	Single trip	66.750	66.750	66.750
16 - 20	561.750	762.750	930.750	Missed Event	Single trip	45.750	45.750	45.750
21 - 25	629.250	855.750	1.043.250	Golf Benefit	Single trip	4.500	4.500	4.500
26 - 31	719.250	977.250	1.191.750	Cancellation Extension	Single trip	71.250	95.250	99.000
Additional per week	129.000	175.500	213.750	Pet Insurance	Single trip	41.250	47.250	47.250
				Educational Travel	Single trip	26.250	39.000	39.000
				Holy Travel	Single trip	2.250	3.000	4.500
				Covid- 19 Protection	Trip Duration			
					1 - 4	45.750	67.500	76.500
					5 - 6	81.000	120.000	136.500
					7 - 8	105.750	156.750	178.500
					9 -10	119.250	177.000	201.000
					11 -15	150.750	223.500	254.250
					16 -20	210.000	312.000	354.750
					21 -25	262.500	390.750	444.000
					26 -31	320.250	476.250	541.500
					Additional per week	43.500	64.500	72.750

Premi

# Internasional Asean

International Premium Asean

Benefit Utama dan Add-Ons

Main Benefit and Add-Ons

DURASI DURATION	INDIVIDUAL	COMBO	FAMILY	ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	INDIVIDUAL	FAMILY
Oneway	58.000	43.500	116.000	Adventure Activities	Single trip & Multi Trip 90/180	21.000	42.000
1 - 4	63.500	48.000	127.000	Cruise Cover	Single trip & Multi Trip 90/180	33.000	66.000
5 - 6	95.000	71.500	190.000	Loss of Hotel Reservation	Single trip & Multi Trip 90/180	12.500	25.000
7 - 8	147.500	111.000	295.000	Business Travel	Single trip & Multi Trip 90/180	44.500	
9 - 10	166.500	125.000	333.000	Missed Event	Single trip & Multi Trip 90/180	30.500	61.000
11 - 15	210.500	158.000	421.000	Golf Benefit	Single trip & Multi Trip 90/180	2.000	
16 - 20	263.000	197.500	526.000	Cancellation Extension	Single trip & Multi Trip 90/180	32.000	64.000
21 - 25	294.500	221.000	589.000	Pet Insurance	Single trip & Multi Trip 90/180	27.500	
26 - 31	336.500	252.500	673.000	Educational Travel	Single trip & Multi Trip 90/180	17.500	
Additional per week	60.500	45.500	121.000	Covid- 19 Protection	Trip Duration		
Multi trip 90	738.500		1.477.000		1 - 4	43.500	97.500
Multi trip 180	1.131.500		2.263.000		5 - 6	77.500	174.000
Long stay annual (Student only)	3.568.000				7 - 8	101.000	226.500
					9 -10	114.000	255.500
					11 -15	144.000	323.000
					16 -20	200.500	451.000
					21 -25	251.000	564.500
					26 -31	306.000	688.500
					Additional per week	41.500	92.500
					Annual (limit up to 90 days per trip)	504.500	1.134.500

Premi

# Internasional Asean

International Premium Asean

Usia Lanjut

Senior Age

DURASI DURATION	INDIVIDUAL	ADD-ONS	JENIS PERJALANAN TYPE OF POLICY	INDIVIDUAL
oneway	87.000	Adventure Activities	Single Trip	31.500
1 - 4	95.250	Cruise Cover	Single Trip	49.500
5 - 6	142.500	Loss of Hotel Reservation	Single Trip	18.750
7 - 8	221.250	Business Travel	Single Trip	66.750
9 -10	249.750	Missed Event	Single Trip	45.750
11 -15	315.750	Golf Benefit	Single Trip	3.000
16 -20	394.500	Cancellation Extension	Single Trip	48.000
21 -25	441.750	Pet Insurance	Single Trip	41.250
26 -31	504.750	Educational Travel	Single Trip	26.250
Additional per week	90.750			

\* Usia lanjut adalah 70-85 tahun  
Senior age is 70-85 years old

# Kondisi Khusus

## Special Conditions

1. Berkewarganegaraan Indonesia atau asing yang memiliki ijin tinggal tetap atau sementara di Indonesia
2. Jarak minimum perjalanan domestik adalah 100 km dari tempat tinggal Anda di Indonesia
3. Maksimum durasi perjalanan adalah 365 hari untuk pelajar dan 180 hari untuk semua
4. Batasan usia:
  - Untuk polis Single Trip dan One Way Trip, berlaku untuk usia hingga 85 tahun
  - Untuk polis Combo dan tahunan, berlaku untuk usia kurang dari 70 tahun
  - Untuk Tertanggung dengan usia 80 tahun sampai 85 tahun, santunan meninggal dunia & cacat permanen, biaya pengobatan, dibatasi hingga 50% dari manfaat
  - Anak yang berusia sampai dengan 18 tahun wajib didampingi oleh salah satu orang dewasa yang diasuransikan dalam Paket Keluarga untuk setiap perjalanan
  - Anak yang berusia di atas 18 tahun dapat membeli Paket Individu
5. Paket Combo  
Combo berarti 2 (dua) orang dewasa hingga 10 (sepuluh) orang yang bepergian bersama-sama untuk seluruh perjalanan dengan jadwal yang sama
6. Jika membeli Paket Keluarga, berlaku:
  - 1 orang dewasa (Tertanggung Utama) dan anak
  - 2 orang dewasa (Tertanggung utama & keluarga dekat) dan anakUntuk jumlah anak yang dapat dipertanggungjawabkan tidak dibatasi. Mereka merupakan anak yang sah, termasuk anak angkat/anak adopsi sesuai dokumen resmi dari pemerintah
7. Untuk Polis Keluarga, batas maksimum manfaat yang dijamin pada polis adalah 250% dari nilai pertanggungan Untuk manfaat meninggal dunia & cacat permanen akibat kecelakaan:
  - Untuk Tertanggung dan pasangannya, masing-masing 100% dari maksimum manfaat yang tercantum pada tabel manfaat
  - Untuk anak-anak, maksimum 50% dari manfaat yang tercantum pada tabel manfaat
8. Polis Anda akan diperpanjang secara otomatis tanpa penambahan premi jika Anda harus menjalani Rawat Inap atau Karantina di luar Indonesia selama Perjalanan, sesuai dengan periode Rawat Inap atau Karantina, maksimal selama 30 (tiga puluh) hari
9. Khusus untuk pembelian atas perjalanan yang sudah dimulai (Already Travel), hanya dapat dilakukan jika Anda telah meninggalkan Indonesia maksimal 3 hari pada saat pembelian polis dan pada Already Travel berlaku masa tunggu 72 jam
10. Paket overseas Internasional Worldwide, Internasional Exclude US/CA, dan Internasional Asia Pasifik memberikan jaminan domestik 24 (dua puluh empat) jam sebelum keberangkatan, tambahan paket Domestik dibutuhkan jika Tertanggung membutuhkan perlindungan domestik lebih dari 24 jam

1. Indonesian or foreigner citizen who have permanent or temporary residence permission in Indonesia
2. The minimum distance of the domestic trip is 100 km from your place in Indonesia
3. Maximum duration of travelling is 365 days for for student and 180 days for all
4. Range of age:
  - For Single Trip and One Way Trip policy, applicable for age up to 85 years old
  - For Combo and annual policy, applicable for age less than 70 years old
  - For the Insured the age of 80 years old until 85 years old, accident death & permanent disablement, medical expense, continuing medical expense in Indonesia will be limited to 50% of benefit
  - Children whose age up to 18 years old have to be accompanied by one adults insured in Family Package for each travelling
  - Children over the age of 18 years old can buy an Individual Package
5. Combo Package  
Combo means 2 (two) adults up to 10 (ten) people traveling together for the entire trip with the same itinerary
6. If purchase Family Package, applies:
  - 1 adult (Main Insured Person) and children
  - 2 adults (Main Insured Person & Insured's immediate family) and childrenThe number of children who can be insured not limited. They have to be legal including legally adopted child
7. For Family Package, maximum liability is 250% of sum insured  
For the benefit of accident death & permanent disablement:
  - For the Insured and spouse, each 100% of the maximum benefits stated in table of benefit
  - For children, maximum 50% of the benefits stated in table of benefit
8. Your policy will be extended automatically without additional premium if You are Hospitalized or Quarantined outside Indonesia during the Trip, subject to a maximum period of 30 (thirty) days
9. Specific for purchases of trips which already started (Already Travel), it can only be done if you have left Indonesia for a maximum of 3 days at the time of policy purchase and in Already Travel there will be a waiting period of 72 hours applied
10. International Worldwide, International Exclude US/CA, and Asia Pacific International overseas packages provide domestic coverage for 24 (twenty four) hours prior to the departure, additional Domestic Package is needed if the Insured requires domestic coverage for more than 24 (twenty-four) hours

# Pengecualian Umum

## General Exclusions

Kami tidak menjamin kerugian atau tanggung jawab secara langsung atau tidak langsung yang diakibatkan oleh/atau timbul dari/atau berhubungan dengan:

- Setiap tindakan ilegal / atau kelalaian yang melanggar hukum, undang-undang, peraturan pemerintah Indonesia atau negara tujuan Anda;
- Dalam keadaan tidak sehat untuk melakukan perjalanan atau tetap melakukan perjalanan walau bertentangan dengan saran medis dari Dokter;
- Setiap perjalanan yang dilakukan bertujuan semata-mata untuk mendapatkan pengobatan atau perawatan medis dalam bentuk atau jenis apapun;
- Semua kondisi yang sudah ada sebelumnya, bawaan dan penyakit turunan.
- Dan ketentuan lainnya yang tercantum dalam polis

\*) ketentuan pengecualian lebih lengkap terdapat pada polis dan dapat menghubungi contact center kami

We do not cover for loss or liability directly or indirectly caused by or arising from or in connection with:

- Any illegal acts and/or omissions that violate to the law, constitution, Indonesian government regulations or Place of Your destination;
- In an unhealthy state to travel or continue to travel despite contrary to medical advice from the Medical Practitioner;
- Each travelling made aimed solely to get treatment or medical care in any forms or types;
- Any pre-existing condition, congenital and hereditary condition
- And other exclusions stated in the policy wording

\*) for detailed exclusions are stated in the policy and you could also contact our contact center



SCAN ME

Informasi selengkapnya mengenai produk **Tokio Marine Travel Partner** bisa mengunjungi website [bebascemas.tokiomarine.co.id](http://bebascemas.tokiomarine.co.id) atau scan QR code berikut

# Prosedur Klaim

## Claim Procedure

1. Memberitahukan secara tertulis kepada PT Asuransi Tokio Marine Indonesia paling lambat 30 (tiga puluh) hari sejak tanggal kejadian yang menimbulkan klaim
  2. Anda dapat menghubungi 14006 atau pun melalui nomor Whatsapp: +62 8118083895
  3. Menyerahkan dokumen yang diperlukan untuk pengajuan klaim seperti:
    - Formulir Klaim & Kronologis Kejadian
    - Fotocopy passport
    - Fotocopy polis
    - Tiket & Boarding Pass
    - Dokumen lain yang dibutuhkan yang relevan
1. Notify in writing to PT Asuransi Tokio Marine Indonesia no later than 30 (thirty) days from the date of the event which caused the claim
  2. You can call 14006 or even via Whatsapp number: +62 8118083895
  3. Submit the necessary documents for the submission of claims such as:
    - Claim Form & Chronology of Events
    - Photocopy of passport
    - Photocopy of police
    - Tickets & Boarding Pass
    - Other relevant required documents



# Kantor Pusat

Head Office

PT Asuransi Tokio Marine Indonesia  
Sentral Senayan I, 3<sup>rd</sup> Floor  
Jl. Asia Afrika No. 8, Jakarta 10270  
Phone : (021) 572 5772  
Fax : (021) 572 4007



**WORLDWIDE  
EMERGENCY  
ASSISTANCE**  
In Bahasa, English & Japanese

**14006**

+62 21 2927 9669  
claim.travelpartner@tokiomarine.co.id

GENERAL ENQUIRIES (Office Hours) | **CALL** +62 21 572 5772 | **SMS** 0812 118 4004  
+62 21 572 4004 | **EMAIL** travel@tokiomarine.co.id

## Kantor Cabang Branch Offices

### Bandung

Wisma HSBC, 3A Floor  
Jl. Asia Afrika No. 116, Bandung 40261  
Phone : (022) 426 7252-3  
Fax : (022) 426 7254

### Lampung

Jl. Jend. Sudirman No. 73A, Pahoman  
Bandar Lampung 35128  
Phone : (0721) 260910, 260881  
Fax : (0721) 260902

### Palembang

PTC Mall RK, Blok B2  
Jl. R. Sukamto No. 8A, Palembang 30114  
Phone : (0711) 382 141-2  
Fax : (0711) 382 044

### Surabaya

Gedung Medan Pemuda, 6th Floor  
Jl. Pemuda No. 27-31, Surabaya 60271  
Phone : (031) 532 1202, 532 4546-7  
Fax : (031) 532 1201

### Balikpapan

Kompleks Ruko Balikpapan Permai,  
H1-28 Jl. Jenderal Sudirman, Balikpapan  
Kalimantan Timur 76114  
Phone : (0542) 546 3024

### Medan

Wisma HSBC, 4th Floor  
Jl. Diponegoro No. 11, Medan 20152  
Phone : (061) 453 6180  
Fax : (061) 451 6176

### Pekanbaru

Sudirman City Square, Jl. Jend. Sudirman  
Blok D-10, Pekanbaru 28282  
Phone : (0761) 789 1530  
Fax : (0761) 789 1531

### Semarang

Wisma HSBC, 6th Floor  
Jl. Gajah Mada No. 135  
Semarang 50134  
Phone : (024) 845 4191-2  
Fax : (024) 845 4190

### Makassar

Ruko Pettarani Business Center  
Jl. A.P. Pettarani Blok E No. 7  
Makassar 90211  
Phone : (0411) 466 0816-7  
Fax : (0411) 466 0818

## Kantor Perwakilan Representative Offices

### Bali

Regus Benoa Square 2nd Floor Unit 212  
Jl. Bypass Ngurah Rai No 21A, Kedonganan,  
Kuta, Bali 80361  
Phone : 0361-2003261

### Batam

Graha Pena Batam Building  
3A Floor Unit 3A-05  
Jl. Raya Batam Center, Kel. Teluk Tering  
Kec. Batam Kota, Kota Batam - 29461  
Phone : 0778 4171926

### Cikarang

Ruko Menteng Blok B No. 25  
Jl. MH Thamrin Lippo Cikarang  
Phone : (021) 8911 7421-2  
Fax : (021) 8990 9859



Brosur ini hanya memuat informasi umum dan bukan merupakan kontrak/perjanjian asuransi. Rincian mengenai kondisi pertanggungan akan dituangkan di dalam polis. Diwajibkan untuk membaca dan memahami kondisi pertanggungan tersebut dengan baik. Untuk informasi lebih lanjut, silakan mengunjungi situs kami <https://bebasceemas.tokiomarine.co.id/>

This brochure contains information which is very general and is not an insurance contract/agreement. Detailed terms and conditions will be referred to the policy. It is crucial that you read and understand the policy's terms and conditions well. For further information, please visit our website <https://bebasceemas.tokiomarine.co.id/>



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