

Table of Benefits **International Student Protection**

Section	Description	Type of Plan (USD)		
		Platinum	Gold	Silver
STUDY INTERRUPTION				
1	<p>Study Interruption</p> <p>International Student Protection will pay up to the limit for the paid tuition fee if you cannot continue your study due to hospitalization for more than 1 consecutive months as results of accident; suffers of critical illness; must be medically repatriated or there is death of an Immediate Family Member</p>	10,000	6,000	2,500
PERSONAL ACCIDENT				
2	<p>Personal Accident</p> <p>International Student Protection will pay up to the limit stated under the selected plan for bodily injury caused by felonious assault or any criminal acts</p>	50,000	25,000	10,000
MEDICAL, DENTAL and EMERGENCY MEDICAL ASSISTANCE				
3	<p>Medical, Dental & Other expenses (With Additional Premium)</p> <p>Being accidentally injured whilst studying overseas can be very expensive. International Student Protection will reimburse you for medical, emergency dental including emergency transportation to a registered medical institution during you are studying overseas.</p> <p><i>Deductible USD 50</i></p>	50,000	15,000	10,000
4	<p>Repatriation of Mortal Remains</p> <p>The cost of transporting the mortal remains back to Indonesia is paid under International Student Protection including the reasonable charges for burial or cremation where death occurs outside Indonesia</p>	10,000	7,500	5,000
5	<p>Compassionate Benefit</p> <p>If you are hospitalized overseas for more than five (5) consecutive days as a result of bodily injury or illness sustained during your study overseas and your medical condition forbids evacuation and no adult member of your family is with you, International Student Protection will reimburse for economic class return ticket and hotel with reasonable cost for one (1) relative or friend which is required to stay with you or visit you or travel with you.</p>	5,000	5,000	4,000
6	<p>Emergency Medical Evacuation</p> <p>International Student Protection will provide you 24 hour worldwide assistance service in emergency situation for evacuation, ambulance, medical advice, referral to doctors, hospitals, embassies, lawyers and interpreter if needed.</p>	40,000	40,000	40,000

Section	Description	Type of Plan (USD)		
		Platinum	Gold	Silver
TRAVEL INCONVINIENCE				
7	<p>Baggage and Personal Effects</p> <p>Loss or damage to your personal luggage including the contents, articles, lap-top either worn or carried during your journey is covered up to the limit.</p> <p><i>Deductible USD25</i></p>	<p>500</p> <p>Maximum USD 125 any one item/set</p> <p>and for Lap-top/ Note-book/ PC as per Maximum limit and limited to one unit only</p>	<p>500</p> <p>Maximum USD 125 any one item/set</p> <p>and for Lap-top/ Note-book/ PC as per Maximum limit and limited to one unit only</p>	<p>500</p> <p>Maximum USD 125 any one item/set</p> <p>and for Lap-top/ Note-book/ PC as per Maximum limit and limited to one unit only</p>
8	<p>Travel Documents</p> <p>This is a reimbursement for the cost of obtaining replacement passports, travel tickets and other relevant travel documents.</p> <p><i>Deductible USD25</i></p>	500	500	500
9	<p>Travel Documents</p> <p>This is a reimbursement for the cost of obtaining replacement passports, travel tickets and other relevant travel documents.</p> <p><i>Deductible USD25</i></p>	500	500	500
10	<p>Personal Liability</p> <p>International Student Protection cover you against personal legal liability to third parties for bodily injury or property damage together with associated legal costs and expenses due to your negligence arising during your journey.</p>	150,000	100,000	50,000
SPONSOR PROTECTION (With Additional Premium)				
11	<p>Sponsor Protection</p> <p>Covers your unpaid tuition fees in the event of the accidental death or permanent disablement of your sponsor who is responsible for paying such tuition fees (Maximum age of sponsor is 65 years old)</p>	15,000	7,500	4,000

Important Note

- Applicant must be 16 years old up to 45 years old.
- Has been accepted and registered in accredited University/Educational Institution overseas.

Main Exclusions

The following is a summary of the main exclusions in the Policy, but please refer to your certificate of insurance for further details.

- War, revolution, government acts, terrorism and sabotage (this Exclusion does not apply to passive risks). Passive risk shall be deemed to mean Insureds being killed or injured because they were accidentally in a place when an act of terrorism or strike, riot and civil commotions occurred.
- Nuclear hazard.
- Self-inflicted injury or illness.
- Venereal disease, AIDS or AIDS related disease.
- Alcoholism or drug abuse.
- Any pre-existing conditions.
- Racing, motor sport, mountaineering, pot-holing, underwater activities or other hazardous pursuits and flying as a pilot or crew member, winter sports.
- Any illegal activities