

Table of Benefits **SmartCare Prime**

Benefit / Plan Type	Platinum (IDR)	Gold (IDR)	Silver (IDR)
Accidental Death	750,000,000	500,000,000	250,000,000
Permanent Disablement	750,000,000	500,000,000	250,000,000
Double Indemnity if Death / Permanent Disablement due to an accident whilst travelling as a passenger any public conveyance	1,500,000,000	1,000,000,000	500,000,000
a) Accidental Medical Expenses	75,000,000	50,000,000	25,000,000
b) Traditional Medication Expenses (IDR 250,000 / consultation / day)	1,500,000	1,000,000	500,000
Daily Hospital Cash (max. up to 30 days)	200,000/day	150,000/day	100,000/day
Sublimit	6,000,000	4,500,000	3,000,000
Immediate Cash Relief	15,000,000	10,000,000	5,000,000
Emergency Medical Evacuation	25,000,000	25,000,000	25,000,000

What is Not Covered

Below are some standard exclusions that are found in any Personal Accident Insurance Policy, such as:

- War and allied perils, nuclear risks
- Direct participation in terrorist act, and terrorist acts using biological or chemical substances
- If your occupation is as Air Crew, ship crew, professional sportsperson, occupations involved in diving oil-rig platform and/or offshore work, fire-fighting, police or military operations
- Persons engaged in any hazardous occupations or activities
- Suicide or self-inflicted injury
- Any kind of sickness or disease

Who May Apply

- Persons who are 15 days up to 65 years old
- Indonesia Citizens and Work Permit Holders