

Table of Benefits **Smart Traveller**

Section	Description	Worldwide (USD)		Special Asia (USD)
		Platinum	Gold	
PERSONAL ACCIDENT				
1	<p>Personal Accident</p> <p>This lump sum benefit is payable on the accidental death, loss of limb(s), eye (s) or permanent disablement from any occupation, which occurs whilst you are travelling.</p>	100,000	35,000	25,000
2	<p>Double in-Flight Coverage</p> <p>The lump sum Benefit for Personal Accident is doubled if the accident occurs while travelling on a regular scheduled flight.</p>	200,000	70,000	50,000
MEDICAL, DENTAL and EMERGENCY MEDICAL ASSISTANCE				
3	<p>Medical, Dental & Other expenses</p> <p>Becoming ill or being accidentally injured whilst travelling away from your home country can be very expensive. SmartTraveller will reimburse you for medical, emergency dental, hospital, surgical and nursing home expenses, including traditional treatment incurred whilst travelling.</p> <p><i>Deductible USD25</i></p> <p>Medical Expenses in Indonesia</p> <p>We will reimbursed medical expenses in Indonesia for a maximum period of 3 months medical treatment.</p>	100,000	35,000	25,000
		1,250	1,250	1,250
4	<p>Repatriation of Mortal Remains</p> <p>The cost of transporting the mortal remains back to Indonesia is paid under SmartTraveller.</p>	7,500	3,500	2,500
5	<p>Childcare and Compassionate Benefit</p> <p>This pays for one relative or friend if required on medical advice to remain behind with or travel to or with you following your hospitalisation overseas. It also pays for one relative or friend to accompany your children back to Indonesia following your hospitalisation overseas.</p>	3,000	3,000	3,000
6	<p>Hospital Cash Allowance</p> <p>This is a daily cash allowance for any Insured Person who is admitted to the hospital for more than 24 hours. Cover is for the 'inconvenience suffered' and is available for you to spend in any way you wish.</p> <p><i>Maximum USD 25/days</i></p> <p><i>Deductible USD25</i></p>	500	500	500
7	<p>Emergency Medical Evacuation and Repatriation</p> <p>SmartTraveller has arranged with Global Assistance & Healthcare to provide you with its 24-hour worldwide emergency assistance service. The services provided by Global Assistance & Healthcare include medical advice, hospital admission and arrangement of compassionate visits, also monitoring of medical condition and medical expense guarantee, referral to doctors, hospitals, embassies, lawyers and interpreters. In addition SmartTraveller will reimburse you up to the selected amount for emergency medical evacuation and repatriation arrangements.</p>	40,000	40,000	40,000
		Family 50,000	Family 50,000	Family 50,000

Section	Description	Worldwide (USD)		Special Asia (USD)
		Platinum	Gold	
TRAVEL INCONVINIENCE				
8	<p>Baggage and Personal Effects</p> <p>Loss of or damage to your personal luggage including contents and articles worn or carried during your journey are covered up to the limit shown in the policy certificate.</p> <p><i>Deductible USD25</i></p>	<p>1,500</p> <p>Maximum USD 300 any one item/set</p> <p>Maximum USD 500 for Laptop</p>	<p>1,500</p> <p>Maximum USD 300 any one item/set</p> <p>Maximum USD 500 for Laptop</p>	<p>1,500</p> <p>Maximum USD 300 any one item/set</p> <p>Maximum USD 500 for Laptop</p>
9	<p>Travel Documents</p> <p>This is a reimbursement for the cost of obtaining replacemnt passports, travel tickets and other relevant travel documents up to USD 150.</p> <p><i>Deductible USD25</i></p>	300	300	300
10	<p>Baggage Delay</p> <p>If your baggage is delayed for more than 12 hours due to mishandling by the airlines or hijack, SmartTraveller will reimburse expenses incurred for emergency items such as clothing or toiletries.</p>	500	500	500
11	<p>Personal Liability</p> <p>SmartTraveler 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>	150,00	135,000	125,000
12	<p>Travel Delay</p> <p>You may claim the cash benefit amount shown in the policy certificate for each 12 hour period that the aircraft, train or sea vessel on which you have arranged to travel is delayed due to events beyond your control. Should you choose to re-route, your cost of cancellation charges and any additional cost including accommodation will be reimbursed</p> <p>Cancellation due to trip delay</p> <p><i>Deductible USD 25</i></p>	<p>500</p> <p>(50/12 hours)</p> <p>2,000</p>	<p>500</p> <p>(50/12 hours)</p> <p>2,000</p>	<p>500</p> <p>(50/12 hours)</p> <p>2,000</p>
13	<p>Loss of Deposits</p> <p>This is the reimbursement of any irrecoverable prepaid deposit if it is necessary and unavoidable for you to cancel your trip within 30 days prior to your trip.</p> <p><i>Deductible USD25</i></p>	3000	3000	3000
14	<p>Trip Curtailment</p> <p>You will be reimbursed for the prepaid and unused part of your journey if you have to curtail your trip due to reasons beyond your control up to the limit stated in policy schedule.</p> <p><i>Deductible USD25</i></p>	2,500	2,500	2,500
15	<p>Flight Misconnection</p> <p>This is to reimburse any expenses incurred for additional accomodation, meals or refreshment incurred due to flight misconnection.</p>	200	200	200

Section	Description	Worldwide (USD)		Special Asia (USD)
16	Hijacking If your conveyance is hijacked, SmartTraveller will pay a daily cash benefit for delay or interruption to your journey.	1,000 (50/24 hours)	1,000 (50/24 hours)	1,000 (50/24 hours)
17	Household cover We will reimburse by payment or at its option by reinstatement or repair against physical loss or damage to the contents based within the residence of the Insured in Indonesia that was left vacant because of the Insured person trip, caused by fire during the period of insurance, but only after the Insured Person has legally left Indonesia.	500	No	No
18	Own Risk of Rental Vehicle We will reimburse the Insured person for any or deductible which Insured person becomes legally liable to pay in respect of loss or damage caused by an Accident to the rented. The Insured person must be either as a named driver or passenger of the rental vehicle.	250	No	No
19	Golfing Equipment Cover This section will cover a. Loss of or damage to your golf equipments b. Entertainment cost if the insured win the hole-in-one competition.	250 200	No	No
20	Terrorism This section will cover claim of section 1 - 19 due to terrorism act during your trip.	Yes	Yes	Yes

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.

Important Information

- At the time of effecting this insurance you must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of your planned journey.
- Coverage is available to adults up to the attainment of 70 years of age on the date of departure.
- A family means the Insured, spouse and dependant children over 1 years of age up to 19 years of age or if full-time students up to a maximum of 25 years old.
- No refund premium will be allowed once coverage under any section of the policy has become operative.
- The maximum period of insurance for a single trip is 180 days and for annual policy is 60 days per trip.
- One way cover is not available.
- This policy can only be bought by Indonesia citizens or expatriates who have permanent resident permits or KITAS to stay in Indonesia.
- The countries which is include in Special Asia are Brunei, China, Hong Kong, Cambodia, Laos, Macao, Malaysia, Myanmar, Philippine, Singapore, Taiwan, Thailand, Vietnam, Timor Leste.
- The maximum for any one trip are
 - * Single Trip Policy : maximum for any one trip is 180 days
 - * Annual Policy : maximum for any one trip is 60 days