

Region Description	
WORLDWIDE	All countries around the world
WORLDWIDE EXCLUDING USA/CANADA	All countries worldwide including Schengen countries, excluding USA/Canada.
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.
ASIA PACIFIC	All Asian countries, Australia, New Zealand and Oceania.
ASEAN	Brunei Darussalam, Cambodia, Malaysia, Thailand, Laos, Myanmar, Philippines, Singapore, Vietnam.
DOMESTIC	All region in Indonesia. Domestic trip minimal 100 (one hundred) km away from home and have pre-booked public transport or accommodation.

### Terms and Conditions

- You must be medically fit to Travel and must not aware of any circumstances which could lead to cancellation or disruption of a trip or any other claim under this insurance. Otherwise, Zurich has the right to reject the claim submission.
- Every purchase of an International Policy (except Schengen Essential) is inclusive of Domestic travel coverage with different types and benefits. Make sure your insurance period is aligned with your travel period.
- There is no age limitation. However, there is a benefit limitation to the Medical Expenses if at the time of the start of a trip, you are:
  - 66 to 75 years old limited to 50% of benefit plan
  - 76 years and over is limited to 25% of the benefit plan
- 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 level of benefit.
- The Insured must be Resident living or working Indonesia.
- The Insured must hold a valid identification document that are valid in Indonesia territory such as KTP, KITAS, Kitap, long-term visit visas and other documents that give you unlimited rights to enter Indonesia.
- Departure must start from Indonesia.
- The Insured must paid full premium.
- The Insured are traveling according to the selected geographic area and listed in the Policy.



### About Zurich

**Zurich Indonesia** serves customers in the life insurance segment as well as conventional and Sharia general insurance through PT Zurich Topas Life (ZTL), PT Zurich Asuransi Indonesia, Tbk (ZAI), and PT Zurich General Takaful Indonesia (Zurich Syariah).

ZTL offers comprehensive protection and financial planning products through a network of distributors (agents, brokers and bank partners). ZAI is 80% owned by Zurich, providing conventional general insurance products and services. Zurich Syariah provides Sharia-based general insurance services. More information about Zurich Indonesia can be found at [www.zurich.co.id](http://www.zurich.co.id)

#### PT Zurich Asuransi Indonesia Tbk

Graha Zurich  
 Jl. Letjen M.T. Haryono Kav. 42  
 Jakarta Selatan 12780, Indonesia  
 T. 021-2966 7373  
 F. 021-2966 7345 021-2966 7374

[www.zurich.co.id](http://www.zurich.co.id) @ zurichID

[ZurichIndonesia](#) [zurichID](#)

Product information and others, please contact Zurich Care

#### Zurich Care

☎ 1500 456 ✉ 0812 111 3456

[zurichcare.general@zurich.co.id](mailto:zurichcare.general@zurich.co.id)

PT Zurich Asuransi Indonesia Tbk registered and discovered by Otoritas Jasa Keuangan (OJK)



# Travel Insurance Zurich Travel Insurance

Enjoy your trip with travel insurance from Zurich



Zurich Travel Insurance is an insurance product that provides protection for your travel experience both domestic and international from various risks, such as travel cancellation, loss or damage to baggage, sickness while in transit, and more details refer to the Policy.

## Providing Protection

### 1 Instant Claim

The Zurich Assist feature helps and makes the claim process easy\*

### 2 Cashless Benefit

Enjoy cashless benefits for medical expenses covered by the policy, if you must be hospitalized when traveling overseas.

### 3 Comprehensive Protection in 1 Policy

By purchasing an International policy you also receive Domestic coverage (except Schengen Essential).

### 4 More Comfortable for Families

100% benefit for children according to the limit on the family policy, without limitation on the number of children.

### 5 Save More with Duo Plus

For people traveling with 2 (two) or more people to the same destination and travel period

### 6 Delay Benefit

Enjoy benefits for travel delays or baggage delays of at least 4 (four) hours.

### 7 Various Additional Benefits

Get a variety of additional benefits according to your travel needs with additional premiums.

Additional Benefits Options:



Winter Sports



Cruise Cover



Adventure Activities



Visa Protection



Business Travel



Covid-19 Protection



Missed Event

## Main benefit



**Personal Accident** with coverage up to IDR1.500.000.000,-



**Medical & Other Emergency Expenses** with coverage up to IDR2.500.000.000,-



**Trip Cancellation & Alteration** with coverage up to IDR65.000.000,-



**Travel & Associated Expenses** with coverage up to IDR45.000.000,-



**Baggage & Personal Belongings Cover** with coverage up to IDR30.000.000,-



**Repatriation & Other Related Benefit** with coverage actual cost.



**Other Benefits** with coverage up to IDR2.500.000.000,-

## Benefit

### 1. Annual Family Policy

This policy provide coverage for you and your legal spouse including your children (there is no limitation on the number of children in the family policy), within the Period of Insurance. However, Children must travel together with you or your Legal Spouse to the same destination and within the same period.

The maximum benefit under the Policy are:

- For each individual Adult or Child is 100%;
- The total value of the benefits we provide is 200% of the limit stated on your Insurance Policy for each Trip;

Terms and conditions might apply to each benefit.

### 2. Duo Plus Policy

The Duo Plus policy is valid for 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 25% lower premium.

For the Duo Plus policy, each persons receives 100% benefit from the selected benefit plan.

## Types of Policy

### 1. Single Trip Policy

This Policy is for a single return Trip, which start from Indonesia and return to Indonesia. With the maximum duration of each trip up to 365 days (for ages 69 and under) and 60 days (for age 70 years and above).

### 2. One Way Trip Policy

This Policy is for traveling from Indonesia but not intending to return to Indonesia.

### 3. Already Traveling Policy

You can also purchase Travel Insurance when you are already travelling, no more than 3 (three) days after your departure from Indonesia. There is a 72 (seventy two) hours waiting period from the Policy issued, before you are fully protected by the insurance.

### 4. Annual Policy

This Policy cover unlimited Trip in the insurance period, with maximum 90 (ninety) days or maximum 180 (one hundred eighty) days per trip applied, according to the insurance plan you choose. This policy is not available for age 70 (seventy) years or above.

## General Exclusions

- Any claims for costs or expenses incurred outside the Period of Insurance.
- 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.
- Any Pre-Existing Medical Condition, congenital and/or hereditary condition.
- Any condition resulting from pregnancy, childbirth, miscarriage, abortion, pre-natal care, postnatal care or other complications arising therefrom.
- Suicide, attempted suicide or intentional self-inflicted Injury, substance abuse, the use of drugs that have not been prescribed by a Doctor, or the use of alcohol.
- Motorcycle tours or where motorbikes are the main mode of transportation.
- Cruise ship travel (unless you purchase a Cruise Ship Benefit).
- Your participation in adventure activities (unless you purchase an Adventure Activity Benefit).
- Winter sport (except you purchase winter sport Benefit).
- Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind.
- Any speed contest or racing other than on foot (i.e human).
- Trekking or hiking beyond 3,000 (three thousand) meters above sea level.
- Any loss due to traveling against travel warning of Indonesia Government, the World Health Organization, or other relevant bodies.
- Bankruptcy or liquidation of a tour operator, travel agent or Public Transport company.
- Corona virus disease (COVID-19) unless you purchased COVID-19 Protection Benefit.
- Any claims arising out of, to, or through Afghanistan, Iraq, Iran, Liberia, Libya, Mali, Syria, Somalia or Sudan.

Please refer to the Policy Terms to find out more complete General Exclusions and which are not covered in the policy.

## Claim Procedure

- You or your legal representatives must notify the Insurer in writing no later than 30 (thirty) calendar days after the date of incident for claim to [travel.claim@zurich.co.id](mailto:travel.claim@zurich.co.id)
- You can call 1500-456 for non-medical claims or 021-5082 5555 for emergency medical claims.
- You must submit the required claims document no later than 90 (ninety) calendar days after the date of incident for claim, as follows:

- Claim Form & Chronology
- Photocopy of passport
- Photocopy of the front page of the savings book
- Photocopy of your policy
- Ticket & Boarding Pass

- Zurich will contact you if other supporting documents are required. You can also download the Product Information Summary at [www.zurich.co.id](http://www.zurich.co.id)

