



Indonesia Travel Covid Insurance

comprehensive protection
for Overseas Travelers (PPLN)



Indonesia Travel Covid Insurance is an insurance product that provides protection against Covid-19 and life insurance for **Overseas Travelers (PPLN)** who will visit Indonesia.

The Indonesia Travel Covid Insurance is a joint insurance product made by Jagawisata Consortium. It is included in the type of group and individual insurance.

TYPES OF PRODUCT

Health

CURRENCY

Rupiah

PRODUCT MAIN FEATURES

Insured Age

1. Requirements to become Insured are at least a minimum entry age of 0 (zero) days and maximum age of 99 (ninety-nine) years.
2. Age is calculated when the prospective Insured is declared to be accepted as the Insured, based on the Last Birthday.

Insured

A person for whom a life insurance agreement is entered into with the Insurer.

Coverage Benefit

Coverage Benefit The minimum limit of insurance benefits is in accordance with the value of health services where the maximum Sum Insured is IDR 500,000,000 (five hundred million rupiah).

Premium

The premium rate amount is IDR 500,000 per 30 days of the insurance period.

Insurance Period

Up to 30 (thirty) calendar days.

Premium Payment Method

Premium payment is made through Payment Gateway transfer or other method determined by the Insurer.

BENEFITS

The following are Insurance Benefit on joint Insurance Products of Indonesia Travel Covid-19 Insurance:

- Outpatient provided that the Insured is stated Covid-19 positive (evidenced by laboratory test result)
- Health services for self-isolation at a referral place appointed by the Insurer including for the Insured who has close contact with a person who is positive for Covid-19 with the following conditions:
- Hospitalization (including pre & post Hospitalization services) if the Insured is positive for Covid-19 and health services are provided at the Insurer's network health

- Death compensation, in the event of the Insured dies due to Covid 19 positive during the insurance period, the designated Beneficiary is paid the sum Assured the amount of which is the difference between the limit/limit of insurance coverage and the health services received by the Insured (if any)

EXPENSES

The Premium paid by the Insured includes the following costs:

- a. Acquisition;
- b. Services fee
- c. Insurance
- d. Other costs arising from this product.

REQUIREMENTS AND PROCEDURES

Coverage

- Indonesia Travel Covid Insurance Joint Insurance Products can be owned by Foreign Travel Actors (PPLN) while in Indonesia;
- If there are provisions that have been regulated by the Government of the Republic of Indonesia and the Regional Government of Foreign Travel Actors (PPLN), they are obliged to carry out the following provisions:
 1. Before visiting Indonesia, **Overseas Travelers (PPLN)** must have carried out the Covid-19 vaccine (proven by a Covid-19 vaccine certificate issued by the authorized institution from which the **Overseas Traveler (PPLN)** originated.
 2. Perform a PCR test a maximum of 2 x 24 hours before departure or according to Government policy and ensure that the test result is negative for Covid-19 (proven by valid medical record/test results under the

- Upon arrival in Indonesia, the **Overseas Traveler (PPLN)** becomes the Insured if it has been registered and the premium has been paid;
- Policyholders register the Insured using the Insurer Application
- Proof of insurance participation will be issued by the Insurer to the Insured via the Insured's email after the Insurer receives the Insured's data through the Insurer's web portal uploaded by the Policy Holder for a group policy while for individual policies the proof of insurance participation will be issued by the Insurer to the Policy Holder via the Policy Holder's email after the process registration and premium payment has been made by the Policy Holder.

Claim Submission

Claim of health services shall be carried out in cashless on Issuer health facilities with the following flow:

1. Service Flow in Hospitals
 - a. Insured registration at the registration counter;
 - b. Visual evaluation by nurses;
 - c. Consultation with Specialist Doctors;
 - d. Performing PCR Swabs;
 - e. If the PCR result is positive, the Insured could be hospitalized according to the doctor's recommendation.
2. Self-Isolation Service Flow
 - a. Insured with positive PCR results without symptoms, contact the Contact Center for medical services
 - b. The issuer's contact center and the issuing health facility coordinate for the insured's medical services
 - c. Self-isolation is carried out at a place designated by the publisher, which is informed through the publisher's Contact Center
 - d. All health services of the insured during self-isolation at a facility designated by the issuer are guaranteed by the issuer

In the event that the place of self-isolation for the Insured is carried out in a quarantined hotel or other places under the provisions of the local

1. The Central Isolation Hotel (Isoter) or other place has collaborated with the Insurer Provider (Chairman of the Consortium);
2. Furthermore, the monitoring process for the Insured is carried out by the Provider and guaranteed by the Insurer according to the table of insurance benefits;
3. If self-isolation is carried out at a Central Isolation Hotel (Isoter) or other places that do not cooperate with the Insurer Provider (Chairman of the Consortium), then it does not become insurance coverage;
4. If self-isolation is carried out at Government health facilities and all costs of Covid-19 services are borne by the Government, the health services for the Insured will not be covered by insurance.

For payment of a death claim, the submission of a claim from the Heirs/Beneficiary is submitted to the Insurer (Chairman of the Consortium) on a reimbursement basis with the following conditions:

1. Payment of death claims must be submitted in writing and must be submitted by the Beneficiary to the Insurer.
2. Submission of application for payment of death benefit, unless otherwise specified in the Policy, the Policy must be accompanied by the following documents:
 - a. Submission form of death claim from the Beneficiary to the Issuer;
 - b. Photocopy of legal Insured personal Identity (Passport) and still valid including personal identity of Beneficiary;
 - c. Photocopy of death certificate of Hospital/ Doctor in Charge & Medical Record;
 - d. The last PCR test result;
 - e. Account number of Beneficiary;

These documents must be submitted no later than 90 (ninety) calendar days from the date of death according to the death certificate from the authorized Hospital/Doctor (2.c).

3. If due to any whatever reason the benefit claim of Life Insurance shall not be submitted within period of 90 (ninety) calendar days from it is notified by Insurer, then by the such time lapse, the claim submission shall be deemed expired and the sum coverage cash is fully right of the Insurer as well as the Insured released of any form of any indemnity of any party.

Payment of Insurance Benefits

- a. Insurance benefit shall be paid by Insurer at least 14 (fourteen) business days after Insurer receives all document are needed in the payment of Insurance Benefit. The provision of this payment period is not valid in the case of Insurer needs further investigation on the payment of Insurance Benefit.
- b. Insurance benefit payment receipt by Insurer to the Beneficiary constitutes the release of Insurer from all Insurer's liabilities in accordance with the such Insurance Benefit.

Information and Complaints

Mandiri Inhealth Customer Service

- Indonesia : 14073
- International : (+62)21 - 278 99973
- E-mail : customerservice@mandiriinhealth.co.id
- Visit the Insurer's Service Office.

EXCEPTION

The following are the exceptions of insurance product:

- *Traditional/alternative treatment and/or health services that have not been recognized by the Ministry of Health and/or official institutions recognized by the Government.*
- *Medical treatment and/or health services and/or death not related to Covid-19 disease guaranteed by the Insurer.*
- *As a result of a crime committed intentionally by those who have an interest in this Policy.*

COMPOSITION & RISK SHARING

The Jagawisata Consortium composition and risk sharing consist of:

Leader:

PT Asuransi Jiwa Inhealth Indonesia : 30%

Members:

PT Central Asia Financial : 17,5%

PT Central Asia Raya : 17,5%

PT Asuransi Ciputra Indonesia : 17,5%

PT Asuransi Jiwa Sequis Financial : 17,5%

OTHER INFORMATIONS

Policyholder

A party that make an insurance agreement with the Insurers for Joint Insurance products Indonesia Travel Covid-19 Insurance.

Premium

The amount of money that must be paid by the Insured to the Issuer in connection with the Insurance.

Close Contact

A person who has direct physical contact with a person who is confirmed positive for Covid-19 (with or without wearing a mask), provided that the distance is less than 1 (one) meter for a total duration of 15 (fifteen) minutes in 24 (twenty-four) last hour such as shaking hands, holding hands, or under the provisions regulated by the Ministry of Health.

1. At the time of departure, the passenger on the right and/or left of the Insured was confirmed positive for Covid-19 and the passenger was also the Insured for the product of Indonesia Travel Covid Insurance.
2. While at the quarantine hotel the Insured is in the same room as the other Insured who is confirmed positive for Covid-19, or the Insured is the occupant of the room to the right and left of the room, the person is confirmed as positive for Covid-19 and is also insured for Indonesia Travel Covid Insurance products; or
3. Under the applicable provisions of the Government.

SIMULATION

Mr X is 35 years old who comes from ABC Country will travel to Indonesia, before making a visit or upon arrival in Indonesia Mr X purchase insurance product with Indonesia Travel Covid Insurance for trip duration of 30 days. The following of insurance benefits and premium rates:

Table of Insurance Benefits and Premium

Insurance Benefits	Note	Platform
Room cost treatment	Maximum according to treatment duration	According to Hospital Invoice
ICU cost/ treatment		
Cost for various treatment (medicines, X-ray, Lab) / treatment		
Cost of Doctor visit / treatment		
Ambulance cost / treatment		
Cost pre and post treatment of inpatient	Pre and Post of Inpatient	
Self-isolation/ treatment	Maximum according to treatment duration	Health services including doctor, medicines, accommodation and vitamin/multi-vitamin/ supplement, health screening (lab cost)
Self-isolation/ treatment due to close contact	Maximum according to treatment duration	Health services including doctor, medicines, accommodation and vitamin/multi-vitamin/ supplement, health screening (lab cost) With a maximum limit IDR Rp. 10.000.000 (ten million rupiah)
Death compensation due to sickness (Covid-19)		Difference between Annual Maximum Limit with guaranteed Health Services Cost
Maximum Limit / Insured/Insurance period	Max insurance period 30 days	IDR 500.000.000
Premium	Insurance Period/Insured	IDR 500.000

Explanation:

1. When Mr X arrives in Indonesia then the person concerned will conduct an initial health screening and then be quarantined in accordance with the quarantine period and provisions determined by the Regional Government/Government of the Republic of Indonesia.
2. If the Insured is in close contact under the terms insured, then insurance benefits will be provided with limitations following the provisions that apply to this product. Insurance benefits for Independent Isolation caused by Close Contact cases are a maximum of Rp. 10,000,000 (ten million rupiahs) or as stipulated in the Policy by reducing the Maximum Limit per Insured per Insurance Period. The provisions for determining the Insured as categorized as close contact, are under the evidence of the report submitted by the local government through the local Covid-19 Task Force (SatGas).

The types of health services in the table of insurance benefits include:

- Accommodation costs;
 - Doctor's fees;
 - The cost of medicines/multivitamins/vitamins prescribed by the treating doctor;
 - Health screening costs such as laboratory fees.
3. After quarantine, Mr. X shall be obliged to conduct a health screening again before conduct travelling;
 - a. 1. In the event at the time of screening, the results of the lab/PCR test are Covid-19 positive, then Mr X will receive appropriate treatment at a Health Facility designated by the Issuer in accordance with the insurance benefit table.
 2. If on the advice of the doctor conducting the examination, Mr X is sufficient to self-isolation then the issuer will direct you to self-isolation at the designated place as a place for Mr. X's self-isolation. Issuer's Guarantee when Mr. X is self-isolation according to the type of health services in the table of insurance benefits include:
 - Accommodation costs;
 - Doctor's fees;
 - The cost of medicines/multivitamins/vitamins prescribed by the treating doctor;
 - Health screening costs such as laboratory fees.

3. In the event of Mr X is still in health care or self-isolation but has passed the date expiration of the Insurance Policy. The guarantor still guarantees health services or self-isolation Mr X has recovered with a maximum limit of the limit of his insurance coverage.
 4. If after treatment or self-isolation, Mr X dies, then to the designated Beneficiary will be paid a death benefit amount of the difference between Maximum Annual Limit with previously guaranteed Health Service Fees.
 5. Health services and/or costs which include during self-isolation as much as possible are appropriate maximum limit of coverage.
 6. Sum coverage cash for the risk of death will be paid by the Issuer to the Beneficiary (which are designated at the beginning of insurance registration) after deducting the costs incurred arise at the time of payment of the such sum Coverage.
- b. In the event within the insurance period Mr X experiences / is exposed to Covid-19 positive, the insurance benefits given in accordance with the explanation in letter (a) numbers 1-6
4. In the event of the condition of the Insured at the initial date of coverage prior to the screening has been carried out, confirmed positive for Covid-19 or on departure from the country of origin including the person concerned transit outside Indonesia the insured is confirmed positive for Covid-19, the Issuer is not obliged to pay the Benefits Insurance either in whole or in part to the Insured.

5. Quarantine provisions follow the regulations issued by the Government of the Republic of Indonesia.
6. Costs incurred before a positive diagnosis of Covid-19 on the Insured **are not** covered by the Insurer, **except** for cases of Close Contact and/or otherwise regulated in the Policy for the Indonesia Travel Covid Insurance Joint Insurance Product.

PROVIDER LIST

The following is a list of providers for Indonesia Travel Covid Insurance:

1. Rumah Sakit Bali Jimbaran
2. Rumah Sakit Kasih Ibu Kedonganan
3. Rumah Sakit Surya Husadha Nusa Dua
4. Siloam Hospitals Bali
5. Bali Royal Hospital
6. Rumah Sakit Bhakti Rahayu Denpasar
7. Rumah Sakit Kasih Ibu Denpasar
8. Rumah Sakit Prima Medika
9. Rumah Sakit Surya Husadha Denpasar
10. Rumah Sakit Surya Husadha Ubung
11. Rumah Sakit Sanglah Denpasar
12. Klinik Quantum Sarana Medik
13. Rumah Sakit Ibu Saba
14. RSUD Tabanan
15. Rumah Sakit Kasih Ibu Tabanan
16. Rumah Sakit Kertha Usada
17. Rumah Sakit Balimed Buleleng
18. Rumah Sakit Balimed Karangasem
19. Rumah Sakit Bintang
20. Rumah Sakit Balimed Negara



Disclaimer (important to read):

1. The issuer may reject your product application in the event of it does not meet the applicable requirements and regulations.
2. The Insured or the Policy Holder must carefully read this Brochure and have the right to ask the Consortium Head's Customer Service for all matters related to this Brochure.
3. This brochure is a brief explanation of the insurance product with **Indonesia Travel Covid Insurance** and is not part of the Policy. Complete provisions regarding the product can be studied by the Insured or the policy holder on the policy issued by the Insurer.
4. The claim decision is fully the Issuer's decision by following the provisions listed on the terms of the Policy.
5. Joint Insurance products of Indonesia Travel Covid Insurance do not provide a refund of premium) to the Insured for any whatsoever reason/condition;
6. This product is an insurance product and is not the product and responsibility of the Bank and does not include in the coverage of the Deposit Insurance Corporation (LPS).
7. The Jagawisata Consortium is registered and supervised by the Financial Services Authority.
8. Calculation of Insurance Premiums and Benefits before tax, the amount of tax is in accordance with the applicable provisions.
9. There are applicable terms and conditions. To get more information and if there is any you want to ask in connection with the product, policy, claim procedure or want to make corrections or for additional information, please contact Mandiri Inhealth Customer Service via telephone: 14073 or Email: customerservice@mandiriinhealth.co.id



Indonesia Travel Covid Insurance

Issuer Name

Travel Consortium

The following is the membership of the Indonesia Travel Covid Insurance Joint Insurance Product:

Leader:



Members:



Leader :

PT Asuransi Jiwa Inhealth Indonesia

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