

**ENGLISH LANGUAGE:****MORE DETAILS ABOUT INSURANCE:**

Tour participant is protected with insurance ranging from 100.000.000 IDR to 500.000.000 IDR for personal accident. Insurance included in the package is Silver or Gold depends on the tour duration (max. premium 100.000 IDR). For example, a 5D/4N tour will grant the participant Gold Insurance. To upgrade the premium category, please refer to the table below.

Duration	Premium (IDR)		
	Domestic		
	Silver	Gold	Platinum
Up to 5 days	36,000	90,000	180,000
Up to 8 days	48,000	120,000	240,000
Up to 11 days	56,000	140,000	280,000
Up to 15 days	70,000	175,000	350,000
Up to 24 days	80,000	200,000	400,000
Up to 31 days	104,000	260,000	520,000
Extra Premium per Week, 183 days max.	36,000	90,000	180,000
Annual Premium	320,000	800,000	1,600,000

Table 1. Polis Price for Every Level of Insurance

NO	BENEFIT	BENEFIT LIMIT (IDR)		
		DOMESTIC		
		SILVER	GOLD	PLATINUM
PERSONAL ACCIDENT				
1	Personal Accident	100,000,000	250,000,000	500,000,000
MEDICAL EXPENSES & EMERGENCY ASSISTANCE				
2	Medical Expenses 3 months - 60 years old : Medical Expenses due to Accident & Sickness : 100%. > 60 years old : Medical Expenses due to Accident : 100%, Medical Expenses due to Sickness : 20%	25,000,000	62,500,000	125,000,000
3	Repatriation of Mortal Remain	25,000,000	62,500,000	125,000,000
4	Emergency Medical Evacuation & Repatriation	25,000,000	62,500,000	125,000,000
HOSPITAL CASH ALLOWANCE				
5	Hospital Cash Allowance	250.000 /day max 2.500.000		
BAGGAGE & PERSONAL EFFECTS				
6	Baggage and Personal Effect	max 2.500.000	max 5.000.000	max 10.000.000
		max 500.000/set	max 500.000/set	max 500.000/set
		max 1.000.000 for laptop	max 1.000.000 for laptop	max 1.000.000 for laptop
BAGGAGE DELAY				
7	Baggage Delay (Not in Hometown)	max 2.500.000		
		250.000 / 6 consecutive hours		
TRAVEL DELAY				
8	Travel Delay	max 2.500.000		
		250.000 / 6 consecutive hours		
9	Extra Rerouting Cost Due To Travel Delay	3,000,000	5,000,000	10,000,000
CURTAILMENT OF TRIP AND CANCELLATION CHARGES				
10	Loss of Deposits / Cancellation of Trip	5,000,000	10,000,000	15,000,000
11	Trip Curtailment	5,000,000	10,000,000	15,000,000
PERSONAL LIABILITY				
12	Personal Liability	100,000,000	250,000,000	500,000,000
OTHER BENEFIT				
13	Golfing Equipment Cover	2,500,000		
14	Entertainment Achieving Hole In One	2,500,000		
15	Terrorism	Yes		
16	Automatic Policy Period Extension	30 days		

Table 2. Benefit Insurance based on Level of Insurance

TERMS & CONDITIONS:

- a. Short Trip, no age limit but:
 - 3 months - 60 years old: Medical Expenses due to Accident & Sickness: 100%.
 - > 60 years old: Medical Expenses due to Accident: 100%, Medical Expenses due to Sickness: 20%
- b. Annual Policy: maximum 75 years old:
 - 3 months - 60 years old: Medical Expenses due to Accident & Sickness: 100%.
 - > 60 years old: Medical Expenses due to Accident: 100%, Medical Expenses due to Sickness: 20%

Exclusion:

- a. Pre-existing conditions
- b. The purpose of the trip is to get medical treatment or a general checkup, or take a trip against the doctor's advice
- c. Suicide, attempted suicide, injuries that are deliberately committed against yourself
- d. Active duty in the military, navy or air force
- e. Pregnancy, including labor, miscarriage
- f. Injuries or diseases arising from epidemic and major disasters
- g. Do or trying to do illegal activities, violate the law, attack, crime or criminal act
- h. Injuries or diseases that arise directly or indirectly due to excessive consumption of alcohol, unreasonable misuse or use of drugs
- i. Extreme sports or sports activities as a professional, for competitions or for tournament purposes.
- j. Loss or damage to property guaranteed under other insurance policies or compensated by other transportation companies, hotels or other parties.

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Claim process to:

Claim Department

Chase Plaza Tower 4/F

Jendral Sudirman Street, Kav. 21

Jakarta 12920, Indonesia

Maumere of Flores,
Friday, May 24th, 2019



Dyan Kristian

NTT DMC (PT. FLORES KOMODO TOURS)