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| <p><b>GARUDA INDONESIA TRAVEL INSURANCE DOMESTIC ONE WAY TRIP POLICY</b></p> <p>This is your travel insurance policy underwritten by PT Asuransi Allianz Utama Indonesia with assistance services provided by Allianz Global Assistance. This policy contains of benefits, conditions and exclusions relating to each insured person. The policy will form the basis on which we will settle all claims.</p> <p>Any statement, information or declaration you have given on behalf of the insured people at the time of the application, will form the basis of the contract.</p> <p>The certificate of insurance and any further endorsements are all part of the policy.</p> <p>You have to read the following carefully to ensure you understand this policy entirely and that this policy meets your needs.</p> <p>"We", "our" and "us" means PT Asuransi Allianz Utama Indonesia, or its service provider, Allianz Global Assistance</p> <p>"You" and "your" means the insured person(s) whose name(s) are set out in your certificate of insurance</p> | <p><b>POLIS GARUDA INDONESIA TRAVEL INSURANCE DOMESTIK SATU ARAH</b></p> <p>Ini adalah polis asuransi perjalanan anda yang dijamin oleh PT Asuransi Allianz Utama Indonesia dengan bantuan layanan dari Allianz Global Assistance. Polis ini berisi manfaat, syarat-syarat, dan pengecualian-pengecualian terkait masing-masing orang tertanggung. Polis ini merupakan dasar atas mana Kami akan menyelesaikan klaim.</p> <p>Setiap pernyataan, informasi, atau deklarasi yang anda berikan atas nama orang tertanggung pada saat pengajuan permohonan, akan menjadi dasar dari perjanjian.</p> <p>Sertifikat asuransi dan setiap perubahan lebih lanjut adalah merupakan bagian dari polis.</p> <p>Anda harus membaca hal-hal berikut ini dengan seksama untuk memastikan bahwa anda memahami polis ini dan bahwa polis ini memenuhi kebutuhan anda.</p> <p>"Kami", "milik kami", dan "kita" berarti PT Asuransi Allianz Utama Indonesia, atau penyedia jasanya, Allianz Global Assistance.</p> <p>"Anda" atau "milik anda" berarti orang tertanggung yang namanya tertera di sertifikat asuransi.</p> |
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| <p><b>ABOUT THIS POLICY</b></p> <p>The benefit in this policy shall only be payable if each of you:-</p> <ul style="list-style-type: none"> <li>(a) are traveling within Indonesia as a passenger (not as an operator or crew member) in or on, boarding or alighting from a Garuda Indonesia common carrier; and</li> <li>(b) have bought the policy before your trip; and</li> <li>(c) have fully paid your premium set out in the certificate of insurance and we have issued the certificate of insurance to you; and</li> <li>(d) are a resident of Indonesia.</li> </ul> | <p><b>TENTANG POLIS INI</b></p> <p>Manfaat di dalam polis ini hanya dapat dibayarkan bila anda:-</p> <ul style="list-style-type: none"> <li>(a) melakukan perjalanan di dalam wilayah Indonesia sebagai penumpang (tidak sebagai operator atau anggota awak) di dalam atau di atas, <i>boarding</i> atau <i>alighting</i> dalam Pesawat Garuda Indonesia ; dan</li> <li>(b) telah membeli polis sebelum perjalanan anda; dan</li> <li>(c) telah membayar lunas premi sebagaimana tertera di sertifikat asuransi dan kami telah menerbitkan sertifikat asuransi kepada anda; dan</li> <li>(d) merupakan penduduk Indonesia.</li> </ul> |
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| <p><b>GEOGRAPHICAL AREA COVERED</b></p> <p>This policy covers the destination(s) in the Republic of Indonesia only.</p> | <p><b>AREA GEOGRAFIS YANG DILINDUNGI</b></p> <p>Polis ini hanya melindungi di wilayah tujuan di dalam wilayah Republik Indonesia.</p> |
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| TABLE OF BENEFITS                                                                                                                                                                                                                                                                                                                                                                   | TABEL MANFAAT                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <p>Table of Benefit is the table showing the list of benefits we will pay each of you according to your policy while this policy is in force. It will depend on the terms, conditions, limits, exclusions of this policy.</p> <p>The amount we will pay depends on the conditions and maximum benefit limits and sub-limits of your policy as set out in the Table of Benefits.</p> | <p>Tabel Manfaat adalah tabel yang menunjukkan daftar manfaat yang akan kami bayarkan kepada anda sesuai polis anda selama polis anda masih berlaku. Hal itu akan tergantung pada syarat, ketentuan, batasan, dan pengecualian dari polis ini.</p> <p>Jumlah yang akan kami bayarkan tergantung dari syarat dan batas manfaat maksimum dan sub-limit dari polis anda sebagaimana tertera dalam Tabel Manfaat.</p> |

|   | Medical Benefits<br><i>Manfaat Medis</i>                                                                                                      | One Way (in flight)<br><i>Satu Arah (dalam penerbangan)</i>                        |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
|   |                                                                                                                                               |                                                                                    |
| 1 | <b>Repatriation of Mortal Remains</b><br><br><i>Pemulangan Jenazah</i>                                                                        | IDR 100,000,000<br><br><i>Rp. 100.000.000,-</i>                                    |
|   | <b>PERSONAL ACCIDENT</b><br><br><b>KECELAKAAN DIRI</b>                                                                                        |                                                                                    |
| 2 | <b>Travel Accident</b><br><br><i>Kecelakaan Selama Penerbangan</i>                                                                            | IDR 200,000,000<br><br><i>Rp. 200.000.000</i>                                      |
|   | <b>TRAVEL INCONVENIENCE BENEFIT</b><br><br><b>MANFAAT KETIDAKNYAMANAN PERJALANAN</b>                                                          |                                                                                    |
| 3 | <b>Trip Cancellation</b><br><br><i>Pembatalan Perjalanan</i>                                                                                  | Cost of Airfare<br><br><i>Biaya Tiket</i>                                          |
| 4 | <b>Trip Postponement</b><br><br><i>Penangguhan Perjalanan</i>                                                                                 | IDR 1,000,000<br><br><i>Rp. 1.000.000,-</i>                                        |
| 5 | <b>Flight Delay</b><br><b>Delay pays per 4 hours</b><br><br><i>Penundaan Penerbangan</i><br><i>Penundaan yang dibayarkan setiap 4 jam</i>     | IDR 2,500,000<br>IDR 500,000<br><br><i>Rp. 2.500.000,-</i><br><i>Rp. 500.000,-</i> |
| 6 | <b>Baggage Delay</b><br><b>Delay pays per 4 hours</b><br><br><i>Keterlambatan Bagasi</i><br><i>Keterlambatan yang dibayarkan setiap 4 jam</i> | IDR 2,500,000<br>IDR 250,000<br><br><i>Rp. 2.500.000,-</i><br><i>Rp. 250.000,-</i> |
| 7 | <b>Loss/Damage of Baggage by Airlines</b><br><b>Single Article Limit</b><br><b>Claim Excess</b>                                               | IDR 5,000,000<br>IDR 1,000,000<br>IDR 250,000                                      |

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|  | <p><i>Kehilangan / Kerusakan Bagasi oleh Maskapai Penerbangan</i><br/> <i>Per satu, sepasang atau serangkaian barang</i><br/> <i>Risiko Sendiri</i></p> | <p>Rp. 5.000.000,-<br/> Rp. 1.000.000,-<br/> Rp. 250.000,-</p> |
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| <b>YOUR DUTY OF DISCLOSURE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>TUGAS ANDA UNTUK MENGUNGKAPKAN FAKTA</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| <p>Each of you have a duty to</p> <ul style="list-style-type: none"> <li>• Disclose every matter that you know, or could reasonably be expected to know, to us.</li> <li>• Give us honest and complete answers.</li> <li>• Disclose any information that is relevant to our decision whether to insure any of you and if so, on what terms.</li> </ul> <p>The same duties apply for policy amendment, extension, and any other endorsement.</p> <p>This policy will be void and automatically expire in the event of misrepresentation, mis-description, non-disclosure or concealment of any material circumstances, such as but are not limited to your health conditions, your country of residence, and your destination.</p> | <p>Anda mempunyai kewajiban untuk</p> <ul style="list-style-type: none"> <li>• Mengungkapkan setiap hal yang anda ketahui, atau secara beralasan seharusnya diketahui oleh kami.</li> <li>• Memberikan kami jawaban yang jujur dan lengkap.</li> <li>• Mengungkapkan segala informasi yang relevan terhadap keputusan kami untuk menerima risiko asuransi dan apabila demikian, dengan kondisi apa.</li> </ul> <p>Hal yang sama juga berlaku pada perubahan, perpanjangan, dan endosemen polis lainnya.</p> <p>Polis ini akan menjadi batal dan secara otomatis berakhir jika terjadi misrepresentasi, salah mendeskripsikan, tidak mengungkapkan fakta, atau disembunyikannya keadaan material apapun, seperti tapi tidak terbatas kepada kondisi kesehatan anda, negara residensi anda, dan tujuan anda.</p> |

| <b>YOUR PERIOD OF COVER</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>PERIODE PERLINDUNGAN ANDA</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <p>A) Commencement of Cover<br/> Except for Trip Cancellation and Trip Postponement benefits, the coverage provided by the policy starts only upon the insured person checking-in for departure of their Garuda Indonesia common carrier flight, provided a certificate of insurance has been issued. Coverage will include the time the the insured is inside any airport premises for the purpose of commencement or continuation of the same scheduled flight.</p> <p>For Trip Cancellation and Trip Postponement benefits, the cover starts from the policy Issue Date stated on the certificate of insurance.</p> <p>B) Termination of cover:<br/> Coverage for all benefits except Trip Cancellation and Trip Postponement terminates upon the insured's safe disembarkation at the end of the scheduled flight.</p> <p>For the Trip Cancellation and Trip Postponement</p> | <p>A) Dimulainya Perlindungan<br/> Kecuali untuk Manfaat Pembatalan Perjalanan dan Manfaat Penangguhan Perjalanan, perlindungan oleh polis anda dimulai ketika anda melakukan check-in untuk keberangkatan penerbangan anda di Pesawat Garuda Indonesia, dengan catatan sertifikat asuransi sudah diterbitkan. Perlindungan polis anda melindungi waktu tunggu anda di ruang aula keberangkatan untuk tujuan dimulainya atau berlangsungnya penerbangan terjadwal anda yang sama.</p> <p>Untuk Manfaat Pembatalan Perjalanan dan Manfaat Penangguhan Perjalanan, perlindungan dimulai pada tanggal polis diterbitkan sebagaimana tertera di sertifikat asuransi.</p> <p>B) Berakhirnya Perlindungan:<br/> Perlindungan yang diberikan oleh semua Manfaat, kecuali untuk Manfaat Pembatalan Perjalanan dan Manfaat Penangguhan Perjalanan berakhir ketika anda tiba di bandara tujuan anda di akhir penerbangan anda. Untuk manfaat Pembatalan Perjalanan dan</p> |

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| benefits, the cover terminates on the Departure Date or upon the departure of the scheduled flight for which the insurance was purchased.                                                                                                                                                                                                                                                                                      | Penangguhan Perjalanan, perlindungan berakhir pada tanggal dan waktu keberangkatan sebagaimana tertera di sertifikat asuransi anda untuk mana asuransi telah dibeli.                                                                                                                                                                                                                                                                        |
| <b>POLICY AMENDMENT</b><br>If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after we issue a policy endorsement to you.                                                                                                                                                                                                                | <b>PERUBAHAN POLIS</b><br>Apabila Anda bermaksud mengubah rincian polis, anda harus memberitahukan kepada kami secara tertulis sebelum tanggal keberangkatan anda. Perubahan tersebut akan berlaku efektif setelah kami menerbitkan perubahan polis kepada anda.                                                                                                                                                                            |
| <b>POLICY CANCELLATION</b><br>This Policy is not cancelable and any premiums that have been paid are completely non refundable.                                                                                                                                                                                                                                                                                                | <b>PEMBATALAN POLIS</b><br>Polis anda tidak dapat dibatalkan dan setiap premium yang telah anda bayarkan tidak dapat dikembalikan.                                                                                                                                                                                                                                                                                                          |
| <b>PAYMENT OF PREMIUM</b><br>Premium payment should be made together with your air fare ticket payment online.                                                                                                                                                                                                                                                                                                                 | <b>PEMBAYARAN PREMI</b><br>Pembayaran premi harus dilakukan bersamaan dengan ketika anda membayar tarif penerbangan secara online.                                                                                                                                                                                                                                                                                                          |
| <b>WORLD WIDE 24-HOUR EMERGENCY ASSISTANCE</b><br><br>We have arranged with Allianz Global Assistance to give you various 24-hour emergency assistance services. The services they provide are included in the Policy Benefits below.                                                                                                                                                                                          | <b>BANTUAN GAWAT DARURAT 24-JAM DI SELURUH DUNIA</b><br><br>Kami bekerja sama dengan Allianz Global Assistance untuk memberikan kepada anda berbagai jasa bantuan gawat darurat 24-jam. Layanan yang diberikan oleh mereka ada di dalam Manfaat Polis di bawah ini                                                                                                                                                                          |
| <b>JURISDICTION AND CHOICE OF LAW</b><br><br>This policy is subject and interpreted in accordance to the laws of Indonesia.                                                                                                                                                                                                                                                                                                    | <b>JURISDIKSI DAN PILIHAN HUKUM</b><br><br>Polis ini tunduk dan diinterpretasikan sesuai hukum Indonesia.                                                                                                                                                                                                                                                                                                                                   |
| <b>GOVERNING LANGUAGE</b><br><br>The text of this policy shall be bilingual in English and Indonesian languages. Should there be any difference in both texts, the Indonesian text shall prevail.                                                                                                                                                                                                                              | <b>BAHASA YANG MENGATUR</b><br><br>Ketentuan polis ini terdiri dari bahasa Inggris dan bahasa Indonesia. Jika ada perbedaan di antara keduanya, ketentuan dalam bahasa Indonesia yang berlaku.                                                                                                                                                                                                                                              |
| <b>POLICY DEFINITIONS</b><br><br><b>"accident/accidental/accidentally"</b> means a sudden, unexpected, unintended and external event, which causes Injury.<br><br><b>"arises or arising"</b> means directly or indirectly arising or in any way connected with.<br><br><b>"assistance company"</b> or Allianz Global Assistance means the company we have appointed to provide you with various emergency assistance services. | <b>DEFINISI POLIS</b><br><br><b>"kecelakaan"</b> berarti sesuatu yang tiba-tiba, tidak terduga, tidak disengaja dan sesuatu yang datang dari luar, yang menyebabkan Cedera.<br><br><b>"timbul"</b> berarti secara langsung atau tidak langsung atau terkait dengan.<br><br><b>"perusahaan bantuan"</b> atau Allianz Global Assistance berarti perusahaan yang kami tunjuk untuk memberikan kepada anda berbagai jasa bantuan gawat darurat. |

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| <p><b>"certificate of insurance"</b> means the document we give you which confirms that we have issued a policy to you and sets out the details of your policy.</p> <p><b>"dependant"</b> means your unmarried children or grandchildren that are not in full time employment, who are under the age of 18 (or under 23 years old if still studying full-time in a recognized institution of higher learning) and who are travelling with you on the journey.</p> <p><b>"depreciation"</b> means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per complete 365 days of ownership.</p> <p><b>"emergency"</b> means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.</p> <p><b>"epidemic"</b> means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.</p> <p><b>"Garuda Indonesia common carrier"</b> means any mechanically propelled air conveyance operated by Garuda Indonesia.</p> <p><b>"hospital"</b> means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by medical practitioner; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged bases.</p> <p>A hospital is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes.)</p> <p><b>"injure", "injured" or "injury"</b> means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens on or after the departure date and before the expiry date as listed on your certificate of insurance, which occurs independently and does not result from any illness, sickness or other bodily disease.</p> <p><b>"insured person"</b> means the person(s) whose name(s)</p> | <p><b>"sertifikat asuransi"</b> berarti dokumen yang kami berikan kepada anda dan memberikan konfirmasi bahwa kami telah menerbitkan polis kepada Anda dan mengatur rincian dari polis Anda.</p> <p><b>"tanggung"</b> berarti anak anda yang belum menikah atau cucu yang bukan merupakan karyawan tetap, yang berusia dibawah 18 tahun (atau 23 tahun bila masih berstatus pelajar penuh waktu di institusi pendidikan yang diakui) dan berpergian dengan anda dalam perjalanan.</p> <p><b>"depresiasi"</b> berarti nilai kerugian akibat usia dan/atau pemakaian dan keausan yang akan diterapkan pada klaim untuk kehilangan atau kerusakan barang bawaan, termasuk koper dan barang pribadi, peralatan golf dan lainnya. Prosentase untuk depresiasi adalah 15% dari nilai sebenarnya dari tiap barang untuk tiap 365 hari kepemilikan.</p> <p><b>"darurat"</b> berarti situasi yang tiba-tiba dan tidak terduga atau kondisi yang memerlukan tindakan, penilaian atau perawatan secepatnya.</p> <p><b>"epidemi"</b> berarti pengembangan penyebaran penyakit menular secara tiba-tiba dan sangat cepat dalam suatu area sebagaimana didokumentasikan oleh otoritas kesehatan masyarakat yang berwenang.</p> <p><b>"Pesawat Garuda Indonesia"</b> berarti suatu alat pengangkut udara digerakan secara mekanis dioperasikan oleh Garuda Indonesia.</p> <p><b>"rumah sakit"</b> berarti sebuah institusi yang memenuhi kriteria berikut: 1) harus beroperasi sesuai dengan hukum; 2) harus memberikan pelayanan medis 24 jam, diagnosa dan perawatan terhadap kondisi sakit atau cedera dengan dasar rawat inap; 3) harus menyediakan diagnosa dan fasilitas operasi dibawah pengawasan praktisi medis; 4) perawat yang terdaftar harus tersedia 24 jam baik panggilan maupun bertugas; 5) perawatan harus diberikan baik di lokasi rumah sakit atau dalam fasilitas-fasilitas yang tersedia untuk rumah sakit melalui pengaturan terlebih dahulu.</p> <p>Rumah sakit bukan merupakan tempat singgah, tempat pemulihan, perawatan perpanjangan, rehabilitasi atau fasilitas perawatan lainnya; fasilitas yang memiliki fungsi utama merawat penyakit kejiwaan, ketergantungan alkohol atau obat (atau segala sayap, bangsal, atau bagian lain dari rumah sakit digunakan untuk tujuan tersebut).</p> <p><b>"terluka atau cedera"</b> berarti cedera badan yang sepenuhnya dan secara langsung oleh kekerasan, kecelakaan, sesuatu yang terlihat dan datang dari luar, yang terjadi pada atau setelah tanggal keberangkatan dan sebelum tanggal berakhir seperti yang diatur pada sertifikat asuransi anda, yang terjadi tanpa ada kaitan atau merupakan akibat dari segala penyakit, sakit atau penyakit tubuh lainnya.</p> <p><b>"tertanggung"</b> berarti orang yang namanya tercantum</p> |
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| <p>are set out in your certificate of insurance as the person (or people) who is insured under this policy.</p> <p><b>"journey" or "trip"</b> means your travel during the period of cover.</p> <p><b>"locked storage compartment"</b> means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of an automobile, which is not your carrier.</p> <p><b>"luggage and personal effects"</b> means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, golfing equipment, photographic and video equipment or lap-top computers, electrical devices or portable equipment. However, it does not include any business samples or items that you intend to trade.</p> <p><b>"medical practitioner"</b> means a qualified doctor of medicine or dentist registered in the place where you received the services/ treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.</p> <p><b>"place of residence "</b> means the city where you reside in Indonesia.</p> <p><b>"pair or set of articles"</b> means a number of items of luggage and personal effects that belong together or can be used together, for example but are not limited to:</p> <ol style="list-style-type: none"> <li>1. A camera, lenses (attached or not), tripod and accessories;</li> <li>2. A matched or unmatched set of golf clubs, golf bag and buggy (golf equipment);or</li> <li>3. A matching pair of earrings</li> </ol> <p><b>"pandemic"</b> means a form of an epidemic that extends throughout an entire continent or even the entire human race.</p> <p><b>"permanent disability"</b> means you have lost either: all sight in one or both eyes, the loss of hearing or speech, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.</p> <p><b>"personal computer"</b> means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.</p> | <p>pada sertifikat Asuransi anda sebagai orang(-orang) yang ditanggung berdasarkan polis ini.</p> <p><b>"perjalanan"</b> atau <b>"trip"</b> berarti perjalanan anda selama periode perlindungan.</p> <p><b>"tempat penyimpanan yang terkunci"</b> berarti bagian dari bagasi, kotak bagasi, konsol tengah, atau area kargo yang tersembunyi dari sebuah kendaraan, yang bukan merupakan kendaraan anda.</p> <p><b>"bagasi dan barang-barang pribadi"</b> berarti barang-barang pribadi yang anda miliki dan dibawa bersama anda, atau dibeli, dalam perjalanan dan dirancang untuk digunakan atau dibawa dengan Anda. Ini termasuk barang-barang seperti pakaian, perhiasan pribadi, peralatan golf, fotografi dan video atau komputer laptop, alat elektronik atau peralatan jinjing. Namun tidak termasuk bahwa barang-barang contoh dagang yang akan anda perdagangkan.</p> <p><b>"praktisi medis"</b> berarti dokter atau dokter gigi yang berkualifikasi untuk pengobatan yang terdaftar di tempat dimana anda menerima pelayanan/perawatan atau yang berlisensi dan secara hukum untuk melakukan praktek pengobatan di bidang di mana perawatan diberikan. Praktisi medis tidak boleh memiliki hubungan dengan anda.</p> <p><b>"tempat tinggal"</b> berarti kota di mana anda bertempat tinggal di Indonesia.</p> <p><b>"sepasang atau seperangkat barang"</b> berarti sejumlah barang bagasi dan barang pribadi yang merupakan kesatuan atau dapat digunakan bersamaan, seperti contoh berikut namun tidak terbatas pada:</p> <ol style="list-style-type: none"> <li>1. Kamera, lensa (terpasang maupun tidak), tripod dan aksesoris</li> <li>2. Seperangkat pemukul golf yang seseri ataupun tidak, tas golf dan perlengkapan golf; atau</li> <li>3. Sepasang anting-anting</li> </ol> <p><b>"pandemi"</b> berarti suatu bentuk epidemic yang meluas hingga keseluruhan kontinen atau hingga keseluruhan umat manusia.</p> <p><b>"cacat tetap"</b> berarti anda telah kehilangan salah satu : keseluruhan fungsi penglihatan dari satu atau kedua mata, kehilangan kemampuan untuk bicara, atau fungsi tangan atau kaki pada atau di atas pergelangan tangan atau pergelangan kaki, dan kehilangan terjadi setidaknya selama 12 bulan dan menurut opini kami setelah konsultasi dengan spesialis medis, kehilangan tersebut akan berlanjut hingga waktu yang tidak terbatas.</p> <p><b>"komputer pribadi"</b> berarti lap top atau komputer genggam, termasuk aksesoris atau tambahannya. Dalam hal ini tidak termasuk iPhone, Blackberry, segala jenis telepon pintar, atau <i>personal digital assistance</i> ("PDA").</p> |
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| <p><b>"pre-existing medical condition"</b> means:</p> <ol style="list-style-type: none"> <li>1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;</li> <li>2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;</li> <li>3. Any condition for which you take prescribed medicine;</li> <li>4. Any condition for which you have had surgery;</li> <li>5. Any condition for which you see a medical specialist;</li> <li>6. Pregnancy</li> </ol> <p>This definition of pre-existing medical condition applies to any of you set out as the "insured person" in the certificate of insurance.</p> <p><b>"public place"</b> means a common area or place where anyone has a right to be present or to come and go as they please.</p> <p><b>"reasonable"</b> means:</p> <ol style="list-style-type: none"> <li>1. For medical or dental expenses: the standard level of care given in the country you are in;</li> <li>2. For other expenses: the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us; or</li> <li>3. The actions that a reasonable person could be expected to take in a given scenario, as determined by us.</li> </ol> <p><b>"relative"</b> means any of the following who are residents in Indonesia: fiancé, fiancée, spouse, legally recognized de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.</p> <p><b>"resident(s) of Indonesia"</b> means Indonesian citizens and permanent residents (holders of re-entry permits) as well as holders of the employment passes, work permits, students' passes or dependant's passes.</p> <p><b>"sick", "sickness" or "illness"</b> means a medical condition that is not an injury or not a pre-existing medical condition which first occurs during your period of cover.</p> <p><b>"terrorism"</b> means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but is not limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in</p> | <p><b>"kondisi medis yang sudah diderita sebelumnya"</b> berarti:</p> <ol style="list-style-type: none"> <li>1. Cedera yang sedang terjadi, kondisi medis atau gigi yang anda ketahui, atau terkait komplikasi yang anda miliki, atau gejala-gejala yang anda sadari;</li> <li>2. Kondisi medis atau gigi yang saat itu sedang, atau dalam penelitian, atau dirawat oleh profesional kesehatan (termasuk dokter gigi atau chiropractor) kapanpun di masa yang lalu, sebelum membeli polis;</li> <li>3. Segala kondisi dimana Anda mengambil pengobatan yang diresepkan;</li> <li>4. Segala kondisi dimana Anda telah menjalani operasi;</li> <li>5. Segala kondisi dimana Anda menemui spesialis medis;</li> <li>6. Kehamilan</li> </ol> <p>Definisi dari kondisi medis yang sudah diderita sebelumnya ini berlaku untuk "tertanggung" yang tercantum dalam sertifikat asuransi.</p> <p><b>"tempat umum"</b> berarti segala area atau tempat di mana setiap orang mempunyai hak untuk berada atau datang dan pergi sesuka hati.</p> <p><b>"wajar"</b> berarti:</p> <ol style="list-style-type: none"> <li>1. Untuk biaya medis atau pengobatan gigi; standar tingkat perawatan yang diberikan di tempat anda berada;</li> <li>2. Untuk biaya lainnya; standar tingkat akomodasi dan perjalanan yang telah anda pesan untuk sisa perjalanan anda atau, sebagaimana ditentukan oleh kami; atau</li> <li>3. Tindakan yang secara wajar akan dilakukan oleh seseorang dalam situasi tertentu, sebagaimana ditentukan oleh kami.</li> </ol> <p><b>"kerabat"</b> berarti salah satu dari berikut yang tinggal di Indonesia: tunangan, pasangan, yang diakui secara hukum, orangtua, mertua, kakak dan adik laki-laki, kakak dan adik perempuan, anak laki-laki, anak perempuan, menantu wanita atau menantu laki-laki.</p> <p><b>"bertempat tinggal di Indonesia"</b> berarti warga negara Indonesia dan penduduk tetap (pemegang izin masuk kembali) dan juga sebagai pemegang izin masuk sebagai karyawan, izin kerja, izin pelajar atau izin sebagai tanggungan.</p> <p><b>"sakit atau penyakit"</b> berarti kondisi medis yang bukan merupakan cedera atau bukan kondisi medis yang sudah ada sebelumnya yang pertama kali muncul dalam periode perlindungan anda.</p> <p><b>"terorisme"</b> berarti tindakan atau tindakan-tindakan, dari seorang atau kelompok orang, dengan tujuan politik, keagamaan, ideologi atau tujuan serupa dengan intensi untuk mempengaruhi suatu pemerintahan dan /atau untuk mengintimidasi masyarakat atau sebagian dari masyarakat, dalam ketakutan. Terorisme dapat mencakup, namun tidak terbatas pada, penggunaan kekuatan atau kekerasan dan/atau ancaman. Lebih</p> |
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| <p>connection with any organisation(s) or government(s).</p> <p><b>"total disablement"</b> means injury of a permanent nature which solely and directly totally disables and prevents you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.</p> <p><b>"travelling companion(s)"</b> means a person/ person(s) who made travel arrangements with you for at least 75% of your journey.</p> <p><b>"unsupervised"</b> means leaving your luggage and personal effects:</p> <ol style="list-style-type: none"> <li>1. With a person you did not know prior to commencing your journey; or</li> <li>2. Where it can be taken without your knowledge, or;</li> <li>3. At such a distance from you that you are unable to prevent it being taken.</li> </ol> <p><b>"valuables"</b> means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.</p> | <p>lanjut para pelaku terorisme bisa bertindak sendiri, atau atas nama atau terkait dengan suatu organisasi atau pemerintahan.</p> <p><b>"cacat total"</b> berarti cedera dengan sifat tetap yang semata-mata dan secara langsung mengakibatkan cacat total dan menghalangi anda untuk melakukan usaha, pekerjaan dari suatu dan semua jenis atau apabila anda tidak memiliki usaha atau pekerjaan, menghalangi anda melakukan tugas atau aktivitas sehari-hari.</p> <p><b>"teman perjalanan"</b> berarti orang yang melakukan perjalanan bersama anda untuk setidaknya 75% dari perjalanan anda.</p> <p><b>"tidak diawasi"</b> berarti meninggalkan bagasi dan barang-barang pribadi anda:</p> <ol style="list-style-type: none"> <li>1. Dengan orang yang tidak Anda kenal sebelum memulai perjalanan anda; atau</li> <li>2. Dapat diambil tanpa sepengetahuan anda dan tidak sedang disimpan oleh pihak yang berhak atau staf misalnya dari penerbangan Garuda Indonesia; atau</li> <li>3. Dalam jarak tertentu dari anda sehingga anda tidak dapat mencegah apabila diambil.</li> </ol> <p><b>"barang berharga"</b> berarti perhiasan, jam tangan, barang-barang yang terbuat dari logam berharga atau batu yang berharga, bulu, barang-barang yang terbuat dari kulit, teropong, teleskop.</p> |
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| <p><b>POLICY BENEFITS</b></p> <p><b>1. Repatriation of Mortal Remains</b></p> <p><b>1.1</b></p> <p>We will arrange and pay for the approved, reasonable cost of either funeral or cremation or for the reasonable costs of repatriating your remains back to your place of residence if you die as a result of an injury during your journey.</p> <p>The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p><b>1.2</b></p> <p>Besides the general exclusions listed in page 15, we will also not pay for the following expense:</p> <ol style="list-style-type: none"> <li>a) Relating to funeral services or cremation or bringing your remains back to your place of residence unless it has been first approved by us.</li> <li>b) For the transportation of your remains to any places in Indonesia other than your place of residence.</li> </ol> | <p><b>MANFAAT POLIS</b></p> <p><b>1. Pemulangan Jenazah</b></p> <p><b>1.1</b></p> <p>Kami akan mengatur dan membayar untuk biaya yang telah disetujui dan wajar untuk pemakaman atau kremasi atau biaya yang wajar untuk memulangkan jenazah anda ke tempat tinggal anda apabila anda meninggal dunia sebagai akibat dari cedera atau sakit selama perjalanan anda.</p> <p>Jumlah maksimum yang akan kami bayar untuk klaim gabungan berdasarkan Bagian ini dinyatakan dalam Tabel Manfaat.</p> <p><b>1.2</b></p> <p>Selain dari yang terdaftar di pengecualian umum di halaman 15, kami tidak akan membayar biaya:</p> <ol style="list-style-type: none"> <li>a) Terkait jasa pemakaman atau kremasi atau membawa pulang jenazah Anda ke tempat tinggal anda kecuali telah terlebih dahulu disetujui oleh kami.</li> <li>b) Untuk transportasi jenazah Anda ke ke tempat-tempat di Indonesia selain dari tempat tinggal anda.</li> </ol> |
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| <b>2. Travel Accident</b><br><br><b>2.1</b><br>We will pay in the event an accident occurs during your flight as a fare paying passenger on Garuda Indonesia regular scheduled flight, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence, we will pay a percentage of the sum insured as stated in the certificate of insurance according to the Schedule of Compensation below. | <b>2. Kecelakaan Selama Penerbangan</b><br><br><b>2.1</b><br>Kami akan membayar dalam hal kecelakaan terjadi saat anda menjadi penumpang Pesawat Garuda Indonesia dengan penerbangan berjadwal reguler, yang menyebabkan kematian atau cacat tetap dalam 90 hari sejak kejadian, atau apabila pesawat yang anda tumpangi menghilang, tenggelam atau jatuh dan anda diasumsikan meninggal dunia dan tubuh anda tidak ditemukan dalam 12 bulan sejak kejadian, kami akan membayar sejumlah uang pertanggungan seperti yang tercantum dalam sertifikat asuransi sesuai dengan Tabel Kompensasi di bawah ini. |
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| Schedule of Compensation                                         | Percentage of Sum Insured |
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| <b>1. Accidental Death</b>                                       | 100%                      |
| <b>2. Permanent total disablement</b>                            | 100%                      |
| <b>3. Permanent and Incurable paralysis of all limbs</b>         | 100%                      |
| <b>4. Permanent total loss of sight of both eyes</b>             | 100%                      |
| <b>5. Permanent total loss of or the use of two limbs</b>        | 100%                      |
| <b>6. Permanent total loss of speech</b>                         | 100%                      |
| <b>7. Permanent total loss of hearing in:</b>                    |                           |
| a) both ears                                                     | 75%                       |
| b) one ear                                                       | 15%                       |
| <b>8. Permanent total loss of sight in one eye</b>               | 50%                       |
| <b>9. Loss of or the permanent total loss of use of one limb</b> | 50%                       |

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| In relation to accidental death, we will pay the compensation to your estate. | Sehubungan dengan kematian akibat kecelakaan, kami akan membayarkan kompensasi kepada ahli waris anda. |
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| <b>2.2</b><br><br>Besides the general exclusions listed in page 15, we will also not pay for the following or for loss or liability directly or indirectly caused by the following :<br><br>a) For accidents or disablements caused by any reason other than due to a flight accident incurred during your carriage with the Garuda Indonesia common carrier. | <b>2.2</b><br><br>Selain dari yang terdaftar di pengecualian umum di halaman 15, kami juga tidak akan membayar biaya untuk hal berikut atau untuk kehilangan atau untuk kewajiban yang secara langsung atau tidak langsung disebabkan oleh hal berikut ini:<br><br>a) Untuk kecelakaan atau cacat yang disebabkan oleh sebab apapun selain dari kecelakaan penerbangan yang terjadi selama penerbangan anda dengan Garuda Indonesia. |
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| <p><b>3. Trip Cancellation</b></p> <p><b>3.1</b><br/>We will pay lost deposits for cost of airfare paid for your Garuda Indonesia common carrier flight, that you have paid in advance and cannot recover from any other source, if your journey cancelled due to circumstances neither expected nor intended by you or outside your control occurring within the period of cover (except item c):</p> <ul style="list-style-type: none"> <li>a) Death, serious injury, serious illness, or quarantine suffered to you, your relative, your children, or your dependant, regardless of whether they are insured or not.</li> <li>b) Unexpected outbreak of strike, riot or civil commotion arising at your planned destination.</li> <li>c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within 7 days before the departure date which required your presence on the premises on the departure date.</li> <li>d) Witness summons or jury service requiring your presence.</li> </ul> <p>The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.</p> | <p><b>3. Pembatalan Perjalanan</b></p> <p><b>3.1</b><br/>Kami akan membayar untuk tiket pesawat atau deposit yang telah anda bayar untuk penerbangan Garuda Indonesia anda, yang telah anda bayar di muka dan tidak dapat dikembalikan ketika perjalanan anda dibatalkan akibat keadaan-keadaan di bawah ini, yang tidak diharapkan atau disengaja oleh anda atau terjadi di luar kendali anda selama masa pertanggungan anda (kecuali huruf c):</p> <ul style="list-style-type: none"> <li>a) Meninggal dunia, cedera serius, penyakit serius, atau karantina yang diderita anda, kerabat anda, anak anda atau tanggungan anda, terlepas dari apakah mereka diasuransikan atau tidak dalam polis ini.</li> <li>b) Pemogokan, kerusakan atau huru-hara yang tidak terduga dan terjadi di tempat tujuan yang anda rencanakan.</li> <li>c) Kerusakan serius terhadap tempat tinggal anda akibat api, banjir, taifun, gempa bumi atau tsunami yang terjadi dalam 7 hari sebelum tanggal keberangkatan yang mengharuskan anda hadir di lokasi pada saat tanggal keberangkatan.</li> <li>d) Panggilan untuk menjadi saksi atau tugas menjadi juri yang mengharuskan kehadiran anda.</li> </ul> <p>Jumlah maksimum yang akan kami bayar untuk klaim gabungan berdasarkan Bagian ini dinyatakan dalam Tabel Manfaat.</p> |
| <p><b>3.2</b><br/>Besides the general exclusions listed in page 15, we will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <ul style="list-style-type: none"> <li>a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.</li> <li>b) Incurred due to prohibition or regulation by any government.</li> <li>c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.</li> <li>d) Relating to death, injury or sickness of any person who resides outside of Indonesia.</li> </ul>                                                                                                                                                                                                                                                                                                                                                  | <p><b>3.2</b><br/>Selain dari yang terdaftar di pengecualian umum di halaman 15, kami juga tidak akan membayar biaya untuk hal berikut atau untuk kehilangan atau untuk kewajiban yang secara langsung atau tidak langsung disebabkan oleh hal berikut ini:</p> <ul style="list-style-type: none"> <li>a) Akibat kebangkrutan, insolvency, atau ketidakmampuan untuk menjalankan bisnis secara normal akibat alasan finansial dari penyedia transportasi, hiburan, tur, atau akomodasi atau biro perjalanan.</li> <li>b) Timbul akibat larangan atau regulasi oleh suatu pemerintah.</li> <li>c) Disebabkan oleh operator tur atau penjual tidak mampu untuk menyelesaikan pengaturan untuk suatu tur karena tidak ada cukup peserta untuk pergi tur.</li> <li>d) Berkaitan dengan kematian, cedera, atau sakitnya seseorang yang bertempat tinggal di luar Indonesia.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                 |

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| <p><b>4. Trip Postponement</b></p> <p><b>4.1</b><br/>We will pay any administrative charges imposed on the airfare you have purchased with the Garuda Indonesia common carrier, as a result of you postponing your journey due to any of the following events occurring within the period of cover (except c):</p> <ul style="list-style-type: none"> <li>a) Death, serious injury, serious illness, or quarantine suffered to you, your relative, your children, or your dependant, regardless of whether they are insured or not.</li> <li>b) Unexpected outbreak of strike, riot or civil commotion arising at your planned destination.</li> <li>c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within 7 days before the departure date which required your presence on the premises on the departure date.</li> <li>d) Witness summons or jury service requiring your presence.</li> </ul> <p>The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.</p> | <p><b>4. Penangguhan Perjalanan</b></p> <p><b>4.1</b><br/>Kami akan membayar biaya administrasi yang dikenakan Garuda Indonesia karena mengganti tanggal perjalanan anda yang disebabkan salah satu dari kejadian-kejadian berikut ini yang terjadi dalam periode perlindungan (kecuali c):</p> <ul style="list-style-type: none"> <li>a) Meninggal dunia, cedera serius, penyakit serius, atau karantina yang diderita anda, kerabat anda, anak anda atau tanggungan anda, terlepas dari apakah mereka diasuransikan atau tidak dalam polis ini.</li> <li>b) Pemogokan, kerusuhan atau huru-hara yang tidak terduga dan terjadi di tempat tujuan yang anda rencanakan.</li> <li>c) Kerusakan serius terhadap tempat tinggal anda akibat api, banjir, taifun, gempa bumi atau tsunami yang terjadi dalam 7 hari sebelum tanggal keberangkatan yang mengharuskan anda hadir di lokasi pada saat tanggal keberangkatan.</li> <li>d) Panggilan untuk menjadi saksi atau tugas menjadi juri yang mengharuskan kehadiran anda.</li> </ul> <p>Jumlah maksimum yang akan kami bayar untuk klaim gabungan berdasarkan Bagian ini dinyatakan dalam Tabel Manfaat</p> |
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| <p><b>4.2</b><br/>Besides the general exclusions listed in page 15, we will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <ul style="list-style-type: none"> <li>a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.</li> <li>b) Incurred due to prohibition or regulation by any government.</li> <li>c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.</li> <li>d) Relating to the death, injury or sickness of any person who resides outside Indonesia.</li> </ul> | <p><b>4.2</b><br/>Selain dari yang terdaftar di pengecualian umum di halaman 15, kami juga tidak akan membayar biaya untuk hal berikut atau untuk kehilangan atau untuk kewajiban yang secara langsung atau tidak langsung disebabkan oleh hal berikut ini:</p> <ul style="list-style-type: none"> <li>a) Akibat kebangkrutan, insolvency, atau ketidakmampuan untuk menjalankan bisnis secara normal akibat alasan finansial dari penyedia transportasi, hiburan, tur, atau akomodasi atau biro perjalanan.</li> <li>b) Timbul akibat larangan atau regulasi oleh suatu pemerintah.</li> <li>c) Disebabkan oleh operator tur atau penjual tidak mampu untuk menyelesaikan pengaturan untuk suatu tur karena tidak ada cukup peserta untuk pergi tur.</li> <li>d) Berkaitan dengan kematian, cedera, atau sakitnya seseorang yang bertempat tinggal di luar Indonesia.</li> </ul> |
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| <p><b>5. Flight Delay</b></p> <p><b>5.1</b><br/>We will pay you for each full consecutive 4 hour delay of the Garuda Indonesia common carrier's departure as specified in your itinerary, if the delay arises from strike</p> | <p><b>5. Penundaan Penerbangan</b></p> <p><b>5.1</b><br/>Kami akan membayar anda untuk setiap 4 jam berturut-turut penundaan penerbangan Garuda Indonesia anda jika penundaan tersebut sebagai akibat pemogokan atau</p> |
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| <p>or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.</p> <p>The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.</p> | <p>aksi industrial, kondisi cuaca yang buruk, kerusakan mekanis, kekacauan, atau cacat struktur dari angkutan yang dijadwalkan untuk membawa Anda ke di atas kapal.</p> <p>Jumlah maksimum yang akan kami bayar untuk klaim gabungan berdasarkan Bagian ini dinyatakan dalam Tabel Manfaat.</p> |
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| <p><b>5.2</b></p> <p>Besides the general exclusions listed in page 15, we will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <ul style="list-style-type: none"> <li>a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.</li> <li>b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.</li> <li>c) Due to hijacking.</li> <li>d) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from Garuda Indonesia or their handling agents of the number of hours delayed &amp; the reason for such delay</li> </ul> | <p><b>5.2</b></p> <p>Selain dari yang terdaftar di pengecualian umum di halaman 15, kami juga tidak akan membayar biaya untuk hal berikut atau untuk kehilangan atau untuk kewajiban yang secara langsung atau tidak langsung disebabkan oleh hal berikut ini:</p> <ul style="list-style-type: none"> <li>a) Akibat kebangkrutan, insolvensi, atau ketidakmampuan untuk menjalankan bisnis secara normal akibat alasan finansial dari penyedia transportasi, tur atau akomodasi atau biro perjalanan.</li> <li>b) Akibat pemogokan atau aksi industri yang bermula atau diumumkan sebelum tanggal penerbitan polis anda atau pada tanggal tiket perjalanan anda atau konfirmasi pemesanan diterbitkan, yang mana yang lebih dulu terjadi.</li> <li>c) Akibat pembajakan.</li> <li>d) Muncul akibat kegagalan anda untuk melakukan "check in" sesuai dengan jadwal perjalanan yang diberikan kepada anda atau apabila anda gagal untuk mendapatkan konfirmasi tertulis dari Garuda Indonesia atau agen mereka mengenai jumlah jam penundaan dan alasan untuk penundaan tersebut.</li> </ul> |
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| <p><b>6. Baggage Delay</b></p> <p><b>6.1</b></p> <p>We will pay you for each full, consecutive 4 hour delay if your Baggage is delayed, misdirected or misplaced by the Garuda Indonesia common carrier. Delays will be calculated from the time the responsible Garuda Indonesia common carrier arrives at your travel destination.</p> <p>The maximum amount we will pay for all claims combined under this Section is shown in the Table of Benefits.</p> | <p><b>6. Keterlambatan Bagasi</b></p> <p><b>6.1</b></p> <p>Kami akan membayar anda untuk setiap 4 jam penuh berturut-turut keterlambatan, salah pengiriman atau salah penempatan dari bagasi anda oleh Garuda Indonesia. Keterlambatan akan dihitung dari waktu anda tiba di tujuan dan waktu anda menerima bagasi anda.</p> <p>Jumlah maksimum yang akan kami bayar untuk klaim gabungan berdasarkan Bagian ini dinyatakan dalam Tabel Manfaat.</p> |
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| <p><b>6.2</b></p> <p>Besides the general exclusions listed in page 15, we will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <ul style="list-style-type: none"> <li>a) If you do not report the delay immediately to the</li> </ul> | <p><b>6.2</b></p> <p>Selain dari yang terdaftar di pengecualian umum di halaman 15, kami juga tidak akan membayar biaya untuk hal berikut atau untuk kehilangan atau untuk kewajiban yang secara langsung atau tidak langsung disebabkan oleh hal berikut ini:</p> <ul style="list-style-type: none"> <li>a) Apabila anda tidak segera melaporkan keterlambatan</li> </ul> |
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| office of the Garuda Indonesia common carrier, and provide us with a written statement from whomever you reported it to. | tersebut ke kantor Garuda Indonesia, dan memberikan kami pernyataan tertulis dari kepada siapa anda melaporkan keterlambatan tersebut. |
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| <p><b>7. Loss/Damage of Baggage</b></p> <p><b>7.1</b></p> <p>We will pay the replacement value, less depreciation, of baggage that is checked in with the Garuda Indonesia common carrier and is subsequently stolen, damaged, or permanently lost by Garuda Indonesia air carrier, subject to sublimit for any one article, pair, set or collection in respect of any one insured person as stated in the Table of Benefits.</p> <ol style="list-style-type: none"> <li>You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.</li> <li>We also have the option to replace the luggage and personal effects instead of paying you.</li> <li>If you are reimbursed or partially reimbursed by the Garuda Indonesia common carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.</li> <li>When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones will be assessed as mobile phones.</li> </ol> <p>The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.</p> | <p><b>7. Kehilangan / kerusakan bagasi</b></p> <p><b>7.1</b></p> <p>Kami akan membayar nilai penggantian, dikurangi depresiasi dari bagasi anda yang kemudian dicuri, rusak, atau hilang secara permanen akibat Garuda Indonesia, sesuai dengan sub-limit per barang, per pasang, seperangkat atau per koleksi sehubungan dengan orang bertanggung manapun sebagaimana tertera di Tabel Manfaat, asalkan:-</p> <ol style="list-style-type: none"> <li>Anda harus menyediakan tanda terima dari barang anda, untuk menentukan jumlah klaim anda. Apabila anda tidak dapat menyerahkan tanda terima kami dapat menerima bukti kepemilikan alternatif dan nilai atas barang anda, yang kami setuju berdasarkan kasus per kasus.</li> <li>Kami juga memiliki pilihan untuk mengganti bagasi dan barang pribadi anda dan bukan membayar atas kerugian kepada anda.</li> <li>Apabila Anda mendapatkan penggantian keseluruhan atau penggantian secara sebagian oleh Garuda Indonesia atau dari pihak ketiga, kami akan membayar selisih antara jumlah kerugian anda dan penggantian yang anda dapatkan, hingga limit perlindungan Anda, dikurangi depresiasi.</li> <li>Dalam menentukan klasifikasi dari suatu barang, kami akan menggunakan fungsi utama dari barang tersebut sebagaimana ditentukan oleh produsen barang tersebut. Contoh: telepon kamera akan dinilai sebagai telepon genggam.</li> </ol> <p>Jumlah maksimum yang akan kami bayar untuk klaim gabungan berdasarkan Bagian ini dinyatakan dalam Tabel Manfaat.</p> |
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| <p><b>7.2</b></p> <p>Besides the general exclusions listed in page 15, we will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <ol style="list-style-type: none"> <li>Relating to any losses from baggage or possessions that were not lost or damaged while checked in with the Garuda Indonesia common carrier.</li> <li>Above the original purchase price, replacement price of any item, whichever amount is lower.</li> <li>If you do not report the loss, theft or misplacement immediately to the office of the Garuda Indonesia common carrier and if you cannot prove that you made such report by</li> </ol> | <p><b>7.2</b></p> <p>Selain dari yang terdaftar di pengecualian umum di halaman 15, kami juga tidak akan membayar biaya untuk hal berikut atau untuk kehilangan atau untuk kewajiban yang secara langsung atau tidak langsung disebabkan oleh hal berikut ini:</p> <ol style="list-style-type: none"> <li>Berkaitan dengan hilangnya bagasi atau barang milik anda yang tidak hilang atau rusak setelah terdapatnya anda lakukan check-in di Garuda Indonesia.</li> <li>Di atas nilai pembelian awal, harga penggantian dari suatu barang, yang mana yang lebih rendah.</li> <li>Kegagalan anda untuk melaporkan secepatnya ke Garuda Indonesia atas kehilangan, pencurian atau salah penempatan, dan jika anda tidak dapat membuktikan bahwa anda telah melaporkan hal</li> </ol> |
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| <p>providing us with a written statement from whoever you reported it to.</p> <p>d) If the loss is not supported by proof of ownership, value and age.</p> <p>e) Relating to cash, or traveler's cheques.</p> <p>f) Relating to valuables, personal computer equipment or camera/ camera equipment or other electronic items/ equipment.</p> <p>g) If the theft is to watercraft of any type (other than surfboards) or bicycles.</p> <p>h) If the loss arises from any process of cleaning, repair or alteration.</p> <p>i) If the loss arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, electrical or mechanical breakdown, insects, rodents or vermin.</p> <p>j) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched – unless either:</p> <ul style="list-style-type: none"> <li>- it is the lens of spectacles, binoculars or photographic or video equipment; or</li> <li>- the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.</li> </ul> <p>k) Not exceeding the claim excess amount of IDR 250,000, as stated in the Table of Benefits.</p> | <p>tersebut dengan memberikan kami pernyataan tertulis dari pihak kepada siapa anda melaporkan hal tersebut..</p> <p>d) Kehilangan tidak didukung dengan bukti kepemilikan, nilai dan umur.</p> <p>e) Terkait uang tunai, atau traveler's cheque.</p> <p>f) Terkait barang berharga, komputer pribadi atau kamera/perengkapan kamera atau barang/perengkapan elektronik dibawa dalam kargo dari sebuah angkutan umum.</p> <p>g) Jika pencurian adalah untuk perlengkapan air apapun (selain papan selancar) atau sepeda.</p> <p>h) Kehilangan timbul dari suatu proses pembersihan, perbaikan atau perubahan.</p> <p>i) Kehilangan timbul dari penggunaan biasa dan keausan, kerusakan, kondisi cuaca, kerusakan elektrik atau mekanis, serangga, binatang pengerat atau kutu.</p> <p>j) Apabila bagasi atau barang pribadi bersifat rapuh, mudah pecah atau kerusakan atau lecet pada komponen elektronik atau mekanik kecuali apabila:</p> <ul style="list-style-type: none"> <li>- Adalah lensa dari spectacles, binoculars atau perlengkapan fotografi atau video; atau</li> <li>- Kerusakan atau lecet diakibatkan oleh tabrakan yang melibatkan kendaraan yang anda gunakan untuk berpergian.</li> </ul> <p>k) Tidak melebihi risiko sendiri senilai Rp.250.000, sebagaimana tertera di dalam Tabel Manfaat.</p> |
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| <p><b>Worldwide 24 Hour Travel Assistance</b></p> <p>You may contact us 24 hours a day, 7 days a week by calling us at +62 21 2926 9988 or sending us an email at <a href="mailto:travelclaim@allianz.co.id">travelclaim@allianz.co.id</a> for Emergency Assistance &amp; Claim and to <a href="mailto:Travel@allianz.co.id">Travel@allianz.co.id</a> for General Enquiries.</p> | <p><b>Bantuan Perjalanan 24 jam di seluruh dunia</b></p> <p>Anda dapat menghubungi kami 24 jam sehari, 7 hari dalam seminggu di +62 21 2926 9988 atau kirimkan e-mail ke alamat kami di <a href="mailto:travelclaim@allianz.co.id">travelclaim@allianz.co.id</a> untuk Bantuan Gawat Darurat &amp; Klaim, dan di <a href="mailto:Travel@allianz.co.id">Travel@allianz.co.id</a> untuk Pertanyaan Umum.</p> |
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| <p><b>CONDITIONS OF RECEIVING ASSISTANCE</b></p> <p>By receiving any emergency assistance and/or benefits provided under this policy, you agree to the following:-</p> <p>a) Our decisions are taken solely in your medical interest.</p> <p>b) Our doctors may contact the local medical facilities or your usual doctor to collect information to enable us or our doctor to make a decision best suited to your health condition.</p> <p>c) Any refusal on your part to comply in part or in full with the decisions taken by us means you exempt us from any liability concerning the consequences of such an initiative and you will then lose all rights under this policy from the point you refused to comply with the decisions taken by us.</p> | <p><b>KONDISI UNTUK PENYEDIAAN BANTUAN</b></p> <p>Dengan menerima bantuan gawat darurat dan/atau manfaat berdasarkan polis ini, anda menyetujui hal berikut:-</p> <p>a) Keputusan kami diambil semata untuk kepentingan medis anda.</p> <p>b) Dokter kami dapat menghubungi fasilitas medis setempat, dan apabila diperlukan, dokter anda yang biasa untuk mengumpulkan informasi untuk memungkinkan kami atau dokter kami mengambil keputusan yang terbaik berkenaan dengan kondisi kesehatan anda.</p> <p>c) Setiap penolakan dari anda untuk mengikuti keputusan kami sebagian atau keseluruhan berarti anda mengecualikan kami dari tanggung jawab berkaitan dengan konsekuensi akibat dari inisiatif tersebut dan anda dengan demikian akan kehilangan hak berdasarkan polis ini sejak penolakan anda untuk mengikuti keputusan yang kami ambil.</p> |
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| <p>d) We are entitled to decide the means of evacuation and repatriation and the final destination according to your health condition and the treatment needed by you.</p> <p>e) The means of evacuation and repatriation assistance are based on our opinion of your medical condition and will include the arrangement of necessary transportation vehicles, necessary medical escorts and any other medically necessary items, at our discretion. Necessary transportation vehicles can be air ambulance, road ambulance, commercial airline, railway or any other appropriate means.</p> <p>f) Expenses incurred in the repatriation of mortal remains shall include service and material fees for embalming, preservation, cremation, delivery and cinerary casket.</p> <p>g) Our interventions are carried out in accordance to the national and international laws and regulations. Our services are subject to the required authorizations by the relevant authorities.</p> <p>h) We cannot be held liable for delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, restrictions to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any other Act of God.</p> <p>i) You must transfer ownership of any transport tickets to us and you must undertake to send the unused transport tickets back to us or reimburse us with the amount recovered from the organization having issued the transport tickets.</p> <p>j) We reserve the right to amend or upgrade the transport tickets in order to deliver the assistance detailed under this section. Any benefits will be transferred to us. We may deduct the value of the unused transportation ticket from any claim amount payable to you.</p> | <p>d) Kami berhak memutuskan cara-cara evakuasi dan pemulangan dan tujuan akhir sesuai dengan kondisi kesehatan anda dan perawatan yang anda butuhkan.</p> <p>e) Cara bantuan evakuasi dan pemulangan adalah berdasarkan opini kami terhadap kondisi kesehatan anda dan termasuk pengaturan kendaraan transportasi, pengawalan medis dan hal-hal medis lainnya yang diperlukan, sesuai dengan kebijakan kami. Kendaraan transportasi yang diperlukan dapat berupa ambulance udara, ambulance darat, angkutan udara komersial, jalan kereta atau cara lain yang wajar.</p> <p>f) Biaya yang timbul untuk pemulangan jenazah akan mencakup jasa dan bahan untuk pembalsaman, pengawetan, kremasi, pengiriman dan peti mati.</p> <p>g) Campur tangan kami dilaksanakan sesuai dengan hukum dan peraturan nasional dan internasional. Jasa-jasa kami tunduk pada otorisasi yang diperlukan dari otoritas yang relevan.</p> <p>h) Kami tidak bertanggungjawab untuk penundaan dalam, atau pencegahan dari, jasa yang disetujui yang merupakan akibat dari keadaan kahar atau keadaan seperti pemogokan, kerusuhan, huru hara, pembatasan terhadap pergerakan bebas, sabotase, penyerangan teroris, perang sipil atau asing dan segala konsekuensi dari radioaktif atau kejadian alam.</p> <p>i) Anda harus memindahkan kepemilikan dari semua tiket transportasi kepada kami dan anda harus mengambil tindakan untuk mengirimkan tiket transportasi yang tidak terpakai kepada kami atau mengganti kami dengan jumlah penggantian yang didapat dari organisasi yang menerbitkan tiket transportasi tersebut.</p> <p>j) Kami memiliki hak untuk merubah atau menaikkan kelas dari tiket transportasi dalam rangka memberi bantuan yang dijabarkan dalam bagian ini. Segala manfaat akan dipindahkan kepada kami. Kami dapat mengurangi nilai tiket transportasi yang tidak digunakan dari nilai klaim yang harus dibayarkan pada anda.</p> |
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| GENERAL EXCLUSIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | PENGECUALIAN UMUM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <p><b>This policy does not cover claims for loss or liability directly or indirectly caused by or arising from:</b></p> <ol style="list-style-type: none"> <li>1. You do not act in a reasonable way to protect yourself and your property and to avoid making a claim, or to reduce your loss as much as possible.</li> <li>2. You have not been granted pre-approval by us for the purchase of an additional or alternative transport or accommodation expenses that you wish to claim.</li> <li>3. Your claim arises from a consequential loss of any</li> </ol> | <p><b>Polis ini tidak menjamin klaim kerugian atau tanggung jawab yang langsung atau tidak langsung disebabkan oleh atau timbul dari:</b></p> <ol style="list-style-type: none"> <li>1. Anda tidak bertindak sewajarnya untuk melindungi diri anda dan properti anda dan untuk mencegah pengajuan klaim, atau untuk mengurangi kerugian Anda sedapat mungkin.</li> <li>2. Anda tidak mendapatkan persetujuan sebelumnya dari kami untuk pembelian dari transportasi tambahan atau pengganti atau biaya akomodasi yang akan anda klaim.</li> <li>3. Klaim anda timbul sebagai konsekuensi dari</li> </ol> |

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| <p>kind, including loss or lack of enjoyment.</p> <p>4. Your claim arises directly or indirectly from, or is anyway related to you or your traveling companions changing plans.</p> <p>5. You are claiming for the cost of utilized services including transport or accommodation.</p> <p>6. At the time of purchasing the policy, you were aware of or could foresee a potential condition that may give rise to you making a claim under this policy.</p> <p>7. You can recover your losses or additional expenses from any other party.</p> <p>8. Your claim concerns the reimbursement of losses that are covered under any other local, public, or private insurance policy, whether in your country or residence or overseas. We will be liable only for the amount your liability exceeds the limits of cover under any other policy. Your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.</p> <p>9. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant travel documents.</p> <p>10. Your claim arises because you act illegally or break any government prohibition or regulation.</p> <p>11. Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying anything.</p> <p>12. Your claim arises because you proceed to arrange your trip and/or pay for the trip after the mass media of any government or other official body has issued a warning :</p> <ul style="list-style-type: none"> <li>• Against travel to a particular country or parts of a country, or</li> <li>• Of a strike, riot, bad weather, civil commotion or contagious disease including epidemic or pandemic).</li> </ul> <p>And you did not take appropriate action to avoid or minimize any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).</p> <p>13. Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.</p> <p>14. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.</p> <p>15. Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm</p> | <p>kehilangan dalam bentuk apapun, termasuk hilang atau berkurangnya kenikmatan.</p> <p>4. Klaim anda timbul secara langsung atau tidak langsung dari atau terkait dengan adanya perubahan rencana dari anda atau teman perjalanan anda.</p> <p>5. Anda melakukan klaim untuk biaya jasa yang telah digunakan termasuk transport atau akomodasi.</p> <p>6. Pada saat membeli polis ini, anda sadar atau dapat melihat adanya potensi yang mungkin akan menimbulkan klaim berdasarkan polis ini.</p> <p>7. Anda dapat penggantian kerugian atau biaya tambahan dari pihak lain.</p> <p>8. Klaim anda adalah untuk kerugian, yang dapat diganti yang dilindungi berdasarkan kebijakan lokal, publik, atau swasta, baik di negara atau tempat tinggal anda atau di luar negeri. Kami akan bertanggungjawab untuk nilai kewajiban anda yang melebihi limit yang dilindungi dalam polis lain. Klaim anda adalah untuk kerugian, yang dilindungi berdasarkan peraturan kompensasi tenaga kerja atau peraturan kecelakaan transportasi atau melalui dana, plan atau skema medis yang disponsori pemerintah atau peraturan sejenis lainnya atau berdasarkan hukum harus berlaku karenanya.</p> <p>9. Klaim anda untuk biaya-biaya tambahan atau biaya yang timbul dari kesalahan atau kecerobohan dalam pengaturan pemesanan atau kegagalan anda untuk mendapatkan dokumen perjalanan.</p> <p>10. Klaim anda timbul karena Anda bertidak illegal atau melanggar larangan atau peraturan pemerintah.</p> <p>11. Klaim anda timbul dari bea cukai, otoritas pemerintah, atau penyitaan resmi, penahanan atau kerusakan apapun lainnya.</p> <p>12. Klaim anda timbul karena anda melanjutkan untuk mengatur perjalanan dan/atau membayar perjalanan Anda setelah media masa dari suatu pemerintahan atau badan berwenang lainnya menerbitkan peringatan:</p> <ul style="list-style-type: none"> <li>• Terhadap perjalanan ke suatu negara atau bagian dari sebuah negara, atau</li> <li>• Akan sebuah pemogokan, kerusuhan, cuaca buruk, huru-hara atau penyakit menular termasuk epidemi atau pandemi.</li> </ul> <p>Dan anda tidak mengambil tindakan yang sesuai untuk menghindari atau meminimalisir segala potensi klaim berdasarkan polis anda (termasuk penundaan perjalanan ke negara atau bagian dari sebuah negara yang disebutkan dalam peringatan).</p> <p>13. Klaim anda timbul dari suatu tindakan peperangan baik yang diumumkan atau tidak - atau dari suatu pemberontakan, revolusi, huru hara atau pengambil-alihan kekuasaan oleh militer.</p> <p>14. Klaim anda timbul dari reaksi nuklir atau kontaminasi dari senjata nuklir atau radioaktif.</p> <p>15. Klaim anda timbul dari bahan, substansi, senyawa biologis atau kimia atau sejenisnya yang digunakan secara langsung atau tidak langsung untuk melukai</p> |
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|     | or to destroy human life and or create public fear.                                                                                                                                                                                                                                         | atau menghancurkan kehidupan manusia atau menciptakan ketakutan masyarakat umum.                                                                                                                                                                                                                                                                          |
| 16. | Your claim arises directly or indirectly from an act or threat of terrorism, unless otherwise stated in the benefit.                                                                                                                                                                        | 16.Klaim anda timbul akibat secara langsung atau tidak langsung dari tindakan atau ancaman terorisme, kecuali dinyatakan lain dalam manfaat.                                                                                                                                                                                                              |
| 17. | Your claim arises from an epidemic or pandemic or a threat associated with an epidemic or pandemic.                                                                                                                                                                                         | 17.Klaim anda timbul dari epidemi atau pandemi atau ancaman yang dikaitkan dengan epidemi dan pandemi.                                                                                                                                                                                                                                                    |
| 18. | Your claim arises from quarantine, unless otherwise stated in the benefit.                                                                                                                                                                                                                  | 18.Klaim anda timbul dari karantina, kecuali dinyatakan lain dalam manfaat.                                                                                                                                                                                                                                                                               |
| 19. | You claim arises or is in anyway related to you being in control of any motorized vehicle, including scooter or moped, that you do not hold a relevant valid license for Indonesia.                                                                                                         | 19.Klaim anda muncul atau terkait dengan anda yang memegang kendali atas suatu kendaraan bermotor termasuk scooter dan moped, dimana Anda tidak memiliki ijin mengendarai yang relevan dan sah di Indonesia.                                                                                                                                              |
| 20. | Your claim arises because you hunt, race (other than on foot), engage in open water sailing (more than 10 nautical miles offshore), play polo, go mountaineering, skiing or rock climbing using ropes or climbing equipment (other than for hiking), any kind or parachuting/ hang gliding. | 20.Klaim anda timbul karena anda berburu, balap (selain dari dengan jalan kaki), terlibat dalam pelayaran di perairan terbuka (lebih dari 10 nautical miles dari lepas pantai), bermain polo, mendaki gunung, ski atau memanjat tebing menggunakan tali atau perlengkapan panjat tebing (selain untuk hiking), segala jenis terjun payung / hang gliding. |
| 21. | Your claim arises due to participation by you or any travelling companion in trekking trips, skiing trips or expeditions (Unless otherwise agreed by us in writing).                                                                                                                        | 21.Klaim anda timbul akibat partisipasi Anda atau teman perjalanan dalam perjalanan trekking, ski atau ekspedisi (kecuali dinyatakan lain oleh kami).                                                                                                                                                                                                     |
| 22. | Your claim arises from or is related to professional sport.                                                                                                                                                                                                                                 | 22.Klaim anda timbul dari atau terkait pada olahraga profesional.                                                                                                                                                                                                                                                                                         |
| 23. | Your claim arises because you dive underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instructor.                                                                                                              | 23.Klaim anda timbul karena anda menyelam di dalam air menggunakan alat pernafasan bantuan, kecuali anda memegang lisensi menyelam yang diakui atau anda menyelam di bawah instruktur yang berlisensi.                                                                                                                                                    |
| 24. | Your claim arises directly or indirectly from you not wearing the appropriate protective clothing.                                                                                                                                                                                          | 24.Klaim anda timbul secara langsung dan tidak langsung akibat Anda tidak menggunakan pakaian pelindung yang sesuai.                                                                                                                                                                                                                                      |
| 25. | Your claim arises from, or is anyway related to force majeure unless the benefit specifically offers coverage.                                                                                                                                                                              | 25.Klaim anda timbul dari atau terkait dengan keadaan kahar kecuali manfaat secara spesifik menawarkan perlindungan tersebut.                                                                                                                                                                                                                             |
| 26. | Your claim arises because you are engaging in mining, oil rigging, aerial photography or handling explosive or you are engaging in any naval, military, air force, law enforcement, or civil defence service or operation.                                                                  | 26.Klaim anda timbul karena anda terlibat dalam penambangan, pengeboran minyak, fotografi udara atau penanganan bahan peledak atau anda berhubungan dengan pelayanan atau operasi angkatan laut, militer, angkatan udara, penegakan hukum atau penegakan sipil.                                                                                           |
| 27. | Your claim arises from, is related to, or associated with a pre-existing medical condition.                                                                                                                                                                                                 | 27.Klaim anda timbul dari, atau terkait dengan atau berhubungan dengan kondisi medis yang telah ada sebelumnya.                                                                                                                                                                                                                                           |
| 28. | Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner.                                                                                                                                                                                     | 28.Klaim anda berkaitan dengan perjalanan yang telah dipesan atau dilakukan yang bertentangan dengan nasihat praktisi medis.                                                                                                                                                                                                                              |
| 29. | Your claim arises directly or indirectly from any metastatic or terminal illness that was diagnosed prior to the policy being issued.                                                                                                                                                       | 29.Klaim anda timbul secara langsung atau tidak langsung dari suatu penyakit metastatik atau mematikan yang didiagnosa sebelum polis diterbitkan.                                                                                                                                                                                                         |
| 30. | Your claim arises directly or indirectly from any Journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.                                                                                                              | 30.Klaim anda timbul secara langsung atau tidak langsung dari suatu perjalanan dengan tujuan untuk mendapatkan segala bentuk perawatan di luar negeri                                                                                                                                                                                                     |

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|                                                                                                                                                                                                                                                                     | atau perawatan pilihan yang anda pilih untuk lakukan.                                                                                                                                                                                                                                                    |
| 31. Your claim arises from or is any way connected to any elective medical, surgery or dental treatment.                                                                                                                                                            | 31.Klaim anda timbul atau terkait pada suatu pilihan medis, operasi atau perawatan gigi.                                                                                                                                                                                                                 |
| 32. Your claim arises out of pregnancy, childbirth, related complications or any medically assisted conception unless otherwise stated in the benefit.                                                                                                              | 32.Klaim anda timbul dari kehamilan, kelahiran anak, terkait komplikasi atau segala pembuahan yang dibantu secara medis kecuali disebutkan lain dalam manfaat.                                                                                                                                           |
| 33. Your claim arises from treatment for addiction to drugs or alcohol, or you are using a medical facility as a nursing, convalescent, or rehabilitation place.                                                                                                    | 33.Klaim anda timbul dari perawatan untuk ketergantungan obat-obatan atau alkohol atau anda menggunakan fasilitas medis sebagai perawatan, peristirahatan atau tempat rehabilitasi.                                                                                                                      |
| 34. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.                                                                                                                 | 34.Klaim anda timbul dari atau dalam suatu hal terkait dengan depresi, kecemasan, stress, kondisi mental atau syaraf termasuk kecanduan atau pengucilan diri.                                                                                                                                            |
| 35. Your claim arises from or is any way related to suicide or attempted suicide.                                                                                                                                                                                   | 35.Klaim anda timbul atau dalam suatu hal terkait dengan bunuh diri atau usaha untuk melakukan bunuh diri.                                                                                                                                                                                               |
| 36. Your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).                                       | 36.Klaim anda timbul atau dalam suatu hal terkait pada penyakit yang penularannya dari aktivitas seksual atau klaim anda timbul secara langsung atau tidak langsung dari infeksi Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS).                                         |
| 37. You were under the influence of, or affected by alcohol or drugs, unless the drugs were prescribed by a medical Adviser and taken in accordance with their instructions.                                                                                        | 37.Anda dalam pengaruh atau dipengaruhi oleh alkohol atau obat-obatan, kecuali obat-obatan diresepkan oleh praktisi medis dan dimakan sesuai dengan instruksi dari praktisi medis tersebut.                                                                                                              |
| 38. For your mysterious, unexplained disappearance.                                                                                                                                                                                                                 | 38.Untuk menghilangnya anda secara misterius tanpa penjelasan.                                                                                                                                                                                                                                           |
| 39. Despite their advice otherwise following your call to Allianz Global Assistance, you received private Hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments. | 39.Sesudah anda menghubungi Allianz Global Assistance walaupun telah tidak disarankan, anda menerima perawatan dari rumah sakit swasta atau perawatan medis dimana layanan atau perawatan umum tersedia atau berdasarkan Perjanjian Kesehatan Timbal Balik di antara Pemerintah-pemerintah yang memadai. |
| 40. Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.                                                                                                                  | 40.Klaim anda terkait biaya pengobatan pencegahan atau perawatan pencegahan termasuk namun tidak terbatas pada vaksinasi atau kontrasepsi.                                                                                                                                                               |

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| <b>CLAIMS</b>                                                                                                                                                                                                                                                  | <b>KLAIM</b>                                                                                                                                                                                                                                                                                    |
| <b>REASONABLE PRECAUTIONS</b>                                                                                                                                                                                                                                  | <b>TINDAKAN PENCEGAHAN YANG WAJAR</b>                                                                                                                                                                                                                                                           |
| You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim. | Anda harus melakukan segala sesuatu yang wajar untuk mencegah suatu kerugian atau dimana kerugian telah terjadi, memastikan kerugian dapat diminimalisir. Apabila tidak, kami dapat mengurangi klaim anda dengan jumlah yang kami perkirakan dapat kami derita, atau menolak keseluruhan klaim. |

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| <b>HOW TO MAKE A CLAIM</b>                                                                                                                                      | <b>CARA MELAKUKAN KLAIM</b>                                                                                                                                      |
| You must give us notice of your claim as soon as possible by completing the claim form within 15 days after the receipt and posting to the address shown on the | Anda harus memberikan notifikasi klaim sesegera mungkin dengan melengkapi formulir klaim dalam 15 hari setelah tanda terima tertera pada formulir klaim. Apabila |

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| <p>claim form. If the claim form is not fully completed by you, we cannot process your claim and we will return the form to you for completion.</p> <p>If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.</p> <p>You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.</p> <p>If you cannot provide the requested proof of ownership, then we can reject your claim.<br/>You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.</p> <ol style="list-style-type: none"> <li>1. For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.</li> <li>2. For permanent loss of your unchecked luggage and personal effects, report it immediately to the police or Garuda Indonesia you were travelling with when the damage, loss or theft occurred within 24 hours and obtain a written statement of your report. For damage, loss, or theft by Garuda Indonesia, please include any offer of settlement that they have made.</li> </ol> <p>Please note that we will never pay more than your actual loss.</p> | <p>formulir klaim tidak diisi lengkap oleh anda, kami tidak dapat memproses klaim anda dan kami akan mengembalikan formulir ke anda untuk dilengkapi.</p> <p>Apabila tidak, kami dapat mengurangi klaim dengan jumlah yang kami perkirakan akan kami derita akibat penundaan tersebut.</p> <p>Anda harus memberikan segala informasi yang kami tanyakan secara wajar untuk mendukung klaim anda atas biaya anda, seperti namun tidak terbatas pada laporan polisi, penilaian, laporan medis, tanda terima asli, bukti kepemilikan, atau bukti dari usia barang. Apabila diperlukan, kami akan meminta anda untuk menyediakan terjemahan atas dokumen anda ke bahasa Inggris atas biaya anda sendiri guna memungkinkan kami menilai klaim anda.</p> <p>Apabila Anda tidak dapat menyediakan bukti kepemilikan, maka kami dapat menolak klaim Anda.<br/>Anda harus bekerjasama dengan kami setiap saat dalam kaitannya dengan ketentuan mengenai bukti pendukung dan informasi lainnya seperti sewajarnya kami butuhkan.</p> <ol style="list-style-type: none"> <li>1. Untuk klaim medis, rumah sakit atau gigi, hubungi kami sesegera mungkin. Kami akan meminta anda untuk menyerahkan laporan medis yang secara jelas menunjukkan diagnose dari kondisi medis, segala sejarah medis yang relevan dan rencana perawatan yang dibutuhkan.</li> <li>2. Untuk kehilangan permanen dari bagasi anda yang terhadapnya belum dilakukan <i>check-in</i>, laporkan secepatnya kepada polisi atau Garuda Indonesia dalam 24 jam dan dapatkan pernyataan tertulis dari laporan anda. Untuk kerusakan, kehilangan, atau pencurian oleh Garuda Indonesia, mohon masukkan informasi tentang penawaran penyelesaian yang mereka buat.</li> </ol> <p>Harap dicatat bahwa kami tidak akan membayar lebih daripada kerugian anda yang sebenarnya.</p> |
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| <p><b>PHONE CHARGES</b></p> <p>For charges incurred by you when you make any call to our 24 Hour Emergency Assistance, Claim &amp; General Enquiries shall not be covered under this policy.</p> | <p><b>BIAYA TELEPON</b></p> <p>Untuk panggilan telepon yang anda lakukan ke Bantuan Darurat 24 jam, Klaim dan Pertanyaan Umum kami, tidak akan diganti berdasarkan polis ini.</p> |
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| <p><b>CLAIMS PROCESSING</b></p> <p>We endeavour to process your claim within 10 working days after we have received a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in Indonesian Rupiah. We will not pay interest under this policy.</p> | <p><b>PROSES KLAIM</b></p> <p>Kami berupaya untuk memproses klaim Anda dalam 10 hari kerja sejak kami menerima formulir klaim yang lengkap dan semua dokumen yang dibutuhkan. Apabila kami membutuhkan tambahan informasi, permintaan tertulis akan kami kirimkan kepada Anda dalam 10 hari kerja.</p> |
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| <p><b>TO WHOM BENEFITS ARE PAYABLE</b></p> <p>All benefits are payable to you except for benefits payable due to your accidental death, which we will pay to your estate.</p> <p>In the event expenses or fees for emergency medical treatment or emergency assistance are guaranteed to the provider by us or our authorised representative, such expenses or fees will be payable directly to the provider.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>KEPADA SIAPA MANFAAT DIBAYARKAN</b></p> <p>Semua manfaat akan dibayarkan kepada anda kecuali manfaat yang dibayarkan karena kematian akibat kecelakaan anda, yang mana akan dibayarkan ke ahli waris anda.</p> <p>Dalam hal biaya atau pengeluaran untuk perawatan medis darurat atau bantuan gawat darurat dijamin ke penyedia jasa oleh kami atau perwakilan resmi kami, biaya atau pengeluaran itu akan dibayarkan langsung ke penyedia jasa.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <p><b>YOU MUST NOT ADMIT FAULT OR LIABILITY</b></p> <p>In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>PENGAKUAN KESALAHAN ATAU TANGGUNG JAWAB</b></p> <p>Dalam hubungannya dengan setiap klaim berdasarkan polis ini anda tidak boleh mengakui bahwa anda bersalah, dan anda tidak boleh menawarkan atau menjanjikan untuk membayar sejumlah uang, atau menjadi terlibat dalam litigasi (perkara hukum), tanpa persetujuan kami.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <p><b>RECOVERIES</b></p> <p>If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.</p> <p>If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible.</p> <p>We will apply any money we recover from someone else under a right of subrogation in the following order:</p> <ol style="list-style-type: none"> <li>1. To us, our administration and legal costs arising from the recovery.</li> <li>2. To us, an amount equal to the amount that we paid to you under the policy.</li> <li>3. To you, your uninsured loss (less your excess).</li> <li>4. To you, your excess.</li> </ol> <p>Once we pay your total loss we will keep all money left over.</p> <p>If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.</p> | <p><b>PEMULIHAN</b></p> <p>Apabila kami memiliki klaim terhadap seseorang terkait pada uang yang harus kami bayarkan berdasarkan polis ini, anda harus melakukan segala sesuatu yang Anda bisa untuk membantu kami melakukan hal tersebut dalam proses hukum. Apabila anda mengetahui bahwa ada pihak ketiga dimana anda atau kami mungkin mendapatkan penggantian secara finansial, anda harus menginformasikan kepada kami akan pihak ketiga tersebut.</p> <p>Apabila anda bermaksud memulai proses hukum untuk memulihkan biaya anda atau mencari kompensasi terhadap pihak ketiga, anda harus menginformasikan kepada kami sesegera mungkin.</p> <p>Kami akan menerapkan segala uang yang kami dapatkan kembali dari seseorang berdasarkan hak subrogasi sesuai urutan berikut:</p> <ol style="list-style-type: none"> <li>1. Untuk kami, biaya administrasi dan hukum kami yang timbul dari pemulihan.</li> <li>2. Untuk kami, sejumlah uang yang sama dengan jumlah yang kami bayarkan kepada anda berdasarkan polis.</li> <li>3. Untuk anda, kerugian anda yang tidak diasuransikan (dikurangi risiko sendiri).</li> <li>4. Untuk anda, risiko sendiri anda.</li> </ol> <p>Ketika kami sudah membayar kerugian total anda, kami akan menyimpan sisa uang yang ada.</p> <p>Apabila kami sudah membayar kerugian total anda dan anda menerima pembayaran dari pihak lain untuk kehilangan atau kerusakan tersebut, anda harus membayar kepada kami pembayaran dari pihak lain tersebut hingga sejumlah klaim yang kami bayarkan kepada anda.</p> |

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| <p>If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.</p>   | <p>Apabila kami membayar kepada anda kehilangan tetap, pencurian atau kerusakan terhadap properti anda dan kemudian anda dapat memulihkan atau properti tersebut mendapat penggantian dari pihak ketiga, Anda harus membayar kepada kami jumlah klaim yang kami telah bayarkan kepada anda.</p> |
| <p>If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you.</p> | <p>Apabila kami membayar klaim anda dan anda mendapatkan penggantian dari pihak lain untuk biaya, imbalan atau pengeluaran yang sama, Anda harus membayar kepada kami jumlah pembayaran tersebut hingga sejumlah klaim yang telah kami bayarkan kepada anda.</p>                                |
| <p>We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.</p>                                                                   | <p>Kami dapat mencari penggantian dari anda apabila anda mendapatkan pembayaran dari sumber lain untuk jumlah klaim yang telah kami bayarkan kepada anda.</p>                                                                                                                                   |

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| <p><b>SUBROGATION</b></p> <p>We can take over any rights to defend or settle any claim and to take proceedings in your name to enforce your or our rights against any other person. You hereby consent to us seeking to recover any money we have paid to you from a third party.</p> <p>You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.</p> | <p><b>SUBROGASI</b></p> <p>Kami dapat mengambil alih setiap hak untuk mempertahankan atau menyelesaikan dan untuk mengambil tindakan atas nama anda untuk menegakkan hak-hak Anda dan kami terhadap pihak lain. Dengan ini anda memberikan persetujuan kepada kami untuk mendapatkan kembali segala uang yang telah kami bayarkan kepada anda dari pihak ketiga</p> <p>Anda harus membantu kami melakukan ini, bahkan apabila kami belum membayarkan klaim Anda, dan bahkan jika jumlah yang kami bayarkan kurang dari kompensasi penuh dari kerugian Anda.</p> |
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| <p><b>DUPLICATION OF COVER</b></p> <p>In the event that an insured person is covered under more than one travel insurance policy for the same trip, cover will only be effective for the policy which provides the highest benefit level.</p> | <p><b>PERLINDUNGAN RANGKAP</b></p> <p>Dalam hal tertanggung dijamin oleh lebih dari satu polis asuransi perjalanan untuk perjalanan yang sama, jaminan hanya akan berlaku efektif untuk polis yang memberikan tingkat manfaat tertinggi.</p> |
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| <p><b>AGE</b><br/>No age limit applicable for this Policy.</p> | <p><b>BATASAN USIA</b><br/>Tidak ada batasan usia untuk polis ini.</p> |
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| <p><b>INTERPRETATION</b></p> <p>This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.</p> | <p><b>PENGERTIAN</b></p> <p>Polis, sertifikat dan lampirannya akan dibaca secara bersama dan segala kata atau ungkapan dimana arti khusus untuknya dinyatakan dalam bagian dari polis, sertifikat atau lampirannya akan memiliki arti yang sama dimanapun kata tersebut timbul.</p> |
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| <p><b>CLERICAL ERROR</b></p> <p>Our clerical error shall not invalidate an insurance which</p> | <p><b>KESALAHAN ADMINISTRASI</b></p> <p>Kesalahan administrasi kami tidak akan membatalkan</p> |
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| is otherwise validly in force, nor would it continue insurance otherwise not validly in force. | asuransi yang sebenarnya aktif, ataupun melanjutkan asuransi yang sebenarnya tidak berlaku. |
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| <p><b>DISPUTE</b></p> <p>In the event of any dispute arising between us and you as consequence of the interpretation of liability or amount of benefit of this policy, the dispute shall be settled amicably within 60 calendar days from the date the dispute arises which is the date we or you have expressed in writing the disagreement on the subject matter of the dispute.</p> <p>If the dispute could not be settled amicably, we shall give the option to you to select either one of the following dispute clauses as stated below:</p> <p><b>A. Indonesian Insurance Mediation Board</b></p> <p>It is hereby declared and agreed that you and us shall settle the dispute through Indonesian Insurance Mediation Board (BMAI) subject to the terms and conditions applied by BMAI.</p> <p><b>B. Arbitration</b></p> <p>It is hereby declared and agreed that you and us shall settle the dispute through Arbitration Ad Hoc as follows :</p> <ol style="list-style-type: none"> <li>1. The Ad Hoc Arbitration consists of 3 Arbitrators. We and you shall each appoint one Arbitrator within 30 calendar days from the date of the receipt of the written notification, then the two Arbitrators shall choose and appoint the third Arbitrator within 14 calendar days from the date of appointment of the second Arbitrator. The third Arbitrator shall act as Umpire of the Arbitration Ad Hoc.</li> <li>2. Should there be any failure as to the appointment of the third Arbitrator, we or you could request the Chairman of the district court (Ketua Pengadilan Negeri) where the defendant domiciles to appoint the Umpire.</li> <li>3. The examination of the dispute shall be settled within 180 calendar days from the date of the formation of the Arbitration Ad Hoc. Upon the agreement of both parties and if it is deemed necessary by the Arbitration Ad Hoc, the period of examination of the dispute could be extended.</li> <li>4. The Arbitration award is final and enforceable at law and binding us and you. Should you or we fail to comply with the arbitration award, then the award shall be executed under the order of the Chairman of the district court (Ketua Pengadilan Negeri) where the defendant domiciles at the request of the other party in dispute.</li> </ol> | <p><b>PERSELISIHAN</b></p> <p>Apabila timbul perselisihan antara kami dan anda sebagai akibat dari penafsiran atas tanggung jawab atau besarnya manfaat dari polis ini, maka perselisihan tersebut akan diselesaikan melalui musyawarah dalam waktu paling lama 60 hari kalender sejak timbulnya perselisihan, yaitu tanggal dimana Anda dan kami telah menyatakan secara tertulis ketidaksepakatan atas hal yang diperselisihkan.</p> <p>Apabila perselisihan tidak dapat diselesaikan secara musyawarah, kami akan memberikan pilihan kepada anda untuk memilih salah satu dari klausula penyelesaian perselisihan berikut di bawah ini:</p> <p><b>A. Badan Mediasi Asuransi Indonesia (BMAI)</b></p> <p>Dengan ini dinyatakan dan disepakati bahwa anda dan kami akan menyelesaikan perselisihan melalui Badan Mediasi Asuransi Indonesia (BMAI) tunduk pada syarat dan kondisi yang berlaku oleh BMAI.</p> <p><b>B. Arbitrase</b></p> <p>Dengan ini dinyatakan dan disepakati bahwa anda dan kami akan melakukan penyelesaian sengketa melalui Arbitrase Ad Hoc sebagai berikut :</p> <ol style="list-style-type: none"> <li>1. Arbitrase Ad Hoc terdiri dari 3 orang Arbiter. Kami dan Anda masing-masing menunjuk seorang Arbiter dalam waktu 30 hari kalender setelah diterimanya pemberitahuan tertulis, kemudian kedua Arbiter tersebut memilih dan menunjuk Arbiter ketiga dalam waktu 14 hari kalender setelah penunjukan Arbiter yang kedua. Arbiter ketiga akan bertindak selaku ketua Arbitrase Ad Hoc.</li> <li>2. Dalam hal terjadi ketidaksepakatan dalam penunjukan Arbiter ketiga, kami atau anda dapat mengajukan permohonan kepada ketua Pengadilan Negeri di daerah hukum termohon bertempat tinggal untuk menunjuk ketua Arbiter.</li> <li>3. Pemeriksaan atas sengketa harus diselesaikan dalam waktu 180 hari kalender sejak Arbitrase Ad Hoc terbentuk. Dengan persetujuan para pihak dan apabila dianggap perlu oleh Arbitrase Ad Hoc, jangka waktu pemeriksaan sengketa dapat diperpanjang.</li> <li>4. Putusan Arbitrase bersifat final dan mempunyai kekuatan hukum tetap dan mengikat kami dan Anda. Dalam hal Anda atau kami tidak melaksanakan putusan Arbitrase, maka putusan akan dilaksanakan berdasarkan perintah Ketua Pengadilan Negeri dimana termohon bertempat tinggal atas permohonan pihak lain dalam sengketa.</li> </ol> |
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| <p>5. Other matters which are not provided under this clause shall be subject to the provisions of laws on arbitration, which currently is the Act of the Republic of Indonesia Nr. 30 year 1999 dated August 12, 1999 regarding Arbitration and Alternative Dispute Resolution.</p> <p><b>or</b></p> <p><b>C. Court</b></p> <p>It is hereby declared and agreed that you and us shall settle the dispute through the district court (Pengadilan Negeri) within the territory of the Republic of Indonesia.</p> | <p>5. Untuk hal-hal yang belum diatur dalam Pasal ini berlaku ketentuan yang diatur dalam undang-undang tentang arbitrase, yang untuk saat ini adalah Undang-Undang Republik Indonesia No. 30 Tahun 1999 tanggal 12 Agustus 1999 tentang Arbitrase dan Alternatif Penyelesaian Sengketa.</p> <p><b>atau</b></p> <p><b>C. Pengadilan</b></p> <p>Dengan ini dinyatakan dan disepakati bahwa anda dan kami akan melakukan penyelesaian sengketa melalui Pengadilan Negeri di wilayah Republik Indonesia.</p> |
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| <p><b>CUSTOMER SATISFACTION</b></p> <p>Should you have a complaint arising out of this policy or our employees, authorised representatives or service providers, please contact us. We will respond to your complaint within 5 business days, provided we receive all necessary information and we have completed any investigation required. If we need more time, we will agree with you on a reasonable alternative time frame.</p> | <p><b>KEPUASAN NASABAH</b></p> <p>Apabila Anda memiliki keluhan yang timbul dari polis ini atau karyawan, perwakilan sah atau penyedia jasa kami, harap menghubungi kami. Kami akan menjawab keluhan Anda dalam 5 hari kerja, dengan kondisi kami telah menerima semua informasi yang diperlukan dan kami telah menyelesaikan segala investigasi yang dibutuhkan. Apabila kami membutuhkan waktu lebih lama, kami akan bersepakat dengan Anda untuk jangka waktu lain yang wajar.</p> |
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