

CHUBB®

**Chubb
Travel
Insurance
Plus**

**Domestic
Journey**





Overview of Chubb Travel Insurance Plus

Discover The Beauty of Indonesia Limitless with Travel Insurance

When embarking on a new journey, the last thing you want to think about is the unexpected. PT Chubb General Insurance Indonesia (“Chubb”) through its product Chubb Travel Insurance Plus acts as your safety net, offering financial protection and peace of mind against unforeseen events such as trip cancellation, airline delays, emergency medical expenses, lost luggage, or other events. Don’t let your travel plans get ruined, complete yourself with the necessary protection for a seamless and worry-free journey.

Chubb provides 2 best package options for you:

✔ **Single Trip**

Through this policy, Chubb will cover your single journey to the selected region of travel during the period of insurance. This plan option is available for individuals, couples, and families.

✔ **Annual Multi-Trip**

Choose this package option if you regularly travel an unlimited number of journey, you can choose your destination and this package option is also available for individuals, couples, and families.

So, which package option will you choose?

Learn The Main Benefits Chubb Travel Insurance Plus Special Domestic Journey

Domestic Journey - Main Benefit	Benefit Amount (in IDR)		
	Ultimate	Supreme	Essential
Section 1 - Accidental Death and Disablement			
Individual Limit:			
Adult: 18 years to 69 years	150.000.000	100.000.000	50.000.000
Adult: 70 years to 80 years	75.000.000	50.000.000	25.000.000
Adult: 81 years to 85 years	37.500.000	25.000.000	12.500.000
Child(ren), minimum 14 days	37.500.000	25.000.000	12.500.000
Section 2 - Child Education Fund			
For each Child (max 3 children)	Not Covered	Not Covered	Not Covered
Section 3 - Medical Expenses			
Individual Limit:		due to Accident	
Adult: 18 years to 69 years	150.000.000	100.000.000	100.000.000
Adult: 70 years to 80 years	75.000.000	50.000.000	25.000.000
Adult: 81 years to 85 years	37.500.000	25.000.000	12.500.000
Child(ren), minimum 14 days	37.500.000	25.000.000	12.500.000
Individual Limit		due to Sickness	
Adult: 18 years to 69 years	15.000.000	10.000.000	5.000.000
Adult: 70 years to 80 years	7.500.000	5.000.000	2.500.000
Adult: 81 years to 85 years	3.750.000	2.500.000	1.250.000
Child(ren), minimum 14 days	3.750.000	2.500.000	1.250.000
Sub limit max. IDR 2.500.000 for Traditional Treatment	Included	Included	Included

Learn The Main Benefits Chubb Travel Insurance Plus Special Domestic Journey

Domestic Journey - Main Benefit	Benefit Amount (in IDR)		
	Ultimate	Supreme	Essential
Section 4 - Follow-up Medical Expenses in Indonesia			
Medical Expenses	Not Covered	Not Covered	Not Covered
Daily Hospital Income	Not Covered	Not Covered	Not Covered
Section 5 - Daily Hospital Income			
Overseas Daily Hospital Income (ICU)	Not Covered	Not Covered	Not Covered
Overseas Daily Hospital Income (Non ICU)			
Section 6 - Travel Cancellation			
as the direct and necessary result of any of the following Specified Causes occurring within thirty (30) days for event (b) to (d) and within seven (7) days for event (e) to (h) before the Scheduled Departure Date			
Maximum Individual Limit	5.000.000	3.000.000	2.000.000
Section 7 - Travel Postponement	Not Covered	Not Covered	Not Covered
Section 8 - Travel Curtailment	Not Covered	Not Covered	Not Covered
Section 9 - Hijacking Inconvenience	every 6 consecutive years		
Sub limit	500.000	500.000	500.000
Maximum Individual Limit	7.500.000	5.000.000	5.000.000
Section 10 - Travel Delay	every 6 consecutive years		
Sub limit	500.000	250.000	250.000
Maximum Individual Limit	1.500.000	1.000.000	500.000
Section 11 - Travel Re-Route	Not Covered	Not Covered	Not Covered
Section 12 - Travel Misconnection	Not Covered	Not Covered	Not Covered

Learn The Main Benefits Chubb Travel Insurance Plus Special Domestic Journey

Domestic Journey - Main Benefit	Benefit Amount (in IDR)		
	Ultimate	Supreme	Essential
Section 13 - Baggage Delay	every 6 consecutive hours		
Sub limit	250.000	250.000	250.000
Maximum Individual Limit	1.500.000	1.000.000	500.000
Family Aggregate	7.500.000	5.000.000	2.500.000
Section 14 - Loss or Damage of Personal Property, Baggage & Money			
sub limit for Money	Not Covered	Not Covered	Not Covered
per Article (including Laptop and Golf Equipments)	1.500.000	1.500.000	1.500.000
Maximum Individual Limit	5.000.000	3.000.000	1.500.000
Section 15 - Loss or Damage to Travel Documents	Not Covered	Not Covered	Not Covered
Section 16 - Fraudulent Use of Lost Credit Card	Not Covered	Not Covered	Not Covered
Section 17 - Flight Overbooked	Not Covered	Not Covered	Not Covered
Section 18 - Child Guard	Not Covered	Not Covered	Not Covered
Section 19 - Compassionate Visit			
a. Overseas Compassionate Hospitalisation Visit	Not Covered	Not Covered	Not Covered
b. Overseas Compassionate Death Visit	Not Covered	Not Covered	Not Covered
Section 20 - Emergency Medical Evacuation & Repatriation			
Maximum Individual Limit	50.000.000	30.000.000	20.000.000
Section 21 - Repatriation of Mortal Remains			
a. Non pre-existing conditions			
Maximum Individual Limit	50.000.000	30.000.000	20.000
b. Pre-existing conditions			
	Not Covered	Not Covered	Not Covered

**Learn The Main Benefits
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Domestic Journey - Main Benefit	Benefit Amount (in IDR)		
	Ultimate	Supreme	Essential
Section 22 - Emergency Mobile Phone Charges	Not Covered	Not Covered	Not Covered
Section 23 - Home Guard	Not Covered	Not Covered	Not Covered
Section 24 - Personal Liability	50.000.000	30.000.000	20.000.000
Section 25 - Car Rental Excess Charges	Not Covered	Not Covered	Not Covered
Section 26 - Terrorism Extension	Included	Included	Included
Chubb Assistance Benefits (hotline 24 hours)	Included	Included	Included
Automatic Policy Extension (up to thirty (30) days as a result of the Insured Person being confined in Hospital)	Not Included	Not Included	Not Included

Learn The Optional Add-On Benefits of Chubb Travel Insurance Plus Special Domestic Journey

Domestic Journey - Optional Add-On Benefit	Benefit Amount (in IDR)		
	Ultimate	Supreme	Essential
Section 27 - Cruise Pack	Not Covered	Not Covered	Not Covered
Section 28 - Communicable Disease Outbreak Benefit COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as "Coronavirus Disease 2019 (COVID-19)" (or any mutation or variation thereof or any related strain), contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes	The coverage will only be provided if the Insured Person is diagnosed with Communicable Disease Outbreak as a direct result of COVID-19 and is only applicable for the following benefits		
Section 3 - Medical Expenses			
• Adult: 18 years to 69 years	50.000.000	30.000.000	10.000.000
• Adult: 70 years to 80 years	25.000.000	15.000.000	5.000.000
• Adult: 81 years to 85 years	12.500.000	7.500.000	2.500.000
• Anak(anak), minimal usia 14 hari	50.000.000	30.000.000	10.000.000
Section 6 - Travel Cancellation	3.000.000	2.000.000	1.000.000
Section 8 - Travel Curtailment	2.500.000	1.500.000	1.000.000
Section 20 - Emergency Medical Evaluation & Repatriation	30.000.000	20.000.000	10.000.000
Section 21 - Repatriation of Mortal Remains (Excluding Pre-existing Conditions)	30.000.000	20.000.000	10.000.000
Section 29 - Skiing Extension	Not Covered	Not Covered	Not Covered
Section 30 - Adventurous Sports	Not Covered	Not Covered	Not Covered
Section 31 - Visa Protection	Not Covered	Not Covered	Not Covered

**Premium Age up to 85 years old
Chubb Travel Insurance Plus
Special Domestic Journey**

Age up to 69 years old									
	Individual			Couple			Family		
	Ultimate	Supreme	Essential	Ultimate	Supreme	Essential	Ultimate	Supreme	Essential
1 - 4 days	81.000	56.000	42.000	145.000	100.000	75.000	169.000	116.000	87.000
5 - 6 days	102.000	73.000	50.000	183.000	131.000	90.000	214.000	153.000	105.000
7 - 8 days	110.000	87.000	66.000	197.000	157.000	118.000	229.000	183.000	138.000
9 - 10 days	124.000	108.000	82.000	223.000	194.000	147.000	260.000	227.000	171.000
11 - 15 days	182.000	145.000	121.000	327.000	261.000	218.000	382.000	305.000	254.000
16 - 20 days	273.000	218.000	160.000	491.000	392.000	287.000	573.000	457.000	335.000
21 - 25 days	327.000	261.000	199.000	588.000	470.000	358.000	686.000	548.000	418.000
26 - 31 days	399.000	319.000	241.000	718.000	574.000	434.000	838.000	670.000	506.000
Extended/ Week	91.000	73.000	55.000	163.000	131.000	99.000	190.000	153.000	115.000
Annual	1.396.000	1.116.000	843.000	2.513.000	2.009.000	1.518.000	2.932.000	2.344.000	1.770.000

**Premium Age 69 - 85 years old
Chubb Travel Insurance Plus
Special Domestic Journey**

Age above 69 years old up to 85 years old									
	Individual			Couple			Family		
	Ultimate	Supreme	Essential	Ultimate	Supreme	Essential	Ultimate	Supreme	Essential
1 - 4 days	145.000	100.000	75.000	260.000	179.000	135.000	303.000	209.000	157.000
5 - 6 days	183.000	131.000	90.000	329.000	235.000	161.000	384.000	274.000	188.000
7 - 8 days	197.000	157.000	118.000	354.000	282.000	213.000	413.000	329.000	248.000
9 - 10 days	223.000	194.000	147.000	401.000	349.000	264.000	467.000	407.000	308.000
11 - 15 days	327.000	261.000	218.000	588.000	470.000	392.000	686.000	548.000	457.000
16 - 20 days	491.000	392.000	287.000	884.000	705.000	517.000	1.031.000	822.000	603.000
21 - 25 days	588.000	470.000	358.000	1.058.000	846.000	644.000	1.234.000	986.000	752.000
26 - 31 days	718.000	574.000	434.000	1.293.000	1.033.000	781.000	1.508.000	1.205.000	911.000
Extended/ Week	163.000	131.000	99.000	293.000	236.000	177.000	342.000	275.000	207.000
Annual	2.513.000	2.009.000	1.518.000	4.523.000	3.615.000	2.731.000	5.277.000	4.218.000	3.186.000

Frequently Asked Questions

- ✔ **When should I buy travel insurance?**
Before traveling, Chubb Travel Insurance Plus can be purchased online at www.chubbtravelinsurance.co.id and coverage will commence upon departure from origin city for Domestic Trip
- ✔ **Does Chubb Travel Insurance Plus cover anything related to Covid-19?**
Yes, the travel insurance coverages in accordance with the benefits listed in the benefits table and applicable terms and conditions
- ✔ **Does Chubb Travel Insurance Plus cover pre-existing conditions?**
No, pre-existing conditions or illnesses are included as policy exclusions
- ✔ **Can I cancel my Chubb Travel Insurance Plus policy?**
Single trip policy options are non-cancellable and premiums are non-refundable. However, you may cancel the annual policy option at any time. In such cases, Chubb will refund the premium after deducting the premium has become effective and calculated on a pro-rata basis
- ✔ **Where can I read about the policy terms?**
Your certificate of insurance and policy wording will be sent via e-mail shortly after the purchase is made or you can visit www.chubbtravelinsurance.co.id

Terms & Conditions

- ✔ Premium is based on length of days
- ✔ Maximum duration of domestic single trip is 90 days
- ✔ Maximum duration of domestic annual trip is 90 days
- ✔ Main insured and spouse's ages are 18 up to 85 years old
- ✔ For the family plan option, the child's age starts from 14 days to 23 years old and only gets 25% coverage on accidental death & permanent disablement benefit
- ✔ For the insured and spouse between the ages of 70 - 80 years old only gets 50% of accidental death & permanent total disablement due to accident and medical expense & dental benefits are covered
- ✔ The insured and spouse aged 80 - 85 years old are only covered for 25% of the total coverage
- ✔ We recommend for you to read and understand the applicable terms and conditions before purchasing. Information on the terms and conditions of Chubb Travel Insurance Plus can be accessed via www.chubb.com/id

Claim Submission Procedure

Report to Chubb no later than 30 days from the date of the incident

- ✓ Claim submissions can be made online via <https://www.chubbclaims.com/ace/id-id/welcome.aspx> or offline via email to travel.id@chubb.com
- ✓ Download a copy of the Chubb Travel Insurance Plus claim form at www.chubbtravelinsurance.co.id/cti/id-id/home/claim
- ✓ Complete all sections & questions of the claim form that are relevant to your claim, if any required documents are missing, Chubb will contact you and your claim will be delayed
- ✓ For further questions regarding your claim, including status updates, please contact Customer Service at travel.id@chubb.com with your policy number and claim number

For further process, please contact Chubb Hotline by phone at 1500 257 or email to contact.id@chubb.com

General Exclusions

The following exclusions are a summary of the policy's General Exclusions. Therefore, we recommend reading the policy's General Exclusions.

This policy does not cover, and we will not in any event be liable to pay any claims arising directly or indirectly from, caused by, a consequence of, arising in connection or contributed to by any of the following:

- ✓ Any Pre-existing Conditions or congenital conditions;
- ✓ Any condition, which is or results from or is a complication of infection with HIV, any variance including AIDS, and ARC, or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC;
- ✓ Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Bodily Injury as direct result of an Accident as covered under Section 3 of Part 7 for Medical Expenses) or abortion;
- ✓ Any condition which is, results from or a complication suicide or attempted suicide or international self-injury;
- ✓ Illness or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity;
- ✓ Any willful or intentional acts of Yours whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts threat, provoked homicide or assault;
- ✓ Any loss or expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by You undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention;
- ✓ Any prohibition or breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under this Policy following the warning of any intended Strike, Riot or Civil Commotion through or by general mass media;
- ✓ Any Nuclear, Chemical, Biological Terrorism;
- ✓ Any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natureal Disaster that were publicized or reported by the media or through travel advice issued by a national or international body or agency before the Policy was taken up or before the trip was booked (in the case of an annual plan);

You are advised to read the full exclusions, terms and conditions in your Policy Wording and Policy Schedule

Complaint Handling Procedure

If you are not satisfied with Chubb's product or services and would like to make a complaint, please contact us:

✓ **Hotline Customer Service: 1500 257**

Verbal complaints will be investigated and resolved within 5 business days of receipt of the complaint. In this event that we require supporting documentation and the resolution of the complaint requires an extension of time, we will you to submit a complaint or grievance in writing with the necessary supporting documentation. Complaint or grievance in writing with required supporting documentation.

✓ **E-mail: contact.id@chubb.com**

We will resolve your complaints or grievance within 10 business days of receiving all required documentation. We may extend the resolution period by a maximum of 10 additional business days notifying you in writing, before the end of the first 10 business days.



About Chubb in Indonesia

Chubb has three insurance operations in Indonesia: general insurance, life insurance, and sharia general insurance. Its general insurance operation (PT Chubb General Insurance Indonesia) provides a comprehensive range of general insurance solutions for individuals, families, and businesses, both large and small. With strategically located offices, the company offers its products and services through a multitude of distribution channels, including banks, multi-finance companies, brokers, and independent distribution partners.

Contact Us

PT Chubb General Insurance Indonesia

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The information is merely a general information of an insurance product that PT Chubb General Insurance Indonesia could cover. For the coverage that you have and exclusions towards your coverage please read and refer further to your insurance policy.

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