

# Train Travel Insurance Tiket.com

## A. Terms and Conditions

Travel Insurance

Insurer Name: PT Asuransi Umum BCA

Product Name: Travel Insurance

Currency: Rupiah

Type of Product: Train Travel Insurance

1. This Train Travel Insurance Policy is an Insurance Product of PT Asuransi Umum BCA (BCAInsurance).
2. The products marketed are Insurance Products.
3. Train Insurance Policy can only be purchased through [www.tiket.com](http://www.tiket.com), [m.tiket.com](http://m.tiket.com), and tiket.com mobile apps (IOS & Android)
4. Insurance product is applicable for a trip with train for One Way Trip or Round Trip with Domestic route.
5. Insurance Product are valid for Indonesia Citizens (WNI) and Foreign Citizens (WNA) with the age of at least of 3 (three) months and/or at the most of 65 (sixty five) years at the time of departure date.
6. Round Trip must be under 1 (one) booking code.
7. For children under the age of 18 years, must be accompanied by family or people who have the authority to accompany the child while traveling.
8. tiket.com does not manage any premiums and only acts as an intermediary between the Insured and Cermati Protect and BCAInsurance through the website or application
9. tiket.com has no obligation and/or liability whatsoever in relation to any purchase of insurance products by the Insured.
10. tiket.com has the right, without prior notice, to take any necessary actions if any fraudulent actions are found from the Insured.
11. The Insured is a tiket.com customer who is individually included in the policy for something to be insured under the Travel Insurance so that he/she has the right to get insurance protection from any possible risks that may occur.
12. The insurance product covers losses incurred by the Insured while traveling on the train and within the station area, up to the maximum limits stated in the coverage summary for both arrival and departure times. However, for coverage related to death and disability due to accidents, this coverage is extended to cover losses incurred by the Insured during the direct journey from their home to the station and vice versa. In the event of a rescheduling of any train ticket either from the KAI or upon the request of the Insured, the Insured is obliged to inform any change in the schedule to Cermati before the departure date.
13. In the event of a schedule change (rescheduling) of the train ticket, whether initiated by KAI (the train company) or requested by the Insured, the Insured must inform Cermati (a party or company) of the change in time before the departure date.
14. If Cermati does not receive any information regarding the rescheduling of any train ticket before the departure date, then in the event of any claim, such claim cannot be processed.
15. Insurance premiums are non-refundable.
16. By having this Travel Insurance product, the Insured will get several insurance benefits which can be seen in the Benefit Table.
17. Insurance Policy will be sent via email to the Insured.
18. Claim reporting can be conducted through WhatsApp (chat only) at 0815-8500-9500 or email to [claims@cermati.com](mailto:claims@cermati.com).
19. Claim reporting can only be submitted within a maximum period of 30 (thirty) Calendar Days after the completion of the Insured's journey, accompanied by documents or other evidence to facilitate the claim verification process. Any expenses incurred to obtain such documents or evidence are the responsibility of the Insured. Every claim report must provide the Insured's data as stated in the Policy.
20. Any supporting claim documents is submitted to the Insurer through Cermati Protect within a maximum of 30 (thirty) Working Days since the claim reporting. If within such period the Insured has not provided the complete claim documents, then the claim process cannot be continued.
21. The Insured is advised to carefully read all explanations of the coverage and exclusions as contained in the provisions of the BCAInsurance Policy.
22. The Insured authorizes BCAInsurance to use or provide information and/or statements regarding the Insured that is

available, obtained, or stored by BCAinsurance (as stated in this Application for Insurance Coverage, Policy, or other documents of the Insurance Product) in the context of submitting this Insurance Coverage, any Claim payments, and any services of the Insured. The Insured also understands that the Insured has the right to make any corrections or additions to the information and statement regarding the Insured by contacting BCAinsurance.

23. The Insured authorizes BCAinsurance to use and/or provide any information and/or statement regarding the Insured in connection with the Insured Policy based on this Insurance Coverage including but not limited to any information and/or statement regarding the Premium.
24. The Risks that any Policy Holders Need to Know regarding the Purchase of the Travel Insurance:
  - a. **Cancellation Risk**  
If the Policy is cancelled by the Insured before the end of the Insurance Period, the premium that has been paid by the Insured cannot be refunded.
  - b. **Credit Risk**  
The insured will be exposed to the credit risk of PT Asuransi Umum BCA as a risk selector for the insurance products. The credit risk relates to the ability to pay for any obligations of PT Asuransi Umum BCA to its customers. PT Asuransi Umum BCA has managed to maintain its performance to exceed the minimum capital adequacy set by the Government.
  - c. **Operational Risk**  
The risks due to inadequate and/or malfunctioning internal processes, human errors, system failures, and/or external events that affect the operations of PT Asuransi Umum BCA.
25. Part of the premium paid by the Insured or Policy Holder is passed on as a commission to the marketer in the context of marketing the Insurance Product.
26. By purchasing the Travel Insurance product, the Insured has read, understood and agreed to each of the terms and conditions of the Travel Insurance product knowingly and without any coercion from any party, including but not limited to the decision of BCAinsurance.

## B. Benefit

Below are the Benefits of this Train Travel Insurance:

Benefit	Premium Economy Class	Business Class	First Class
Personal Accident: Death and Disablement due to Accident	Max. IDR 3.500.000	Max. IDR 6.000.000	Max. IDR 8.500.000
Medical Expense due to Accident	Max. IDR 750.000	Max. IDR 1.000.000	Max. IDR 1.250.000
Booking Cancellation by customer	Max. of ticket price	Max. of ticket price	Max. of ticket price
Personal Item Loss & Damage	Max. IDR 2.000.000	Max. IDR 3.000.000	Max. IDR 5.000.000
Train Delay (Min 1 hour)	IDR 50.000 (multiples do not apply)	IDR 75.000 (multiples do not apply)	IDR 100.000 (multiples do not apply)

### Personal Accident & Medical Expenses due to Accidents

This policy covers the risk of Death and/or Disability and/or medical expenses directly caused by an accident during a train journey. An accident is defined as an event or incident involving physical or chemical violence that occurs suddenly, unexpectedly, and from an external, visible source, directly affecting the Insured, resulting in bodily injuries that can be determined by medical science in terms of nature and location. The Personal Accident coverage also extends to accidents that occur during the direct journey to or from the insured's home to the station or vice versa.

**Cancellation by Passenger**

The insurer will pay up to the limit specified in the policy summary for compensation for the loss of prepaid expenses incurred by the insured due to their cancellation and cannot be reimbursed from other sources, as a result of trip cancellation caused by (1) the insured's or their immediate family's death, serious injury, or serious illness, or (2) other reasons that occur after the effective date of this policy, and the injury or illness occurred before the insured's stay period, as evidenced by documents showing such circumstances. Other reasons mean:

- a) Death, serious injury, severe illness, or mandatory quarantine to be undergone by the Insured or the Insured's Closest Family.
- b) Strikes, riots, and unexpected disturbances occurring within a 48-hour period before the travel period.
- c) Natural disasters (hurricanes, floods, earthquakes, volcanic eruptions, tsunamis, and the like) occurring within a 7 (seven) calendar days before the departure date.
- d) Severe damage to the insured's primary residence due to Fire, Explosion, Aircraft Falling, Riots, Disturbances, Floods, Storms, Earthquakes, Volcanic Eruptions, Landslides within 7 (seven) calendar days before the departure date, and requiring the Insured to be present on the departure date.
- e) Summons as a witness or as a member of a jury in court.

**Exception for Cancellation by Passenger**

This policy does not cover claims arising directly or indirectly from:

- a) The insured's unwillingness to travel;
- b) Failure to promptly inform the travel agent, tour operator, or transportation or accommodation provider that the trip will be canceled or rescheduled;
- c) Delays by the transportation provider, except due to strikes;
- d) Bankruptcy or negligence or errors on the part of the agent, travel agent, tour operator, or travel;
- e) Trip cancellation at the request of the employer, spouse, or insured's parents;
- f) Any illegal actions or criminal proceedings against the person/party responsible for the insured trip, other than the presence of such person/party as a witness in court pursuant to a court order from the competent authority;
- g) Government regulations or actions by the authorities

**Personal Item Loss & Damage**

The coverage provided to the buyer is up to the maximum item value as specified in the policy limit if personal items are damaged or lost during the train journey period.

- a) Replacement limit per item: IDR 500,000
- b) Self-risk for this guarantee is 10% of the minimum claim value, which is IDR 50,000

**Exception for Loss and Damage to Property**

This policy does not cover claims arising directly or indirectly from:

- a) Animals, motor vehicles (including accessories), motorcycles, boats, any other means of transportation, snowboards and skis and golf equipment while being used by the insured, household goods, antiques, false teeth or limbs, money or travel documents, manuscripts or securities, jewelry, and the like;
- b) Merchandise, including samples of such merchandise;
- c) Property owned by the insured while under the supervision of others unless reported within 24 hours;
- d) Loss not reported to the police within 24 hours and the absence of a police report obtained;
- e) Confiscation by Customs or other government officials;
- f) Loss of insured goods sent as baggage or souvenirs and sent separately;
- g) Loss of insured goods, luggage/bags, or personal belongings left unattended in any vehicle (except when locked in the trunk) or public place or as a result of the insured's failure to exercise caution and use of such items.

**Train Delay**

The insurer will pay up to the applicable limit for the chosen coverage by the insured and as stated in the policy summary in the event of :

- a) Public transportation with a fixed schedule that the insured will use to commence a trip abroad or to another city is delayed for a minimum of 1 consecutive hour from the time specified in its fixed schedule due to strikes, industrial labor actions, inclement weather, mechanical breakdown, or the closure of airports or departure ports.
- b) The insured misses their subsequent train that was scheduled due to the delayed arrival of the previously used mode of train, and the insured cannot use connecting train within a 1-hour time frame from their arrival.

#### Exception for Travel Delay

This policy does not cover claims arising directly or indirectly from:

- a) Insured's failure to appear for check-in as per the travel schedule.
- b) Failure to obtain written confirmation from Public Transport or its handling agents regarding the number of hours of delay and the reasons provided.
- c) Failure to obtain written confirmation from Public Transport or its handling agents regarding details of missed flight connections.
- d) Strikes or industrial actions existing on the date you purchased this insurance.

## C. Assistance & Claim

Live chat via WhatsApp: +62 815 8500 9500 (Operational Hours at 09.00 AM – 09.00 PM)

Email: [claims@cermati.com](mailto:claims@cermati.com)

Claim center: <https://cermati.com/pusatklaim/tikettrain/train>

### 1. Mandatory Documents

- Claim Form.
- Insured Personal Data (KTP for Indonesian Citizens and Passport/KITAS/KITAP for Foreigners).
- Proof of booking of train tickets tiket.com and boarding passes.
- Family Card (KK), if the Insured is under 18 (eighteen) years old
- E-Ticket
- Bank information for claim payment (Bank Name, Account Number, Branch Name) – If the bank is located outside the country, the exchange rate at the time of the benefit transfer will be applied

### 2. Specific Mandatory Documents. You must provide supporting documents for the claim process as follows:

Coverage	Documents format	List of documents
Personal Accident – Death & Permanentn disablement	<i>Softcopy*</i>	<div>Death<ul style="list-style-type: none"><li>- ID Card of heir</li><li>- Death certificate from the authorized party</li><li>- Death Certificate if the Insured Dies</li><li>- Proof of Beneficiary's Heirs (Family Card) or Court Letter</li><li>- Any other document needed</li></ul></div> <div>Loss of Insured<ul style="list-style-type: none"><li>- ID Card of heir</li><li>- Certificate of accident and termination of the search from the competent authority</li><li>- Proof of Beneficiary's Heirs (Family Card) or Court Letter</li><li>- Statement from the heir to return the benefits if the Insured is found alive again</li><li>- Any other document needed</li></ul></div> <div>Permanent disablement<ul style="list-style-type: none"><li>- ID Card of heir</li><li>- Certificate of medical examination from Doctor</li><li>- Proof of Beneficiary's Heirs (Family Card) or Court Letter</li><li>- Any other document needed</li></ul></div>
Medical Expense due to Accident	<i>Softcopy*</i>	<ul style="list-style-type: none"><li>- Copy of the original medical treatment receipt</li><li>- Copy of the original Medical Report/Resum</li><li>- Any other document needed</li></ul>

Booking Cancellation by customer	<i>Softcopy*</i>	<ul style="list-style-type: none"> <li>- Medical report/ proof or relationship if the claim is incurred due to illness or injury sustained by family members, or photocopy of court summons (if a witness or jury member in court).</li> <li>- Proof of travel expenses payment and a written statement regarding the refund value from the Travel Agency/PT Kereta Api Indonesia</li> <li>- Any other document needed</li> </ul>
Personal Item Loss & Damage	<i>Softcopy*</i>	<p><b>Personal Item Loss</b></p> <ul style="list-style-type: none"> <li>- Report from the carrier if loss occurred while the item is in their custody.</li> <li>- Police report if the item is lost in a public place up to 24 hours</li> <li>- Proof of item ownership. In case the proof of item ownership cannot be provided, please provide the following documents: <ul style="list-style-type: none"> <li>o Offer/invoice of the identical item as per the time of occurrence</li> <li>o Statement letter that contains the following information: purchase date, baggage price, purchase location, and baggage type and brand.</li> </ul> </li> <li>- The original replacement receipt and document that shows the amount of compensation from the airline or other sources (if loss damage occurred while the baggage is in their custody).</li> <li>- Any other document needed</li> </ul> <p><b>Personal Item Damage</b></p> <ul style="list-style-type: none"> <li>- Report from the carrier if damage occurred while the baggage is in their custody</li> <li>- Proof of Baggage ownership. In case the proof of baggage ownership cannot be provided, please provide the following documents: <ul style="list-style-type: none"> <li>o Offer/invoice of the identical baggage as per the time of occurrence</li> <li>o Statement letter that contains the following information: purchase date, baggage price, purchase location, and baggage type and brand</li> </ul> </li> <li>- Photograph to show the extent of the damage</li> <li>- Any other document needed</li> </ul>
Train Delay (minimal 1 hour)	<i>Softcopy*</i>	<ul style="list-style-type: none"> <li>- Boarding pass. If the boarding pass is lost, you can replace it by requesting the following documents from the airline: <ul style="list-style-type: none"> <li>o A replacement document that indicates the same information as the Boarding Pass or</li> <li>o PNR (Passenger Name Record), which is the record of the passengers' train history.</li> </ul> </li> </ul>

		<ul style="list-style-type: none"> <li>- Written Delay Notice of Departure from PT KAI, including information on the duration and reasons for the delay</li> <li>- Any other document needed</li> </ul>
--	--	---

## D. Claim SLA

<b>Claim Reporting</b>	Maximum 30 (thirty) calendar days after the completion of the journey
<b>Claim Document Collection &amp; Submission</b>	Maximum 30 (thirty) calendar days from the date of notification/claim reporting.
<b>Claim Decision</b>	Maximum 7 (seven) working days from the receipt of complete documents.
<b>Claim Benefit Payment</b>	Maximum 7 (seven) working days from the receipt of a written agreement.

## E. Frequently Asked Questions (FAQ)

### What is Train Insurance?

Train Travel Insurance is Insurance protection for unforeseen events such as accidents or inconveniences that occur during your trip and specially designed for Tiket.com users, such as death and permanent disability due to an accident, treatment due to accident, cancellation of bookings, loss and damage to personal belongings and travel delays.

### How can I buy Train Travel Insurance?

You can purchase Train Travel Insurance at Tiket.com when you book train ticket on the pages of [www.tiket.com](http://www.tiket.com), m.tiket.com, and tiket.com application (IOS & Android)

### Who can buy Train Travel Insurance?

This Train Insurance is applicable for Indonesia Citizens (WNI) or foreign citizens (WNA) who has a residence permit in Indonesia. Users must be at least of 3 months and/or at the most of 65 years at the time of departure date. For children under the age 18 should be accompanied by his/her family or parents, or a person who has the authority to accompany the child while travelling.

### How much premium should be paid to get Train Travel Insurance?

The insurance premium would depend on the type of train class that you book from Tiket.com. The price that you pay on booking form is the total prices that include the price of Train Insurance Premium and Administration cost.

### Can I add Trip Insurance Benefit?

No. Your Trip Insurance benefits is a fixed benefit insurance and can't be added/ enhanced.

### I booked a trip by train at Tiket.com, but I missed to buy Train Travel Insurance. Can I buy it separately?

No. Your Train Insurance can only be purchased in conjunction with train ticket purchases

### I need to cancel my trip. Can I get the refund for my Insurance purchase?

Your Train Insurance can be cancelled with non-refund premium.

### How can I submit a claim?

Live chat via WhatsApp: +62 815 8500 9500 (Operational Hours at 09:00AM - 09:00 PM)

Email: [claims@cermati.com](mailto:claims@cermati.com)

Claim can also be reported through web portal at <https://cermati.com/pusatklaim/tikettrain/train>

**Is there a time-limit for submitting a claim?**

Claim must be submitted at the latest within 30 (thirty) working days after the date of incident.

**How much time needed to process a claim payment?**

Payment will be processed within 7 (seven) working days maximum after all documents received by PT Asuransi Umum BCA