

TRAIN 100% REFUND INSURANCE

Tiket.com

A. Terms and Conditions

1. This Train 100% Refund Insurance Policy is an Insurance Product of PT Asuransi Wahana Tata.
2. The product marketed is an Insurance Product.
3. Train 100% Refund Insurance Policy can only be purchased through www.tiket.com, 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 86 (eighty-six) 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 PT Asuransi Wahana Tata 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 tiket.com customer who is individually included in the policy for something to be insured under the Train 100% Refund Insurance so that he/she has the right to get insurance protection from any possible risks that may occur.
12. This insurance product provides protection for unexpected inconveniences that result in cancellation of train travel for any reason up to 30 (thirty) minutes before departure.
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 Protect on the time changes before the departure date.
14. In any case Cermati Protect does not receive any information regarding the rescheduling of any train ticket before the departure date.
15. Insurance premiums are non-refundable.
16. By having this Train 100% Refund Insurance product, the Insured will get the insurance benefits which can be referred under the Benefit Table.
17. The insurance period starts from the ticket purchase date until 30 (thirty) minutes before the scheduled departure.
18. Compensate shall be upon the non-refundable portion from Kereta Api Indonesia (API). Claim value calculation will be based on the ticket fare after discount or discount voucher with similar scheme.
19. Cancellation regulation shall refer to the provisions issued by Kereta Api Indonesia, including if there are different provisions stated on the KAI Access Application, hence the Insured must comply with the Kereta Api Indonesia cancellation regulations prior to any claim submission.
20. In case the Insured cancels after the time specified by Kereta Api Indonesia either via the counter or the KAI Access Application, which causes the ticket to be forfeited, then the losses couldn't be claimed to the Insurer.
21. Insurance Policy shall be sent to Insured's registered email address at tiket.com
22. Claim reporting can be conducted through tiket.com claim center or for assistance can contact WhatsApp (chat only) at 0815-8500-9500 or email to claims@cermati.com.
23. Claim reporting can only be submitted within a maximum period of 30 (thirty) Calendar Days since the cancellation date and time up to 30 (thirty) minutes before the train departure time. Claim documents are required to be submitted to the insured in 30 (thirty) Calendar Days from the reporting date. 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.
24. Any supporting claim documents is submitted to the Insurer through Cermati Protect within a maximum of 30 (thirty) calendar 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.
25. The Insured is advised to carefully read all explanations of the coverage and exclusions as contained in the provisions of the PT Asuransi Wahana Tata Policy.
26. The Insured authorizes PT Asuransi Wahana Tata to use or provide information and/or statements regarding the Insured that is available, obtained, or stored by PT Asuransi Wahana Tata (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 PT Asuransi Wahana Tata.
27. The Insured authorizes PT Asuransi Wahana Tata 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.
 28. The Risks that any Policy Holders Need to Know regarding the Purchase of the Train 100% Refund 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 Wahana Tata as a risk selector for the insurance products. The credit risk relates to the ability to pay for any obligations of PT Asuransi Wahana Tata to its customers. PT Asuransi Wahana Tata 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 Wahana Tata.
 29. 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.
 30. By purchasing the Train 100% Refund Insurance product, the Insured has read, understood and agreed to each of the terms and conditions of the Train 100% Refund Insurance product knowingly and without any coercion from any party, including but not limited to the decision of PT Asuransi Wahana Tata.

B. Benefit

Below are the Benefits of this Train 100% Refund Insurance:

Benefit	Provide compensation upon train ticket cancellation for any reason up to 30 (thirty) minutes before the scheduled departure time
Limit of Liability	Compensate* upon the non-refundable portion from Kereta Api Indonesia (KAI) with the maximum value of 25% of the ticket fare

* Claim value calculation will be based on the ticket fare after discount or discount voucher with similar scheme.

The Insurer is not responsible for any claims arising from, based on, or related to:

- Consequences of radiation, nuclear reactions or contamination including nuclear or radioactive weapons.
- As a result of materials, substances, biological and/or chemical compounds that are used either directly or indirectly with the aim of endangering or killing human life and/or causing public fear.
- Indonesian government policy regarding the prohibition, regulation or implementation of travel warnings from authorized parties or bodies
- Actions or omissions that are negligent, careless, and/or carried out intentionally.
- Illegal actions that violate applicable regulations and/or laws.
- Financial difficulties, bankruptcy or liquidation on the part of KAI
- Trip cancellation by KAI

C. Assistance & Claim

- WhatsApp for Business: +62 815 8500 9500 (operational hours at 09.00 AM – 09.00 PM)
- Email: claims@cermati.com
- Claim center: <https://www.cermati.com/pusatklaim/tikettrainrefund/train>

1. Mandatory Documents
 - Digital Claim Form.
 - Train ticket purchased through tiket.com
 - Insured Personal Data (KTP for Indonesian Citizens and Passport/KITAS/KITAP for Foreigners).
 - 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
Train Cancellation due to Any Reason	<i>Softcopy*</i>	<ul style="list-style-type: none"> - Proof of purchase and payment on the train ticket - Cancellation made at the train station along with a picture of cancellation receipt provided by KAI, or - App KAI Access, provide screenshot on the ticket cancellation status (Screenshot is mandated to be provided)

*If necessary, the Insurer has the right to request a hardcopy of the Insured's claim documents and these need to be sent to the Insurer's address.

D. Claim SLA

Claim Reporting	Reporting claims can be submitted within 30 (thirty) calendar days from the cancellation date and time with a maximum 30 (thirty) minutes before the departure schedule stated on the train ticket.
Claim Document Collection & Submission	Maximum 30 (thirty) calendar days from the date of notification/claim reporting.
Claim Decision	Maximum 7 (seven) working days from the receipt of complete documents.
Claim Benefit Payment	Maximum 7 (seven) working days from the receipt of a written agreement.

E. Frequently Asked Questions (FAQ)

What is Train 100% Refund Insurance?

This insurance product provides protection for unexpected inconveniences that result in cancellation of train travel for any reason up to 30 (thirty) minutes before departure. Train 100% Refund is an insurance product provided by PT Asuransi Wahana Tata specially designed for tiket.com users.

How can I buy Train 100% Refund Insurance?

You can purchase Train 100% Refund Insurance at tiket.com when you book train ticket on the pages of www.tiket.com, m.tiket.com, and tiket.com application (IOS & Android)

Who can buy Train 100% Refund Insurance?

This 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 (three) months and/or at the most of 86 (eighty-six) 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 100% Refund 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 100% Insurance. Can I buy it separately?

No. This insurance can only be purchased along with train ticket purchases.

How can I submit a claim?

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

Email: claims@cermati.com

Claim can also be reported through web portal at <https://www.cermati.com/pusatklaim/tikettrainrefund/train>. Further information can refer to "C. Assistance & Claim"

Is there a time-limit for submitting a claim?

Claim must be submitted at the latest 30 (thirty) minutes before the departure time. All claim documents are required to be submitted within 30 (thirty) calendar days after the claim notification.

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 Aswata Wahana Tata and written confirmation on the approval.