

# Travel Insurance

tiket.com

## A. Terms and Conditions

1. This Travel Insurance is an insurance product from PT. Asuransi Umum BCA (BCAinsurance).
2. Insured means you as a tiket.com service user along with another person whose name you registered as a member of Travel Insurance when purchasing this insurance product at the same time as purchasing flight tickets at tiket.com.
3. This Travel Insurance can only be purchased through [www.tiket.com](http://www.tiket.com) page, m.tiket.com, and tiket.com application (iOS & Android)
4. Travel Insurance is applicable for a trip with an airplane with One Way Trip or Round Trip for either domestic route or international route.
5. For a Round Trip, this insurance covers the journey from the place of departure to the destination and back to the place of departure under a single purchase code. The maximum interval between the outbound flight and the return flight is 365 days.
6. For a Round Trip, the insurance covers travel from abroad to Indonesia (inbound), from Indonesia to abroad, as well as travel between foreign countries and back to the place of departure under a single purchase code.
7. This Travel Insurance is applicable for all Citizens with the age of at least 2 (two) years old and/or at the most of 65 (sixty-five) years old at the time of departure date.
8. For children under the age 18 (eighteen) years old, they must be accompanied by family or people who has the authority while traveling.
9. This Insurance covers the losses incurred to the Insured while on the airplane and/or airport area maximum 6 (six) hours from the arrival or departure time. This Insurance shall not be applicable during the period of staying at the airport hotel.
10. The insurance premium is non-refundable.
11. tiket.com does not manage the premium and only acts as an intermediary between the User and Cermati Protect and BCAinsurance through website or mobile apps.
12. tiket.com does not have any obligation and/or responsibility to anything related to the purchase of an insurance product by the User.
13. tiket.com has the right, without prior notice, to take actions upon fraudulent action by the Users.
14. By having this Travel Insurance product, Users will get insurance benefits that can be found under Table of Benefits.
15. User/Insured will received Insurance policy via email.
16. In the event of flight ticket rescheduling, changes must be informed to Cermati Protect before departure time. In any case rescheduled flight is not informed, filed claim shall not be processed.
17. Filing an initiate claim can be done through Claim Portal under <https://m.tiket.com/insurance-claim>.
18. Claim submission can be filed within 30 (thirty) calendar days upon completion of the trip along with the supporting documents or evidence to expedite the verification process. Any costs incurred in obtaining such documents or evidence are under the Users' responsibility
19. By purchasing this Travel Insurance, the Users agree to the terms and conditions established by BCAinsurance, including but not limited to BCAinsurance decisions.
20. Users are strongly advised to carefully read the entire explanations regarding the insurance coverage and exclusions contained under the BCAinsurance Policy.
21. Users/Insured allows BCAinsurance to use and/or provides insured information that's available, obtained, or stored by BCAinsurance (as stated in the policy submission, e-policy, or other document related to the

coverage) in term of policy issuance process, e-policy delivery process, claim process, as well as claim payment for this product coverage. Users/Insured also understand that the User/Insured has the right to make corrections or addition to the information of the insured by contacting BCAinsurance.

22. User/Insured authorizes BCAinsurance to use and/or provide information to other parties such as reinsurance (in terms of risk assessment) and/or regulations and/or institutions that have a cooperative relationship with BCAinsurance (if any) in association with policy coverage. The data provided limited to the data for this product issuance and is only for the purpose of insurance coverage.

## B. Insurance Benefits

Below are the Benefits of this Travel Insurance:

<b>BENEFITS</b>	<b>DOMESTIC APPLY ONE WAY AND RETURN</b>	<b>INTERNATIONAL APPLY ONE WAY AND RETURN</b>
Personal Accident – Death & Disablement	Max. IDR 500,000,000	Max. IDR 500,000,000
Travel Delay	IDR 350,000 / 2 consecutive hours of delay, Max. IDR 4,500,000	IDR 350,000 / 2 consecutive hours of delay, Max. IDR 4,500,000
Baggage Delay	IDR 500,000 / 4 consecutive hours of delay, Max. 3,000,000	IDR 500,000 / 4 consecutive hours of delay, Max. 3,000,000
Travel Cancellation	Max. Ticket Price (up to IDR 100,000,000)	Max. Ticket Price (up to IDR 100,000,000)
Travel Delay (by Passenger)	One-way: Max. IDR 1,000,000 Round-trip: Max. IDR 2,000,000	One-way: Max. IDR 2,000,000 Round-trip: Max. IDR 3,000,000
Loss of/ Damage to Baggage	Max. IDR 5,000,000	Max. IDR 10,000,000
Travel Misconnection	Max. IDR 5,000,000	Max. IDR 5,000,000

### ***Personal Accident – Death & Disablement***

You or your heirs are entitled to compensation up to Rp. 500,000,000 with compensation value as follow:

<b>Type of Accident</b>	<b>Percentage Limit</b>
Death	100%
Total and Permanent Disability	100%
Permanent paralysis of all limbs	100%
Total and permanent blindness of both eyes	100%
Permanent or partial loss of the use of two limbs	100%
Total and permanent loss of the ability to speak and hear	100%
Total and permanent hearing loss:	
a. Both Ears	75%
b. One ears	15%
Total and permanent vision loss in one eye	50%
Loss of use of one leg/ arm	50%

Notes:

- Death occurs within a 12-month period from the date of injury.
- Permanent total disability/ incapacity has lasted 12 months from the date of injury and likely, it will continue for life.

### **Travel Delay**

You are entitled to compensation of IDR 350,000 for every 2 (two) consecutive hours delay, up to maximum IDR 4,500,000 for each policy if your flight experiences delay caused by strike/industrial action, bad weather, engine failure, and defects in the public transportation structure. All forms of changes to the schedule of departure from the Airline are not covered under this Travel Delay benefit. Delay is calculated from the departure time of public transportation referred to in the itinerary.

### **Baggage Delay**

You are entitled to compensation of IDR 500,000 maximum IDR 3,000,000, if the baggage that has been "checked in" along with you has been delayed, misdirected, or incorrectly placed by the transport company, at least 4 (four) hours delay after your arrival at the baggage claim. The benefits cannot be given if baggage delay occurs when you return to your country/ city of origin.

### **Travel Cancellation**

You are entitled to get full refund of your ticket cost max IDR 100,000,000 if within 30 (thirty) calendar days before departure date you experience:

- Death or serious injury or severe illness or compulsory quarantine that you or your immediate family must undergo;
- Labor strikes, riots, or unexpected civil commotion at your destination area;
- Severe damage to your primary dwelling house caused by fire, flood, or other natural disaster (windstorm, earthquake, etc.) within 7 (seven) calendar days before the departure date which requires your existence at the place on the date of departure;
- Calling as a witness or as a jury member in the court.
- This insurance does not cover travel cancellation due to change of mind.

### **Travel Delay (By passenger)**

You are entitled to compensation as follow:

Max. IDR 1,000,000 for Domestic One-way	Max. IDR 2,000,000 for International One-way
Max. IDR 2,000,000 for Domestic Round-trip	Max. IDR 3,000,000 for International Round-trip

for the following events that occur within 30 (thirty) calendar days before the departure date:

- Death or serious injury or severe illness or compulsory quarantine that you or your immediate family must undergo;
- Labor strikes, riots, or unexpected civil commotion at your destination area;
- Severe damage to your primary residence caused by fire, flood, or other natural disaster (windstorm, earthquake, etc.) within 7 (seven) calendar days before the departure date which requires your existence at the place on the date of departure;
- Calling as a witness or as a jury member in court.
- This insurance does not cover travel delay due to change of mind.

### **Loss of/ Damage to Baggage**

You are entitled to compensation up to Rp 5,000,000 for Domestic trip, and up to Rp 10,000,000 for International trip, if loss of or damage to personal baggage carried or purchased in a suitcase or bag, etc., All items must be your personal property, not rented, borrowed, or entrusted goods.

In the event the article/item of your personal property is proven to be beyond economical repair, the claim will

be dealt with under this Policy as if the article had been lost. In the event of loss or damage to any property insured forming part of a pair or set, BCAinsurance's liability shall not exceed a proportionate part of the value of each pair or set.

BCAinsurance may reimburse or at its option reinstate or repair subject to due allowance for wear and tear and depreciation.

The loss must be reported immediately to the police or the relevant authority such as hotel and /or airline management having jurisdiction at the place of the loss. Any claim must be supported by written documentation from such authorities.

#### ***Travel Misconnection***

You are entitled to compensation up to IDR 5,000,000 if the connecting transportation to continue the confirmed trip fails to be boarded at the point of transfer because the scheduled transportation to be used is late and no other scheduled transportation can be used.

## **C. Assistance and Claims**

### **Claim Contact Centre:**

Email : claims@cermati.com  
WhatsApp for Business : +62 815 8500 9500 (*chat only*)  
(Operational Hours 09.00-21.00 WIB)

### **Cermati Claim Portal:**

Travel Insurance : <https://m.tiket.com/insurance-claim>

## **D. Claim Documents**

You must provide supporting documents for the claim process as follows:

### **Mandatory Documents - General (in softcopy or hardcopy\*):**

1. Digital Claim form to be filled out;
2. Boarding Pass; If lost, you can replace the Boarding Pass by requesting the following documents to the airline:
  - Substitute document which indicates the same information as Boarding Pass;
  - PNR (Passenger Name Record) which is the record of the passengers' information based on flight history
3. Copy of the Insured's valid ID (KTP / Passport / Birth Certificate / KITAS);
4. Proof of purchasing flight tickets from tiket.com.

### **Mandatory Documents - Special:**

No	Benefit	Document Type	List of Document
1	Personal Accident - Death & Disablement	Softcopy & Hardcopy Documents	<ul style="list-style-type: none"><li>• Death: Death certificate from the authorized party.</li><li>• Loss of Insured: Certificate of accident and termination of the search from the competent authority.</li></ul>

			<ul style="list-style-type: none"> <li>• Permanent disablement: Certificate of examination (Visum) from doctor.</li> </ul>
2	Travel Delay	Softcopy	<p>Boarding pass.</p> <p>If lost, you can replace the Boarding Pass by obtaining the following documents from the airline:</p> <ul style="list-style-type: none"> <li>• Substitute document which indicates the same information as Boarding Pass;</li> <li>• PNR (Passenger Name Record) which is the record of the passengers' information based on flight history</li> </ul>
3	Baggage Delay	Softcopy	Written confirmation from Airline on the duration and reason for delay.
4	Travel Cancellation	Softcopy & Hardcopy Documents	<ul style="list-style-type: none"> <li>• Medical report/ proof if the claim is incurred due to illness or injury sustained by family members, or copy of subpoena (if required as witness or jury member in court).</li> <li>• Booking invoice &amp; non-refundable written statement from airplane company.</li> </ul>
5	Travel postponement (By passenger)	Softcopy	Medical report/ proof if the claim is incurred due to illness or injury sustained by family members, or copy of subpoena (if required as witness or jury member in court)
6	Loss/ Damage of Baggage	Softcopy	<ul style="list-style-type: none"> <li>• Report from the carrier if losses or damages are occurred while the item is/are in their custody.</li> <li>• Police report lodge at the place of loss.</li> <li>• Original replacement receipts and documents stating amount of compensation from airlines or other sources (if losses/ damages are occurred while the item is/are in their custody).</li> <li>• Photograph to show extent of damage.</li> <li>• Proof of Baggage ownership.</li> </ul> <p>In case proof of baggage ownership cannot be provide, please provide the following documents otherwise:</p> <ul style="list-style-type: none"> <li>➤ Offer/invoice of the identical baggage as per time of occurrence;</li> <li>➤ Statement letter that contains baggage's information: <ul style="list-style-type: none"> <li>- Purchase date</li> <li>- Price of baggage</li> <li>- Purchase location</li> <li>- Baggage type &amp; brand</li> </ul> </li> </ul>
7	Travel Misconnection	Softcopy	Written confirmation from Airline on the duration and reason for delay.

**\* If required, the Insurer has the rights to request the original/hardcopy of the documents**

## E. Frequently Asked Questions (FAQ)

### **What is Travel Insurance?**

Travel Insurance is Insurance protection for unforeseen events such as accidents or inconveniences that occur during your trip include: Travel Postponement, Baggage delay, loss of Baggage, or Travel Misconnection. Travel Insurance is the product of BCAinsurance and specially designed for tiket.com users.

### **How can I buy Travel Insurance BCAinsurance?**

You can buy Travel Insurance BCAinsurance at tiket.com when you book airplane ticket on apps or website tiket.com.

### **How this Travel Insurance covers my Trip?**

This Travel Insurance covers the risks to you and every other passenger whose name you registered at the time of purchasing the Insurance Policy as the Insured during the flight and airport for a maximum of 6 (six) hours from arrival or departure. So that if the Insured suffers a loss mentioned in this Travel Insurance guarantee, BCAinsurance will provide these benefits to the Insured or his heirs. This Travel Insurance does not cover the period during which the Insured stays at the airport hotel. The term airport is included in the building and outside the building which is still a direct part of the related airport area.

### **Who can buy Travel Insurance BCAinsurance?**

This Travel Insurance is applicable for all Citizens with the age of at least 2 (two) years old and/or at the most of 65 (sixty-five) years old at the time of departure date. Children under the age 18 (eighteen) should be accompanied by his/her family or parents, or a person who has the authority while travelling.

### **How many types of flight coverage in this Travel Insurance BCAinsurance?**

a. For One Way Trip

This option is offered if you are traveling one way

For one-way trip, this insurance will be effective from the time you enter the departure airport and will end when you arrive at the destination airport.

The flight route can be either domestic or international.

b. For Round-Trip

This option is offered if you are traveling round-trip.

For round-trip travel, BCAinsurance will be effective from the time you enter the departure airport and will end when you arrive at the destination airport. It will then start again when you enter the departure airport to return to the destination airport and will end when you arrive at the destination airport.

The flight route can be either domestic or international.

### **Does Travel Insurance BCAinsurance cover overseas departure?**

Yes. Your international flight cover benefit from Travel Insurance BCAinsurance.

### **What Prohibited Countries are not covered in BCAinsurance Full Trip Protection?**

Afghanistan, Iran, Iraq, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Lebanon, Liberia, Somalia, Sudan, South Sudan, Zimbabwe.

### **How much premium should be paid for Travel Insurance BCAinsurance?**

Insurance premium will be calculated based on the type of flight booked from tiket.com which has already included the Travel Insurance premium and administration fee.

**In any event of illness during my trip, does this Travel Insurance cover the cost incurred due to medical treatment at the destination area?**

No. Your Travel Insurance does not cover any of your medical costs.

**Can I add Travel Insurance Benefit?**

No. Your Travel Insurance benefits are fixed benefit insurance and can't be added/ enhanced.

**What is Travel Insurance benefit?**

Please refer to the Travel Insurance Benefit table.

**I booked a flight at tiket.com, but I missed to buy Travel Insurance. Can I buy it separately?**

No. Your Travel Insurance can only be purchased in conjunction with airline ticket purchases.

**Can I buy Travel Insurance for a Round Trip with more than 365 (three hundred sixty-five) days?**

No. The maximum gap between departure time and return flight is 365 days and should be within 1 (one) purchase code.

**I need to cancel my flight. Can I get the refund for my insurance purchase?**

Your Travel Insurance can be cancelled with a non-refundable premium.

**How can I file a claim?**

You can file a claim through Cermati Claim Portal at <https://m.tiket.com/insurance-claim>. For further information, please refer to section "C. Assistance and Claims".

**Is there a timeline for filing a claim?**

Claims must be filed at the latest within 30 (thirty) calendar days after the date of occurrence. All documents are required to be submitted within 30 (thirty) calendar days from the claim-initiated date.

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

Payment will be processed within 14 (fourteen) working days maximum after a written agreement between the Insurer and the Insured about claim settlement amount has been reached.

**How does this Travel Insurance cover Schedule Changes or Cancellations from the Airline?**

This Travel Insurance does not cover the risk / loss to you and any other passenger that have been registered at the time of purchasing the Insurance Policy as the Insured for any form of Schedule Changes from the Airline and / or any form of Flight Cancellation from the Airline.