

TRAVEL INSURANCE

tiket.com

Terms & Conditions

1. This Insurance Policy is a product of PT. Asuransi Umum BCA (BCAinsurance).
2. This Insurance Policy can be purchased through www.tiket.com, m.tiket.com, and the tiket.com app (IOS & Android).
3. This Insurance Policy applies only to trips using an airplane for One-Way or Round-Trip International flight routes and domestic routes.
4. This Policy applies for routes from abroad to Indonesia (inbound), from Indonesia to abroad (outbound), within international routes and within domestic routes.
5. For Round-Trip flight, the Insurance covers the journey from the departure origin to the destination and back to the origin of departure under one (1) purchase code (order ID). The maximum gap between the outbound and return flights is 90 days.
6. This Insurance Policy is valid for all citizens aged at least 3 months and/or a maximum of 65 years at the time of departure.
7. For those under 18 years old, they must be accompanied by a family member or someone authorized to accompany the child during the trip.
8. All terms and conditions related to the product will refer to the wording in the insurance policy.
9. Claims can be filed no later than 30 calendar days since the date of incident.
10. Claim payments will be processed no later than 7 working days from the written agreement between the Insurance Company and the Insured, and confirmation of the compensation amount to be paid.
11. The coverage period corresponds to the duration of the Insured's trip, with a maximum travel period of 90 calendar days.
12. The policy for Round-Trip travel is valid from 6 (six) hours before departure until 6 (six) hours after arrival at the departure point. This policy also covers the period during overnight stays at airport hotels (in case of transit) and while the Insured is traveling within the policy period.
13. tiket.com does not manage premiums and only acts as an intermediary between the Insured, Cermati Protect, and BCAinsurance through the website or app.
14. tiket.com has no obligation or responsibility regarding the purchase of insurance products by the Insured.
15. tiket.com reserves the right, without prior notice, to take necessary actions if fraudulent activity by the Insured is found.
16. The Insured is a tiket.com customer who is individually listed on the policy for something insured under the Travel Insurance and is entitled to receive insurance protection against potential risks.
17. The insurance premium is non-refundable.
18. By purchasing this Travel Insurance product, the Insured will receive various insurance benefits, as listed in the Benefit Table.
19. Coverage Summary (Ikhtisar Pertanggungan) will be sent via email to the Insured.
20. Claims reporting can be done through the Cermati Online Claim Portal at cermati.com/pusatklaim/tiketflightinternationalplus/goods, or for further information, the Insured can contact WhatsApp (chat only) at 0815-8500-9500, operational daily from 09:00 – 21:00 (except national holidays) or email claims@cermati.com.
21. The Insured is advised to carefully read all explanations regarding coverage and exclusions in the terms of the BCAinsurance policy.
22. The Insured allows PT Asuransi Umum BCA to use or provide information and/or details about the Insured that are available, obtained, or stored by PT Asuransi Umum BCA (as stated in the Coverage Request, Policy, or other Insurance Product documents) for the purpose of coverage application, claim payment, or servicing

of the Insured. The Insured also understands that they have the right to correct or add information about themselves by contacting PT Asuransi Umum BCA.

23. The Insured authorizes BCAinsurance to use and/or provide information and/or details regarding the Insured related to the Insured's Policy based on this Coverage Agreement, including but not limited to information regarding the Premium.
24. Risks the Policyholder Should Be Aware of when purchasing Travel Insurance:
 - a. Risk of Cancellation
If the Policy is canceled by the Insured before the end of the Insurance Period, the premium already paid by the Insured is non-refundable.
 - b. Credit Risk
The Insured will be exposed to Credit Risk from PT Asuransi Umum BCA as the risk selector of the insurance product. Credit risk relates to the ability of PT Asuransi Umum BCA to fulfill its obligations to its policyholders. PT Asuransi Umum BCA has successfully maintained its performance to exceed the minimum capital adequacy set by the Government.
 - c. Operational Risk
Risk arising from inadequate and/or malfunctioning internal processes, human error, system failures, and/or external events that affect the operations of PT Asuransi Umum BCA.
25. By purchasing the Travel Insurance product, the Insured confirms that they have read, understood, and agreed to all the terms and conditions of the Travel Insurance product voluntarily and without any coercion from any party, including but not limited to decisions made by BCAinsurance.
26. Transactions are conducted in Rupiah, and reimbursements to foreign banks can only be transferred if the Insured has a local bank account.

Insurance Benefits

The following are the benefits of your Travel Insurance:

No	Benefits	Description
1	Flight Cancellation & Reschedule	<p>If a flight is canceled due to any of the following events occurring within 30 (thirty) calendar days (except item (c)) before the trip departure date:</p> <ol style="list-style-type: none"> a. Death, serious injury, severe illness, or mandatory quarantine that must be undergone by the Insured or the Insured's Close Family Member. b. Unexpected strikes, riots, or civil unrest beyond the control of the Insured at the destination. c. Severe damage to the Insured's primary residence caused by fire, flooding, or other natural disasters (such as hurricanes, earthquakes, etc.) within 7 (seven) calendar days before the departure date, which requires the Insured to be present at the location on the departure date. d. Being called as a witness or jury member in court; <p>The Insurer will provide compensation, up to the limits stated in the Insurance Certificate / Coverage Summary, for the loss of prepaid travel and/or accommodation expenses:</p> <ol style="list-style-type: none"> 1. That have been paid in advance by the Insured; and 2. For which the Insured is legally responsible; and 3. That cannot be recovered from other sources.
2	Medical Expenses	The Insurer will provide compensation up to the limits stated in the Insurance Certificate / Coverage Summary for medical expenses incurred if the Insured suffers injury or illness during

		the trip. If the Insured is entitled to receive compensation for all or part of the expenses from another person or source, the Insurer will only reimburse the amount of medical expenses that exceeds the amount the Insured receives from that person or source, up to the applicable limits.
3	Flight Delay (by the passenger)	<p>If a flight is delayed due to any of the following events occurring within 30 (thirty) calendar days (except for item (c)) before the departure date of the trip::</p> <ol style="list-style-type: none"> 1. Death, serious injury, severe illness, or mandatory quarantine that must be undergone by the Insured or the Insured's Close Family Member; 2. Unexpected labor strikes, riots, or civil unrest beyond the control of the Insured at the destination; 3. Severe damage to the Insured's primary residence caused by fire, flooding, or other natural disasters (such as a typhoon, earthquake, etc.) within 7 (seven) calendar days before the departure date, requiring the Insured to be present at the location on the departure date; 4. Being called as a witness or jury member in court; The Insurer will provide compensation, up to the limits stated in the Insurance Certificate / Coverage Summary, for the costs incurred: <ol style="list-style-type: none"> a. That has been fully paid by the Insured for the initial trip; and b. For which the Insured is legally responsible; and c. That cannot be recovered from other sources.
4	Baggage Delay	The Insurer will provide compensation up to the limits stated in the Insurance Certificate / Coverage Summary if the baggage that was "checked-in" with the Insured is delayed, misdirected, or misplaced by the transportation company, for the time periods specified in the Insurance Certificate / Coverage Summary after the Insured's arrival at the baggage claim area at the destination listed in the Insurance Certificate / Coverage Summary. This benefit will not be provided if the baggage delay occurs when the Insured is returning to their home country/city.
5	Baggage and Personal Belongings (coverage for unchecked hand-carry items)	<p>The Insurer will provide compensation to the Insured up to the limits stated in the Insurance Certificate / Coverage Summary for loss or damage to personal baggage carried or purchased, including clothing and personal belongings worn or carried by the Insured in suitcases, bags, etc. All items must be the Insured's personal property, not rental, borrowed, or entrusted items. If the Insured's property cannot be economically repaired, the claim under this Policy will be handled as if the item were lost.</p> <p>If the damaged or lost item is part of a pair or set, the Insurer's liability will not exceed the proportional value of the pair or set. The Insurer may provide compensation or, at its own discretion, repair or replace the item, taking into account the level of wear and depreciation..</p> <p>Depreciation does not apply to electronic items purchased less than 1 (one) year prior to the date of the incident, provided the Insured can show supporting documents (e.g., original purchase receipts or original warranty cards) for the claim. Losses must be reported immediately to the police or relevant authorities such</p>

		as hotel management and the transportation company with jurisdiction over the location of the loss. Any claim must be accompanied by written documentation from those authorities.
6	Personal Accident and Permanent Disability	<p>If the Insured experiences an accident during the journey, the Insurer will provide compensation to the Insured or their beneficiaries, in accordance with the limits stated in the Insurance Certificate / Coverage Summary.</p> <p><u>Compensation Table</u></p> <ol style="list-style-type: none"> 1. Total and Permanent Disability (100%) 2. Permanent paralysis of all limbs/arms (100%) 3. Total and permanent blindness of both eyes (100%) 4. Permanent loss of partial or total use of both limbs/arms (100%) 5. Total and permanent loss of the ability to speak and hear (100%) 6. Total and permanent loss of hearing <ol style="list-style-type: none"> a. In both ears (75%) b. In one ear (15%) 7. Total and permanent loss of vision in one eye (50%) 8. Loss of use of one limb/arm (50%) <p><u>Conditions</u></p> <ol style="list-style-type: none"> 1. Based on compensation no. 2, except by proving to the Insurer that the disability has lasted for 12 months from the date of the injury and in all likelihood will continue for life. 2. The maximum amount of all benefits that can be provided for one or more injuries suffered by the Insured during the Coverage Period shall not exceed the maximum limit as stated in the Insurance Certificate/Summary of Coverage. <p>Definition</p> <ol style="list-style-type: none"> 1. "Total Disability" means total disability that is solely and directly caused by the Injury and prevents the Insured from performing their business or work (in any form or type), or in the case where the individual has no business or work, from performing their daily tasks and duties. 2. "Permanent" means that it has lasted for 12 (twelve) consecutive months and at the end of that period, there is no expectation of recovery. 3. "Loss of Vision" means total and irreversible loss of the ability to see in one eye, which renders the Insured completely blind in that eye and cannot be cured through surgery or any medical efforts.
7	Visa Protection	<p>If the Insured is forced to cancel or reschedule their trip abroad due to a visa application being rejected by the Embassy, the Insurer will provide compensation for the loss of visa fees that have been previously paid and are non-refundable from any other party. This includes accommodation costs that have been incurred and are non-refundable, such as flight tickets, hotel, train tickets, etc.</p> <p><u>Visa Rejection</u></p> <p>Visa Application Fee + Compensation for Non-Refundable Travel Expenses</p>

		<p><u>Benefits</u> 100% Coverage of Visa Application Fee + Non-Refundable Travel Expenses if the Visa Application is Rejected</p> <p><u>Coverage Period</u> Coverage begins when the Insured registers for the insurance program and ends when the visa application decision is received by the Insured or on the departure date, whichever comes first.</p> <p><u>General Terms</u></p> <ol style="list-style-type: none"> 1. Visa Rejection Insurance must be purchased before the Visa application is submitted. 2. The Visa application must be submitted at least 30 calendar days before the departure date. <p><u>Exclusions</u> This insurance does not guarantee, and the Insurer will not be liable in any way to pay benefits or compensate the Insured for any loss related to, directly or indirectly caused by, resulting from, arising in connection with, or aggravated by any of the following:</p> <ol style="list-style-type: none"> 1. Declared or undeclared war or acts of war, invasion, foreign enemy, civil war, rebellion, revolution, military or usurped power. 2. Any illegal act, whether intentional or unintentional, by the Policyholder or Insured, whether of sound mind or not. 3. The Insured acting as a law enforcement officer, emergency medical personnel, firefighter, civil defense officer, or military personnel of a country or international authority, whether on full-time service or as a volunteer. 4. Suspicious account transfers (sudden large cash flows within a month or a few days before the account statement date), using statements older than the previous month. 5. The Insured's passport validity is less than six months. 6. The Insured has previously been an illegal immigrant or violated stay duration limits. 7. Failure to provide the required documents as stipulated by the embassy of the destination country, including but not limited to a reliable work certificate (if an employee), proof that the Insured will return to Indonesia, a complete Itinerary, a letter of sponsorship, proof of hotel booking, travel insurance or other documents related. 8. Visa rejection due to the Insured's health condition or old age. 9. Coronavirus/Coronavirus disease (COVID-19); Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); any mutations or variations of SARS-CoV-2. 10. Any fear or threat arising from the conditions mentioned in point (9) above, whether originating from the Insured or external factors. 11. Visa application to the embassy prior to the purchase of insurance..
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No	Benefits	1. Asia Pacific 2. Worldwide 3. Schengen Essential (Bulgary & Croatia) (IDR)			Schengen Essential (IDR)
		Basic	Executive	Premiere	
1	Flight Cancellation & Reschedule	35,000,000	35,000,000	35,000,000	-
2	Personal Accident & Permanent Disability	300,000,000	500,000,000	1,000,000,000	500,000,000
3	Medical Expenses	100,000,000	250,000,000	500,000,000	550,000,000
4	Flight Delay (by passenger)	5,000,000	6,000,000	9,000,000	-
5	Baggage Delay	750,000	1,000,000	1,250,000	-
6	Baggage and Personal Belongings (covers handcarry items without supervision)	5,500,000	11,000,000	16,000,000	-
7	Visa Protection	10,000,000	10,000,000	10,000,000	10,000,000

Assistance & Claim

Through the tiket.com app (Android & IOS)

Online Claim Portal : cermati.com/pusatklaim/tiketflightinternationalplus/goods

WhatsApp (Chat Only) : 0815-8500-9500

(Operational Hours: 09.00 – 21.00 WIB everyday, except National Public Holiday)

Email : claims@cermati.com

Claim Documents

The Insured must provide the following supporting documents for the claims process:

1. The claim form that already completed by digitally Cermati Protect that includes information such as: Name of the insured, Identity number / ID card number, Gender, Address, Date of birth, Mobile number, Email, Date of loss, Location of the loss, and Chronology of the loss incident
2. Insured's Passport Information as registered through tiket.com
3. Proof of Flight Payment (e-receipt)
4. Proof of Insured's e-voucher from tiket.com
5. Bank information for claim payment (Bank Name, Account Number, Account Holder's Name).
6. Scan of the complete itinerary of the entire booked trip (Flight e-ticket from tiket.com).
7. Additional Documents:

Benefits	Document Format	Required Documents
Flight Cancellations & Flight Reschedule	Softcopy	<ul style="list-style-type: none"> - Original Medical Report (in case of death or injury) - Proof that the claim is not caused by an ongoing illness or injury experienced by a family member (in case of death or injury) - Proof of accommodation booking along with payment proof - A written statement regarding the

		<p>refund value from the travel agency (proof of refund from tiket.com)</p> <ul style="list-style-type: none"> - Invoice and receipt for additional ticket purchases (if applicable) - A photocopy of the court summons (if acting as a witness or jury member in court) - Proof of severe damage to the residence due to fire/flood/AOG (for severe damage risk to the main residence) - Other documents belonging to the Insured, if required.
Medical Expenses	Softcopy	<ul style="list-style-type: none"> - Original invoices and receipts related to the claim - Original medical report - Certificate or report from the authorities (in case of an accident) - Boarding Pass - Scan of passport with immigration stamps for each departure and return date / VISA. - Other documents belonging to the Insured, if required.
Flight Delay (by passenger)	Softcopy	<ul style="list-style-type: none"> - Original medical report (in case of death or injury) - Proof that the claim is not caused by an ongoing illness or injury experienced by a family member (in case of death or injury) - Proof of accommodation booking along with payment proof - A written statement regarding the refund value from the travel agency - Invoice and receipt for additional ticket purchases (if applicable) - A photocopy of the court summons (if acting as a witness or jury member in court) - Proof of severe damage to the residence due to fire/flood/AOG (for severe damage risk to the main residence) - Other documents belonging to the Insured, if required.
Delayed Baggage	Softcopy	<ul style="list-style-type: none"> - Airlines' Property Irregularity Report (PIR) or Incident Report - Statement letter from the airline regarding the duration and reason for

		<p>the baggage delay.</p> <ul style="list-style-type: none"> - Boarding Pass - Scan of passport with immigration stamps for each departure and return date / VISA. - Other documents belonging to the Insured, if required.
Baggage and Personal Belongings (coverage for hard carry items without supervision)	Softcopy	<ul style="list-style-type: none"> - Report from the authorities (if baggage is lost in a public place) - Property Irregularity Report (PIR) from airline or Report from the airline stating that the loss or damage is under the airline's responsibility - Proof of compensation from the airline, along with the compensation amount (if baggage is lost while under the airline's responsibility) - Other proof of ownership (if applicable) <p>Note: If there is proof of ownership/invoice, it will be replaced with a notarized statement declaring that the items being claimed are owned by the Insured, along with detailed information (brand, type, color, quantity) and purchase year</p> <ul style="list-style-type: none"> - Photo of the damage - Boarding Pass - Scan of passport with immigration stamps for each departure and return date / VISA. - Other documents belonging to the Insured, if required.
Personal Accident and Permanent Disability	Softcopy	<ul style="list-style-type: none"> - In the event that the Insured passes away <ul style="list-style-type: none"> o Certificate of the autopsy results (visum et repertum) o Photocopy of the death certificate issued by the authorities o Other documents belonging to the Insured, if required. - In the event that the Insured is missing <ul style="list-style-type: none"> o Certificate regarding the accident and termination of the search from the authorities o Statement from the heirs agreeing to return the compensation if the Insured is

		<p>found alive</p> <ul style="list-style-type: none"> ○ Other documents belonging to the Insured, if required. <p>- In the event that the Insured suffers permanent disability</p> <ul style="list-style-type: none"> ○ Certificate of examination (visum) from the doctor who provided treatment or medical care ○ Boarding Pass ○ Scan of passport with immigration stamps for each departure and return date / VISA. ○ Other documents belonging to the Insured, if required.
Visa Protection	Softcopy	<ul style="list-style-type: none"> - Visa application proof showing the date and details of the application. - Correspondence evidence of the visa rejection decision from the issuing authority (e.g., email/SMS/Whatsapp) along with the reason for the rejection. - Proof of visa payment. - Proof of accommodation booking and payment, as well as refund proof (if applicable). - Other documents belonging to the Insured, if required.

Frequently Ask Questions (FAQ)

What is Visa & Travel Protection Plus?

Visa & Travel Protection is an insurance that provides protection for the insured who is traveling abroad. It is a product from BCA Insurance, specifically designed for users of tiket.com.

How can I purchase Visa & Travel Protection?

You can purchase Visa & Travel Protection through the "To Do" menu.

How much is the premium I need to pay for Visa & Travel Protection?

The insurance premium depends on the package you choose. The price you pay in the booking form is the final insurance premium price.

Can I add more benefits to the Visa & Travel Protection?

Yes. The benefits of Visa & Travel Protection can be purchased separately from the flight ticket you buy on tiket.com or other platforms by accessing the "To Do" menu. The claim amount will refer to the ticket price after discounts or similar voucher deductions.

I booked an international flight ticket on tiket.com, but I forgot to purchase insurance. Can I buy it separately?

Yes, this protection can be purchased separately..

How do I file a claim?

You can report claims via the [tiket.com](https://www.tiket.com) Claim Portal at cermati.com/pusatklaim/tiketflightinternationalplus/goods. More details can be found in section "Assistance and Claims."

Is there a deadline to file a claim?

Claims must be reported no later than 30 (thirty) calendar days from the date the loss occurred, or from the date the insured person passed away or was hospitalized. All necessary claim documents must be submitted within 30 (thirty) calendar days from the date the claim is reported.

How long does it take to process a claim payment?

BCA Insurance will review the claim documents within a maximum of 7 (seven) working days from the date the complete claim documents are received. Claim payments will be processed within a maximum of 7 (seven) working days from when the claim is approved.