

# **Dengue Fever Insurance**

This product provides daily Cash Compensation to the Participants as stated in the Policy Overview if during the Insurance Period, the Participant is exposed to Dengue Fever which requires Inpatient treatment at the Hospital. Dengue hemorrhagic fever is proven by positive Tourniquet test, thrombocytopenia (platelet count  $\leq$  100,000 / µl), hemoconcentration (hematocrit increase  $\geq$  20%).

## **Frequently Asked Questions**

#### What exactly is Wallet Xtra Guard Insurance?

Wallet Xtra Guard Insurance is an insurance product made specifically for CIMB Niaga customers. This product provides protection against snatch risks that may be experienced by the Insured when carrying out his activities outside the home. Various types of benefits for the customer's personal protection offered are as follows:

#### What is the term & condition for buying this product?

- 1. Participants are exposed to Dengue Fever which requires an Inpatient treatment at the Hospital, if they have done treatment at least 1x24 (one time twenty-four) hours at the Hospital.
- 2. Dengue hemorrhagic fever is proven by positive Tourniquet test, thrombocytopenia (platelet count ≤ 100,000 / µl),
- hemoconcentration (hematocrit increase ≥ 20%) 3. In this policy, a waiting period of 14 (fourteen) calendar days will be in effect since the beginning of the Insurance period.
- 4. The policy coverage period is 1 year.
- 5. This policy applicable to Participants aged 6 (six) months up to the age of 60 (sixty) years. And can be extended to the age of 65 (sixty-five) years without interruption.

#### Main benefits:

- a. These benefits include Inpatient Cash Benefit, which is to provide Cash Benefit to Participants according to the Policy Overview if during the Insurance Period, Participants are exposed to Dengue Fever that requires Hospitalization in the Hospital. Dengue hemorrhagic fever is proven by positive Tourniquet test, thrombocytopenia (platelet count ≤ 100,000 / µl), hemoconcentration (hematocrit increase ≥ 20%).
- b. For inpatient compensation benefits, it can apply for more than 1 (one) Inpatient with an aggregate of maximum 10 (ten) days of care during the policy period or the period listed in the Policy Overview. Participants are entitled to receive in patient compensation benefits if they have treated at least 1 x 24 (one time twenty four) hours at the hospital.

#### Additional benefits:

a. Optional additional benefits (+ post) that is additional compensation after being hospitalized for the risk guaranteed in the Policy, given 2 (two) times the value of the selected daily compensation. This Inpatient Post Fee is only for the first Inpatient claim, during the coverage period stated in the Policy Overview, provided if participants consult and / or check-up with the treating doctor.Personal legal responsibilities to the third parties

#### Illustration of Premium and Claim Calculation

Someone X bought Dengue Fever insurance product on 1 January 2019, and bought a 500 plan and had already paid a premium according to the plan 500 tariff which is Rp. 50,000.

On 25 February 2019, X was affected by Dengue Hemorrhagic Fever with positive Tourniquet medical test, thrombocytopenia (platelet count 75,000 /  $\mu$ l), hemoconcentration (hematocrit increase = 25%).

Hospitalized for 6 days, counting from 25 January 2019 - 31 January 2019. Counted 5 x 24 hours and more than 6 hours.

X submitted a claim to PT. Sompo Insurance Indonesia. After completing the documents completely, the replacement from PT. Sompo Insurance Indonesia as follows:

Calculated 5 x 24 hours, with a 500 plan, the replacement is:

5 x 500,000 IDR = 2,500,000 IDR.

- Her bag contains with this following item:
  - a. Wallet containing with CIMB Niaga credit card and debit card
  - b. Cellphone worth IDR 3,500,000

After the claims document submitted and declared complete by the insurance, the amount of the claim given is:

#### What to do if you get robbed?

- Immediately report the matter to Sompo Insurance in writing or verbally, which is followed in writing no later than 30 (thirty) calendar days after the claim is made.
- 2. The claim form that we have provided together with the policy must be completed in full along with the claim supporting documents. All documents are submitted to us within 60 (sixty) calendar days since you or the person authorized by you

#### PT Sompo Insurance Indonesia





### received the claim form from us.

How to find out more information or to complain? PT Sompo Insurance Indonesia is pleased to assist you in resolving your concerns regarding the products and services offered by PT Sompo Insurance Indonesia. You may visit/contact our branch nearest to your location or to our Head Office during businesshours:

PT Sompo Insurance Indonesia Mayapada Tower 2, 18-20th Floor JI. Jenderal Sudirman Kav. 27, Jakarta 12920 Customers Service: 14051 Or visit our website www.sompo.co.id

#### **Important Noted**

This insurance product is owned by PT Sompo Insurance Indonesia, registered and supervised by Otorisasi Jasa Keuangan (OJK).

