

SUMMARY PRODUCT SOMPO HOSPITAL CARE INSURANCE

1. What is *Sompo Hospital Care* insurance?

Sompo Hospital Care Insurance is one of the trademarks of PT Sompo insurance Indonesia. This product is a health insurance product that is devoted to individual and family participants. Insurance ***Sompo Hospital Care*** provide cash compensation to the participant in the sum of the value specified in the policy summary if during the insurance period, participants are affected by an illness or have an accident and require hospitalization or surgery in the hospital. The benefits provided to the participants include:

- a. Inpatient Cash Benefits
- b. Cash compensation for surgical expenses
- c. Cash benefit Intensive Care Unit

2. What is not guaranteed by *Sompo Hospital Care* Insurance product and What are the benefits received by the participants?

That is not guaranteed on products ***Sompo Hospital Care Insurance*** are:

2.1 General Exceptions

- 2.3.1. ***Pre-existing conditions unless the participant has gone through the waiting period set by the insurer (or the previous condition).***
- 2.3.2. ***Injuries and or illness due to war or active duty in the military or the armed forces of a nation or international agency, strikes, riots, huru-hara (direct and indirect), rebellion and the like.***
- 2.3.3. ***Ascending, descending from, being in or flying with a non-motorized air-engine, flight-to-the-machine, air--miles/bus/helicopter plane, unless you are using a commercial flight with a regular flight schedule and line .***
- 2.3.4. ***Diseases or wounds caused by or related to ionizing radiation or contamination by radioactive from any nuclear fuel or nuclear waste from nuclear fission processes or from any material of nuclear weapons.***
- 2.3.5. ***The cost of nursing home care or a sanatorium to restore health, traditional or similar treatment clinics for hospitalization or hospitalization in connection with the conduct of medical examinations.***

*More information refers to the policy Wording insurance Sompo Hospital Care issued by PT Sompo Insurance Indonesia

2.2 Table Premium & Table

Benefit Table Premium:

Premium Sompo Hospital Care individual (in Rupiah)

Payment method	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Annual	534,700	928,000	1,541,600	2,000,400	2,670,100	3,168,200	3,762,900	4,274,200	4,785,500	5,480,600

*) Premiums that have been paid have taken into account the administrative costs and intermediary

*) Policy fee of Rp 30,000,-(but subject to change as per company's terms)

Premium Sampo Hospital Care Family (in IDR)

Payment Methode	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Annual	2,138,800	3,712,000	6,166,400	8,001,600	10,680,400	12,672,800	15,051,600	17,096,800	19,142,000	21,922,400

*) Premiums that have been paid have taken into account the administrative costs and intermediary

*) Policy fee of Rp 30,000,-(but subject to change as per company's terms)

Table Benefits:

Sampo Hospital Care	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Cash benefit for inpatient per day	100,000	200,000	300,000	400,000	500,000	600,000	700,000	800,000	900,000	1,000,000
Cash compensation for surgical expenses	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	8,000,000	9,000,000	10,000,000	12,000,000
Cash benefit Intensive Care Unit Per Day	200,000	400,000	600,000	800,000	1,000,000	1,200,000	1,400,000	1,600,000	1,800,000	2,000,000

2.3 Terms & Conditions

- This policy applies to **participants** who are 6 (six) months old until the age of 60 (sixty) years. And can be extended up to the age of 65 (sixty-five) years without interruption.
- The waiting period for this insurance is 30 (thirty) calendar days from the beginning of the policy period. During the waiting period, if the participant experiences an accident, this condition does not apply.
- Apply "1 year Pre-existing condition" where the claim benefit for the hospitalization caused by a medical condition that existed before the policy's effective date or the date of the policy restoration, only given after the policy is active for 1 (one) year.

3. What are the obligations of participants

3.1 Obligation to reveal facts

- ♦ Disclose material facts i.e. information, description, circumstances, and facts that affect the insurer's consideration in accepting or rejecting an insurance closure application and in setting a premium tribe when the application is accepted.
- ♦ Make a correct statement about matters relating to insurance coverage.

3.2 Liability in the event of loss

- ♦ After knowing or at the time the participant is deemed to be aware of any claim also insured in this policy, the participant shall immediately notify the insurer in writing or orally followed by written no later than 30 (thirty) calendar days since the occurrence of the claim.

- ♦ The completed claim form with the claim supporting documents must be submitted to the insurer within 60 (sixty) calendar days since the participant or the person authorized by the participant receives the claim form of the insurer.
- ♦ All rights to the benefits in this policy become lost if the provisions of this clause are not fulfilled by the participant.

4. What is the procedure if a loss occurs?

If there is a loss, the mechanism for filing a claim for **Sompo Hospital Care** products is to reimbursement by paying in advance the cost of the hospital arising. If the Insured wants to submit a claim, the Insured must complete the supporting documents of the claim, as follows:

- a. Claim form of insurer that must be filled by the participant and the Doctor Who care, equipped with the participant's name and number, medical resume with the doctor's stamp or hospital, and the number of Doctor's permit checking.
- b. Original receipt/legalized receipts with full details of costs incurred
- c. The insurer has the right to request other evidence relating to the Medical service provided.

5. Premium Calculation illustration

➤ **Individual**

Mr Abel purchased the product Sompo Hospital Care PT Sompo Insurance Indonesia, by selecting the individual package Plan 5 with monthly payment method, then the premium to be paid Mr Abel is Rp. 247.300,-(two hundred forty seven thousand three hundred Rupiah).

➤ **Family (family)**

Mr . Graham purchased the product Sompo Hospital Care PT Sompo Insurance Indonesia, by choosing Family Plan 7 package with monthly payment method , then the Premium to be paid Mr Abel is Rp. 1.393.700,- (one million three hundred ninety three thousand seven hundred rupiah).

6. Claim calculation illustration

➤ **Individual**

Mr. Moreno Brown purchased Sompo Hospital Care products at PT Sompo Insurance Indonesia, choosing Plan 5 (five). After the purchase of this insurance , Mr. Moreno Brown had appendectomy, requiring an inpatient treatment for 5 (five) days and surgical action. The cost of the surgery is Rp 5.5.000.000,- thus, Mr . Moreno Brown will get as much benefit:

- a. Hospitalization: Rp 500.000,- X 5 (five) days = Rp 2.500.000 ,-
- b. Operation Cost compensation : Rp. 6.000.000,- (due to the benefit of plan 5 Rp. 6.000.000,-)
- c. Hospitalization Intensive Care Unit: Rp 0,- (as participants are not treated in intensive care unit) So the amount received by Mr . Moreno Brown amounting to Rp. 2.500.000,- + Rp. 6.000.000,- = Rp. 8.500.000,- (eight million five hundred thousand rupiah).

➤ **Family (family)**

Mr. Shane West purchases Sompo Hospital Care products at PT Sompo Insurance Indonesia, choosing Plan 7 (Seven). After the purchase of this insurance, Mr. Shane West had an accident when driving the motor so that it requires intensive training for 3 (days) days and surgical action at a cost of Rp. 10 million, -

To treat injuries in the case, and after surgery Mr. Shane West requires 10 days of hospitalization.

As for the large costs to be replaced by the insurer is

- a. Hospitalization: Rp. 700,000,-X 10 (Ten) days = Rp 7 million,-
- b. Operation Cost Compensation: Rp. 8.000.000,- (due to the benefit of plan 7 Rp 8.000.000,-)
- c. Hospitalization Intensive Care Unit: Rp. 1.400.000 x 3 (three) days = Rp. 4.200.000 , Thus, Mr. Shane West will get benefits of: Rp. 7.000.000,-+ Rp. 8.000.000,- + Rp.4.200.000,- = Rp. 19.200.000,-

7. Further information or Complaints complaint ?

PT Sampo Insurance Indonesia is pleased to assist you in resolving your concerns the attention of participants in relation to the products and services offered by PT Sampo Insurance Indonesia.

Participants can contact Sampo Care 24 Hours at 14051, or for more information participants can visit the nearest branch of PT Sampo Insurance Indonesia to the participant's location or to the head office of PT Sampo Insurance Indonesia during business hours:

PT Sampo Insurance Indonesia

Mayapada Tower 2, floor 18-20

Jl. Sudirman 27, Jakarta 12920

Customer Service 24 Hours **14051**

Email : customer@sampo.co.id

Or visit the website www.sampo.co.id