

## Personal Accident Combo Mudik Insurance

Accidents can happen to anyone and at any time, motorcycle accidents, train accidents are some examples of the list of accidents that exist. Maybe this sounds scary but intimidated is not the solution but your financial readiness is the solution. **Personal Accident Combo Mudik Insurance** is the best solution to meet your needs when an unwanted event occurs specially **during your homecoming trip**.

### Table of Benefit

Personal Accident Combo Mudik Insurance IDR 50,000 / 30 days	
Personal Accident and Permanent Disability due to Accident	Max IDR 50,000,000
Medical Expense due to Accident	Max IDR 5,000,000
Fire Compensation	Max IDR 25,000,000
Burglary Compensation	Max IDR 5,000,000

### Frequently Asked Questions

#### What is Personal Accident Combo Insurance?

Personal Accident Combo Mudik Insurance from PT Sampo Insurance Indonesia aims to provide a protection against Personal Accident when you having a homecoming trip with your family. This coverage expanded with fire compensation and burglary compensation for your residence.

#### What is the key coverage?

1. **Died** within 12 (twelve) months since the accident, or
2. **Permanent Disability** Benefits will be paid based on the benefits table as follows:

No.	Description	Percentage
1.	Permanent eye sight loss	100%
2.	Permanent loss of or failure of both arms	100%
3.	Permanent loss or non-functioning of both legs	100%
4.	Permanent loss or non-functioning: vision of one eye and one arm	100%
5.	Permanent loss or non-functioning: vision of one eye and one leg	100%
6.	Permanent loss or non-functioning: vision of one leg and one arm	100%
7.	Permanent mental illness and cannot be cured again	100%
8.	Total paralysis of all permanent limbs that cannot be cured	100%
9.	Right arm starting from the shoulder	60%
10.	Left arm starting from the shoulder	50%
11.	Right arm starting from top of elbow	50%
12.	Left arm starting from top of elbow	40%
13.	Right hand starting from top of wrist	40%
14.	Left hand starting from top of wrist	30%
15.	One leg from the knee to the groin	50%
16.	One foot from ankle to knee	25%
17.	The right hand thumb	15%
18.	The left hand thumb	10%
19.	The right hand index finger	10%
20.	The left hand index finger	8%
21.	The right hand little finger	8%
22.	The left hand little finger	6%
23.	Middle finger or sweet right hand	5%
24.	Middle finger or sweet left hand	4%
25.	One big toe	8%
26.	One other toe	5%
27.	One side of eye	50%
28.	Hearing on the both side of ears	50%
29.	Hearing on the one side of ear	25%
30.	One side of earlobe	5%

#### PT Sampo Insurance Indonesia

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Telp: (021) 2500890 Fax: (021) 2500891, 2500892

### 3. Medical or Treatment Expense

Provided in the case of payment for reimbursement of medical and or treatment expenses incurred to heal or to recover, or injury suffered by the Insured as a direct result of an accident guaranteed by the Policy. The medical/treatment expenses are accumulated for one year.

4. **Fire Compensation.** Give compensation in the case of insured Residence buildings that are damaged directly caused by Fire or Damage due to Lightning or Explosions or Fall of Airplanes or Losses due to smoke.
5. **Burglary Compensation.** Give compensation in the event of loss or damage to property as a result of burglary. These burglary events must be accompanied by destruction by coercion of residential buildings where property is or is stored, which is carried out by thieves when entering or exiting residential buildings.

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

1. When your payment is settled for this product
2. Age limits from 3 years until 60 years old birthday
3. Policy period of 30 days

### Claim Payment Calculation

If you have an accident guaranteed in the policy that caused you to die in which the sum insured is IDR 50,000,000 then we will give a benefit of 100% compensation of the insurance coverage which is IDR 50,000,000 to the policy holder or heirs whose name are listed in an overview of coverage.

### How to make a Claim?

In the event of an accident guaranteed by the policy, you or a valid representative or family must:

1. Inform PT Sampo Insurance Indonesia in writing within no later than 3x24 (three times twenty-four) hours the occurrence of the accident. The notification should be in written or verbally followed by writing to PT Sampo Insurance Indonesia.
2. Submit completed claim forms along with the supporting documents.
3. In the event of death as a result on an accident, the beneficiary or the Insured's family shall:
  - ✓ Report to the head of urban local village to get a death certificate
  - ✓ Request a certificate of examination of the corpse (Visum et Repertum) from Doctor or Hospital, and,
  - ✓ Provide an opportunity for us to conduct a coroner's examination before the funeral or burning of the corpse (cremation)

### How to find out more information or to complain?

PT Sampo Insurance Indonesia is pleased to assist you in resolving your concerns regarding the products and services offered by PT Sampo Insurance Indonesia. You may visit/contact our branch nearest to your location or to our Head Office during business hours:

#### PT Sampo Insurance Indonesia

Mayapada Tower 2, 18-20th Floor

Jl. Jenderal Sudirman Kav. 27, Jakarta 12920 Customer Service 14051

Or visit our website [www.sampo.co.id](http://www.sampo.co.id)