

Tropical Disease Insurance

These benefits include Daily Inpatient Cash Benefit, which is to provide Cash Benefits to Participants as stated in the Policy Overview if during the Insurance period, Participants affected by Tropical Disease are proven by a positive medical test, exposed to one or several of the following diseases:

- Measles.
- Chikungunya,
- Dengue fever,
- Elephantiasis,
- Malaria, and
- Typhus.

Frequently Asked Questions

What exactly is Tropical Disease Insurance?

This product provides Daily Inpatient Cash Benefits, which provides Cash Benefits to Participants as stated in the Policy Overview if during the Insurance period, Participants affected by Tropical Disease are proven by a positive medical test, exposed to one or several of the following diseases:

- Measles.
- Chikungunya,
- Dengue fever,
- Elephantiasis,
- Malaria,
- Typhus.

What is the term & condition for buying this product?

- 1. Participants are exposed to Tropical Diseases that require inpatient treatment at the Hospital, if they have done treatment at least 1x24 (once twenty-four) hours at the Hospital.
- 2. Tropical diseases proven by positive medical tests, affected by one or several of the following diseases:
 - Measles.
 - Chikungunya,
 - Dengue fever,
 - Elephantiasis,
 - Malaria, and
 - Typhus.
- 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. This product provides daily Cash Compensation to Participants as stated in the Policy Overview if during the Insurance period, Participants are affected by Tropical Disease, one or more of the following diseases:
 - measles,
 - Chikungunya,
 - dengue fever,
 - elephantiasis,
 - malaria,
 - typhus.

which requires hospitalization in the hospital.

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 inpatient 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 a Tropical Disease insurance product on 1 January 2019, and bought a 500 plan and had already paid a premium according to the plan 500 tariff of Rp. 200,000.

On February 25, 2019, X contracted Malaria with a positive medical test.

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 plan of 500,

PT Sompo Insurance Indonesia





What to do if you get robbed?

- 1. 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 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 business hours:

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

Important Noted

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

