

Personal Accident Insurance

Accident can happen to anyone, from motor accident, rail accident, and the list is endless. This may sound scary but getting intimidate is not the solution, being financial-prepared is!

A good solution of a Personal Accident Insurance helps you to meet the expenses in case a crisis arises.

Table of Benefit

Personal Accident IDR 85,000/year	Personal Accident IDR 122,500/year	Personal Accident IDR 160,000/year
Medical Expense (due to Accident) IDR 5,000,000	Medical Expense (due to Accident) IDR 7,500,000	Medical Expense (due to Accident) IDR 10,000,000
Sum Insured IDR 50,000,000	Sum Insured IDR 75,000,000	Sum Insured IDR 100,000,000

Frequently Asked Questions

What is Personal Accident Insurance?

Personal Accident Insurance from PT Sompo Insurance Indonesia aims to provide a protection against Personal Accident or the parties related to the institution or company's losses.

What is the key coverage?

- Accidental Death/Permanent Disablement according to the selected package
 - ✓ Died within 12 (twelve) months since the accident or,
 - ✓ Lost and not found within at least 60 (sixty) days after the accident
- Permanent Disablement Benefit will be paid based on the maximum benefit table accumulated according to the selected package as follows:

No	Description	Percentage
1	Right arm starting from the shoulder	60%
2	Left arm starting from the shoulder	50%
3	Right arm starting from top of elbow	50%
4	Left arm starts from top of elbow	40%
5	Right hand starting from top of wrist	40%
6	Left hand starting from top of wrist	30%
7	One leg from knee to groin	50%
8	One foot from ankle to knee	25%
9	The Right-hand thumb	15%
10	The Left-hand thumb	10%
11	The Right-hand index finger	10%
12	The Left-hand index finger	8%
13	The Right-hand little finger	8%
14	The little finger of the left hand	6%
15	The Little left-hand finger	5%

PT Sompo Insurance Indonesia

Mayapada Tower 2, 19th floor, Jl. Jendral Sudirman Kav. 27, Jakarta, Indonesia 12920
Telp: (021) 2500890 Fax: (021) 2500891, 2500892

16	The Middle finger or ring finger of the right-hand	4%
17	One big toe	8%
18	One other toe	5%
19	One side of eye	50%
20	Hearing on the both side of ears	50%
21	Hearing on the one side of ear	25%
22	One side of earlobe	5%

3. Medical/Treatment Expenses according to selected package
 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.

What is the term & condition for buying this product?

1. The premium rate for coverage of Accident Insurance according to selected package
2. Age limits 17 to 59 years old
3. Policy period of 1 year

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 provide 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 5 (five) days following 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