

### PRODUCT AND SERVICE INFORMATION SUMMARY

#### PERSONAL ACCIDENT INSURANCE

<b>Publisher Name</b> PT Sampo Insurance Indonesia	<b>Product Type</b> Personal Accident Insurance	<b>Currency</b> Rupiah
<b>Product Name</b> Personal Accident Insurance in corporate with PT Roojai Insurance Agent	<b>Product Description</b> Personal Accident Insurance from PT Sampo Insurance Indonesia provides: Personal Accident Protection, can be expanded with hospital daily cash compensation, funeral expenses, cosmetic reconstruction, personal liability, assistance during recovery (nurse/caregiver/ day care), accident while driving a 2-wheeler vehicle, accident due to murder or assault, accident during extreme sports, and accidents during sports competitions.	

#### INSURANCE KEY FEATURES

<b>Insured Age</b> This coverage is only valid for persons aging 1 (one) year to 60 (sixty) years at the beginning of the policy period; the coverage can be extended until the insured is 65 years old.	<b>Premium</b> *Premium amount below is for illustrative purposes only.	
<b>Sum Insured</b> As agreed by both parties.	1 A+B Personal Accident Death Permanent disability	<b>0.15%</b>
<b>Coverage Period</b> 1 one year and can be automatically renewed.	1 C: Medical expenses (Cashless)	<b>1.5%</b>
<b>Premium Payment</b> 1. Annual 2. Instalment (monthly) *as per company policy at the time of offer	2 Daily Cash Plan for Hospitalization, max. 20 days per policy period	<b>25%</b>
	3 Funeral Expenses	<b>0.2%</b>
	4 Death/permanent disability caused by Accident while driving a 2 wheeler vehicle	<b>Loading 25%</b>
	5 Death/permanent disability due to murder or assault	<b>Loading 10%</b>
	6 Death/Permanent Disability caused by accident while doing extreme sport	<b>Loading 50%</b>

#### BENEFITS

Category	Benefit	Plan 1 (IDR)	Plan 2 (IDR)	Plan 3 (IDR)	Plan 4 (IDR)	Plan 5 (IDR)
1A	Personal Accident Benefit A: Death	40.000.000	125.000.000	200.000.000	400.000.000	800.000.000
1B	Personal Accident Benefit B: Permanent Disability	Max 100% of SI 1A	Max 100% of SI 1A	Max 100% of SI 1A	Max 100% of SI 1A	Max 100% of SI 1A
1C	Benefit C: Medical Expenses (Cashless)	Max 10% of SI 1A	Max 10% of SI 1A	Max 10% of SI 1A	Max 10% of SI 1A	Max 10% of SI 1A
Combined benefits 1A+1B+1C: highest limit is 1 A						
2	Daily Cash Compensation during hospitalization max 20 days per period.	Max 0.25% of SI 1A	Max 0.25% of SI 1A	Max 0.25% of SI 1A	Max 0.25% of SI 1A	Max 0.25% of SI 1A
3	Funeral Expenses	10% of SI 1A	10% of SI 1A	10% of SI 1A	10% of SI 1A	10% of SI 1A
4	Accident while driving a 2 wheeler vehicle	100% limit of ALL selected Benefits (Cat 1-3)				
5	Accident due to murder or assault	100% limit of ALL selected Benefits (Cat 1-3)				
6	Accident while doing extreme sports	100% limit of ALL selected Benefits (Cat 1-3)				



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Personal Accident Insurance in corporate with Roojai Insurance Agent from PT Sampo Insurance Indonesia provides protection which consists of:

### 1. **Personal Accident**

Benefit protection for death will be provided if the Insured:

#### A. **Death**

Benefit protection for death will be provided if the Insured:

- dies within 12 (twelve) months since the occurrence of the accident, or
- lost and not found within no less than 60 (sixty) calendar days of the occurrence of the accident as a direct result of an insured accident

#### B. **Total Permanent Disability**

Total Permanent Disability includes:

- Loss of vision in both eyes, or
  - Loss or loss of function in both limbs, or
  - Loss or loss of function in both legs, or
  - Loss or loss of function: sight in one eye and one limb sight in one eye and one leg; or on one leg and one limb
- Total Permanent Disability may also include insanity or total paralysis suffered by the Insured as a direct result of an insured accident covered by the Policy

This permanent Disability must occur within 12 (twelve) months from the occurrence of the accident.

#### C. **Partial Permanent Disability**

Permanent Partial Disability includes the loss or malfunction of any part of the body. Entitlement to this benefit applies after a physician has determined that the disability sustained is permanent permanent.

#### D. **Medical Expenses**

This entitlement will be provided in the form of cashless benefit for medical expenses due to an accident suffered by the Insured as a direct result of an accident covered by the policy

### 2. **Daily Cash Compensation During Hospitalization**

This coverage is extended to the daily hospitalization benefit due to an accident, if the participant has to be hospitalized, up to a limit of 20 days during the policy period.

### 3. **Funeral Expenses**

This coverage is extended with the benefit of funeral costs for the participant if the participant suffers an accident, during the policy period which causes the Insured to die.

### 4. **Accident while driving a 2-wheeler vehicle**

This coverage is extended to the risk of physical accidents while riding a motorbike or bicycle. This extension applies to all benefits selected by the participant and is valid for the entire policy period, subject to the provisions of the applicable traffic regulations.

### 5. **Accident due to Murder or Assault**

This coverage is extended to this coverage is extended to the risk of physical accident due to murder or attempted murder or assault. This extension applies to all benefits selected by the participant and is valid for the entire policy period.

### 6. **Accident while doing Extreme Sports**

This coverage is extended to the risk of physical accident while doing extreme sport. This extension applies to all benefits selected by the participant and is valid for the entire policy period. Extreme sports refer to racing of all kinds of cars or boat, horse racing, cycling, ski racing including jet ski, skate racing, boxing, parachute jumping (except for the purpose of saving life), boarding or travelling in a hot air balloon, gliding, bungee jumping, diving with oxygen tank and breathing equipment under water (scuba diving).

## RISK

- The premium is declared to have been received if the Insurer has received payment in cash at the Insurer's office or the premium has been entered into the Insurer's bank account or has been received in cash by the service provider appointed by the Insurer.
- If the Insured does not comply, then this policy will terminate automatically without any obligation for the Insurer to issue an endorsement and the Insurer is released from liability under this policy
- The Insured's right to the insurance benefits under this policy is lost, if the Insured does not fulfill the obligations under this insurance.

### BIAYA

Administration Fee	: IDR 30,000
Policy Maintenance Fee	: --
Stamp Duty Fee	: IDR 10,000

### DEFINITION

- Riot** is the action of a group of at least 12 (twelve) people who, in carrying out a common goal, create an atmosphere of disturbance of public order by making noise and using violence and destruction of other people's property, which is not yet considered a Civil Commotion
- Strike** is an act of intentional destruction by a group of workers, a minimum of 12 (twelve) workers or half of the total number of workers (in the case where the total number of workers is fewer than twenty four people), who refuses to work as usual in an effort to force the employer to comply with workers' demands, or in protesting against the rules or conditions of employment imposed by the employee employer
- Obstruction of Work** is an act of destruction intentionally carried out by a group of workers, a minimum of 12 (twelve) workers or half of the total number of workers (in the event that the total number of workers is less than twenty four people), as a result of workers being dismissed or prevented from working by the employer
- Malicious Acts** are the actions of a person who intentionally damages the property of another person due to revenge, envy, anger, or vandalism, except for an act committed by a person who is under the supervision or at the behest of the Insured or one who supervises or controls the said property, or by thief/robber/looter
- Preventive Act** is the action of an authorized party in an effort to prevent, stop or reduce the impact or consequences of the occurrence of guaranteed risks.
- Civil Commotions** is an act of a large number of people acting together to disrupt public peace and to cause disturbance with violence and to cause a chain of destruction on a large number of properties, indicated by the cessation of more than one half of the normal activity of commercial/shopping or business areas or schools or public transportation in one city for at least 24 (twenty four) hours consecutively commencing immediately before, during or after the event provided
- Insurrection** is an uprising of a majority of the people in the capital city of a country, or in two or more capital cities of provinces within 12 (twelve) days, demanding a change in the government de jure or de facto, or an open resistance against the government de jure or de facto, not amounting to a Rebellion
- Takeover of Power** is a condition where the de jure or de facto government has been overthrown and replaced by a power that lays down and/or enforces their own rules.
- Revolution** is an uprising of the people with force to make a radical change to the current public administration system of the country or to overthrow the established government de jure or de facto, not amounting to a RebellionRebellion.
- Rebellion** is the organized action of a group of people who disobey and or oppose the de jure or de facto government with violence using firearms, which may pose a threat to the continuity of the de jure or de facto government
- Military force** is a group of armed forces both at home and abroad, of at least 30 (thirty) people who use violence to overthrow a government that is legal de jure or de facto or creates an atmosphere of disturbance to public order and security
- Invasion** is an act of a country's military power entering the territory of another country with the intention of temporarily or permanently occupying or controlling it.
- Civil War** is an armed conflict between regions or between political factions within the territorial boundaries of a country with the aim of fighting over the legitimacy of power.
- War and Hostilities** is a widespread armed conflict (whether with or without a declaration of war) or a war-like situation between two or more countries, including military exercises of a country or joint joint- military exercises between countries
- Subversive Acts** is an act by any person on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government "de jure" or "de facto", or to the influencing of it by terrorism or sabotage or violence



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- 16. Terrorism** is an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organizations(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear
- 17. Sabotage** is a destructive act against property or the obstruction of work process or causing the reduction in value of work, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) in an attempt to achieve a political, religious, ideological or similar goals including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### EXCLUSIONS

#### General Exclusions Personal Accident Insurance

This policy does not cover:

##### 1. Accidents that occur as a direct result of the Insured

- 1.1 participating in air traffic, except as a fare paying passenger (holding the appropriate ticket) in a passenger aircraft of the Airline duly licensed for that purpose. berpartisipasi dalam olahraga berbahaya: bersepeda, balapan semua jenis mobil atau perahu, pacuan kuda, balap ski termasuk jet ski, balap skate lompat parasut (kecuali untuk tujuan menyelamatkan nyawa), naik atau bepergian dengan balon udara, gliding, menyelam dengan tangki oksigen dan peralatan pernapasan di bawah air (scuba diving)
- 1.2 engaging in boxing, wrestling and all kind of martial art, rugby, hockey, ice or snow sports, mountaineering or ice mountaineering and all kinds of sports involving physical contact, bungee jumping and the like, entering caves or deep holes, hunting, or sailing alone, or riding motorcycle, or training for or participating in car or motorcycle speed contest or race, air sports and water sports. dengan sengaja melakukan atau turut serta dalam tindak kejahatan,
- 1.3 participating in dangerous sports: cycling, racing all kinds of cars or boats, horse racing, ski racing including jet skiing, skate racing, parachuting jumping (except for the purpose of saving lives), riding or traveling in hot air balloons, gliding, oxygen tank diving and underwater breathing apparatus (scuba diving),
- 1.4 participating in sports competitions, games, contests, rallies, or trials thereof,
- 1.5 intentionally commits or participates in a crime,
- 1.6 violating applicable laws and regulations,
- 1.7 failing to comply, due to the error of the Insured, with the rules or regulations governing the activity in question,
- 1.8 becoming injured due to the use of firearms,
- 1.9 being under the influence of alcohol or non prescription drugs, or abusing prescribed drugs, where there is sufficient evidence to conclude that alcohol or drug use contributed to the accident, injury, illness, or crime,
- 1.10 attempting to commit or committing the actions of self harm or suicide,
- 1.11 acting intentionally in the face of extreme danger (other than in an attempt to save human life),
- 1.12 suffering from hernia, epilepsy, or sunstroke,
- 1.13 being attacked or contaminated by infections or viruses or bacteria in as wide a sense as possible and resulting in among others the existence of hay fever, typhus, para typhus, dysentery, poisoning in foods (botulism), malaria, leptospirosis, filaria and encephalitic disease as the result of insect bite or sting on the body.
- 1.14 the consequences of the accident aggravated due to the Insured's suffering from diabetes, poor blood circulation, enlargement of blood vessel, blindness of one eye if the other is affected by the accident. In this case, the amount of the benefit to be provided shall be not higher than the amount to be paid if there is no such event aggravating the consequences of the accident.

##### 2. Any accidents caused by

- 2.1 while the Insured is performing his/her Military or Police Service and/or other services related to or provided to assist the service, save as may have been agreed by the Insured, subject to the provisions of paragraph (2.2.).
- 2.2 directly or indirectly by:
  - 2.2.1 Riots, Strikes, Obstruction of Work, Malicious Acts, Civil Commotions, Uprisings, Usurpations, Insurrection, Rebellions, Military Force, Invasions, Civil Wars, Wars and Hostilities, Subversive Acts, Terrorisms, or Sabotages,
  - 2.2.2 acts of violence including murder, assault, rape, kidnapping regardless of whether those acts were directed against the Insured or other persons,



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- 2.2.3 the detention of the Insured in a place of detention or a place of exile due to deportation or to the carrying out officially or unofficially an order from a military, civil, judicial, police or political authority which has been taken in connection with the conditions mentioned above or the danger that will arise from such a situation.

In the event that the Insured or the persons appointed in this policy claim benefits under this insurance, they must prove that the accident is not related in any way, directly or indirectly, to the events excluded as mention in this paragraph.

- 2.3 directly or indirectly as the result of or the occurrence of atomic nucleus and/or nuclear reactions,

- 2.4 Accident arising from driving motorcycle or bicycle bicycle.

**3 Penangguang The insurer is not obligated to pay benefits or make reimbursements for:**

- 3.1 Expenses incurred to prevent or reduce losses except those that have been approved by the Insurer.

- 3.2 Accidents and their consequences, which are caused by actions which are intentional, premeditated, wilfully committed by the Insured or the party entitled to the benefits, except for in the following events:

- 3.2.1 The Insured was in the course of doing his/her duties, as defined in this policy, or

- 3.2.2 The Insured was trying to save himself/herself, other people, animals, or properties, or defend and/or protect the same lawfully, subject to the provisions of paragraph (2.2.) above.

**4 Medication or allowance incurred as the direct or indirect result of infection by HIV (Human Immunodeficiency Virus) or HIV variants, including AIDS (Acquired Immunodeficiency Syndrome) and AIDS Refused Complex (ARC ARC).**

**5 A medical condition for which you have been given medical advice or treatment from a medical practitioner or hospital during the twenty four (24) months to the start date of this insurance. However, we will provide cover if you have declared a medical condition to us and we have confirmed to you our acceptance and any additional conditions.**

**Special Exceptions for Accident during Extreme Sport:**

This policy will not pay any claim directly or indirectly caused or contributed by

1. Occasioned by, happening through or in consequence of you engaging in or taking part in:
  - driving or riding in motorsport events
  - driving racing motorised vehicles
  - mountaineering activities whilst participating over 5000 m;
  - scuba diving, except where you are accompanied and does not exceed the depth to which you are qualified to or actually being trained to, and never in excess of forty (40) metres, unless specifically accepted in writing by us;
  - sailing outside the twelve (12) mile limit
  - any activity in territories not mapped on the maps issued by the nearest local authority or more than one-hundred and fifty (150) kilometres from the nearest habitation unless specifically agreed in writing by us.
2. Personal liability claims are excluded.
3. You are participating in competitive sport.
4. You are participating in professional activities.
5. You are participating in a sport / activity against medical advice.
6. If You are professional entertainer.

**Special Exceptions for Accident while Doing Competitive Sport:**

This policy will not pay any claim directly or indirectly caused or contributed to by:

1. Occasioned by, happening through or in consequence of you engaging in or taking part in:
  - driving or riding in motorsport events (other than quad bike/go-kart under 250cc), riding or driving motorised two-wheeled vehicles exceeding 125 cc;
  - driving racing motorised vehicles;
  - mountaineering activities whilst participating over 5000 m;
  - scuba diving, except where you are accompanied and does not exceed the depth to which you are qualified to or actually being trained to, and never in excess of forty (40) metres, unless specifically accepted in writing by us;
  - sailing outside the twelve (12) mile limit;
  - any activity in territories not mapped on the maps issued by the nearest local authority or more than one-hundred and fifty (150) kilometres from the nearest habitation unless specifically agreed in writing by us.
  - Horse riding activities.
2. Personal Liability claims are excluded.
3. You are participating in professional activities.



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4. You are participating in a sport / activity against medical advice.
5. If You are professional entertainer.
6. You are engaging in aerial activities.

### REQUIREMENTS AND PROCEDURES

#### Insurance Application Procedure:

1. Select the product you want to buy on the Roojai website.
2. Fill in the personal data and health-related questions.
3. Choose the benefits you want.
4. Pay online using debit card, credit card, or virtual account.

#### Claim Submission and Settlement Procedure

If there is a loss due to the risk guaranteed by the policy, you must must:

- a. Immediately notify the insurance partner of PT. Sampo Insurance Indonesia, in this case [service@roojai.co.id](mailto:service@roojai.co.id) or Contact Center (021) 50890822
- b. Submit a claim form that has been filled out completely and correctly. Claim forms or claim submissions can be emailed to [medicalclaims@roojai.co.id](mailto:medicalclaims@roojai.co.id);
- c. Within 30 (thirty) calendar days, provide a written statement containing the details that he knows about the loss. The written statement must describe everything regarding the cause of the loss that occurred;
- d. Provide full assistance to Roojai Insurance Agent and PT. Sampo Insurance Indonesia or other parties appointed by PT. Sampo Insurance Indonesia to conduct investigation on the loss or damage that occurred

#### Procedure for the settlement and payment of claims

The Insurer is obliged to provide a written answer to the Insured regarding approval or rejection of the claim for benefits in this Policy within 15 (fifteen) calendar days from the receipt of complete supporting documents for the claim as long as no further medical verification is required. The insurer is then required to complete the payment of compensation and/or cash benefits within 30 (thirty) calendar days from the date of written agreement and certainty regarding the amount of benefit to be paid.

#### Other Terms & Conditions:

- a. This insurance benefits are only valid in Indonesia.
- b. This coverage only applies to the Insured who is over 1 (one) year old up to 60 (sixty) years old and can be extended up to 65 years of age.
- c. Sum insured will be paid in full according to the benefit limit owned by the Insured. If the benefit is reimbursement of costs, it will be paid in full according to the costs incurred, with the limit of the benefits held in the policy.
- d. The risk risks experienced by the Insured occurs during the policy and membership period that is still valid.
- e. The guarantee for benefits under this policy applies if the premium on the policy has been paid in full
- f. The cost of care and or treatment is incurred directly from the risks insured in the policy
- g. The insured still gets reimbursed or receives this benefit, even though he already has other insurance
- h. Subject to the terms, limitations, exclusions and conditions set forth and set forth in this policy.
- i. The Insured is given the opportunity to study the contents of the policy (Free Look Period) for 14 (fourteen) calendar days since the policy is received by the Insured. If the Insured is not pleased with the contents of the policy, the Insured may apply for a cancellation of the policy. For the cancellation of the policy, the premium will be refunded after being charged the previous admission fee. However, if the Insured has submitted a claim for insurance benefits, then the Insured's right to apply for a cancellation of the policy based on this provision becomes null and void.

#### Grace Period for Premium Payment

1. In the event that debiting for continued premium (extension) is not successful or continued premium (extension) has not





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been received in the Insurer's account on the due date of premium payment, the Insurer will give a grace period of 30 (thirty) calendar days as of the due date of the premium payment. If the grace period has passed and the premium has not been successfully debited or received in the account of the Insurer, the policy will be canceled starting from the due date of premium payment.

2. Even though in paragraph 1 above the policy is automatically canceled, the Insurer will continue to make efforts to collect premiums and if all outstanding premiums are successfully made more than 30 days from the due date of premium payment, the policy will be reinstated on the date the collection is successful, but must follow the closing process closing from the beginning
3. With regard to the other terms and conditions in this policy and as long as there are no changes, debiting on the due date made by the Insurer or receipt of premium in the Insurer's account is proof of the Insurer's approval to extend the coverage period of this policy. The Insurer is not obliged to issue any documents for the extension of the coverage period in this policy and therefore this policy is a valid proof of the coverage provided.
4. In the event of a loss guaranteed by the policy within the grace period as referred to in paragraph (3.2.1) of this Article, the Insurer will only be responsible for the loss if the Insured pays the premium within the relevant grace period.

### Claim Document

In the event of an accident that may result in a claim for reimbursement, the Insured must submit the following supporting documents:

1. The claim submission report form along with the chronology of the accident that occurred occurred.
2. Original policy or photocopy
3. Photocopy of Identification Card or KTP.
4. In case of death of the Insured:
  - 4.1 Photocopy of the death certificate from the hospital.
  - 4.2 Photocopy of the death certificate from the local government (kelurahan)
  - 4.3 Photocopy of family card
  - 4.4 Photocopy of heir certificate for claim payment
5. If the Insured suffers permanent/partial disability disability:
  - 5.1 Surat Certificate of examination ( visum) from the doctor who carried out the medical care or treatment
  - 5.2 Witness statements keterangan para saksi
6. Medical record or hospital diagnosis results results.
7. Original receipts from doctors, hospitals, laboratories, pharmacies, in the event that the Insured is undergoing treatment or medication. If the original receipt is used to obtain reimbursement from mandatory insurance, the Insured must submit a photocopy of the receipt which has been legalized by the mandatory insurance company company.
8. Other relevant, reasonable and appropriate documents requested by the Insurer in connection with the settlement of claims claims.

Complete claim supporting documents must be submitted to the Insurer no later than 30 calendar days after the Insured has notified the Insurer of an accident

All claim forms, policy documents and booklets can be accessed and downloaded online anytime, anywhere through the website [www.roojai.co.id](http://www.roojai.co.id).

### Claim Service and Complaint

PT Roojai Insurance Agent will gladly assist the Insured in resolving matters of concern to the Insured relating to insurance products and services offered by PT Roojai Insurance Agent.

If you have any questions or need help from our team, please send your request/question via email to [service@roojai.co.id](mailto:service@roojai.co.id)

### PT Roojai Insurance Agent

CIBIS 9 Lantai 17 Jl. TB Simatupang No. 2 Cilandak Timur Pasar Minggu Jakarta Selatan 12560 Phone. (021) 5089 0822

Website [www.roojai.co.id](http://www.roojai.co.id)

## SIMULATION & ILLUSTRATION

### Illustration of Premium Calculation\* (for illustrative purposes only)

Mr. Suryo purchases the Personal Accident Insurance from [www.roojai.co.id](http://www.roojai.co.id) for himself with the following details:

Category	Premium		Notes	Premium (IDR)
	Rate	Limit		
1 A+B Personal Accident Coverage Death Permanent Disability	0.15%	40.000.000		60.000
1C Benefit C Medical Expenses (Cashless)	1.5%	4.000.000		60.000
2 Daily cash compensation during hospitalization max. 20 days per policy period	25%	100,000		25.000
3 Funeral Expenses	0.2%	4.000.000		8.000
4 Accident while driving a 2-wheeler Vehicle	Loading 25%		Of premium 1ABC,2,3 = 153.000	38.250
5 Accident due to murder or assault	Loading 10%		Of premium 1ABC,2,3 = 153.000	15.300
6 Accident during extreme sports activities	Loading 50%		Of premium 1ABC,2,3 = 153.000	76.500
Total				283.050

\*Premium may change according to company policy

Biaya Administrasi / Administration Cost : Rp30.000

Biaya Materai / Stampduty : Rp10.000

Komisi Broker / Brokerage Fee : %

### Illustration of Claim Payment Calculation

Mr. Suryo had an accident and was rushed to the hospital. He owns a Personal Accident insurance with medical expense reimbursement benefits (cashless) which has a limit of IDR 10,000,000 and a cash benefit of IDR 300,000/day.

While at the hospital, Mr. Suryo spent IDR 15,000,000 with a length of hospitalization of 6 days.

The insurance company paid for Pak Suryo's maintenance fee in cashless amount of IDR 10,000,000 (to the limit) and the rest was borne by Pak Suryo.

After being discharged from the hospital, Mr. Suryo submitted a reimbursement claim for the daily cash compensation benefit. So that the insurer provides a claim fund of IDR 300,000 x 6 days = IDR 1,800,000



### RIGHTS TO EXAMINE

The Insurer shall hereby be granted with the Rights to Examine by the Insured/Participant, under the following terms:

1. We reserve the right to appoint and pay for an independent medical practitioner to advise us on the medical issues relating to any claim. If required by us the independent medical practitioner will also medically examine the Insured/Participant and provide us with a report. This is needed very rarely, and we use this right only where there is uncertainty as to the nature or extent of the medical condition and/or our liability under the policy. The Insured/Participant must co operate with the independent medical practitioner otherwise we will not pay the claim. Selanjutnya, Penanggung berhak untuk meminta penjelasan cara Perawatan yang telah dipilih apabila menurut pendapat Praktisi Medis Penanggung terdapat bentuk Perawatan lain yang lebih tepat. Maksud Penanggung mempertanyakan hal ini adalah agar dapat menilai suatu klaim dengan tepat dan adil.
2. Furthermore, we may ask for an explanation of why a particular method of treatment was chosen if, in the opinion of our medical team, it would have been more appropriate for treatment to have been given differently. Our intention in questioning such matters is to be able to assess any claim fairly and accurately.
3. In the event of any differences between our medical team and the attending medical practitioner, our medical team's opinion shall prevail.
4. If required, an agent/representative of Insurance including an investigator and or physician can be appointed in case of any loss/event or any circumstances that have given rise to a claim to the Insured/Participant and the agent/representative shall be permitted at all reasonable times to examine into the circumstances of such loss or claim.
5. The Insured/Participant shall, on being required so to do by Insurance, produce all relevant documents relating to or containing reference relating to the loss/event or such circumstance in his/her possession including presenting himself/herself for examination and furnish copies of or extracts from such of them as may be required by us so far as they relate to such claims or will in any way assist us to ascertain the correctness thereof or the liability of Insurance under this Policy. If the Policy Holder/Insured Person fails to co operate with us in the investigation procedure, then we has the right to decline the claim that is under investigation.

### ADDITIONAL INFORMATION

#### 1. Premium Payment Method

Premium payment can be made by cash, cheque, bilyet giro, transfer or by other means agreed between the Insurer and the Insured.

The Insurer is deemed to have received the premium payment, when:

- Cash payment has been received, or
- The premium in question has already been credited into the Insurer's bank account, or
- The Insurer has acknowledged in writing that payment has been received.

#### 2. Premium Payment Scheme

It is a condition of the Insurer's responsibility for insurance coverage under this policy, any premium payable must have been paid in full and have actually been received in full by the Insurer, in the event that:

Insurance period of 30 (thirty) days or more, the payment of premium must be paid within a grace period of 14 (fourteen) calendar days from the date of entry into force of the policy.

#### 3. Outstanding Premium Clause

It is hereby noted and agreed that in the event the Insured opted to pay the premiums in installment and there are outstanding amount of premiums unpaid by the Insured to the Insurer, then the amount of outstanding premiums unpaid by the Insured to the Insurer shall deduct the claim payment amount by the Insurer to the Insured. This provision shall not apply for the benefits pertaining to the "Medical Cashless Services Clause and Condition".



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### DISCLAIMER (PLEASE READ):

1. PT Sampo Insurance Indonesia (the Insurer) can accept and reject the request for insurance coverage depending on the Underwriting decision of the Insurer. The claim decision is entirely the decision of the Insurer by following the provisions contained in the policy.
2. This Summary of Product and Service Information is a brief description of the Insurance product and is not part of the policy. Definitions and more complete information can be found in the policy issued by the Insurer. If there is a difference between the policy and other documents, the policy shall prevail.
3. To get more information regarding the Terms & Conditions, please check [www.roojai.co.id](http://www.roojai.co.id).
4. The information included in this Summary of Product and Service Information is valid from the date of printing of the document until the policy expiration date.
5. The Insured must read, understand and sign the insurance policy and policy application.
6. The Insured agrees and authorizes the Insurer to disclose the Insured's personal information, in connection with insurance closing and/or claim reporting to interested parties, if needed; including but not limited to other interested parties in connection with legal processes and/or requests from regulators/laws for administrative purposes or for the improvement of customer service, in accordance with applicable law.
7. The Insured must carefully read this Summary of Product and Service Information and has the right to ask employees of the Insurer for all matters related to this Summary of Product and Service Information.
8. The Insured must carefully read this Product and Service Information Summary before agreeing to purchase the product and has the right to ask the Insurer's employees for all matters related to this Product and Service Information Summary.
9. By signing this Product and Service Information Summary document, the Insured agrees to accept other product offers from third parties.



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