

Zurich Terms of Conditions for Zurich Pasport

1. Family policy applicable for :
 - A. 2 Adults (husband & wife, relatives, friends)
 - B. 1 Adult with Children (3 months - 18 years of age and unmarried) and children must be related to you.
 - C. 2 Adults and Children, and Children must be related to both of the adult Insured.

Coverage percentage

- | | | |
|----|--|--------|
| A. | Main insured | : 100% |
| B. | Spouse, relatives, friends/2 nd adult insured | : 100% |
| C. | Maximum 25% for each child | |
- Maximum benefit for family policy shall not exceed 250% of each section
 - All insured under per trip Family Plan must depart from and return back to Indonesia
 - Together at the same time as a family.

2. No refund of premium is allowed once the policy has been affected (for short-term policy only).
3. You can only be covered under such one of our policies for the same Insured Journey.
4. The maximum period of the Insured Journey cannot exceed 180 days per trip for short-term travel and 90 days for annual travel.
5. The period of insurance shall begin at 00.00 at the effective date of the Policy, and ends at 24.00 at the expiry date of the Policy, using standard time of where the Policy is issued and countersigned.
6. Journey undertaken by the Insured shall commence at the time the Insured depart from Indonesia according to scheduled departure time and ceases on whichever occur first;
 - A. The expiry of the period of insurance as specified in the Policy
 - B. The Insured's return to his/her permanent place of residence, in case earlier from the original schedule;
 - C. As soon as the Insured arrive in Indonesia according to the scheduled arrival time of Public Common Carrier arranged for the Insured to go back to Indonesia.
7. At the time of effecting this insurance the Insured Person must be fit to travel; otherwise any claims shall result in our right to repudiate liability under this policy.

Underwritten by:

