

## Terms and Conditions for Travel Protection Insurance and Purchase Protection Insurance

### A. Travel Protection Insurance

#### 1. Travel Accident Insurance

- a) Benefit of Travel Accident Insurance is valid for Credit Card holders:
  - digibank Visa Infinite
  - digibank Mastercard Black
  - digibank Visa Travel Signature
  - digibank Visa Travel Platinum
  - digibank Black Mastercard World
  - digibank Black Visa Platinum
- b) The maximum coverage is IDR 1,000,000,000.- (One billion rupiah) for digibank Mastercard Black Credit Card, digibank Visa Travel Signature Credit Card, digibank Visa Travel Platinum Credit Card, digibank Black Mastercard World Credit Card, and digibank Black Visa Platinum Credit Card.
- c) The maximum coverage is IDR 10,000,000,000.- (Ten billion rupiah) for digibank Visa Infinite Credit Card.
- d) The scope of protection is including travel to the airport and in scheduled public transportation (such as airplane, train, LRT, MRT, Subway).

#### 2. Travel Inconvenience Insurance

- a) Travel Inconvenience Insurance is valid for Credit Card holders:
  - digibank Visa Infinite
  - digibank Mastercard Black
  - digibank Visa Travel Signature
- b) Travel inconvenience Insurance are consisting of:
  - i. Flight Delay for 4 hours or more.
    - Compensation will be given for costs incurred in connection with hotel accommodation and food & beverage at restaurant.
    - Maximum coverage of IDR 4,000,000.- (Four million rupiah) for Basic Cardholder and Maximum coverage IDR 8,000,000.- (Eight million rupiah) for family.
  - ii. Miss-connection flights for 4 hours or more.
    - Compensation will be given for costs incurred in connection with hotel accommodation and food & beverage at restaurant.
    - Maximum coverage of IDR 4,000,000.- (Four million rupiah) for Basic Cardholder and Maximum coverage IDR8,000,000.- (Eight million rupiah) for family.

- iii. Baggage delay for 6 hours or more.
  - Compensation will be given for costs incurred at every destination point related to the purchase of clothing and basic necessities. Compensation will not be paid if baggage delay occurs when the credit cardholders (*Insured*) arrived.
  - Maximum coverage of IDR 4,000,000.- (Four million rupiah) for Basic Cardholder and Maximum coverage IDR 8,000,000.- (Eight million rupiah) for family.
- iv. Baggage loss for 48 hours or more.
  - Compensation will be given for costs at every destination point related to the purchase of clothing and basic necessities. Compensation will not be paid if baggage delay occurs when the Insured arrived back to his place.
  - Maximum coverage of IDR 24,000,000.- (Twenty four million rupiah) Basic Cardholder and Maximum coverage IDR 48,000,000.- (Forty eight million rupiah) for family.

### **3. Overseas Medical Expenses Insurance (Benefits of Overseas Hospital Medical Treatment Costs)**

- a) Overseas Medical Expense is valid for Credit Card holders:
  - digibank Visa Infinite
  - digibank Mastercard Black
  - digibank Visa Travel Signature
- b) The maximum coverage is IDR 600,000,000.- (Six hundred million rupiah) for Basic Cardholders and IDR 1,200,000,000. - (One billion two hundred million rupiah) for family.
- c) The Maximum age that are covered for the benefit is 65 years old with system reimbursement.
- d) Deductible cost of IDR 500,000, - / incident.
- e) The maximum annual benefit limit for husband/wife is same as the Cardholder but for children, the maximum annual limit is 50% from the cardholders' limit.
- f) Medical costs included and limited by the following conditions:
  - Cost of semi-private hospital rooms, emergency rooms, ambulance services, doctor fees, hospitalization or outpatient care.
- g) The insurance benefit will not valid for pre-existing medical conditions & other conditions, such as:
  - A condition that has previously been examined by a doctor or has received treatment from a doctor from 12 (twelve) months before the trip; or
  - Conditions where cardholders already know the symptoms and expected to know the impacted conditions from 12 (twelve) months before the trip.

### **4. Purchase Protection Insurance.**

- a) Purchase protection insurance is valid for Credit Card holders:
  - digibank Visa Infinite
  - digibank Mastercard Black
- b) For Purchases in Indonesia, claim can be made maximum 30 days after the date of purchase.

- c) For Overseas Purchases (purchases Outside Indonesia), claim can be made maximum 45 days after the date of purchase.
- d) The replacement of mobile phone/gadget must be paid using digibank Visa Infinite Credit Card or digibank Mastercard Black Credit Card. The claim will not be paid in cash but will be credited to digibank Visa Infinite Credit Card or digibank Mastercard Black Credit Card.
- e) Maximum claim 2 times per year per Card.

**General Requirements:**

1. Citizens or foreigners who have KIMS / KITAS, 18 - 80 years (except for Overseas Medical Benefits and Personal Accident, the maximum age covered by insurance is 65 years).
2. The age of children from credit cardholders is less than 23 (twenty-three) years old, not yet employed and not yet married.
3. All payments for travel costs (tickets, accommodation, food, beverages)/hospital/purchase of goods must be using digibank Credit Cards.
4. The maximum protection period is 30 (thirty) days for one trip.
5. At the time this insurance applies, the Insured must be in good health, ready to travel and not at all aware of any circumstances that could cause cancellation or disruption to the trip.
6. Terms and Conditions have been adjusted to the legislation including the provisions of the Financial Services Authority regulations.
7. For further explanation please contact DBSI Customer Centre 0804 1500 327 or +6221 29852888 (from outside Indonesia).
8. PT Bank DBS Indonesia is licensed and supervised by The Financial Services Authority