Travel Insurance
Zurich Travel Insurance

Explore your dream destinations with peace of mind with Zurich

English translation of the original Indonesian brochure (ZAI-ZTI/OKT-2025/V1). For reference only; the original and the Policy Terms prevail.

Zurich Travel Insurance protects you from a wide range of travel risks, both in Indonesia and abroad. Coverage includes trip cancellation, lost or damaged baggage, illness during your trip, and other risks.

Product Advantages

24/7 Service
The Zurich Assist feature helps and makes the claim process easier.

More Comfortable for Families
100% benefits for children according to the limits on the family policy, with no limit on the number of children.

Delay Benefits
Enjoy trip delay or baggage delay benefits if you experience a delay of at least 4 (four) hours.

Comprehensive Protection in 1 Policy
With an International policy, you automatically receive Domestic coverage.

Cashless Benefit
Enjoy cashless benefits for medical expenses covered by the policy if you need to be hospitalized while traveling abroad.

Various Additional Benefits
Complete your travel needs with additional benefits such as Snow Sports, Amateur Sporting Events, Adventure Activities, Cruise Cover, Visa Protection, and Business Travel.

Save More with a Group Policy
Traveling with 2 (two) or more people to the same destination and travel period is more economical with a Group Policy.

Types of Travel

1. Round-Trip Policy
You can buy this policy for round trips from and/or back to Indonesia, with each trip lasting a maximum of 100 (one hundred) days.

2. Policy After Trip Has Started
You can buy a policy when you are already abroad, provided the policy is purchased no more than 3 (three) days after you leave Indonesia. There is a 72 (seventy-two) hour waiting period before this insurance takes effect.

3. Annual Policy
A policy for those who frequently make round trips from Indonesia. Travel coverage is unlimited within one insurance year, but applies for a maximum of 90 (ninety) or 180 (one hundred eighty) days per trip, according to your needs. The policy cannot be purchased if you are 70 years of age or older.

Main Benefits

Zurich Travel Insurance protects you from the following risks:

Emergency Medical Expenses (including COVID-19) Medical expenses, medical evacuation, and hospitalization allowance with coverage of up to IDR 2,500,000,000.	**Baggage and Personal Belongings** Loss of baggage, personal belongings, and home with coverage of up to IDR 30,000,000.	**Travel Inconvenience** Flight schedule changes and hotel reservations with coverage of up to IDR 65,000,000.
Third-Party Services Repatriation of remains and third-party liability, with coverage based on actual costs.	**Personal Accident** Death and permanent disability benefits due to accident of up to IDR 1,500,000,000.	**Others** Recreational risks and terrorism, with coverage based on actual costs.

Types of Policy

Individual Policy

For those traveling alone. Protection benefits are in accordance with the limits in the policy schedule.

Family Policy

For those traveling with family (spouse and children), with a more affordable premium. The Family Policy provides benefit limits of up to 100% in accordance with the benefits in the policy schedule, with no limit on the number of children.

Group Policy

For those traveling as a group of at least 2 (two) people at the same time and to the same destination. The Group Policy offers a more affordable price, with protection benefits in accordance with the limits in the policy schedule.

Coverage Area

Worldwide	All countries in the world, including Australia and New Zealand.
Europe	All countries in Europe and Asia.
Asia	All countries in Asia.
Domestic	All regions of Indonesia. Domestic trips of at least 100 km from your place of residence to the destination, using public transportation or pre-booked accommodation.

General Exclusions

1. Trips that begin outside Indonesia, unless you have a policy purchased after the trip has started.
2. Costs or expenses incurred outside the policy period.
3. Trips undertaken:
- *To obtain medical treatment, consultation, diagnosis, or treatment, or for rest and recovery following a previous injury or illness*
- *When you are unfit to travel or are going against medical advice*
- *When you have been diagnosed with a Terminal Condition*
- *While you are awaiting test results, investigations, or referrals for a pre-existing medical condition.*

4. Routine or non-emergency treatment, and conditions:
- *Routine medical, optical, or dental check-ups;*
- *Elective surgery and exploratory examinations.*

5. Pre-existing, congenital, or hereditary medical conditions.
6. Pregnancy, childbirth, miscarriage, abortion, prenatal care, postnatal care, or any other complications arising from them.
7. Sexually transmitted diseases, conditions related to Herniated Nucleus Pulposus (HNP), or any form of HIV/AIDS.
8. Suicide, intentional injury, substance abuse (including use of non-prescribed drugs and alcohol), and mental health problems such as stress, anxiety, and depression are not covered.
9. Air travel other than as a fare-paying passenger on a regular airline or a licensed charter flight.
10. Specific activities, unless covered with an additional premium:
- *Cruise trips unless you have purchased Cruise cover;*
- *Your participation in adventure activities unless you have purchased Adventure Activities cover;*
- *Snow Sports unless your policy has been extended to cover Snow Sports.*

Please read the Policy Terms to learn more about the General Exclusions and what is not covered under the policy.

Claim Submission Procedure

To submit a claim, follow these steps:

1. Report your claim in writing within 30 (thirty) days after the incident by email to travel.claim@zurich.co.id
2. Complete the claim requirements within 180 (one hundred eighty) days by submitting the following documents:
    - Claim Form & Chronology of Events
    - Copy of Passport
    - Copy of the front page of your savings account book
    - Copy of Insurance Policy
    - Ticket & Boarding Pass
3. Zurich will contact you regarding document completeness and the claim decision.

24/7 Service Information and Non-Medical Claims **Zurich Care 1500 456**	24/7 Medical Claims Service **Zurich Assist 021 8665 8700**

Terms and Conditions

1. You must be fit to travel and must not be aware of any situation that could cancel or disrupt your trip at the time this insurance takes effect. Otherwise, Zurich has the right to reject any claim that arises.
2. You must be an Indonesian citizen (WNI) or a foreign national (WNA) with a permit to reside in Indonesia.
3. Travel must be in accordance with the geographical area selected and stated in the Policy.
4. Every International Policy purchased already includes Domestic travel coverage, with different types and amounts of benefits. Make sure your insurance period matches your travel period, both within Indonesia and abroad.
5. If you hold more than 1 (one) travel insurance policy issued by Zurich for the same trip, you will only be covered and receive claim payment from 1 (one) policy, the one with the highest level of benefits.

About Zurich

Zurich Insurance Group (Zurich) is a leading multi-line insurer serving customers and businesses in more than 200 countries and territories for 150 years. In line with its purpose of 'creating a better future together', Zurich aspires to be one of the most responsible and impactful businesses in the world.

Zurich Indonesia serves customers in the general insurance and life insurance segments through PT Zurich Asuransi Indonesia Tbk (ZAI), PT Zurich General Takaful Indonesia (Zurich Syariah), and PT Zurich Topas Life (Zurich Life). ZAI provides conventional general insurance products and services. Zurich Syariah provides sharia-based general insurance services, and Zurich Life offers comprehensive life protection and financial planning products.

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