

Table of Benefits

Plan 1

Plan 2

Plan 3

1

MEDICAL EXPENSES AND EMERGENCY ASSISTANCE: COVERS THE COST OF SUDDEN AND UNFORESEEN MEDICAL TREATMENT ARISING FROM ILLNESS OR ACCIDENT INJURY FOR BOTH INPATIENT AND OUTPATIENT.

USD 50,000

USD 100,000

USD 200,000

Medical Expenses

Fees for hospitalization, surgery, ambulance, medicine and tests with a maximum of 261 USD per day for hospital room and board

Up to Limit

Up to Limit

Up to Limit

Follow-up Care

Medical expenses reasonably incurred immediately following discharge from hospital within 90 days of return to home country

not covered

USD 3,000

USD 5,000

Hospital Cash Allowance

40 USD for each complete day the Insured Person is hospitalized over 24 hours as a result of a covered disability

not covered

not covered

USD 600

2

TRAVEL BENEFITS

COVERS INCIDENTS DURING THE TRIP

Baggage and Personal Effects

Loss or damage directly resulting from accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is 200 USD per item and 300 USD per pair or set. Loss of laptop is limited to 300 USD

not covered

USD 300

USD 700

Baggage Delay

Emergency purchases of essential items of toiletries and clothing up to a maximum of 53 USD per article when the checked baggage is delayed for at least 6 hours from the time of arrival in the eligible countries within the zone of coverage

not covered

USD 100

USD 300

Loss of Travel Document

Cost of obtaining replacements of passport, air tickets; travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. Maximum limit per day for travel and accommodation expenses is 120 USD for plan 2 and 160 USD for plan 3

not covered

USD 300

USD 500

Personal Money

Loss of cash, bank notes and travelers checks arising from theft, burglary or robbery

not covered

USD 100

USD 200

Travel Delay Cash Allowance

If the Insured Person need not pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at 20 USD for each full 6 hours delay.

not covered

not covered

USD 100

Curtailment of Trip or Cancellation Charges

Reimbursement of irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members, close business partner or travel companion of the Insured Person; witness summons, jury service, natural disasters at the planned destination or complete destruction of the Insured Person's principal residence.

not covered

not covered

USD 2,000

Personal Liability

Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motorized vehicles)

not covered

USD 1,000

USD 3,000

Rental Car Excess Cover

Reimbursement of excess which the Insured Person is liable to pay for accidental loss or damage to a rental car.

not covered

not covered

USD 250

3

EMERGENCY EVACUATION AND REPATRIATION

Unlimited

Unlimited

Unlimited

Emergency Evacuation

Emergency evacuation to the nearest facility capable of providing adequate medical care

Unlimited

Unlimited

Unlimited

Repatriation

Repatriation to the country of origin when the Company and attending physician determine that it is necessary

Unlimited

Unlimited

Unlimited

Additional Costs of Travel & Accommodation

Additional travelling Costs of the Insured Person for returning to the country of origin and Additional Costs of Accommodation incurred by the Insured Person or an Insured immediate family member or traveling companion when such Costs arise from hospitalization due to a covered disability necessitating Medical evacuation of the Insured Person

not covered

USD 500

USD 800

Family Member Visit

Travelling costs for 1 immediate family member to join the Insured Person who is confined in hospital for more than 5 days or is dead abroad

not covered

USD 500

USD 800

Return of Children

Reasonable additional accommodation and travelling expenses for unattended insured children (age below 16) return to the country of origin

not covered

USD 500

USD 800

Mortal Remains

Transportation charges for repatriation of the mortal remains to the country of origin

USD 1,800

USD 1,800

USD 1,800

4

PERSONAL ACCIDENT

ACCIDENTAL DEATH OR PERMANENT DISABILITY INCLUDING LOSS OF ONE OR MORE LIMBS OR LOSS OF SIGHT IN ONE OR BOTH EYES. THE LIMIT OF COVER FOR CHILDREN UNDER 18 IS 1,000 USD

USD 1,000

USD 2,000

USD 3,000

Terms and Conditions

The Table of Benefits is only a summary of benefits and does not include full terms, conditions and exclusions. Sub-limits may also apply. Please read the Policy Wording before buying a travel insurance policy to ensure the policy suits your needs. The policy must be bought before your trip starts. Events that were anticipated at the point of purchase will not be covered.

1. The earliest policy start date shall be the purchase date, not before.
2. The maximum period of insurance for this Policy shall be 180 consecutive calendar days.
3. Applicants must be aged from 4 weeks to 75 years old.
4. Children under the age of 7 years old must be accompanied by an adult who is also insured under the same Policy.
5. The sum insured for Personal Accident for children under 18 years old shall not exceed USD 1,000.
6. Policy holders shall submit claims within 6 months after occurred date of the claims.
7. There is no direct billing for medical expenses unless the expenses exceed USD 1,000 and that the arrangement is coordinated by the Insurer or its designated assistance company.
8. This policy does not cover preexisting conditions, general exclusions nor medical expenses exclusions as stated in the Policy Wording.
9. The zone of coverage of LUMA World Pass refers to the countries eligible for coverage as stated in the Certificate of Insurance. You will be covered during your insurance policy period for regional or multiple trips within countries included in the zone of coverage.
10. This Policy is only valid for leisure travel or business travel (limited to administrative and non manual works only) and NOT cover for travel to any of the countries within the zone of coverage to seek for medical treatment.
11. In case the Insured's country of origin is one country within eligible zone of coverage, the Policy does NOT cover for any losses or expenses arising from the country of origin of the Insured.
12. In case the Insured would like to purchase another policy after first policy expires, there shall be no gap in coverage and total duration of coverage of all policies combined shall not exceed 180 days.
13. Policy holders reaching 76 years old during the policy are not eligible to purchase a new policy.
14. Any event or condition that occurred before the new policy start date is considered pre-existing and the Insured is not able to claim for any of these conditions under the new policy. Should the Insured be actively treated or under the supervision of a Physician or Surgeon, the Insured is not eligible to purchase another policy.
15. Claims arising from services and treatments at (KUTA Emergency Clinic on Jl. Raya Kuta Mong II Desa Kab., Kuta, Lombok Tengah, Indonesia) will not be covered under this policy.

This brochure is for informational purposes only and is not a policy document. "LUMA World Pass" is the marketing name for the travel insurance policy, insured with Bao Long Insurance Corporation, distributed globally by Luma International (ORIAS Register No. 17 007 455) and serviced by Luma Care Co. Ltd.