Case Study

Example 1

Participant information:

- Name : Mrs X
- Age : 45 years old
- Periods of cover : 5 years
- Premium payment method : annual
- Sum insured : Rp100.000.000,•
- Sex : Woman
- Premium rate : 188,30 %

The amount of premium for Mrs X's policy

= Sum Insured/ 1,000 x Premium Rate
= Rp100,000,000 / 1,000 x 188.30
= Rp18,830,000,-

Entitlement to Benefits:

- If Mrs X is alive at the end of the insurance period, she will be given the amount of 100% sum insured (Rp100.000.000), and the coverage ends.
- If Mrs X terminating the policy before policy period, she will be given cash value, and the coverage ends.
- If Mrs X dies within the policy term, she will be given the amount of 100% sum insured (Rp100.000.000), and the coverage ends.

Important notes:

- *This brochure only describes general information and is not a contract. The conditions and rules regarding this product will be explained in detail in the agreement contract and insurance policy.*
- *The products sold here are not a bank products*
- *Not authorized by The Deposit Insurance Agency (LPS).*
- *For more information on premium rates of the insurance product, listed in the product information summary document*

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This product has been authorized and monitored by the Financial Services Authority (OJK) and PT Asuransi Jiwa Inhealth Indonesia is registered and monitored by the Financial Services Authority (OJK)

mandiri inhealth

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appreciation for dedication

Protecting Your Most Valuable Asset

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Group insurance product that provides insurance benefit in the form of lump sum payment in case of an unfortunate event during policy period, or the sum insured will be paid at the end of the policy period if the insured survived through the end of the insurance period.

Benefits:

A. Maturity Benefit

- Payment of 100% total sum insured if the Insured is still alive at the end of the insurance period, and the coverage ends.
- Payment of the accumulated cash value if the policy is terminated by the policyholder before policy period, and the coverage ends.

B. Death Benefit

Payment of 100% total Sum Insured, if the Insured dies within the policy period.

Sum Insured:

The amount payable in the event iff the Insured surviving on the due date (expiration) of the insurance period or the Insured dies within the policy term.

Cash Surrender Value:

The cash surrender value is the sum of money paid to the insured in the event that his/her policy is voluntarily terminated before its maturity.

The Insurance Period:

The insurance periode for this policy is 3 to 5 years.

Premiums Payment:

Premiums payment can be paid simultaneously or annually.

The Amount of Premiums:

The amount of premiums depend on the amount of sum insured chosen, the insurance period, the age, sex and health condition of the Life Insured.

Eligibility Criteria:

The Insured is the company's top management -Executive Board (Board of Directors and the Board of Commissioners)- of a company that has been registered to Mandiri Inhealth and has made premium payment.

- Policyholder is a company (client).
- Age of participants are between 18 (eighteen) to 67 (sixty seven) years old.
- Age of entry plus insurance period maximum 70 (seventy) years.
- For certain Sum Insured and/or certain age must conduct medical examination, or submit medical examination results not more than 11 (eleven) months since the medical examination date.

Termination of Insurance

Insurance will terminate/will be terminated if one of the following takes place:

1. The insured dies during the insurance period, or
2. The insurance period ends, or
3. The insured reaches 70 (seventy) years old at the anniversary of the policy, or
4. At the request of the Policyholder, or
5. The amount of the Policy Loan becomes bigger than the Cash Value of the Policy;
6. If any premiums are not paid within grace period and the policy does not have cash value, or the cash Value is less than the amount of the outstanding premium.

Payment and Claim Procedures

Following are the required documents for the claim:

A. Primary Documents:

- Duly filled claim form
- The valid policy
- Identity card of the claimer
- Authorization Letter (if the claim is being authorized to other)

B. In the case of the Insured dies,

in addition to the above requirements, explanation on the causes of the death of the Insured from the authority needs to be obtained by filling-out a form prepared by Mandiri Inhealth;

- Death statement from a legitimated and authorized doctor that explains the causes of the death by filling-out a form prepared by Mandiri Inhealth;
- Original death certificate from the legitimate and authorized government body;
- If required, original visum et repertum or autopsy testimony from a legitimate and authorized doctor;
- If the Insured dies in overseas, original death certificate from authorized body and legalized by local Consulate General of the Republic of Indonesia;
- Other documents as required by the Insurer related to the insurance benefits claim request.

The documents above must be submitted at the latest 90 (ninety) days from the time the insured risk takes place.

Exclusions

Following are the insurance exclusions:

- War.
- Natural disasters.
- Acts against the law/crime.
- Military duty.
- Suicide.
- Alcoholic drinks and drugs/narcotics abuse.
- Dangerous sports.
- Flying with airplane other than commercial flights.
- Infected by Human Imunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome.
  (AIDS), AIDS Related Complex (ARC), or opportunistic infection and or malignant tumor resulted from the HIV, AIDS, or ARC-related infection.
- As a result of acts of crime intentionally done by those having interests on this Policy.