

Case Study

A company wants to buy Group Personal Accident insurance products for its employees. Basic salary for an average employee per month is Rp3 million. The company request for maximum sum insured for its employees is 3 x the amount of salary a year.

Sum Insured = 3 x 12 x Rp3.000.000,-
= Rp108.000.000,-

The amount of premium annually per employee with 30% commission is Rp136,500

Exclusions

1. War situation or warlike operations (whether war be declared or not), strikes or "lock out", riots or melee, rebellion, civil war, usurped power, accidents occur when the Insured/Participant is on duty within a military service.
2. Natural disasters.
3. Suicide. Attempted suicide or injury as a result of intentional self-injury from the insured person or other parties interested in insurance benefits.
4. Acts against laws committed by the Insured/Participant resulting the Insured/Participant sentenced to death by authorized courts.
5. Under the influence of intoxicating liquor or drugs, including cannabis and its kind.
6. Mental illnesses and other mental disorders as well handicap defects which are formed from child birth.
7. Abortion for female participant.
8. Engaged in hazardous sports:
 - Martial art.
 - Motor sports or horse riding.
 - Aviation.
 - Water sports.
 - Rock climbing.
 - Hunting and also other hazardous sports, which were not previously reported by Policyholder to the Company.

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Inhealth
group personal accident

secure
your employees' future

Protecting Your Most Valuable Asset

For further information, please contact
our nearest Marketing Office

www.mandiriinhealth.co.id



Inhealth group personal accident

Group insurance products designed to give insurance benefits to policyholder or nominees, if any of the following occur:

1. Accidental death.
2. Permanent total disability due to accident.
3. Hospital confinement allowance on account of accident.

Insurance benefit payments will be paid by Mandiri Inhealth as long as the risk incurred to the Insured does not include the exclusion of the Policy and the accident occur during the policy period.

Premiums

- The amount of premiums are not depend on the age of the insured, but depend on the occupation.
- Premiums are paid throughout the policy period.
- Payments are made on an annual basis.
- The value of insurance is determined according to occupation, benefits/the amount of sum insured chosen.
- The insurance periode for this policy is 1 year.

Four Categories of GPA

- **Class 1**
Jobs related to administration function, or sort of.
- **Class 2**
Jobs similar to class I, but doing travel or business trip frequently, or perform tasks with physical exertion.
- **Class 3**
Field work or technicians/workers engaged with manual task or using light machinery.
- **Class 4**
Manual labour or high risk employer or jobs using heavy machinery.

No	Benefits	Sum Insured
1	Death due to accident	100% UP
2	Permanent total disablement or loss of part or function of the body: <ul style="list-style-type: none"> • Two entire hands, or • Two entire feet, or • Loss of sight of both eyes, or • One entire hand and one entire foot, or • Such loss of sight of one eye and such loss of one entire hand, or • Such loss of one entire hand or one entire foot 	100% UP
3	Permanent partial disablement due to loss part or function of the body:	
	- Right arm from the shoulder	70% UP
	- Left arm from the shoulder	60% UP
	- Right arm from the elbow	60% UP
	- Left arm from the elbow	60% UP
	- Right hand from the wrist	50% UP
	- Left hand from the wrist	50% UP
	- Sight of one eye	50% UP
	- Hearing of both ears	50% UP
	- Hearing of one ear	25% UP
	- One foot	50% UP
	- Each of the fingers	10% UP
	- Each of the toes	10% UP
	In case of loss of part or function of the body 2 (two) or more at the same time	100% UP
	Medical treatment due to or direct result of accident	10% Sum Insured for each incidence and maximum of 2 incidents for the whole insured period

Features:

- Can be a complement of health insurance group (1 complete package, not separated)
- Competitive Premium
- Flexible sum insured, based on request (in accordance with the terms & conditions apply)
- Easy administration (corporate can be more focused in business because there is only 1 insurance company contact and only 1 billing)
- Maintain family security

Procedure of Submission:

- Submission of the form of Group Insurance Inquiry Letter correctly and completely
- Attach in the submission form, detail of data participants: employee name, the amount of basic salary per year (if amount of Sum Insured based on salary) and the amount of Sum Insured
- Payment of the premiums
- Issue of Policy document issuance and Insurance Certificate

Eligibility Criteria:

- Minimum participants are 50 members
- Employer - employee relationship
- Student
- Must not be under the care of a physician
- Must not be under outpatient treatment
- Must not be in hospitalization service

Participant Age

Minimum age = 18 years old

Maximum age = 55 years old

Maximum age + policy period = 65 years

Policy period = 1 year

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