

The American Express® Platinum Card by BCA Terms & Conditions



YOUR TRAVEL PROTECTION

What are the eligibility requirements?

To be eligible for cover under this Policy, the person must be an Indonesia Citizen or Indonesia Resident or Valid Work Permit Holder or Valid S-Pass Holder or Valid Employment Pass Holder who is:

- A. Card member, who is at least the age of eighteen (18) and not more than seventy five (75) years old (for Travel Accident & Travel Inconvenience) and not more than sixty five (65) years old (for Overseas Medical Expenses) on the commencement date of the Trip;
- B. Spouse of a Card member, who is at least the age of eighteen (18) and not more than seventy five (75) years old (for Travel Accident & Travel Inconvenience) and not more than sixty five (65) years old (for Overseas Medical Expenses) on the commencement date of the Trip; or
- C. a Dependent Child of a Card member, who is unemployed and unmarried and not more than twenty-three (23) years of age on the commencement date of the Trip.

What are the conditions of cover?

1. The Policy is intended to cover a Card member, his/her Spouse and Dependent Child(ren) while any or all of them is on a Trip. To qualify for such cover, their Public Conveyance full fares and cost of Overseas Medical Treatment must be charged to a Cardholder's or a Supplementary Cardholder's BCA Bank Card during the Period
2. Maximum trip duration that will be covered is 30 days

Travel Accident Benefit

1. If an Insured Person is on a Trip and suffers any injury caused by an Accident while taking a trip on a public conveyance as fare paying passenger which results in Loss of Life or Specific Loss Accident
2. Such injury is sustained under the circumstances specified as follows:
 - A. Such injury received while riding solely as a fare paying passenger (and not as a pilot or crew member) in any air, land or water public conveyance.
 - B. Such injury received specifically for Insured person who travel by air public conveyance but only when going directly to an airport for the purpose of boarding aircraft on which the Insured Person is covered by the Policy.
3. Sum insured for spouse is 50% of main insured and dependent child is 10% of main Insured

Travel Inconvenience Benefit

1. **Flight Delay**
If departure of an Insured Person's confirmed Scheduled Flight from any airport is delayed for four (4) hours or more, canceled or the Insured Person is denied boarding of the aircraft due to over-booking, and no alternative transportation is made available to the Insured Person within four (4) hours of the schedule departure time of such flight, the Insurer will indemnify the Insured Person for charges incurred in respect of hotel accommodation and restaurant meal or refreshments, up to the Limit of Indemnity stated in Policy Schedule.
2. **Missed Connections**
If the Insured Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Insured Person's incoming, confirmed, connecting, Scheduled Flight and no alternative onward transportation is made available to the Insured Person within four (4) hours or more of the actual arrival time of his or her incoming flight, the Insurer will indemnify the Insured Person for charges incurred in respect of hotel accommodation and restaurant meals or refreshments, up to the Limit of Indemnity stated in Policy Schedule.
3. **Luggage Delay**
If the Insured Person's accompanied check in luggage is not delivered to him or her within six (6) hours of the Insured Person's arrival at the scheduled destination point of his or her flight, the Insurer will indemnify the

Insured Person for charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the Limit of Indemnity stated in policy Schedule. The benefit is not payable if delivery of Baggage is delayed upon the Insured Persons returning to origin Place.

4. Luggage Loss

If the Insured Person's accompanied check in luggage is not delivered to him or her within twenty four (24) hours of the Insured Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the insurer will indemnify the Insured person for charges incurred within four (4) calendar days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the limit of indemnity stated in the policy schedule. The benefit is not payable if baggage is loss upon the Insured Persons returning to origin place.

Overseas Medical Expenses

If Insured Person sustains Bodily Injury or sudden unexpected Sickness during overseas travelling, Insurer will reimburse necessary usual and reasonable Medical Expenses incurred up to the Sum Insured stated in the Policy Schedule provided the Overseas Medical Expenses have been charged to BCA-AMEX Credit Card. The Deductible or Franchise, if applicable, shall be deducted from the Compensation payable.

Conditions:

1. Medical Expenses shall include and be limited to the following services :
 - a. Charges for semi-private Hospital room and board, use of the operating room, emergency room, and Ambulatory Medical Center.
 - b. Fees of Physicians
 - c. Medical Expenses, in or out of Hospital, including: laboratory tests, ambulance service (to or from the Hospital), prescription medicines or drugs, therapeutics, anesthetics' (including administration of anesthetics), transfusions, artificial limbs or eyes (excluding repair or replacement of these items), x-rays, prosthetic appliances.
 - d. Charges for a registered nurse (R.N)
 - e. Deductible IDR 500,000 per any one occurrence
2. If there is any other insurance effected by or on behalf of the Policyholder or Insured Person insuring the same events insured within this Section, the liability of the Company shall be limited to its ratable proportion of any such loss.
3. Maximum Age Limit = 65 years old
4. Pre-existing Condition means:
 - a. any condition for which a Physician was consulted or for which treatment or medication was prescribed 12 months preceding the commencement of the Journey; or
 - b. a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of 12 months preceding the commencement of the Journey
5. Sum insured for spouse is 100% of main insured and dependent child is 50% of main Insured
6. Benefits payable under this benefit in respect of valid claims will not paid by cash but credited to Infinite Credit Card member's or a Supplementary Card member's

Specific Exclusions:

- a. Any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner;
- b. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice;
- c. Any pre-existing medical conditions
- d. Any Medical Expenses incurred within the territorial limits of the Republic of Indonesia, or the Insured Person's Country of Residence, if different;
- e. Any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance;
- f. Any dental work;
- g. Bodily injury or Sickness occasioned by Civil War or Foreign War;
- h. Bodily Injury or Sickness caused or provoked intentionally by the Insured Person;
- i. Bodily Injury or Sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice;
- j. Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by an taken in accordance with the directions of a Physician;

- k. Bodily Injury due to a gradually operating cause;
- l. Bodily Injury sustained whilst or as a result of participating in any sport as a professional player;
- m. Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle
- n. Bodily Injury sustained whilst or as a result of riding or driving a motorcycle or motor scooter over 125 cc;
- o. Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and /or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV;
- p. Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease;
- q. Treatments for nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity;
- r. Any Pathological fracture
- s. Cures of any kind and all stays in long term care institutions (retirement homes, convalescence centers, centers of detoxification, etc);
- t. Investigations, operations or treatment of a purely cosmetic nature, or for obesity, or undertaken to facilitate pregnancy or to cure impotence or to improve potency;
- u. Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hang gliding, parasailing, off-piste skiing or bungee jumping;

Purchase Protection

COVERAGE

The Insurer agrees that if during the Period of Insurance any of the Property Insured shall be lost or damaged then the Insurer will indemnify the Insured Person for the benefit of card holders in respect of such loss or damage by payment or at its option by repair reinstatement or replacement after the deductible. **DURATION OF COVER**

The cover generated by this Policy shall apply or the under mentioned period only:

- a. Purchase in Indonesia : 30 days from the date of property purchase within Indonesia.
- b. Purchase elsewhere in the world : 45 days from the date of property purchase worldwide.

Condition:

1. Deductible is 25% of the amount of claims payable with a minimum requirement of Rp. 500,000 / event or whichever is greater
2. Replacement is purchased using BCA Credit Card - AMEX and the claim payment is not in cash but will be credited to the Credit Card by enclosing proof of repurchase of the same or equivalent value by using a BCA - AMEX credit card
3. For mobile phone and/or gadget replacement maximum (2) times per year per Card.

Excluded property:

1. Mechanically propelled vehicles and marine crafts;
2. Property purchased to be used in connection with a business unless also used for personal use and not insured elsewhere;
3. Any items made of or containing of Gold / Premier or Silver bullion or Jewellery;
4. Currency, cheques, travelers cheques, securities, and negotiable instruments of any kind;
5. Livestock, pets, plants, or other living creatures;
7. Motor Vehicles and its accessories;
8. Losses arising from goods sent mail-order, cover only starts from the date the card member takes physical possession of the property;
9. Contact Lenses and spectacles;
10. Dentures and other medical aids but not limited to hearing aids, artificial limbs, crutches, wheelchairs, walkers and braces;
11. Consumable and perishables;
12. Property sold or given to others except for property that is given to immediate family members;
13. Property that is insured under another insurance policy unless its coverage does not extend to cover such loss or damage;
14. Property that is covered under a guarantee or warranty unless the loss or damage is not otherwise covered.

Exclusions

The Company shall not be liable for loss of or damage to the insured property arising from:

1. Breakdown
Mechanical or electrical breakdown, failure or derangement;
2. Product defects, faulty, or defective design, material or workmanship, latent defect;
3. Unattended vehicles
Theft from any unattended vehicles;
4. Leakage
Leakage, loss of weight, shrinkage, inherent vice, evaporation or contamination, insect or vermin, wear and tear, rust mildew and any other gradually operating clauses;
5. Cleaning
Any process of cleaning or drying, repairing, renovation, bleaching, dyeing, restoring, or servicing;
6. Consequential loss
Loss of or damage caused by the inability to use the insured property purchased;
7. Confiscation
Detention, seizure or confiscation by Customers officials or other officials;
8. Disappearance
Mysterious disappearance or unexplained loss;
9. Transit by air, vessels or ships, trains or vehicles, or any other modes of public transportation unless the property is handcarried by the Cardmember during the course of transit
10. Sonic bangs
Pressure waves caused by aircraft or other aerial devices;
11. War, Kindred Risks and SRCC
Any consequence of strike riot and civil commotion, war, invasion, act of kindred risks, foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, or military usurped power.
12. Radioactivity & Nuclear Assemblies
 - Ionizing radiations or contamination by and nuclear radioactivity by and nuclear radioactivity from any nuclear waste from assemblies, the combustion of nuclear power;
 - The radioactive toxic, explosive of hazardous properties of any nuclear assembly or nuclear component thereof;
13. Nuclear, Chemical and Biological Terrorism;
14. Acts of God (including but not limited to earthquake, tsunami, volcanic eruption, hurricane, cyclone, typhoon, windstorm and tornado, flood including over flow of the sea, sandstorm).
15. Illegal acts of an Insured Person, an Insured Person's designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representative(s);

Information on this brochure is general information of this insurance product, the applicable term and condition for this insurance is set as set out in the insurance policy.

This product is underwritten by PT Chubb General Insurance Indonesia, PT Chubb General Insurance Indonesia is registered and supervised by Otoritas Jasa Keuangan (OJK)

COMPLIMENTARY BEVERAGES: STARBUCKS

- Complimentary 2 tall-size beverages (any flavor) with The American Express® Platinum Card, issued by BCA
- Cardmember must present The American Express® Platinum Card, issued by BCA and valid boarding pass prior to departure. The name on your Card and Boarding Pass must be the same.
- Complimentary beverage is only valid once/day/Cardmember
- Valid at Starbucks airport outlets in Indonesia

PLATINUM SHOPPING BENEFITS: CENTRAL DEPARTMENT STORE

- **Complimentary Central Diamond Card Membership**
Cardmember must show The American Express® Platinum Card, issued by BCA to Central Department Store customer service counter. By being Diamond Society Member, you can enjoy access to Central Premiere Lounge, VIP Reserved Parking at Basement 1 Grand Indonesia East Mall, Home/Hotel Delivery, and many more.
- **Complimentary access to Central Kids Club**
Cardmember must show The American Express® Platinum Card, issued by BCA to the staff on duty at Kids Club - Central Grand Indonesia 2nd Floor. One card is valid for one child only, age 3 – 8 years old.
- **Savings of 20% on selected items**
 - Cardmember must show The American Express® Platinum Card, issued by BCA to the staff on duty at each counter. Additional saving is valid only for normal items.
 - Participating brands at Central Department Store Grand Indonesia:
ALIZE, ALUMNUS, ANGEL KIDS, ASH, ASV, B+BASIC, CLAUDIA KLEID, CLAUDIA'S ROMANCE, COCCINELLE, DA+PP, DAPPER, DEFY 01, DISAYA, EASY PIECES, ECLIPSE, ELEPH, ELEPHANT PARADE, ENNA, EP, ESQUIRE, EVISU, GERARD DAREL, GIANNI CHIARINI, ILLAMASQUA, JOHN HENRY, JOURNAL, KARDINA ANDRIA, KURT GEIGER, LE PETIT PUMM, LIVING THING, LIYA, LYOTA, MILIA, MOTIF OFFICIAL, PATINYA, PAZZION, RINRATA, SANRIO, SCOTCH & SODA, SWEETPEA, THEA by THARA, THREE, UNDERGEAR, VIVIENNE TAM, WRKROOM:
- **3 months 0% installment**
Min. transaction IDR 500,000