

Asuransi X-Tra Active Plus

Protection for you and family



Exclusive for
CIMB Niaga
Customers

Asuransi X-Tra Active Plus

In the midst of busyness and accompanied by high daily activities, insurance protection with an easy and fast application process is very important. Therefore, we present to you CIMB NIAGA Bank customers.

X-Tra Active Plus Insurance is an insurance product solution that provides benefits in the event of the risk of Death in the Insurance Period and is complemented by Daily Hospitalization for Infectious Diseases.

Benefits

Benefit	Plan		
	Silver	Gold	Platinum
Death*	Rp30.000.000	Rp50.000.000	Rp80.000.000
Hospitalization due to infectious diseases (max 45 days for 3-month term; max 90 days for longer terms)**	Rp600.000/day	Rp1.000.000/day	Rp1.600.000/day

* Paid if the Insured dies during the Insurance Period.

** Paid if the Insured undergoes hospitalization at the hospital due to infectious diseases during the Insurance Period.

- Is a disease caused by microorganisms (bacteria, viruses, parasites or fungi).
- The Waiting Period is valid for 15 days from the effective date of the policy.
- Maximum Hospitalization for 45 days for the 3-month Insurance Period and a maximum of 90 days for the 6 and 12-month Insurance Period.
- Can be paid more than once during the insurance period provided that the Infectious Disease is diagnosed at least 15 days after filing a previous Infection Disease claim.

Note: Full provisions regarding this product are regulated in the policy.

Terms and condition

Entrance Age

Policy Holder : 18 – 80 years

Policy Insured : 30 days – 50 years

Currency

Rupiah

Insurance Period

3,6, or 12 months

Premium

Asuransi X-Tra Active Plus	Insurance Period		
Plan	3 Months	6 Months	12 Months
Silver	Rp75.000	Rp150.000	Rp300.000
Gold	Rp123.000	Rp246.000	Rp492.000
Platinum	Rp195.000	Rp390.000	Rp780.000

Fees

Premiums include commission fees for the Bank as a partner in cooperation.

General Exclusion

- Pre-existing condition;
- Suicide and / or self harm;
- All consequences of a crime committed intentionally by those with an interest in this insurance;
- Executed capital punishment based on a court decision;
- Does not cover treatments that occur during the Waiting Period
- Affected by a disease caused by the HIV virus and / or related to the disease, including AIDS and / or its mutation or variations of the virus.

Other exceptions are listed in the policy.

How to claim your file



Important notes

- This insurance product is insurance from PT Sun Life Financial Indonesia (Sun Life Indonesia), so this product is not a product of PT Bank CIMB Niaga Tbk (CIMB Niaga) and is not included in the scope of the government guarantee program or the Deposit Insurance Corporation (LPS).
- CIMB Niaga only acts as a party that references insurance products from Sun Life Indonesia.
- CIMB Niaga is not responsible for insurance policies issued by Sun Life Indonesia, as well as insurance performance and product performance.
- Customers who buy products must read carefully and agree to all terms and conditions stated in the policy.
- The insured can only be insured on one Active Plus X-tra Insurance Policy through Octo Mobile CIMB Niaga distribution channel.
- Sun Life Indonesia is fully responsible for the issuance / refusal of policies and claims.
- This brochure / document is not an insurance policy. This information is prepared and made as concise as possible by Sun Life Indonesia to provide a description of the various benefits of insurance and the provisions of this insurance ownership to the product buyer. The full conditions can be read on the policy.

About Sun Life

Sun Life is a leading international financial services provider that provides a variety of insurance products, as well as wealth and asset management solutions, both for individuals and corporations. Sun Life and its partners have operated in a number of key markets throughout the world, namely Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia, and Bermuda. As of December 31, 2018, Sun Life had total assets under management of CAD 951 billion. For more information, please visit www.sunlife.com.

Sun Life Inc. traded on the Toronto stock exchange (TSX), New York (NYSE), and the Philippines (PSE), with the SLF stock code.

Financial Strength Rating*

Standard & Poor's : AA (Very Strong) – per 31 Januari 2019

Moody's : Aa3 (High Quality) – per 31 Januari 2019

A.M. Best : A+ (Superior) – per 31 Januari 2019

About Sun Life Indonesia

Sun Life Indonesia is a subsidiary owned by Sun Life. Sun Life Indonesia offers a variety of protection and wealth management products, ranging from life insurance, education insurance, health insurance, to retirement planning. Sun Life Indonesia partners with leading national and multi-national financial institutions to carry out strategies that are spread through various channels and provide broader access to insurance solutions.

As of December 31, 2019, Sun Life Indonesia's Risk Based Capital (RBC) level was 526% (conventional), far higher than the minimum government requirements of 120% and 248% (sharia), far higher than the minimum government requirement of 120% , with Sun Life Indonesia's total assets of IDR 13,4 trillion.**

* All financial strength ratings are for the Sun Life Assurance Company of Canada (as of January 31, 2019)

** Already audited

Life's brighter under the sun

Client Service Center

PT Sun Life Financial Indonesia
Menara Sun Life, Lantai Dasar
Jl. Dr. Ide Anak Agung Gde Agung Blok 6.3
Kawasan Mega Kuningan, Jakarta Selatan
Telepon : 1500 SUN (786)
Faksimile : (6221) 2966 9806
E-mail : sli_care@sunlife.com
Website : www.sunlife.co.id



PT Sun Life Financial Indonesia
is registered and supervised by OJK