

Asuransi X-Tra Active Pro

Protection for You and Family



Exclusive for
CIMB Niaga
Customers

Asuransi X-Tra Active Pro

X-Tra Active Pro Insurance is an insurance product solution that provides complete benefits in the event of the risk of Death due to an Accident during the Insurance Period and is equipped with protection due to motorcycle accidents, acts of terrorism, and hospitalization due to accident or infectious disease.

We are here for Bank CIMB Niaga customers with an easy and fast application process.

Benefits

Benefit	Pilihan Paket		
	Silver	Gold	Platinum
Death due to Accident*	Rp30.000.000	Rp50.000.000	Rp80.000.000
Death due to Motor Accident**	Rp60.000.000	Rp100.000.000	Rp160.000.000
Death due to Terrorist Attack***	Rp90.000.000	Rp150.000.000	Rp240.000.000
Hospitalization due to infectious diseases or accident (max 45 days for 3-month term; max 90 days for longer terms)***	Rp300.000/day	Rp500.000/day	Rp800.000/day

* Paid if the Insured dies due to an accident during the Insurance Period.

** Paid if the Insured dies due to a motorcycle accident while riding or while a motorcycle passenger during the Insurance Period.

Motorcycles must be registered with the Indonesian National Police and accidents occur in accordance with Law No.22 of 2009.

*** Paid if the Insured becomes a victim of acts of Terrorism 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 tahun
Policy Insured: 30 hari – 50 tahun

Currency

Rupiah

Insured Period

3,6, or 12 Months

Asuransi X-Tra Active Pro	Insurance Period		
Plan	3 Months	6 Months	12 Months
Silver	Rp45.000	Rp90.000	Rp180.000
Gold	Rp75.000	Rp150.000	Rp300.000
Platinum	Rp120.000	Rp240.000	Rp480.000

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

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PT Sun Life Financial Indonesia
is registered and supervised by OJK