

BOOKLET

MSIG MOBILE APPLICATION

e-OTA Card

Version 1.0

TABLE OF CONTENT

01. Table of Contents

02. Go to e-OTA Card

03. Find Your e-OTA Card

04. Your e-OTA Card

05. Your e-OTA Card

06. Card Details

07. List of Medical Providers

08. Wording

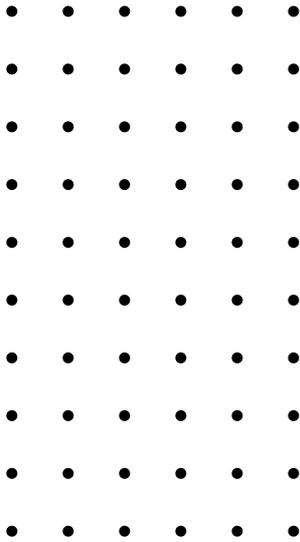
09. Wording detail

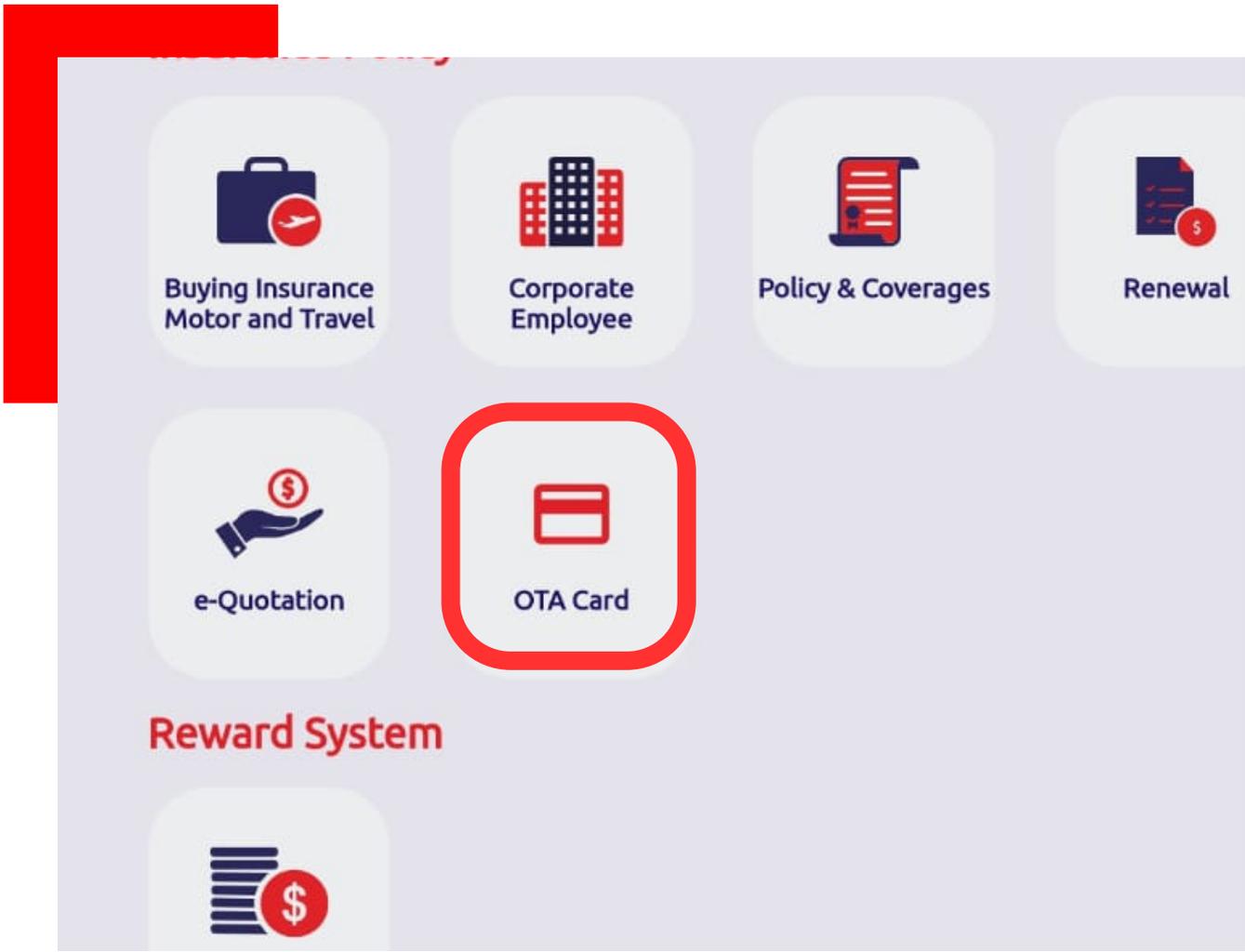
10. Major Exclusions

11. Call Center

12. Direct Call

13. WhatsApp Messenger





E-OTA CARD

About Feature

e-OTA Card can be easily accessed through MSIG Mobile App, please make sure you already have a registered account in MSIG Mobile App.

After logging in to the MSIG Mobile App, go to the Insurance Policy sub menu and click the OTA Card menu.

FIND YOUR E-OTA CARD

Mandatory

Please fill in your full name correctly, our application will check your full name based on the name you submitted when you first applied for insurance.

Your Date of Birth is required, make sure your date of birth matches the one on your identity card.

Search

Once all the data is filled in correctly, press the Search button to search or view detailed information about your OTA Card

OTA Card

Name

Value Can't Be Empty

Birthdate

Value Can't Be Empty

OTA Card

Name

Birthdate

YOUR E-OTA CARD

Once your Full Name and Date of Birth match our database, here is your e-OTA Card. This e-OTA Card has the same functionality as the printed OTA Card. The e-OTA Card can be easily accessed from your device.

To check the detailed information of your e-OTA Card, please check or open it by clicking on the list below: Card Details, List of Medical Provider, Wording, Major Exclusions & Call Centre.



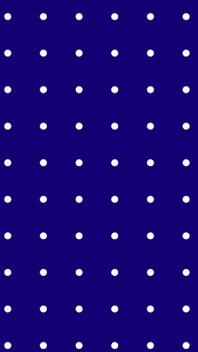
Card Details ∨

List of Medical Provider ∨

Wordings ∨

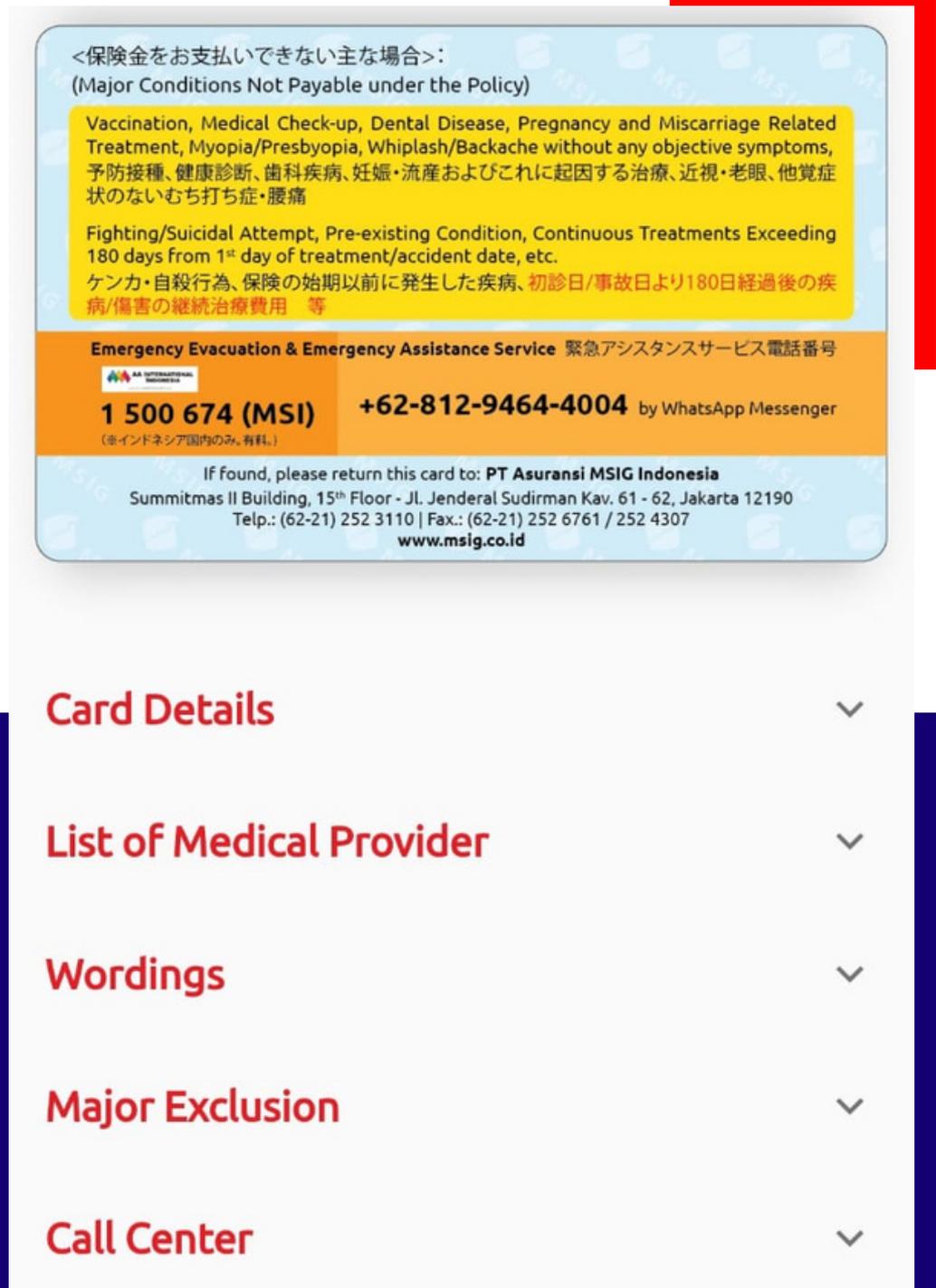
Major Exclusion ∨

Call Center ∨



YOUR E-OTA CARD

The following is the back view of the e-OTA card, from this back view we can see brief information about several point of exclusions, information about the call centre and also a notification for those who find the hardcopy OTA Card to return it to the address stated on the card.



<保険金をお支払いできない主な場合>:
(Major Conditions Not Payable under the Policy)

Vaccination, Medical Check-up, Dental Disease, Pregnancy and Miscarriage Related Treatment, Myopia/Presbyopia, Whiplash/Backache without any objective symptoms, 予防接種、健康診断、歯科疾病、妊娠・流産およびこれに起因する治療、近視・老眼、他覚症状のないむち打ち症・腰痛

Fighting/Suicidal Attempt, Pre-existing Condition, Continuous Treatments Exceeding 180 days from 1st day of treatment/accident date, etc.
ケンカ・自殺行為、保険の始期以前に発生した疾病、初診日/事故日より180日経過後の疾病/傷害の継続治療費用 等

Emergency Evacuation & Emergency Assistance Service 緊急アシスタンスサービス電話番号

 **1 500 674 (MSI)** **+62-812-9464-4004** by WhatsApp Messenger
(※インドネシア国内のみ、有料。)

If found, please return this card to: **PT Asuransi MSIG Indonesia**
Summitas II Building, 15th Floor - Jl. Jenderal Sudirman Kav. 61 - 62, Jakarta 12190
Telp.: (62-21) 252 3110 | Fax.: (62-21) 252 6761 / 252 4307
www.msig.co.id

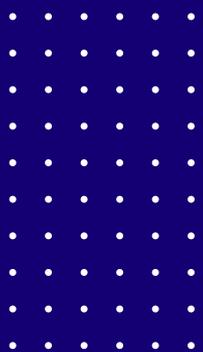
Card Details ▾

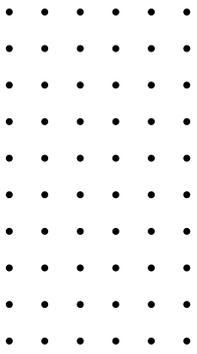
List of Medical Provider ▾

Wordings ▾

Major Exclusion ▾

Call Center ▾



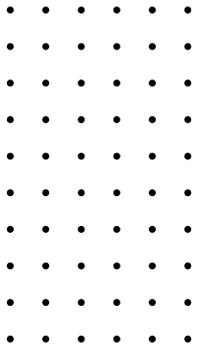


CARD DETAILS

from Card Details, you can see detail information such as :

- Policy Product
- Policy Holder
- Period of Policy
- Injury Death Physical Impediment
- Injury Medical Expense
- Sickness Medical Expense
- Baggage
- Liability
- Rescuers Expenses

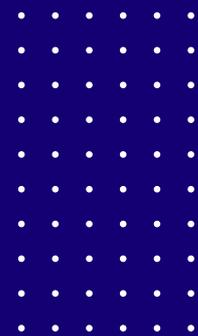
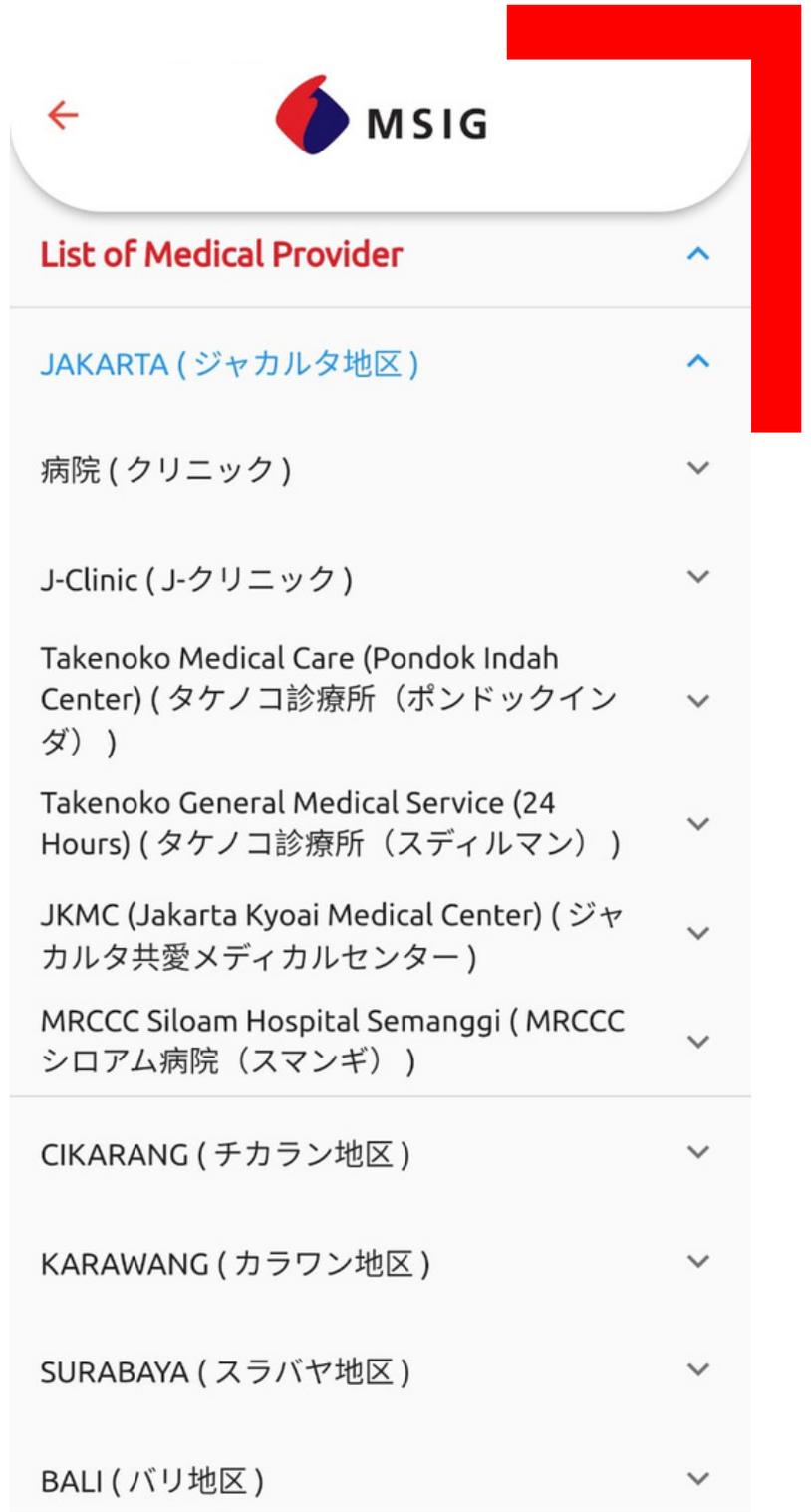
Policy Product	^
Overseas Travel Accident	
Policy Holder	^
MSIG INDONESIA	
Period of Policy	^
Saturday, 01 April 2023 - Monday, 01 April 2024	
Injury Death Physical Impediment	^
Rp 2.000.000.000	
Injury Medical Expense	^
Rp 500.000.000	
Sickness Medical Expense	^
Rp 500.000.000	
Baggage	^
-	
Liability	^
-	
Rescuers Expenses	^

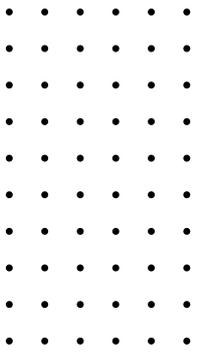


LIST OF MEDICAL PROVIDERS

From this list, you can see detail information regarding the list of medical providers list in collaboration with PT Asuransi MSIG Indonesia :

- Jakarta
- Cikarang
- Karawang
- Surabaya
- Bali
- Siloam Hospital Group

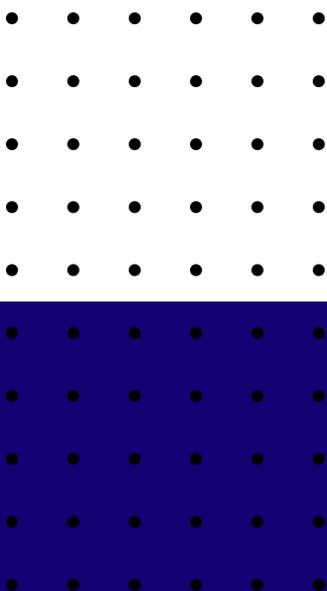




WORDING

To view the details of the wording, you can click on wording from the list and view the wording details of your Policy.

For this guide, we tried to open the wording for Sickness Medical Expenses Endorsement, wordings details on the next page.



The screenshot displays the MSIG mobile application interface. At the top, there is a navigation bar with a back arrow and the MSIG logo. Below this is a card titled "Overseas Travel Accident Insurance Card" with the following details:

- Policy Holder : MSIG INDONESIA
- Policy No : 91234567
- Period : Sat, 01 Apr 2023 - Mon, 01 Apr 2024
- Insured Name : TEST 123
- Cur : IDR

Below the card details is a table showing coverage and limits of indemnity:

Coverage		Limit of Indemnity
Injury	Death & Physical Impediment	2,000,000,000
	Medical Expenses	500,000,000
Sickness	Medical Expenses	500,000,000
Baggage		0
Liability		0
Rescuer's Expenses		0

Below the card, there are three menu items with expand/collapse icons:

- Card Details (expanded)
- List of Medical Provider (expanded)
- Wordings (collapsed)

Under the "Wordings" section, the following text is visible:

Sickness Medical Expenses Endorsement

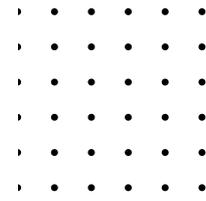
OVERSEAS TRAVEL ACCIDENT INSURANCE POLICY

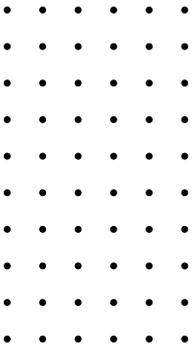
WORDING DETAILS



Sickness Medical Expenses Endorsement	Endosemen Biaya Pengobatan Penyakit
<p>Article 1 (Insurer's Liability)</p> <p>1. The Insurer will pay the Insured, as Sickness Medical Expenses Indemnity, the amount stated in paragraph 2 if the Insured shall take any treatment stated below, subject to the terms and conditions of this Endorsement and Overseas Travel Accident Insurance Policy (hereinafter called "the Accident Policy") but not to exceed the expenses necessarily incurred during 180 (one hundred and eighty) days commencing from the first day of the treatment by a doctor of medicine (hereinafter meaning another doctor of medicine if the Insured is a doctor of medicine).</p> <p>(1) Treatment by a doctor of medicine commencing within "covered period" which is defined as the Policy period and concurrently while in the course of travel as stated in Article 1 (Insurer's Liability) of the Accident Policy, or within extension thereof up to 72 (seventy two) hours as a direct result of any of the sickness (hereinafter not including pregnancy, childbirth, premature birth and miscarriage) stated below:</p> <p>a. Sickness which first manifests itself within the covered period;</p> <p>b. Sickness which first manifests itself within 72 (seventy two) hours after the termination of the covered period, excluding sickness arising from a cause or condition which has existed before, or takes place after, the covered period.</p> <p>but not to include sickness arising from a cause or condition which has existed and subsequently first manifested itself before the covered period.</p> <p>(2) Treatment by a doctor of medicine, as a direct result of any of the infectious diseases enumerated in the attached Table and contracted in the covered period; provided that such treatment has commenced within 30 (thirty) days from the termination of the covered period.</p> <p>2. "The amount stated in Paragraph 2" as stated in the preceding paragraph shall be the amount, included in the following, which the Insurer deems reasonable.</p> <p>(1) Amount of the following expenses actually incurred by the Insured for such treatment.</p> <p>a. Expense for medical examination, treatment and surgical operation by a doctor of medicine.</p> <p>b. Expense for medicines, medical supplies and use of medical appliances as a result of treatment or prescription by a doctor of medicine.</p>	<p>Pasal 1 (Tanggung Jawab Penanggung)</p> <p>1. Penanggung akan membayar kepada Tertanggung, sebagai Ganti Rugi Biaya Pengobatan Penyakit, jumlah yang disebutkan pada ayat 2 jika Tertanggung harus menjalani perawatan yang disebutkan di bawah, tunduk pada syarat dan kondisi Endosemen ini dan Polis Asuransi Kecelakaan Perjalanan Luar Negeri (selanjutnya disebut "Polis Kecelakaan") tetapi tidak melebihi biaya yang seharusnya timbul selama 180 (seratus delapan puluh) hari mulai sejak hari pertama perawatan oleh dokter medis (selanjutnya berarti dokter medis lain jika Tertanggung adalah seorang dokter medis).</p> <p>(1) Perawatan oleh dokter medis mulai dalam "jangka waktu yang dijamin" yang didefinisikan sebagai jangka waktu Polis dan secara bersamaan selama dalam rangka perjalanan sebagaimana disebutkan dalam Pasal 1 (Tanggung Jawab Penanggung) dari Polis Kecelakaan, atau dalam perluasnya hingga 72 (tujuh puluh dua) jam sebagai akibat langsung dari suatu penyakit (selanjutnya tidak termasuk kehamilan, kelahiran bayi, kelahiran prematur dan keguguran) disebutkan di bawah:</p> <p>a. Penyakit yang pertama kali bermanifestasi selama jangka waktu yang dijamin;</p> <p>b. Penyakit yang pertama kali bermanifestasi dalam waktu 72 (tujuh puluh dua) jam setelah berakhirnya jangka waktu yang dijamin, tidak termasuk penyakit yang timbul dari penyebab atau kondisi yang telah ada sebelum, atau berlangsung setelah, jangka waktu yang dijamin.</p> <p>tetapi tidak termasuk penyakit yang timbul dari penyebab atau kondisi yang telah ada dan kemudian pertama kali bermanifestasi sebelum jangka waktu yang dijamin.</p> <p>(2) Perawatan oleh dokter medis, sebagai akibat langsung dari suatu penyakit infeksi yang disebutkan bemonor dalam Tabel terlampir dan didenda dalam jangka waktu yang dijamin; dengan syarat bahwa perawatan tersebut telah mulai dalam waktu 30 (tigapuluh) hari sejak berakhirnya jangka waktu yang dijamin.</p> <p>2. "Jumlah yang disebutkan dalam Ayat 2" sebagaimana disebutkan dalam ayat sebelumnya merupakan jumlah, termasuk berikut ini, yang dianggap wajar oleh Penanggung.</p> <p>(1) Jumlah biaya berikut secara nyata dikeluarkan oleh Tertanggung untuk perawatan tersebut.</p> <p>a. Biaya untuk pemeriksaan medis, perawatan dan operasi bedah oleh dokter medis.</p> <p>b. Biaya untuk obat-obatan, bahan-bahan medis dan penggunaan peralatan medis akibat dari perawatan atau rekomendasi dari dokter medis.</p>

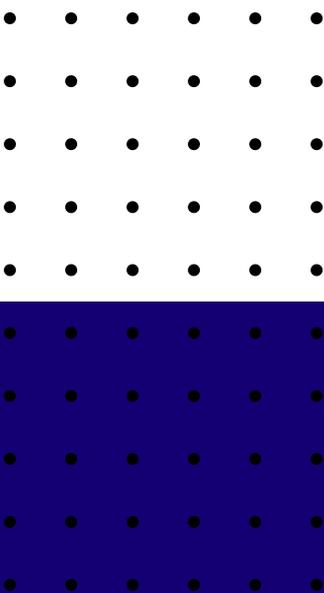
<p>c. Expense for X-ray examinations, laboratory tests and use of operating room.</p> <p>d. Expense for employment of professional nurse (including attendant outside Republic of Indonesia as necessitated for treatment in accordance with an advice from doctor of medicine).</p> <p>e. Charge by a hospital or clinic for room in the event of confinement of the Insured in such a hospital or clinic. In this paragraph such confinement refers to the Insured being solely engaged in treatment under continuous care of a doctor of medicine in the hospital or clinic because the sickness necessitating treatment by a doctor of medicine is beyond treatment at the Insured's home, etc. and requires the Insured to be confined in the hospital or clinic.</p> <p>f. Hotel room charge, when the Insured, otherwise necessarily confined in a hospital or clinic, shall be under care of a doctor of medicine in an accommodation facility such as hotel (excluding residential facility; hereinafter in this paragraph called "hotel"), owing to unavailability of hospital or clinic by reason of capacity or distance or to any other circumstance beyond control of the Insured (including a case the Insured convalesces in hotel room by</p>	<p>c. Biaya untuk pemeriksaan sinar-X, uji laboratorium dan penggunaan kamar operasi.</p> <p>d. Biaya untuk mempekerjakan perawat profesional (termasuk perunggu di luar Republik Indonesia sebagaimana diperlukan untuk perawatan sesuai dengan saran dokter medis).</p> <p>e. Ongkos kamar rumah sakit atau klinik dalam hal perawat-inapan Tertanggung pada rumah sakit atau klinik tersebut. Dalam ayat ini perawat-inapan merujuk pada Tertanggung semata-mata dalam perawatan di bawah pengawasan terus-menerus dokter medis pada rumah sakit atau klinik karena penyakit yang memerlukan perawatan oleh dokter medis melebihi perawatan di rumah Tertanggung, dll. dan mengharuskan Tertanggung untuk menginap di rumah sakit atau klinik tersebut.</p> <p>f. Biaya kamar hotel, jika Tertanggung, seandainya tidak diperlukan untuk menginap di rumah sakit atau klinik, di bawah pengawasan dokter medis dalam suatu fasilitas akomodasi seperti hotel (tidak termasuk fasilitas tempat tinggal; selanjutnya dalam ayat ini disebut "hotel"), akibat ketidaktersediaan rumah sakit atau klinik karena alasan kapasitas atau jarak atau keadaan lain di luar kendali Tertanggung (termasuk dalam hal</p>
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MAJOR EXCLUSION

Please pay attention to this section, below is an explanation of the exclusions



The screenshot shows the MSIG mobile application interface. At the top, there is a navigation bar with a back arrow and the MSIG logo. Below the navigation bar is a table with the following data:

Sickness	Medical Expenses	500,000,000
Baggage		0
Liability		0
Rescuer's Expenses		0

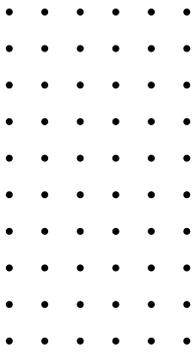
Below the table, there is a menu with the following items:

- Card Details (with a downward arrow)
- List of Medical Provider (with a downward arrow)
- Wordings (with a downward arrow)
- Major Exclusion (with an upward arrow)
- Call Center (with a downward arrow)

The 'Major Exclusion' section is expanded, showing the following text:

Fighting / Suicidal Attempt, Pre-existing Condition, Continuous Treatments Exceeding 180 days from 1st day of treatment/accident date, etc.
 ケンカ・自殺行為、保険の始期以前に発生した疾病、疾病/傷害の継続治療について、初診日/事故日より180日経過後の治療費用

Vaccination, Medical Check-up, Dental Disease, Pregnancy and Miscarriage Related Treatment, Myopia / Presbyopia, Whiplash / Backache without any objective symptoms, 予防接種、健康診断、歯科疾病、妊娠・流産およびこれに起因する治療、近視・老眼、他覚症状のないむち打ち症・腰痛



CALL CENTRE

In case of emergency or when it is urgently necessary to make a claim, the insured can contact the call centre listed on the e-OTA card through the MSIG Mobile application or the insured can check directly through the OTA Card on the back of the card.

Direct Call

Communication by WhatsApp Messenger

The screenshot shows the MSIG mobile application interface. At the top, there is a navigation bar with a back arrow and the MSIG logo. Below this is a card titled "Overseas Travel Accident Insurance Card" with the following details:

- Policy Holder : MSIG INDONESIA
- Policy No : 91234567
- Period : Sat, 01 Apr 2023 - Mon, 01 Apr 2024
- Insured Name : TEST 123
- Cur : IDR

Below the details is a table of coverage and limits:

Coverage	Limit of Indemnity
Injury	2,000,000,000
Death & Physical Impediment	
Medical Expenses	500,000,000
Sickness	500,000,000
Medical Expenses	
Baggage	0
Liability	0
Rescuer's Expenses	0

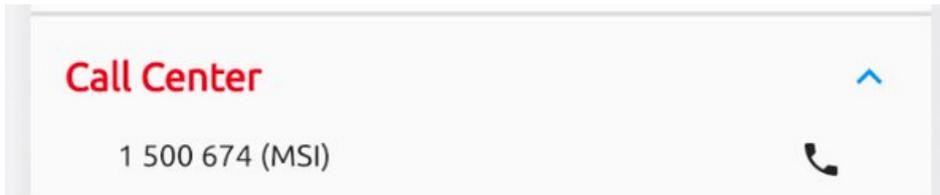
Below the card, there are several menu items with dropdown arrows:

- Card Details
- List of Medical Provider
- Wordings
- Major Exclusion

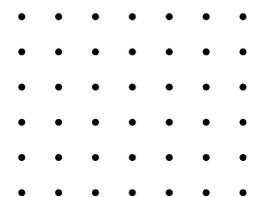
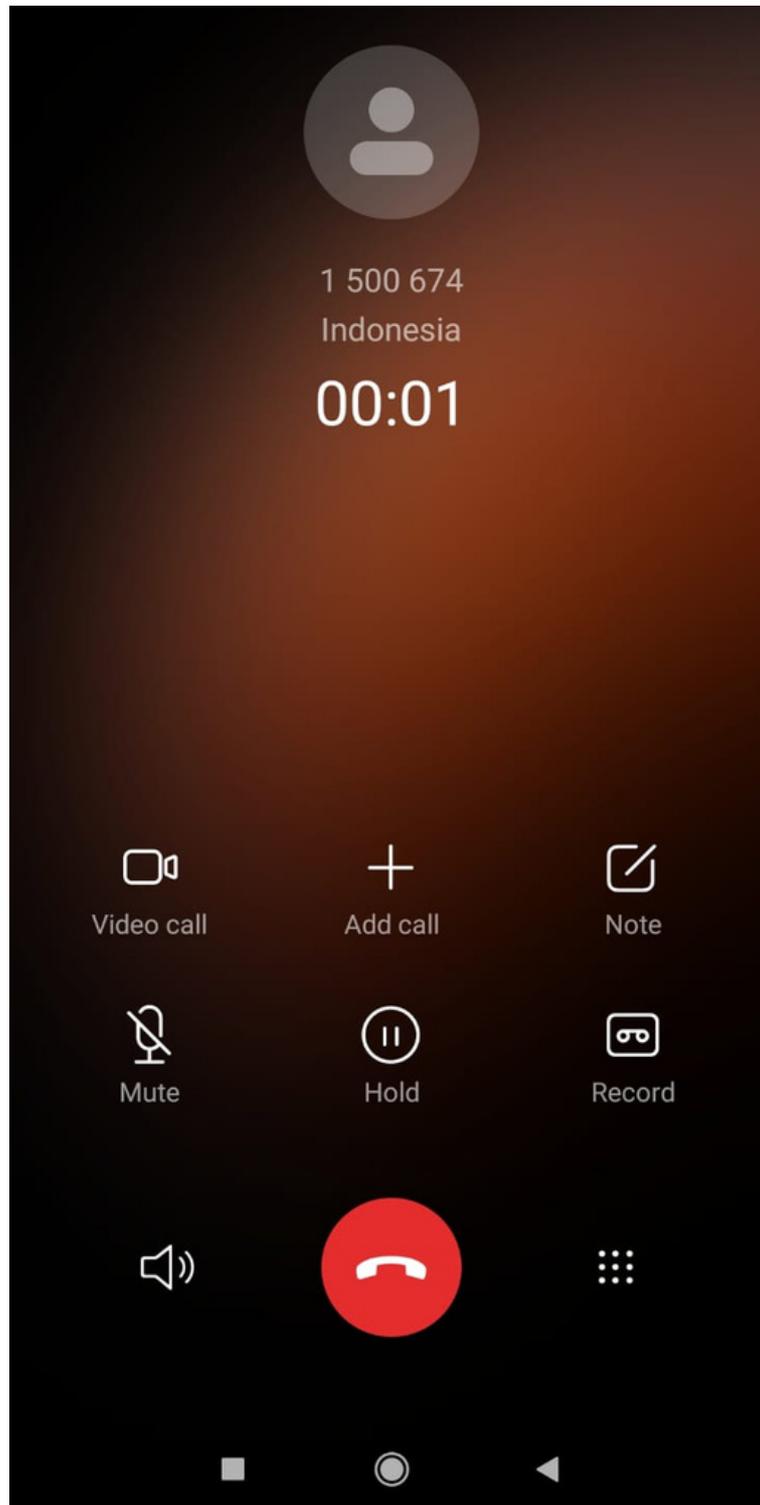
At the bottom, there is a "Call Center" section with the following information:

- 1 500 674 (MSI) with a phone icon
- +62-812-9464-4004 by WhatsApp Messenger with a WhatsApp icon

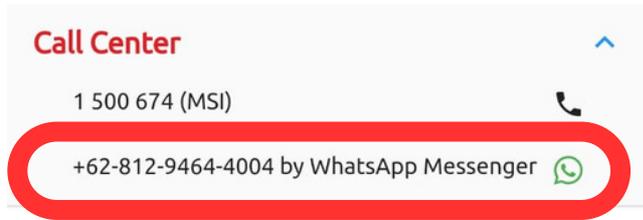
DIRECT CALL



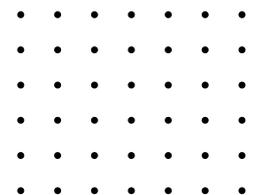
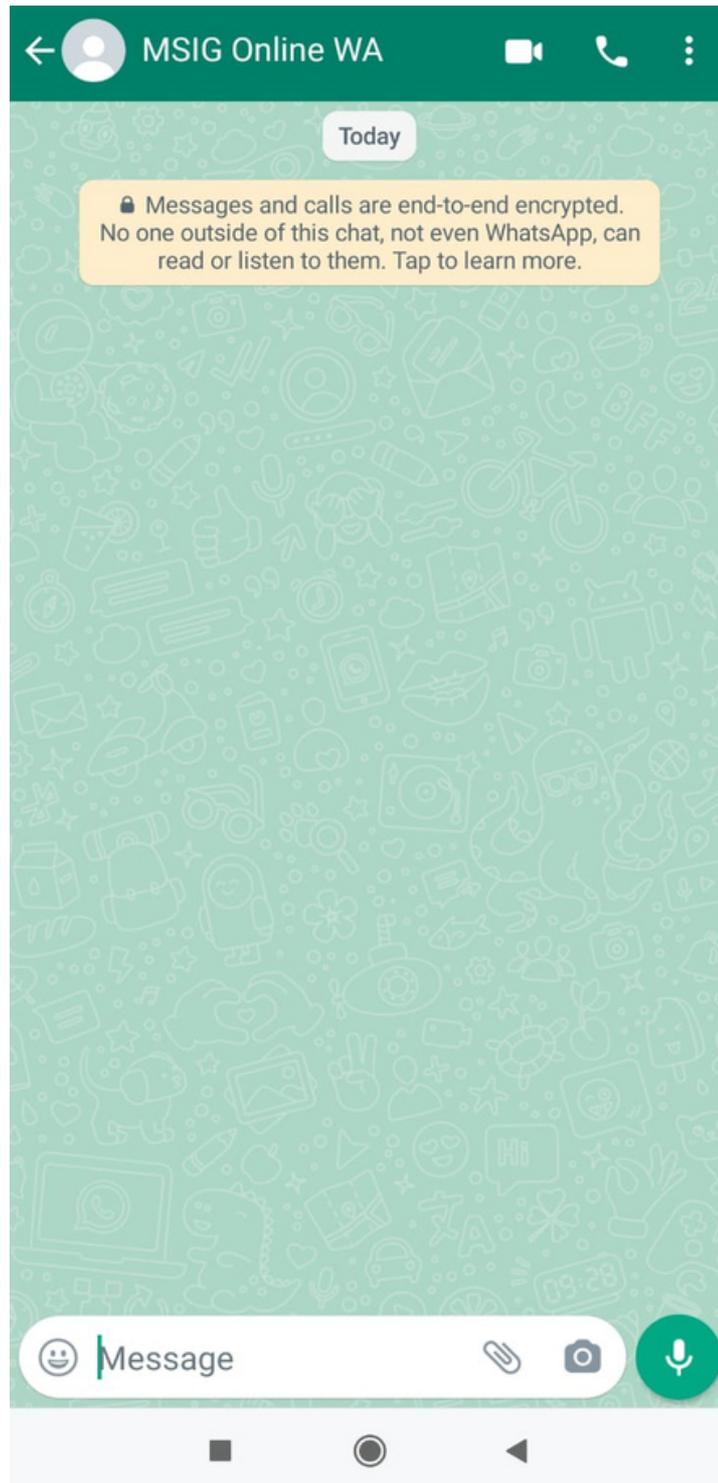
By using the Call Centre - Direct Call function you will make a Direct call to our Claims Call Centre.



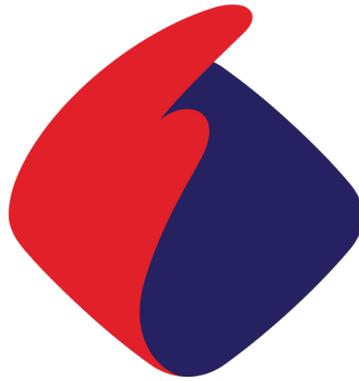
WHATSAPP MESSENGER



By using the Call Centre – WhatsApp Messenger function you will make a Direct call to our Claims Call WhatsApp Messenger.



THANK YOU



MSIG

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Jakarta, 12190
<https://www.msig.co.id>
<https://msionline.co.id>

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