Luma WORLD PASS

Table of Benefits

	Plan 1	Plan 2	Plan 3
1 MEDICAL EXPENSES AND EMERGENCY ASSISTANCE: COVERS THE COST OF SUDDEN AND UNFORESEEN MEDICAL TREATMENT ARISING FROM ILLNESS OR ACCIDENT INJURY FOR BOTH INPATIENT AND OUTPATIENT.	**USD 50,000**	**USD 100,000**	**USD 200,000**
Medical Expenses Fees for hospitalization, surgery, ambulance, medicine and tests with a maximum of 261 USD per day for hospital room and board	Up to Limit	Up to Limit	Up to Limit
Follow-up Care Medical expenses reasonably incurred immediately following discharge from hospital within 90 days of return to home country	not covered	USD 3,000	USD 5,000
Hospital Cash Allowance 40 USD for each complete day the Insured Person is hospitalized over 24 hours as a result of a covered disability	not covered	not covered	USD 600
2 TRAVEL BENEFITS COVERS INCIDENTS DURING THE TRIP			
Baggage and Personal Effects Loss or damage directly resulting from accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is 200 USD per item and 300 USD per pair or set. Loss of laptop is limited to 300 USD	not covered	USD 300	USD 700
Baggage Delay Emergency purchases of essential items of toiletries and clothing up to a maximum of 53 USD per article when the checked baggage is delayed for at least 6 hours from the time of arrival in the eligible countries within the zone of coverage	not covered	USD 100	USD 300
Loss of Travel Document Cost of obtaining replacements of passport, air tickets; travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. Maximum limit per day for travel and accommodation expenses is 120 USD for plan 2 and 160 USD for plan 3	not covered	USD 300	USD 500
Personal Money Loss of cash, bank notes and travelers checks arising from theft, burglary or robbery	not covered	USD 100	USD 200
Travel Delay Cash Allowance If the Insured Person need not pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at 20 USD for each full 6 hours delay.	not covered	not covered	USD 100
Curtailment of Trip or Cancellation Charges Reimbursement of irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members, close business partner or travel companion of the Insured Person; witness summons, jury service, natural disasters at the planned destination or complete destruction of the Insured Person's principal residence.	not covered	not covered	USD 2,000
Personal Liability Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motorized vehicles)	not covered	USD 1,000	USD 3,000
Rental Car Excess Cover Reimbursement of excess which the Insured Person is liable to pay for accidental loss or damage to a rental car.	not covered	not covered	USD 250
3 EMERGENCY EVACUATION AND REPATRIATION	**USD 1,000,000**	**USD 1,000,000**	**USD 1,000,000**
Emergency Evacuation Emergency evacuation to the nearest facility capable of providing adequate medical care	Up to limit	Up to limit	Up to limit
Repatriation Repatriation to the country of origin when the Company and attending physician determine that it is necessary	Up to limit	Up to limit	Up to limit
Additional Costs of Travel & Accommodation Additional travelling Costs of the Insured Person for returning to the country of origin and Additional Costs of Accommodation incurred by the Insured Person or an Insured immediate family member or traveling companion when such Costs arise from hospitalization due to a covered disability necessitating Medical evacuation of the Insured Person	not covered	USD 500	USD 800
Family Member Visit Travelling costs for 1 immediate family member to join the Insured Person who is confined in hospital for more than 5 days or is dead abroad	not covered	USD 500	USD 800
Return of Children Reasonable additional accommodation and travelling expenses for unattended insured children (age below 16) return to the country of origin	not covered	USD 500	USD 800
Mortal Remains Transportation charges for repatriation of the mortal remains to the country of origin	USD 1,800	USD 1,800	USD 1,800
4 PERSONAL ACCIDENT ACCIDENTAL DEATH OR PERMANENT DISABILITY INCLUDING LOSS OF ONE OR MORE LIMBS OR LOSS OF SIGHT IN ONE OR BOTH EYES. THE LIMIT OF COVER FOR CHILDREN UNDER 18 IS 1,000 USD	**USD 1,000**	**USD 2,000**	**USD 3,000**

This brochure is for informational purposes only and is not a policy document. "LUMA World Pass" is the marketing name for the travel insurance policy, insured with Bao Long Insurance Corporation and distributed globally by LUMA International (ORIAS Register No. 17 007 455).

Terms and Conditions

The Table of Benefits is only a summary of benefits and does not include full terms, conditions and exclusions. Sub-limits may also apply. Please read the Policy Wording before buying a travel insurance policy to ensure the policy suits your needs. The policy must be bought before your trip starts. Events that were anticipated at the point of purchase will not be covered.

1. The earliest policy start date shall be the purchase date, not before.
2. The maximum period of insurance for this Policy shall be 180 consecutive calendar days.
3. Applicants must be aged from 4 weeks to 75 years old.
4. Children under the age of 7 years old must be accompanied by an adult who is also insured under the same Policy.
5. The sum insured for Personal Accident for children under 18 years old shall not exceed USD 1,000.
6. Policy holders shall submit claims within 6 months after occurred date of the claims.
7. There is no direct billing for medical expenses unless the expenses exceed USD 1,000 and that the arrangement is coordinated by the Insurer or its designated assistance company.
8. This policy does not cover preexisting conditions, general exclusions nor medical expenses exclusions as stated in the Policy Wording.
9. The zone of coverage of LUMA World Pass refers to the countries eligible for coverage as stated in the Certificate of Insurance. You will be covered during your insurance policy period for regional or multiple trips within countries included in the zone of coverage.
10. This Policy is only valid for leisure travel or business travel (limited to administrative and non manual works only) and NOT cover for travel to any of the countries within the zone of coverage to seek for medical treatment.
11. In case the Insured's country of origin is one country within eligible zone of coverage, the Policy does NOT cover for any losses or expenses arising from the country of origin of the Insured.
12. In case the Insured would like to purchase another policy after first policy expires, there shall be no gap in coverage and total duration of coverage of all policies combined shall not exceed 180 days.
13. Policy holders reaching 76 years old during the policy are not eligible to purchase a new policy.
14. Any event or condition that occurred before the new policy start date is considered pre-existing and the Insured is not able to claim for any of these conditions under the new policy. Should the Insured be actively treated or under the supervision of a Physician or Surgeon, the Insured is not eligible to purchase another policy.
15. Claims arising from services and treatments at (KUTA Emergency Clinic on Jl. Raya Kuta Mong II Desa Kab., Kuta, Lombok Tengah, Indonesia) will not be covered under this policy.

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