

Summary of Benefits and Claims Guide

**Group Personal Accident
Insurance**

General Information

This Summary of Benefits and Claims Guide is issued for information purposes only and confers no rights on the recipient.

This Summary does not extend or amend the cover provided by the Policies listed herein. Information contained in this Summary is current as at 1 July 2025 only. The Policy may be subject to cancellation or amendment at any time.

The Policy is a legal contract between the Policyholder and the Insurer. The policyholder pays the premium, and the Insurer provides the cover the Policyholder has chosen as set out in the Policy Schedules, occurring during the period of insurance shown on the policy schedules. The Beneficiaries / Insured Persons of this Policy do not have the right to cancel the insurance contract between the Policyholder and the Insurer.

For full terms, conditions, limitations and exclusions, always refer to the Policy Wordings and Policy Schedules.

Privacy Notice

We value your business and your trust in PT Asuransi FPG Indonesia. The privacy and confidentiality of your personal information is among our top priorities. This notice explains our practices and procedures for securing your personal information before, during and after your relationship with us. We will provide one copy of this Privacy Statement with each policy we issue. Additional copies of this statement are available upon request. Thank you for choosing PT Asuransi FPG Indonesia for your insurance needs.

How We Protect Your Information

We understand the importance of securing your personal information. We utilize physical, electronic, and procedural safeguards to protect your nonpublic personal data in compliance with applicable state and federal laws. Access to customer information is strictly limited to select PT Asuransi FPG Indonesia employees, only when necessary for a business purpose.

What Personal Information We Collect About You

We collect nonpublic personal information about you from the following sources as required in the ordinary course of business:

- Information received on applications and other forms, whether in writing, in person, by phone, electronically, or by other means, including, but not limited to: names, addresses, social security numbers, birth dates, employment information, prior policy coverage, outstanding account balances, payment history and claims history.
- Information about your transactions with us, our affiliates, or others associated with our business relationship, and information we receive from insurance agents, consumer reporting agencies, investigators connected with claims adjusting, state motor vehicle departments, inspection services, insurance support organizations or other sources as permitted or required by law.
- Information we receive in medical records or from medical professionals.
- Information otherwise obtained in the claims adjustment process, including litigation.

What Personal Information We Disclose About You

We do not disclose customer or client nonpublic personal information to anyone, except as permitted or required by law. Permitted disclosures include information necessary to process transactions on your behalf, and information about you or about participants, beneficiaries, or claimants under your insurance policy in the ordinary course of business.

Your Rights

You have the right to access and request correction of recorded nonpublic personal information. To access your information, please send a signed, written request to PT Asuransi FPG Indonesia, Chase Plaza Tower, 4th Floor, Jl. Jend. Sudirman Kav 21, Jakarta 12920, Indonesia, Attention: global.team@fpgins.id Please include your full name, address, telephone number, and policy or claim number in your letter. We will respond within 45 days upon receipt of your request. We may request other information to validate your identity, such as a copy of your driver's license or other valid photo ID. Additionally, please indicate any desired corrections. If we agree with your request, we will correct our records. If we do not agree, you may file a written statement of dispute with us.

Personal Accident

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| Policy Number: | FPG.13.1001.25.00008 |
| The Insurer: | PT Asuransi FPG Indonesia |
| As Beneficiaries / Insured Persons: | All authorized users of the Insured's mobile transportation platform in respect of the use of e-Bikes & e-Scooters. |
| Operative Time of Cover: | The time you are covered under this group Policy whilst you are a declared Insured Person riding the Insured's personal mobility device for the purpose of transportation. |
| Policy Wording: | FPG Personal Accident Insurance Policy |
| Territory: | Indonesia |
| Age Limit: | The minimum age required by local laws or regulations to ride the Covered Device in that Territory, Maximum Age is 80 years of age. |
| Personal Mobility Device Covered: | e-Scooter and e-Bicycle |

Scope of Cover

The cover provided is subject to the terms, conditions and exclusions contained in the Policy. For full details of the cover provided please read the Policy.

In summary, a Beneficiary or Insured Person is covered against Injury directly resulting from an Accident whilst riding the Insured's personal mobility device for the purpose of transportation.

Personal Accident Policy Summary

Key Definitions

Accident / Accidental

Shall mean a sudden violent external unforeseen and identifiable event.

Accidental Bodily Injury

1. Injury caused by Accidental and/or violent means; or
2. Injury resulting from Exposure

occurring within 12 months from the date of the Accident by which such injury is caused.

An injury, which does normally not require medical treatment / attention, is not an Accidental Bodily Injury.

An airborne transmission of a pathogen and/or inhaling and/or swallowing of substances is not an Accidental Bodily Injury.

Appropriate Authorities

The Otoritas Jasa Keuangan (OJK) of the Republic of Indonesia or similar authority of the Policyholder's Country of Domicile.

Benefit Period

The total period, after the expiry of any Excess period stated in the Schedule of Benefits, for which We will pay benefits in respect of any one Accident to any Insured Person.

Country of Domicile

The country in which the Insured Person resides in and/or the country to which the Insured Person shall return to when repatriated or country in which they hold a valid passport

Death

Means death caused as a result of Accidental Bodily Injury.

Excluded Territory

Shall mean any country according to the attached ECONOMIC OR TRADE SANCTIONS endorsement or any other destination, country or region where the Appropriate Authority's advice at the time the trip was booked was against all travel to such destination, country or region.

Exposure

Death and/or injury to an Insured Person as a direct result of exposure to the elements shall be deemed to have been caused by Accidental Bodily Injury.

Hospital

Any establishment which is registered or licensed as a full time facility for surgical and medical diagnosis and treatment of injured and ill persons by and under the supervision of a Qualified Medical Practitioner continuously providing a 24 hours a day nursing service supervised by State Registered Nurses or nurses with equivalent qualifications and is not primarily a mental institution or a place of rest for the aged, for drug addicts or alcoholics.

Insured Person

Any authorized users of the Insured's mobile transportation platform in respect of the use of e-Bikes & e-Scooters

Operative Time of Cover

The period of time for which We will cover the Insured Person for benefits described within the Schedule of Insured Persons: The time you are covered under this group Policy whilst you are a declared Insured Person riding the Insured's personal mobility device for the purpose of transportation.

Pandemic

A disease which is prevalent throughout a country or region and is declared as a Pandemic by the World Health Organisation or a US Federal Agency.

Period of Insurance

From the effective date until the expiry date shown in the Schedule of Insured Persons and any subsequent period for which We accept payment for renewal of this Policy.

Schedule of Benefits

The document which specifies details of the benefits covered, sums insured and any Excesses, Endorsements and Conditions applying to the Policy.

Schedule of Insured Persons

The document which specifies details of The Policyholder, The Insured Persons, The Operative Time of Cover and The Business.

Qualified Medical Practitioner

A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in other than an Insured Person, Partner of an Insured Person, and a member of the immediate family of You or the Insured Person or an employee of Yours.

War

Shall mean armed conflict between nations, invasion act of foreign enemy, civil war military or usurped power.

We/Us/Our

PT Asuransi FPG Indonesia.

You/Your/The Policyholder

The persons, companies, partnerships or unincorporated associations named in the Schedule of Insured Person as The Policyholder.

Personal Accident Key Benefit Limits

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| Death: | Up to IDR 100,000,000 |
| Permanent Disablement: | Up to IDR 100,000,000 |
| Dental Benefits: | Up to IDR 2,500,000 per tooth max IDR 10,000,000 |
| Fracture Benefit: | Up to IDR 20,000,000 |
| Burial Expenses: | Up to IDR 10,000,000 |
| Medical Expenses: | Up to IDR 20,000,000 |

Personal Accident Key Exceptions

These Policy Exceptions apply to all Benefits under the Policy, unless a Benefit expressly states that a Policy Exception does not apply in relation to that Benefit or the Policy.

Please refer to the Policy Wording for all applicable Exceptions.

1. Impaired mental state or consciousness (i.e. drunkenness, drugs, stroke)
2. Committing crimes
3. War: active participation / passive participation after 7 days
4. Nuclear energy
5. Invertebral discs, internal bleeding not caused by accident
6. Impairment through remedial measures or medical intervention
7. Infections
8. Intoxication, if toxin is swallowed
9. Hernias or ruptures of the abdomen
10. Suicide or attempt thereat
11. Illness or disease (not resulting from bodily injury following an Accident)
12. Any naturally occurring condition or degenerative process
13. War in Insured Person's country of residence
14. Motorsport races
15. Accidents caused by mental disorders
16. Any gradually operating cause
17. War or Terrorism occasioned by any Nuclear, Chemical or Biological Cause
18. Radioactive contamination whether arising directly or indirectly

Policy does not cover and We will not in any event be liable to pay any claims arising directly or indirectly from, caused by, a consequence of arising in connection with or contributed to by any of the following:

- Declared or undeclared war or any act of war; civil, war, Riot, Strike, Civil Commotion, invasion of foreign enemy, revolution, rebellion, insurrection, military or usurped power.
- Suicide or any attempt thereat, suicide pacts or agreement while sane or insane or any intentional self-inflicted injury.

- Illegal acts of an Insured Person or an Insured Person's executors or administrators, legal heirs or personal representatives.
- Nuclear reaction, radiation or radioactive contamination
- Any conditions arising from congenital condition.

Definition:

NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM means Terrorism involving the use of fusion, fission, radiation, biological or chemical weapons WAR (whether war is declared or not) means a state of armed conflict between different countries, different groups or factions within a country, or forces acting for any international authority, including but not limited to Nuclear, Biological or Chemical Terrorism, invasion, acts of foreign enemies, hostilities, or war-like operations. We do not provide cover for the use, existence or escape of nuclear weapons material, or ionizing radiation from, or contamination by, radioactivity from any nuclear fuel or nuclear waste.

Clause (A)

1. Addition and Deletion Annual Adjustment
2. Dispute Clause
3. Exposure and Disappearance Clause (365)
4. Food and Drink Poisoning Clause
5. Industries, Seepage, Pollution and Contamination Exclusion Clause (NMA 1685) 'Sudden and Accident'
6. IT Clarification Clause
7. Strike, Riot and Civil Commotion, Bomb Threat, Hijacking, Murder and Assault Clause
8. Suffocation by Smoke, Poisonous Fumes, Gas and Drowning
9. Terrorism and Sabotage Endorsement
10. Waiver to the Article 1266 and 1267 of the Indonesian Civil Code Clause
11. War and Civil War Exclusion (NMA 464)

How to make a Claim

Claims Procedure

The Claims Administrator must be notified as soon as reasonably possible after any event or occurrence which may result in a claim and in any event no later than 60 days after the occurrence of such event. Should a claim be notified after this time, it may be declined.

Claim Notification

To report a claim 24 hours a day, 7 days a week, please contact us as soon as practicable for further assistance:

Telephone: +62 21 50821555 Ext 542

Email: ahmad.helmy@fpgins.com