

**About MSIG Indonesia**

PT Asuransi MSIG Indonesia, part of the MS&AD Insurance Group, is a general insurance company in Indonesia that has been operating since 1975 and continues to grow. With years of experience, we bring our deeply rooted values. We look beyond the things insured and see the heart in everything.

Our mission is to contribute to the development of a vibrant society and help secure a sound future of the planet, by enabling safety and peace of mind through the global insurance and financial services business.

**HEAD OFFICE :****PT Asuransi MSIG Indonesia**

Gedung II Summitmas, 15<sup>th</sup> Floor  
Jl. Jenderal Sudirman Kav. 61 - 62  
Jakarta 12190, Indonesia

Phone : (021) 252 3110 (Hunting)  
Fax : (021) 252 6761 (General)  
Email : [msig@id.msiga-asia.com](mailto:msig@id.msiga-asia.com)  
URL : [www.msiga.co.id](http://www.msiga.co.id)

 [msigid](#) |  [msig\\_id](#) |  [@msig\\_id](#) |  MSIG Indonesia

**COMPLAINT SERVICE CONTACT :**

Phone : (021) 252 3110 (Hunting)  
Email : [customer@id.msiga-asia.com](mailto:customer@id.msiga-asia.com)

**BRANCH & REPRESENTATIVE OFFICE :**

Bandung | Phone (022) 3000 0851, 3000 0852 - [idn\\_bandung@id.msiga-asia.com](mailto:idn_bandung@id.msiga-asia.com)  
Batam | Phone (0770) 611 550, 611 161 - [idn\\_batam@id.msiga-asia.com](mailto:idn_batam@id.msiga-asia.com)  
Denpasar | Phone (0361) 471 7227, 471 7228 - [idn\\_denpasar@id.msiga-asia.com](mailto:idn_denpasar@id.msiga-asia.com)  
Medan | Phone (061) 452 8783, 452 8795 - [idn\\_medan@id.msiga-asia.com](mailto:idn_medan@id.msiga-asia.com)  
Palembang | Phone (0711) 563 0711, 563 0712 - [idn\\_palembang@id.msiga-asia.com](mailto:idn_palembang@id.msiga-asia.com)  
Semarang | Phone (024) 841 7010, 841 7013 - [idn\\_semarang@id.msiga-asia.com](mailto:idn_semarang@id.msiga-asia.com)  
Surabaya | Phone (031) 531 8876, 531 8496 - [idn\\_surabaya@id.msiga-asia.com](mailto:idn_surabaya@id.msiga-asia.com)

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This brochure only contains general information about Sport Insurance and does not define an insurance contract/agreement. Details of the conditions of coverage and exclusions are stated in the Policy. The Insured must read and understand the Policy.

**SPORT INSURANCE****Unleash Your Passion,  
Stay Protected**

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Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP



## SPORT INSURANCE



This Sports Insurance is a scheme under Personal Accident Insurance that provides the coverage to the Insured for bodily injury through any sudden and accidental happening of external origin, excluding physical impediment arising from poisoning, anesthesia, psoriasis, heat stroke, or mental agitation. The coverage applies while the Insured participates in sports activities within Indonesia.

The coverage under this policy is limited to accidents occurring while the Insured person is actively engaged in sports activities.

Sports activities shall mean physical activities involving skill and physical effort undertaken for recreational or health purposes, excluding any form of competition.

## COVERAGE

Coverage	Sport Shield	Sport Shield Plus
Death and Disablement due to Accident	IDR 100,000,000	IDR 150,000,000
Funeral Benefit	IDR 1,000,000	IDR 1,000,000
Medical Expense due to Accident, including Physiotherapy and Ambulance Expense	X	IDR 15,000,000



## PRODUCT BENEFIT



Death due to accident



Disablement due to accident



Funeral benefit



Medical expense due to accident including physiotherapy\*

\*) Within 180 (one hundred and eighty) days from the date of the accident.

## EXCLUSION

1. Willful act or gross negligence of the Insured
2. The Insured's act of fighting, committing or attempting suicide, or committing a crime
3. Brain complaint, disease, mental disorder or drunkenness of the Insured
4. Pregnancy, childbirth, miscarriage, surgical operation or other medical treatment on the Insured
5. Earthquake, volcanic eruption or tidal wave
6. Nuclear radiation or radioactive contamination
7. Others exclusion as specified in the Insurance Policy

## CLAIM PROCEDURES

For further information regarding the claim, for you as a holder of the Sport Insurance Policy, you may contact the Claims Department through email [claimPASports@id.msigg-asia.com](mailto:claimPASports@id.msigg-asia.com).