

Lalamove Delivery Insurance

We always want to provide the best experience for all Lalamove users, starting from service, safety, and protection.

Therefore, Lalamove has partnered with PT Sampo Insurance Indonesia and PT Mitra Jasa Pratama as the insurance broker to provide delivery insurance services. With affordable insurance fees, you can receive coverage of up to IDR100,000,000. You can choose the insurance option that suits your needs directly in the app.

Types of coverage and Insured amount

For any loss or damage during delivery using Lalamove services, users can receive compensation according to their insurance plan based on the following options:

Plan	Insurance Premium	Sum Insured
1	IDR500	IDR25,000 - IDR1,000,000
2	IDR1,300	IDR1,000,001 - IDR2,000,000
3	IDR1,500	IDR2,000,001 - IDR3,000,000
4	IDR10,000	IDR3,000,001 - IDR20,000,000
5	IDR50,000	IDR20,000,001 - IDR100,000,000

This insurance product provides protection against the risk of loss of shipped goods using Lalamove services, according to the selected plan. The coverage applies from the pickup point until the delivery destination. An electronic policy will be automatically sent to your email address after purchase.

Exclusion

All shipments are covered by insurance except for items that fall under the exclusions as outlined below:

1. Narcotics and similar drugs.
2. Firearms, accessories of firearms, replicas of firearms, airsoft guns, air guns, and bullets or sharp weapons, and other types of weapons.
3. Government and travel documents.
4. Human parts / organs.
5. Mailing lists and personal information
6. Items that harass certain parties / races or can offend others.
7. Items related to the police

8. Items that are not yet available (pre-order) unless the owner is able to send the item within the specified time (time of delivery) or 2x24 working hours after the transaction status is “paid”
9. Stolen goods
10. Mystical items.
11. Items that can and / or easily explode, ignite or burn themselves.
12. Printed / recorded goods whose contents can interfere with security & order and national stability.
13. All types of animals or pets
14. Trademarks, In case of damage to property bearing brands labels and trademarks the sale of which carries in any way a guarantee of the Insured, the salvage value of such damaged property shall be determined after the removal in the customary manner of all brands labels and trademarks which might be taken to indicate that the guarantee of manufacturer or the Insured attached to said property.
15. Property (Houses, Land, etc.)
16. Non-physical products that cannot be sent through registered / unregistered courier services, except Voucher.
17. Replicas (cellphones, tablets, phablets, smartwatches and the like) or originating from the black market (black market).
18. Other items that are prohibited from being traded freely are based on applicable law in Indonesia.
19. All other types of goods that conflict with the Indonesia regulations for shipping goods.
20. Other goods that violate the applicable legal provisions in Indonesia.
21. CD-CD, DVD-DVD, and Pirates Software
22. Services, donations, leasing, event promos and the like unless there is official cooperation with Lalamove.
23. Money, Diamond, Gold and precious accessories/jewelry.

Other Exclusions

1. Loss or damage caused by intentional actions or negligence of the insured parties or parties related to the insured (Lalamove).
2. Loss or damage to goods caused by the inherent nature of the goods themselves, including shrinkage or evaporation.
3. Delay in delivery unless caused by an accident during delivery.
4. Loss of market value or consequential loss such as loss of profits, contamination, or electrical/electronic disturbances.
5. Loss due to fraud/conspiracy/cheating committed jointly by the sender and/or buyer.
6. Damage to the function of electronic goods, if no physical damage is found on the insured goods, caused by risks covered by the policy.
7. Damage to property and loss of certain items not accompanied by damage to the delivery package.

8. Limit of liability is based on the value of goods, except for deliveries using Motorcycles, maximum IDR75,000,000 per conveyance.
9. The Insurer shall not be liable for any loss, damage, or liability arising directly or indirectly from:
 - a) Failure to obtain the required permits or approvals for the transportation of over dimension cargo.
 - b) Violation of traffic regulations, road safety requirements, or governmental restrictions relating to over dimension cargo.
 - c) Inadequate packaging, securing, or lashing of the cargo which is necessary to ensure safe transportation.

Claim Terms and Conditions

1. The insured must report the claim no later than 3 calendar days after the loss occurs.
2. The insured must submit the required documents in the claim submission process to the insurer / appointed party no later than 14 calendar days for electronic goods and 7 days for non electronic goods.
3. The insured must be willing to return the damaged goods to the insurer no later than 3 calendar days after the claim is approved.
4. Claim settlement will be reduced by a deductible of 5% or a minimum of IDR25,000 from the total approved claim amount.
5. The insured must provide accurate information, without concealing, falsifying, or hiding facts that may cause the claim to be rejected.
6. This protection is valid from the moment the goods are picked up by the courier until they are received by the customer.
7. The insured must comply with the applicable terms and conditions.
8. The insurer has the right to amend the terms and conditions with prior notification.

How to Claim

A loss report can be submitted no later than 3 (three) calendar days from the date the loss occurred. Please follow the steps below:

1. Visit enterprise-claims.goala.app to start your claim report.
2. Enter your registered phone number (the one used when purchasing insurance).
3. Request an OTP code and enter it for verification.
4. Click "Policy" and select the policy you wish to claim.
5. Click "Claim", then select the type of benefit you are applying for.
6. Complete the required data and upload supporting documents, then click "Claim".
7. Your claim will be processed by the insurer.

8. If the claim is approved, the insurer will pick up the damaged goods at the address you entered during the claim submission. Pick-up will be conducted within 5 business days, and the insurer will issue compensation based on the approved claim amount.

All information provided will be reviewed by the insurance claim team and their appointed representatives. The status of your claim submission can be tracked through the Qoala Claim Portal. If any required data is incomplete (for example, an unboxing video), the Qoala team will contact you via email and/or WhatsApp. The claim payout will be transferred to your bank account within a maximum of 14 working days after the claim is approved.

Address for Submission of Damaged Goods (Salvage)

- **Jakarta:** caready Bekasi, Jl. Raya Narogong No.37 (Area Pool Bluebird Narogong) / PIC: Yudith 0822 8922 8009
- **Semarang:** caready Semarang, Jl. Kudu Raya 81, Kec. Genuk, Kota Semarang, Jawa Tengah 50117 / PIC Shandy Asmoro 0896 3015 0730
- **Surabaya:** caready Surabaya, Jl. Industri No.126, Sukorejo, Kec. Buduran, Kabupaten Sidoarjo, Jawa Timur 61252 / PIC: Okta 0812 2674 8688

Claim Documents:

1. Claim form
2. Insurance policy
3. Purchase invoice of the goods
4. Delivery receipt
5. Chronological report of the incident
6. Photos and/or video evidence when receiving and unboxing the package, if visible damage occurred during delivery
7. National ID card for Indonesian citizens / Passport for foreign citizens
8. Details of the mode of transportation used
9. Police report, if the loss/damage was caused by a traffic accident or criminal act
10. Goods handover report for corporate account

If the insured item cannot be supported with the original purchase invoice, the compensation will be provided in accordance with the following provisions:

Type of Goods	Coverage Limit per Item
Pet Accessories	IDR200,000
Clothing & Accessories	IDR300,000
Art & Craft	IDR200,000

Baby & Children's supplies	IDR200,000
Toys & Hobbies	IDR200,000
Camera & Lenses	IDR3,000,000
Elektronics	IDR2,000,000
Food, Drinks, & Tobacco	IDR300,000
Furniture	IDR200,000
Tools	IDR200,000
Health & Beauty	IDR200,000
Home & Gardening Equipment	IDR200,000
Bags & Suitcase	IDR200,000
Adults Products	IDR200,000
Media	IDR200,000
Office Supplies	IDR200,000
Religious Item	IDR200,000
Software	IDR200,000
Sports Equipment	IDR200,000
Toys	IDR200,000
Automotives	IDR1,000,000
Others	IDR200,000

If you encounter any difficulties in submitting your claim, please contact the Qoala team!

<p>Qoala Claim Support</p> <p><u>claim@qoala.id</u></p> <p>WA: 0811 1879 742</p>	<p>Qoala Customer Experience</p> <p><u>cs@qoala.id</u></p> <p>WA: 0822 10333 220</p>
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