



POLICY SCHEDULE

PROPERTY ALL RISK INSURANCE

POLICY NO. : 1801092201405
THE INSURED : IRMA SETIONO
CORRESPONDENCE : Jl. Robusta I No. 17 Blok Q IV RT 4 RW 6 Kel. Pondok Kopi, Kec. Duren Sawit
ADDRESS : Jakarta Timur 13460 Kota Jakarta Timur DKI Jakarta , ZIP CODE : 13460

- DETAILS OF THE SUBJECT MATTER INSURED -

PERIOD OF INSURANCE : November 10,2022 to November 10,2023 both days at 12 o'clock noon, local time at the location of the insured property

CONSTRUCTION CLASS : Class 1

RISK OCCUPATION : - (2976)

RISK LOCATION : Jl. Robusta I No. 17 Blok Q IV RT 4 RW 6 Kel. Pondok Kopi, Kec. Duren Sawit
Jakarta Timur 13460 Kota Jakarta Timur DKI Jakarta , ZIP CODE : 13460

COVERAGE : - FLEXAS
- Business Interruption For Fire, Lightning, Explosion, Impact of Falling Aircraft & Smoke
- Banjir
- Business Interruption For Typhoon, Storm, Flood, Hail, Water Damage
- Huru hara
- Business Interruption For Riot, Strike, Malicious Damage, Civil Commotion
- PAR OTHER
- Business Interruption For Others

PERIOD OF INDEMNITY : 12 (Twelve) Months

THE PROPERTY INSURED : **Section I : Material / Property Damage**

All real and personal property of any kind, nature or description including but not limited to buildings of every description including foundation, material on the ground, fixtures and fittings, gates, walls and fences, tanks, metal framework, extension, annexes, roadways, paths and other permanent and/or semi-permanent structures, mobile plant and equipment, electrical installation network, installation cost, tools, spare parts, inventory, office equipment, supporting and protective structures, lightning installation, instrument, 2 meters, cabling, transformer, switch, fuse, electrical motor, capacitor, Generator set including stock of raw material, material in process of production, finished product, waste product, work in progress and materials in trade owned or operated by the Insured, the property of others when held by the Insured in trust, or on commission, sold but not delivered, on consignment or storage, for processing, repairs or alterations, under contract of purchase, under lease or whilst loaned, rented by the Insured at the premises, sold on trial basis or temporarily located elsewhere or where the Insured has assumed or wishes to assume liability or is otherwise liable therefore or has agreed to carry insurance thereon, including amenities underground and property kept in the open,



yards, platforms, alleys, ponds, within the boundaries of the Premises

Section II : Business Interruption

Loss of Gross Profit and Increase in Cost of Working resulting from interruption or interference in the business of the Insured caused by a loss indemnifiable under Section I of the Policy

| | | |
|--------------------|-------------------------|-------------------|
| TOTAL SUMS INSURED | : <u>Section I</u> | |
| | - Bangunan | IDR 200,000,000 |
| | - Mesin | IDR 300,000,000 |
| | - Stok (75.0%) | IDR 400,000 |
| | - Isi Bangunan | IDR 5,000,000 |
| | - Equipment | IDR 6,000,000 |
| | <u>Section II</u> | |
| | - Business Interruption | IDR 1,000,000,000 |
| | | IDR 1,511,300,000 |

- DEDUCTIBLE & THE CLAUSES -

| | | |
|------------|--|--|
| DEDUCTIBLE | : <u>Section I</u> | |
| | - Typhoon, Storm, Flood, Water Damage 10% of Claim any one occurrence | |
| | - Riot, Strike, Malicious Damage 5% of Claim min IDR 5,000,000 | |
| | - Fire, Lightning, Explosion and Aircraft Damage, Smoke (FLEXAS) Nil | |
| | - Others (including theft/Burglary) IDR 1,000,000 any one occurrence | |
| | - Fire, Lightning, Explosion and Aircraft Damage, Smoke (FLEXAS) : | |
| | For occupations in table I.D as defined by OJK: 5% of Claim or 0.1% of TSI whichever is higher | |
| | - Civil Commotion 5% of Claim min IDR 5,000,000 | |
| | - Vehicle Impact NIL | |
| | <u>Section II</u> | |
| | - Fire, Lightning, Explosion and Aircraft Damage, Smoke (FLEXAS): 5 (five) days, or as maybe required otherwise under OJK tariff (Table I.D) | |
| | - Others : 3(three) day | |
| | - Typhoon, Storm, Flood and Water Damage (Endorsement. 4.3A) : 7 (seven) days | |
| Clauses | : As per attached | |

- THE PREMIUM -

| Jaminan (Paket Scheme JPS) | Tarif Premi (%) | Premi |
|--|-----------------|-------------|
| FLEXAS | 0.0294 | IDR 444,322 |
| Business Interruption For Fire, Lightning, Explosion, Impact of Falling Aircraft & Smoke | 0.0294 | IDR 444,322 |
| Banjir | 0.05 | IDR 755,650 |
| Business Interruption For Typhoon, Storm, Flood, Hail, Water Damage | 0.05 | IDR 755,650 |
| Huru hara | 0.00001 | IDR 151 |
| Business Interruption For Riot, Strike, Malicious Damage, Civil Commotion | 0.00001 | IDR 151 |

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| Jaminan (Paket Scheme JPS) | Tarif Premi (%) | Premi |
|----------------------------------|-----------------|---------------|
| OTHER | 0.00001 | IDR 151 |
| Business Interruption For Others | 0.00001 | IDR 151 |
| Premi Annual | = | IDR 1,200,274 |
| Biaya Administrasi | = | IDR 0 |
| Total Premi | = | IDR 360,082 |

CoInsurance Information : Leader : PT Zurich Asuransi Indonesia Tbk. Share 35%
Member : PT Lippo General Insurance Tbk. Share 30%
Member : PT Asuransi Umum Mega Syariah Share 25%
Member : PT Asuransi Etiqa Internasional Indonesia Share 10%

Jakarta, November 10, 2022
PT Lippo General Insurance Tbk

Attaching to and performing part of Policy No. 1314470/LI-BKR/XI/2022

Clauses : - Cyber Risk Exclusion Clause - LGI 93.1237.0417.Dual
- Dispute Clause - LGI 93.1239.0417.Dual
- Extra-Contractual Obligation Exclusion - LGI 93.1242.0417.Dual
- Electronic Date Recognition Clause - EDRC (A) - LGI 93.1240.0417.Dual
- Landslide and Subsidence Endorsement (Product Only) - LGI 13.1420.0819.Dual
- Forfeiture Of Rights To Indemnification - LGI 93.1243.0417.Dual
- Flood, Windstorm, Tempest And Water Damage Endorsement - LGI 93.1309.0517.Dual
- 72 Hours Clause - LGI 93.1318.0517.Dual
- Industries, Seepage, Pollution & Contamination Exclusion Clause - NMA 1685 - LGI 93.1245.0517.Dual
- Important Notice Clause - LGI 93.1247.0517.Dual
- Information Technology Hazards Clarification Clause (NMA 2912) - LGI 93.1244.0417.Dual
- Klausul Perluasan Jaminan Terorisme dan Sabotase -



LGI.11.1411.0619

- Nuclear Exclusion Clause - LGI 93.1255.0517.Dual
- Property Damage Clarification Clause - LGI 93.1254.0517.Dual
- Riots, Strikes, Malicious Damage and Civil Commotions Endorsement - LGI 93.1308.0517.Dual
- Sanction Limitation And Exclusion Clause - LGI 93.1256.0517.Dual
- Transmission And Distribution Lines Exclusion Clause - LGI 93.1258.0517.Dual
- War And Civil War Exclusion Clause - LGI 93.1260.0517.Dual
- Waiver To Waive Articles 1266 And 1267 Of The Indonesia Civil Code Clause - LGI 93.1412.0619.Dual
- Warranty Payment Clause - LGI 93.1289.0517.Dual
- Alterations Clause (60 days)
- All Other Contents Clause (Limit IDR 100,000,000.00 / item)
- Appraisement Clause (15% of Total Sum Insured)
- Average Relief Clause (85%)
- Automatic Increase Clause (Limit 10% of Total Sum Insured)
- Claim Mitigation Clause (Limit IDR 250,000,000.00)
- Claim Settlement Clause (30 days)
- Computer Record Clause
- Deterioration Of Stock Clause
- Escalation Clause (15%)
- Expediting Expenses Clause (10% of claim)
- Dispute Clause
- Fire Brigade Charges Clause (Reasonable Cost)
- Fire Extinguishing Cost Clause (Reasonable Cost)
- General Interest Clause
- Impact by Own Vehicle Clause
- Internal Removal Clause
- Interpretation Clause
- Leased Property Clause
- Lessor's Interest Clause (If any)
- Loading and Unloading Clause
- Loss of Damaged Goods Clause
- Landscape Clause
- Landslide, Landslip and Subsidence Clause
- Lock and Keys Clause
- Misdescription Clause
- Metered Gas Extension
- Minor Alterations & Repairs Clause
- Notification Clause
- Non-Invalidation Clause
- New Location and/or New Equipment Clause
- Onsite Storage Clause
- Outside Premises Storage Clause
- Premises Clause
- Preventive Measure Clause
- Prorate Return Premium Clause (subject to no claim)
- Property Undergoing Construction and Erection (Limit 10% of Total Sum Insured, maximum IDR 10.000.000.000.00)
- Public Authorities Clause
- Removal of Debris Clause (10% of Total Sum Insured)
- Removal Permit Clause



- Rent Clause
- Riot, Strikes, Malicious Damage plus Civil Commotion (RSMDC)
- 4.1B Endorsement / AAUI 2007
- Selling Price Clause
- Electrical Short Circuit
- Structural Alteration Clause
- Sprinkler Leakage Clause
- Stock Declaration Clause (75%)
- Sue and Labor Clause
- Service Clause
- Temporary Removal Clause
- Alteration and Repairs Clause
- Brand and Label Clause
- Breach of Warranty Clause
- Broad Pair and Set Clause
- Capital Additions Clause (10% of Total Sum Insured)
- Civil Authorities Clause
- Cost of Re-erection Clause
- Customer Goods Clause
- Defunct Spare Clause
- Accumulated Stock Clause (max 2x from original SI Stock)
- Additional Increase in Cost of Working (10% of SI BI, maximum IDR 1.000.000.000,- which ever is lesser)
- Alternative Trading Clause
- Book of Account Clause (10% of SI BI, maximum IDR 1.000.000.000,- which ever is lesser)
- Closure by Public Authorities Clause
- Computer Clause
- Departmental Clause
- Denial of Access Clause (within 1 km, and subject to time excess)
- Extra Expenses Clause
- Failure of Public Utilities Clause (10% of SI BI, subject to BI days time excess)
- Material Damage Proviso (below deductible only)
- Output Substituted for Turnover Clause
- Public Utilities Clause (subject to time excess)
- Professional Accountants Clause (10% of SI BI, maximum IDR 1.000.000.000,- which ever is lesser)
- Professional Fees Clause (Limit IDR 500.000.000,-)
- Prevention of Access (10% of SI BI, subject to BI time excess)
- Supplier and Customers Extension Clause (Limit IDR 500.000.000,- in aggregate) named basis
- Upward Adjustment Clause (10%)