



IKHTISAR PERTANGGUNGAN
POLICY SCHEDULE
PROPERTY ALL RISK

<u>No Polis</u>	: 10201042200100	RENEWAL
<u>Policy Number</u>		
<u>Nama Tertanggung</u>	: PT LOHJINAWI AGRITAMA INTERNATIONAL	
<u>Insured Name</u>		
<u>Alamat Tertanggung</u>	: BANDAR UDARA INTERNASIONAL HALIM PERDANA KUSUMA	
<u>Address of the Insured</u>	JL. HALIM PERDANA KUSUMA KEC. MAKASAR KOTA JAKARTA TIMUR 13610	
<u>Jangka Waktu Pertanggungan</u>	: Mulai dari tanggal 29 Juli 2022 sampai dengan 29 Juli 2023 , kedua tanggal tersebut pada pukul 12.00 siang waktu setempat dimana harta benda yang dipertanggungkan berada	
<u>Period of Insured</u>	<i>Commencing from July 29, 2022 To July 29, 2023 both days at 12 o'clock noon, local time at the location of the insured property.</i>	
<u>Kelas Konstruksi</u>	: Class I	
<u>Construction Class</u>		
<u>Kode Okupasi</u>	: Public Warehouses (29378)	
<u>Occupation</u>		
<u>Kategori Risiko</u>	: Medium Exposure	
<u>Risk Category</u>		
<u>Lokasi Risiko</u>	: Bandara Halim Perdana Kusuma Tenant No. 59 - Jakarta 13440	
<u>Risk Location</u>		
<u>Periode Ganti Rugi</u>	: -	
<u>Period of Indemnity</u>		
<u>Time Excess</u>	: -	
<u>Time Excess</u>		
<u>Jaminan</u>	: <u>Jaminan Utama</u>	
<u>Coverage</u>	- Fire, Lightning, Explosion, Aircraft Impact and Smoke (PSAKI Standard)	
	<u>Jaminan Tambahan</u>	
	- Property All Risk as per Munich Re (Exclude Business Interruption and Earthquake, Volcanic Eruption & Tsunami)	
	- Others	
	- Riots, Strikes & Malicious Damage plus Civil Commotion (RSMD plus CC as per 4.1B AAUI / 2007)	



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Harga Pertanggungan
Sum Insured

: **SECTION I - Material / Property Damage**

Material / Property Damage

- ATAS BANGUNAN KANTOR DAN GUDANG	:	IDR	1,100,000,000.00
- BERBAGAI MACAM PERLENGKAPAN GUDANG	:	IDR	1,000,000,000.00
- INVENTARIS KANTOR	:	IDR	200,000,000.00
- PERSEDIAAN BERUPA CARGO BANDARA	:	IDR	1,000,000,000.00
Total Harga Pertanggungan	:	IDR	3,300,000,000.00



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Klausula
Clauses

- :
- ALTERATION and REPAIRS CLAUSE (PAR)
 - ARCHITECTS, SURVEYORS AND CONSULTING ENGINEERS EXPENSES CLAUSE (10% of Loss)
 - AUTOMATIC REINSTATEMENT OF SUM INSURED CLAUSE (Additional Premium)
 - AVERAGE RELIEF CLAUSE (85 %)
 - AWNINGS BLINDS SIGNS OR OTHER FITTINGS OF EVERY DESCRIPTION CLAUSE
 - CAPITAL ADDITIONS CLAUSE (10 %)
 - CIVIL AUTHORITIES CLAUSE
 - COMMUNICABLE DISEASE ENDORSEMENT LMA5393 FOR USE ON PROPERTY INSURANCE
 - CYBER EXCLUSION CLAUSE - NMA 2915 ELECTRONIC DATE ENDORSEMENT B
 - DESIGNATION CLAUSE
 - DISPUTE CLAUSE
 - ELECTRONIC DATE RECOGNITION CLAUSE (A)
 - ERRORS AND OMISSION CLAUSE
 - EXTRA CONTRACTUAL OBLIGATION EXCLUSION CLAUSE
 - FIRE BRIGADES CHARGES (Limit MAX IDR.5.000.000)
 - FIRE EXTINGUISHING COST CLAUSE (Limit MAX IDR.5.000.000)
 - GENERAL INTEREST CLAUSE
 - INDUSTRIES, SEEPAGE, POLLUTION AND CONTAMINATION CLAUSE
 - INFORMATION TECHNOLOGY HAZARD CLARIFICATION CLAUSE (NMA 2912)
 - KLAUSULA ADMINISTRASI BARANG DAGANGAN / STOCK
 - KLAUSULA KEWAJIBAN TERTANGGUNG (WARRANTY) TENTANG KEPEMILIKAN DAN PENGELOLAAN GUDANG
 - LOSS NOTIFICATION CLAUSE (14 DAYS)
 - LOSS OF DAMAGED GOODS CLAUSE
 - MINOR ALTERATIONS AND REPAIRS CLAUSE
 - MISDESCRIPTION CLAUSE
 - NON-INVALIDATION CLAUSE
 - NOTIFICATION CLAUSE
 - NUCLEAR ENERGY EXCLUSION CLAUSE 1994 - NMA 1975 (A) (WORLDWIDE EXCLUDING USA AND CANADA)
 - PAYMENT ON ACCOUNT CLAUSE (25% of Loss)
 - PROPERTY DAMAGE CLARIFICATION CLAUSE
 - PRORATA RETURN OF PREMIUM CLAUSE (Subjecty no claim)
 - PUBLIC AUTHORITIES CLAUSE
 - REINSTATEMENT VALUE CLAUSE (PAR)
 - REMOVAL OF DEBRIS CLAUSE (10% of Loss)
 - RIOTS, STRIKES, MALICIOUS DAMAGE AND CIVIL COMMOTIONS



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ENDORSEMENT (Code : 4.1B / 2007)

- SANCTION LIMITATION AND EXCLUSION CLAUSE LMA 3100
- SPRINKLER LEAKAGE CLAUSE
- STRUCTURAL ALTERATION CLAUSE
- TERRORISM AND SABOTASE EXCLUSION CLAUSE
- TIME ADJUSTMENT CLAUSE (72 HOURS)
- TOTAL ASBESTOS EXCLUSION
- TRANSMISSION AND DISTRIBUTION LINES EXCLUSION CLAUSE
- VEHICLE LOAD CLAUSE
- WAIVER CLAUSE
- WAR AND CIVIL WAR EXCLUSION CLAUSE
- WARRANTY PAYMENT CLAUSE (30 DAYS)
- EXCLUDE RISIKO CARGO

Kondisi
Condition

Pengecualian
Exclusion

- SPECIAL EXCLUSION :
 - LANDSLIDE AND SUBSIDENCE
 - WINSTORM, TEMPEST, TYPHOON, FLOOD AND WATER DAMAGE (4.3 A)
- SPECIAL EXCLUSION :
 - LANDSLIDE AND SUBSIDENCE
 - WINSTORM, TEMPEST, TYPHOON, FLOOD AND WATER DAMAGE (4.3 A)

Resiko Sendiri
Deductible

- RSMD (4.1 A) + Civil Commotion (CC) : 10 % of Claim minimum : IDR 10,000,000.00 for any one occurrence
- Others : IDR 1,000,000.00 for any one accident
- Fire, Lightning, Explosion, Aircraft Impact and Smoke (FLEXAS) : 0.1 % of TSI or 5 % of Claim (Whichever is higher)

Suku Premi
Rate of Premium

- : Riots, Strikes & Malicious Damage plus Civil Commotion (RSMD plus CC as per 4.1B AAUI / 2007) : 0.00010 ‰

Fire, Lightning, Explosion, Aircraft Impact and Smoke (PSAKI Standard) : 2.25500 ‰

Others : 0.00010 ‰



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Perhitungan Premi	:	IDR 3,300,000,000.00 x	:	IDR	330.00
Premium Calculation		0.00010000‰			
		IDR 3,300,000,000.00 x	:	IDR	7,441,500.00
		2.25500000‰			
		IDR 3,300,000,000.00 x	:	IDR	330.00
		0.00010000‰			
		Policy Cost	:	IDR	55,000.00
		Stamp Duty	:	IDR	10,000.00
		Total Premi	:	IDR	7,507,160.00

Keterangan
Remarks

- : - Subject to :
- * STNC as at July 29, 2022
 - * Clean loss record for existing period
 - * 24 hours security system
 - * FEA adequate
 - * Good housekeeping
 - * Good electrical maintenance
 - * Not flood prone area
- Cyber Liability Risk Excluded
- Terrorism and Sabotage Covered Totally Excluded

Polis ini merupakan perpanjangan dari polis nomor : 10201042100110
This Policy is issued in renewal with Policy number(s) .

Dengan Kesaksian Yang Bertanda Tangan di bawah ini yang diberi wewenang sepatutnya oleh Penanggung dan atas nama Penanggung telah membubuhkan tanda tangannya .
In witness whereof the Undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunto set his (their) hand(s).



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JAKARTA, 29 Juli 2022

PT. ASURANSI TRI PAKARTA



PT. ASURANSI TRI PAKARTA
JAKARTA HARMONI
JL. HAYAM WURUK NO. 3 AA/BB
Ph.021-3847043 Fax.021-3458674