

<b>Co-Insurance Clause</b>
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1. Being a Co-Insurance of the under mentioned insurance companies, they shall, each for themselves and not one for the other, severally and independently have the rights and assume the liabilities in proportion to their respective shares as mentioned below.
2. PT ASURANSI BANGUN ASKRIDA. as the representative of the Co-Insurers shall attend to all matters connected with the Co-Insurers but excluding settlement of claims and premium which shall be handled by each Co-Insurers independently.
3. Any agreement or decision which may be made between the Insured and PT ASURANSI BANGUN ASKRIDA. shall be final and binding upon all Co-Insurers.
4. Any notice which may be given by the Insured to PT ASURANSI BANGUN ASKRIDA. in writing or otherwise shall be deemed as given to all Co-Insurers.
5. Names of Co-Insurers and their respective shares :

PT. ASURANSI BINTANG, Tbk.     PT. ASURANSI WAHANA TATA  
(Leader's Share : 87.50%) (Member's Share : 12.50%)