**2. Property Insurance (completed villa)**

Coverages:

- Fire, Lightning, Explosion, Falling Aircraft, Smoke Damage

- Hurricane, Cyclone, Typhoon, Windstorm, Flood, Tempest, Water Damage, Subsidence, Landslide

- Riot, Strike, Malicious Damage, Civil Commotion

- Theft with Forcible Breaking

- Impact by Vehicle or Others

- Earthquake, Volcanic Eruption, Tsunamis

- Other Accidental Damages

- ⁠Third Party Liability Coverage (max. coverage to be determined by client)

- Business Continuity Coverage (IDR 500k/day, up to 90 days)

**Requirements:**

- Passport

- Building value (EXCLUDING the land)

- Content value (furniture & appliances)

- Pinpoint location

- Most recent pictures of the property

**Rate estimation & simulation:**

0.27% - 0.3% from the total sum insured (building value plus content value)

**Example:**

- Building value = IDR 1.5 billion

- Content value = IDR 500 million

- Total sum insured = IDR 2 billion

- Rate = 0.29%

- Premium/year = IDR 5.8 million/year = 500 USD.   
  
= 20 - 30 USD per month.