

## COVER NOTE

**00003/CN/KB/XII/2021**

\*Masa berlaku Cover Note ini 30 hari dari tanggal persetujuan asuransi  
menunggu pembayaran hingga 23 NOVEMBER 2021

ID Transaksi : BDS211000003  
Tipe Asuransi : FIRE INSURANCE (PSAKI)  
Form : FLEXAS (PSAKI)  
Tertanggung : PT. BANK KB BUKOPIN, TBK. CAB. JAKARTA KEBON JERUK QQ  
SUPRIYADI  
Alamat Pengiriman Polis : RUKO GRAHA MAS BLOK B NO.1-2 JL.PERJUANGAN  
Nomor Telepon : +62 875464972464  
Periode Pertanggungan : 23 OKTOBER 2021 s/d 23 OKTOBER 2022  
Jangka Waktu : 365 hari / 1 tahun  
Lokasi Objek Pertanggungan : JL. RAYA STORE YANG KATANYA PANJANG BANGET JALANANNYA  
SAMPE GA MUAT INI DI VARCHAR 255 HARUS GANTI KE TYPE TEXT  
Kode / Okupasi :

No.	Keterangan	Kode Okupasi	Kelas Konstruksi 1 Rate % (Tarif Bawah)
1	Drug Store (Apotek)	2930	0.89900

Interest Insured : All real and personal property of any kind, nature and description in or about the premises known as the above mentioned building, including materials on the ground and all structural appurtunances, improvements, fixtures, fittings, attached and belonging here to and external wall, gates, fences (including supporting and protective structure) soft furnishing, furniture, fixtures and fitting, machineries of every description, stock, Inventory owned by the Insured or which the Insured may be liable or shall have assumed liability and all other contents, held by them in trust or on commission or for which they are responsible. (as per declare Sum Insured)

Deductibles : - Fire, Lightning, Explosion, Aircraft Impact & Smoke ; NIL any one accident.

**Total Nilai Pertanggungan : \*Maksimal IDR 25,000,000,000.00**

- Bangunan : IDR 100,000,000.00

**TOTAL : IDR 100,000,000.00**

### Clauses :

**Deductibles : FLEXAS : 5% of claim or 0.1% of TSI (which ever is higher)**

### Clauses :

1. Cancellation Clause (prorata); 30 days
2. Error & Omission Clause
3. Fire Brigade Charges Clause

4. Payment On Account Clause; 25% of proposed claim by the insured
5. Banker's Clause i.f.o PT. BANK KB BUKOPIN, Tbk.
6. Loss Notification Clause ; 30 days
7. Removal Of Debris (10% Of Claim)

**Rate** : - Fire, Lightning, Explosion, Aircraft Falling, Smoke (FLEXAS)

: 0.89900 ‰ +

**TOTAL** : 0.89900 ‰

## Perhitungan Premi

**Premi** : IDR 100,000,000.00 x 0.89900 ‰

= IDR 89,900.00

**Biaya Materai + Polis**

= IDR 40,000.00 +

**Total Premi**

= IDR 139,900.00

Demikian cover note ini dibuat, sementara polis asuransi *original* sedang dibuat dan menunggu pembayaran.

JAKARTA, 24 OKTOBER 2021



PT. KB INSURANCE INDONESIA  
(KB)