

# COVER NOTE

**00000/CN/KB/XII/2021**

\*Masa berlaku Cover Note ini 30 hari dari tanggal persetujuan asuransi  
menunggu pembayaran hingga 04 DESEMBER 2021

ID Transaksi : BDS211100000  
Tipe Asuransi : FIRE INSURANCE (PSAKI)  
Form : FLEXAS (PSAKI)  
Tertanggung : PT. BANK KB BUKOPIN, TBK. CAB. CIREBON QQ AGYSTA  
Alamat Pengiriman Polis : JL. DR.CIPTO MANGUNKUSUMO NO.101 CIREBON  
Nomor Telepon : +62 9876543543  
Periode Pertanggungan : 04 NOVEMBER 2021 s/d 04 NOVEMBER 2022  
Jangka Waktu : 365 hari / 1 tahun  
Lokasi Objek Pertanggungan : Depan rumah persis  
Kode / Okupasi :

No.	Keterangan	Kode Okupasi	Kelas Konstruksi 1 Rate ‰ (Tarif Bawah)
1	Warung Makan / Kedai (Tenda, Non Permanent Building)	2946	2.27800

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 ; 5% of claim or 0.1% of TSI whichever is higher a.o.a.

**Total Nilai Pertanggungan** :  
- 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)

: 2.27800 ‰ +

**TOTAL** : 2.27800 ‰

## Perhitungan Premi

**Premi** : IDR 100,000,000.00 x 2.27800 ‰  
**Biaya Materai + Polis**  
**Total Premi**

= IDR 227,800.00  
 = IDR 0.00 +  
 = IDR 227,800.00

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

JAKARTA, 04 NOVEMBER 2021



PT. KB INSURANCE INDONESIA  
 (KB)