

COVER NOTE

00001/CN/KB/XII/2021

*Masa berlaku Cover Note ini 30 hari dari tanggal persetujuan asuransi menunggu pembayaran hingga 24 NOVEMBER 2021

ID Transaksi : BDS2110000001
Tipe Asuransi : PROPERTY ALL RISK (PAR)
Form : Munich Re wording (amended)
Tertanggung : PT. BANK KB BUKOPIN, TBK. CAB. JAKARTA KEBON JERUK QQ ASEP BARU
Alamat Pengiriman Polis : RUKO GRAHA MAS BLOK B NO.1-2 JL.PERJUANGAN
Nomor Telepon : +62 345324234234
Periode Pertanggungan : 08 OKTOBER 2021 s/d 08 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	Shops, Non Chain Store	2934	1.52000

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.
- Riot, Strike, Malicious Damage 4.1B/2007 : 10% of claim, minimum IDR 10.000.000,- any one accident.
- Typhoon, Storm, Flood & Water Damage (including landslide and subsidience); 10% of claim min IDR 10.000.000,- any one accident.
- Other Looses ; IDR 1.000.000,- any one accident

Total Nilai Pertanggungan :

- Bangunan	:	IDR	123,123,132.00
- Konten	:	IDR	23,123.00
TOTAL :	IDR		123,146,255.00

Clauses :
Okupasi :

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 : FLEXAS : 1.520 ‰

Brokerage Fee : 15% excl. VAT

Rate	:	- Fire, Lightning, Explosion, Aircraft Falling, Smoke (FLEXAS)	:	1.52000 ‰
		- Riot, Strike, Malicious Damage, Civil Commotion / RSMDCC	:	0.00001 ‰
		- Typhoon, Storm, Flood, dan Water Damage / TSFWD	:	0.50000 ‰
		- Others	:	0.00001 ‰
				+
TOTAL :				2.02002 ‰

Perhitungan Premi

Premi :	IDR 123,146,255.00 x 2.02002 ‰	= IDR	187,182.31
	Biaya Materai + Polis	= IDR	15,000.00 +
	Total Premi	= IDR	18,343,866.14

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

JAKARTA, 25 OKTOBER 2021



PT. KB INSURANCE INDONESIA
(KB)