

## PLACING SLIP

ID Aplikasi SIAP : BDS211100003  
 Tipe Asuransi : PROPERTY ALL RISK (PAR)  
 Form : Munich Re wording (amended)  
 Tertanggung : PT. BANK KB BUKOPIN, TBK. CAB. CIREBON QQ TEST  
 Alamat Pengiriman Polis : JL. DR.CIPTO MANGUNKUSUMO NO.101 CIREBON  
 Nomor Telepon : +62 123123123132  
 Periode Pertanggungan : 12 NOVEMBER 2021 s/d 12 NOVEMBER 2022  
 Jangka Waktu : 365 hari / 1 tahun  
 Lokasi Objek Pertanggungan : jl. raya ke kanan sedikit  
 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 appurtenances, 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 50,000,000,000.00  
**TOTAL : IDR 50,000,000,000.00**

### Clauses :

#### INTEREST INSURED :

All real and personal properties of every kind, nature and description in or about the premises mentioned above, but not limited to the building, including materials on the ground therefore and all structural appurtenances, fixtures, other outdoor fittings of every description attached and belonging there to and external walls and gates, fences, the property of the Insured or held by them in trust or on commission for which the Insured has assumed or wishes to

assume liability.

**COVERAGE :**

All Risk on physical loss or damage to the insured properties from any cause including Civil Commotion, and Looting as per RSMD 4.1.ACC except herein excluded by the policy conditions.

**DEDUCTIBLES :**

- a. Fire, Lighting, Explosion, Aircraft and Smoke: 5% of claim or 0.1% of TSI (which ever is higher)
- b. RSMD 4.1.A : 5 % of claim, minimum Rp. 5.000.000,- each and every loss or damage.
- c. Civil Commotion : 10 % of claim, minimum Rp. 10.000.000,- each and every loss or damage.
- d. Typhoon, Storm, Flood and Water damage, Landslide & Subsidence : 10 % of claim each and every loss or damage.
- e. Vehicle Impact : Rp. 1.000.000,- each and every loss or damage.
- f. All other losses : Rp. 1.000.000,- each and every loss or damage.
- g. Burglary : 10% of Claim Minimum : IDR 1.000.000,-

**CLAUSES :**

Architects, Surveyor and Consulting Engineer Exp. Clause  
Appraisal Clause (5% of TSI or IDR 10.000.000,- which is lower)  
Alteration Clause (30 days)  
Awning, Blinds Signs or other fitting of every description clause (5% of TSI or IDR 1.000.000,- which is lower)  
Absolute asbestos exclusion clause  
All Other Contents Clause  
Automatic Reinstatement of Sum Insured  
Average Relief Clause (85%)  
Banker's Clause : BANK BUKOPIN Tbk  
Civil Authorities Clause  
Computer Records Clause  
Cost of Re-erection Clause  
Designation Clause  
Dispute Clause  
Electric Data Recognition Clause  
Endorsement Flood, Windstorm, Tempest and Water Damage (4.3A)  
Electronic Data Recognition Clause  
Errors & Omission Clause  
Fire Brigade Clause  
Fire Extinguishing Clause  
General Interest Clause  
Impact by Own vehicles Clause  
Internal Removal Clause  
Leased Property Clause  
Loss Notification Clause (30 days)  
Minor Alteration and Repair Clause  
Outbuilding Clause  
Property Damage Clarification Clause  
Public Authorities Clause  
Reinstatement Value Clause  
Removal of Debris Clause  
Jurisdiction Clause : Indonesia Jurisdiction  
Premium Payment Warranty (30 Days)  
Nominated Loss Adjuster Clause :

- 1. PT. Radita Utama Internusa
- 2. PT. Pramayasa Vaisha Adjuster
- 3. PT. Bahtera Arung Persada

Service Clause

Temporary Removal Clause  
Terrorism Exclusion Endorsement (NMA 2931)  
Vehicle Load Clause  
Workmen Clause

## RATE :

Flexas : 0.4550 ‰  
TSFWD : 0.5000 ‰  
RSMDC : 0.0001 ‰  
Others : 0.0001 ‰  
Total : **0.9552 ‰**  
BROKERAGE : **15%**

<b>Rate</b>	: - Fire, Lightning, Explosion, Aircraft Falling, Smoke (FLEXAS)	: 2.27800 ‰
	- Riot, Strike, Malicious Damage, Civil Commotion / RSMDC	: 0.00001 ‰
	- Typhoon, Storm, Flood, dan Water Damage / TSFWD	: 0.50000 ‰
	- Others	: 0.00001 ‰
		<b>TOTAL : 2.77802 ‰</b>

## Perhitungan Premi

<b>Premi</b>	: IDR 50,000,000,000.00 x 2.77802 ‰	= IDR	138,901,000.00
<b>Biaya Materai</b>		= IDR	0.00
<b>Biaya Polis</b>		= IDR	0.00
<b>PPH23 (2%)</b>		= IDR	416,703.00 +
		= IDR	138,901,000.00
<b>Brokerage 15.00% (Exclude VAT)</b>		= IDR	20,835,150.00
<b>PPN (10%)</b>		= IDR	2,083,515.00 -
<b>Total Premi</b>		= IDR	116,399,038.00

JAKARTA, \_\_\_\_\_

PT. KB INSURANCE INDONESIA  
(KB)