

AKSEPTASI ASURANSI

ID Aplikasi SIAP : BDS211100005
 Tipe Asuransi : PROPERTY ALL RISK (PAR)
 Form : Munich Re wording (amended)
 Tertanggung : PT. BANK KB BUKOPIN, TBK. CAB. JAKARTA SAHARJO QQ PT MAJU TERUS
 Alamat Pengiriman Polis : JL. DR SAHARJO NO. 317 BLOK AD & AE JAK SEL
 Nomor Telepon : +62 83702154
 Periode Pertanggungan : 22 NOVEMBER 2021 s/d 22 NOVEMBER 2022
 Jangka Waktu : 365 hari / 1 tahun
 Lokasi Objek Pertanggungan : JL. DEPAN SAHARJO
 Kode / Okupasi :

No.	Keterangan	Kode Okupasi	Kelas Konstruksi 1 Rate ‰ (Tarif Bawah)
1	Paddy & Hulling Mills	2709	1.00800

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	1,700,000,000.00
- Lain - Lain	: IDR	500,000,000.00
TOTAL : IDR		2,200,000,000.00

Clauses :

Architects, Surveyor and Consulting Engineer Exp. Clause
 Appraisement 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

ADA PERUBAHAN DISINI HARUSNYA MUNCUL

Rate	: - Fire, Lightning, Explosion, Aircraft Falling, Smoke (FLEXAS)	: 1.00800 ‰
	- Riot, Strike, Malicious Damage, Civil Commotion / RSMDCC	: 0.00001 ‰
	- Typhoon, Storm, Flood, dan Water Damage / TSFWD	: 0.45000 ‰
	- Others	: 0.00001 ‰
		<u> </u> +
	TOTAL :	1.45802 ‰

Perhitungan Premi

Premi	: IDR 2,200,000,000.00 x 1.45802 ‰	= IDR	3,207,644.00
	Biaya Materai	= IDR	40,000.00



Biaya Polis

Total Premi

= IDR 10,000.00 +

= IDR 3,257,644.00