

# COVER NOTE

**00482/CN-BDS/MPM/VI/2022**

\*Masa berlaku Cover Note ini 30 hari dari tanggal persetujuan asuransi menunggu pembayaran hingga 02 MARET 2022

ID Transaksi : BDS220100482  
 Tipe Asuransi : FIRE INSURANCE (PSAKI)  
 Form : FLEXAS (PSAKI)  
 Tertanggung : PT. BANK KB BUKOPIN, TBK. CAB. JAKARTA SAHARJO QQ AV DREAMLIGHT EVOLUTION, PT  
 Alamat Pengiriman Polis : JL. DR SAHARJO NO. 317 BLOK AD & AE JAK SEL  
 Nomor Telepon : +62 7992242  
 Periode Pertanggungan : 29 MARET 2022 s/d 29 MARET 2023  
 Jangka Waktu : 365 hari  
 Lokasi Objek Pertanggungan : komplek perumahan garuda no. 1, kel Kalibata, kec. Pancoran, Jakarta Selatan  
 Nomor Sertifikat (SHM/SHGB) : SHM 857  
 Kode / Okupasi :

No.	Keterangan	Kode Okupasi	Kelas Konstruksi 1 Rate % (Tarif Bawah)
1	Dwelling house for boarding house / kos-kosan	29761	0.47800

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 ; NILL a.o.a.

**Total Nilai Pertanggungan** :

- Bangunan : IDR 1,714,560,000.00  
**TOTAL : IDR 1,714,560,000.00**

**Clauses** :

1. Cancellation Clause (prorata); 30 days
2. Fire Brigade Charges Clause; (reasonable cost)
3. Payment On Account Clause; 25% of proposed claim by the insured
4. Banker's Clause i.f.o **PT. BANK KB BUKOPIN, Tbk.**



## INSURANCE

5. Loss Notification Clause ; 30 days
6. Removal Of Debris (10% Of Claim)
7. Currency Clause
8. Dispute Clause
9. Premium Payment Warranty (30 days)
10. Nominated Loss Adjuster Clause
11. Communicable Disease LMA 5393

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

: 0.47800 ‰ +

**TOTAL** : 0.47800 ‰

### Perhitungan Premi

**Premi** : IDR 1,714,560,000.00 x 0.47800 ‰  
**Biaya Materai + Polis**  
**Total Premi**

= IDR 819,559.68  
= IDR 35,000.00 +  
= IDR 854,559.68

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

JAKARTA, 31 JANUARI 2022



PT. ASURANSI MITRA  
PELINDUNG MUSTIKA