

COVER NOTE

00507/CN-BDS/MAG/VI/2022

*Masa berlaku Cover Note ini 30 hari dari tanggal persetujuan asuransi
menunggu pembayaran hingga 05 MARET 2022

ID Transaksi	: BDS220100507
Tipe Asuransi	: FIRE INSURANCE (PSAKI)
Form	: FLEXAS (PSAKI)
Tertanggung	: PT. BANK KB BUKOPIN, TBK. CAB. JAKARTA SAHARJO QQ PILAR IMAJI ADIGRAHA PT
Alamat Pengiriman Polis	: JL. DR SAHARJO NO. 317 BLOK AD & AE JAK SEL
Nomor Telepon	: +62 29097985
Periode Pertanggungan	: 17 MARET 2022 s/d 17 MARET 2023
Jangka Waktu	: 365 hari
Lokasi Objek Pertanggungan	: Jalan Barkah RT. 010/005, Kel. Ciganjur, Kec. Jagakarsa, Jakarta Selatan
Nomor Sertifikat (SHM/SHGB)	: SHM 6758/CIGANJUR
Kode / Okupasi	:

No.	Keterangan	Kode Okupasi	Kelas Konstruksi 1 Rate ‰ (Tarif Bawah)
1	Dwelling house	2976	0.29400

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)
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Deductibles	: - Fire, Lightning, Explosion, Aircraft Impact & Smoke ; NILL a.o.a.
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Total Nilai Pertanggungan	:
- Bangunan	: IDR 292,500,000.00
TOTAL : IDR	292,500,000.00

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.**
- 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 : (PT General Adjuster Indonesia)
- 11 Communicable Disease (LMA 5393)
- 12 Extra-Contractual Obligation Exclusion Endorsement
- 13 Electronic Date Recognition Exclusion Clause (EDRC) A
- 14 Information Technology Hazard Clarification Clause (NMA 2912)
- 15 Industries, Seepage, Pollution and Contamination Clause (N.M.A. 1685) ("Sudden and Accidental ")
- 16 Property Cyber and Data Exclusion (LMA 5401)
- 17 Nuclear Energy Exclusion Clause 1994 - NMA 1975 (A)
- 18 Sanctions Limitation and Exclusion Clause (JC2010/014)
- 19 Terrorism Exclusion Endorsement NMA 2920
- 20 Transmission and Distribution Lines Exclusion Clause (1000 meters)
- 21 War and Civil War Exclusion Clause
- 22 Waiver Clause (Article 1266 & 1267 of the Indonesian Civil Code)

Rate : - *Fire, Lightning, Explosion, Aircraft Falling, Smoke (FLEXAS)* : 0.29400 ‰ +
TOTAL: 0.29400 ‰

Perhitungan Premi

Premi	:	IDR 292,500,000.00 x 0.29400 ‰	= IDR	85,995.00
		Biaya Materai + Polis	= IDR	40,000.00 +
		Total Premi	= IDR	125,995.00

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

JAKARTA, 03 FEBRUARI 2022



PT. ASURANSI MULTI ARTHA
GUNA (MAG)