

## PLACING SLIP

ID Aplikasi SIAP : BDS211100014  
 Tipe Asuransi : PROPERTY ALL RISK (PAR)  
 Form : Munich Re wording (amended)  
 Tertanggung : PT. BANK KB BUKOPIN, TBK. CAB. CIREBON QQ DATA CIREBON UNTUK MAG  
 Alamat Pengiriman Polis : JL. DR.CIPTO MANGUNKUSUMO NO.101 CIREBON  
 Nomor Telepon : +62 87878787877  
 Periode Pertanggungan : 29 NOVEMBER 2021 s/d 29 NOVEMBER 2022  
 Jangka Waktu : 365 hari / 1 tahun  
 Lokasi Objek Pertanggungan : DEPAN RUMAH PERSIS  
 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 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 ; NIL any one accident.
- 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 : \*Maksimal IDR 50,000,000,000.00**

- Bangunan : IDR 10,000,000,000.00

**TOTAL : IDR 10,000,000,000.00**

### Clauses :

- 72 Hours Clause; for Earthquake, Volcanic Eruption and Tsunami only
- Alteration & Repairs Clause ; within 30 days
- All Other Content Clause ; IDR 10.000.000/item & IDR 250.000.000 in aggregate



- Appraisal Clause; limit 5% of Total Sum Insured
- Architects, Surveyors, and Engineers Expense (5% of Sum Insured)
- Automatic Reinstatement of Sum Insured Clause;
- Average Relief Clause; 85%
- Awning, Blinds, Signs or Other Outdoor Fixtures or Fitting Clause; limit Rp. 100.000.000,- a.o.a
- Banker's Clause ; i.f.o **PT BANK KB BUKOPIN, TBK.**
- Cancellation Clause (prorata); 30 days
- Civil Authorities Clause;
- Claim Preparation Clause; Limit 10% of claim
- Computer Record Clause; Limit IDR 100.000.000,-
- Cost of Re-Erection Clause; Limit 10% of claim
- Cost of Re-writing Records Clause; Limit 10% of claim
- Currency Clause
- Cyber Risk Exclusion Clause NMA 2915
- Dispute Clause
- Error & Omission Clause;
- Extra Contractual Obligation Exclusion Clause
- Electronic Date Recognition Clause
- Fire Brigade Charges Clause if less than IDR 50.000.000,- No Bill Required
- Fire Extinguishing Cost Clause; Limit IDR 50.000.000,- a.o.a
- Flood Windstorm Typhoon Water Damage Endorsement
- General Interest Clause;
- Impact by Own Vehicle Clause;
- Internal Removal Clause;
- IT Clarification Agreement
- Information Technology Hazard Clarification Clause NMA 2912
- Leased Property Clause
- Loss Notification Clause; 30 Days
- Minor Alteration and Repair Clause;
- Non Invalidation Clause
- Notification Clause;
- Nuclear Energy Risk Exclusion Clause
- Outbuilding Clause;
- Payment On Account Clause; 25% of proposed claim by the insured
- Property Damage Clarification Clause
- Public Authorities Clause;
- Riot, Strike, Malicious Damage 4.1B/2007/AAUI Endorsement; as per DAI wording
- Service Clause
- Sprinkler Leakage Clause;
- Structural Alteration Clause;
- Temporary Removal Clause;
- Transmission and Distribution Lines Exclusion Clause
- Waiver of Subrogation; against subsidiary only
- Warranty Payment Clause (30 days)
- Workmens Clause;
- War and Civil War Exclusion Clause
- Nominated Loss Adjuster Clause ;
  - a. PT. Radhita Utama Internusa
  - b. PT. Bahtera Arung Persada
  - c. PT. Dharma Nilaitama
- Terrorism & Sabotage exclusion Endorsement NMA 2920



# Asuransi MAG

<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 :</b>		<b>2.77802 ‰</b>

## Perhitungan Premi

<b>Premi</b> :	<b>IDR 10,000,000,000.00</b>	<b>x 2.77802 ‰</b>	<b>= IDR</b>	<b>27,780,200.00</b>
	<b>Biaya Materai + Polis</b>		<b>= IDR</b>	<b>20,000.00</b>
	<b>Total Premi</b>		<b>= IDR</b>	<b>23,299,807.60</b>

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

PT. ASURANSI MULTI ARTHA  
GUNA (MAG)