

This page is a forming part of Policy No. **IP.06.02.25.000278**

Risiko Sendiri

Deductible

- : - Kerugian Total : 10% dari Harga Pertanggungan
- Kerugian Sebagian : IDR 500,000/kejadian

Warranties & Klausul

Warranties & Clauses

- : 1. ELECTRONIC DATE RECOGNITION CLAUSE "A"
2. KLAUSUL SET DAN PASANGAN
3. CONSTRUCTIVE TOTAL LOSS CLAUSE (75%)
4. INTER ISLAND TRANSIT CLAUSE
5. LOSS NOTIFICATION CLAUSE (14 DAYS)
6. SISTER CAR CLAUSE
7. WAIVER OF KADITSERSE
8. BROAD PAIR AND SET CLAUSE (EXCLUDE WHEEL & TIRE)
9. COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE
10. GARANSI CAT DAN SUKU CADANG CLAUSE
11. INFECTIOUS DISEASE EXCLUSION - PARAMOUNT CLAUSE
12. KLAUSUL TANGGUNG JAWAB HUKUM TERHADAP PIHAK KETIGA SAJA (JAMINAN E)
13. KLAUSUL PEMBAYARAN PREMI (45 HARI)
14. KLAUSUL PENGHELAPAN ATAU PENCURIAN
15. NOMINATED GARAGE CLAUSE
16. NOTICE OF CANCELLATION CLAUSE (30 DAYS)
17. PRORATE REFUND PREMIUM CLAUSE (SUBJECT TO NO CLAIM)
18. TOWING FEE AS PER PSAKBI
19. WHEEL AND TIRE CLAUSE
20. Rate as per OJK Regulation
21. Private/ dinas usage only (exclude commercial)
22. No cover given prior our final sign / binding date
23. No deterioration of loss record up to binding
24. Good Condition, maintenance and operation
25. Exclude to any paintbrush, airbrush and sticker
26. Exclude existing damage
27. Exclude Water Hammer

Tarif & Perhitungan Premi

Premium Rate & Calculation

Jaminan Coverage	Harga Pertanggungan Total Sum Insured	Tarif Rate	Premi Premium
11-Okt-25 s/d 11-Okt-26			
Comprehensive	IDR 475.000.000,00	2.453000%	IDR 11,651,750.00
Third Party Liability	IDR 25.000.000,00	1.500000%	IDR 375,000.00

*termasuk loading

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TOTAL PREMI <i>PREMIUM TOTAL</i>	IDR	12,026,750.00
Biaya Polis <i>Policy Cost</i>	IDR	20,000.00
Biaya Materai <i>Stamp Duty</i>	IDR	10,000.00
TOTAL	IDR	12,056,750.00

Catatan
Note

: Sebagai saksi bahwa yang bertanda tangan di bawah ini diberi kuasa oleh Penanggung dan bertindak atas nama Penanggung.

In witness whereof the Undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunto set his (their) hand(s).

Jakarta, October 31, 2025
PT. Asuransi Umum Mega



Catatan: Klaim akan diproses apabila premi telah diterima oleh PT. Asuransi Umum Mega sesuai dengan batas waktu pembayaran yang tercantum pada polis.