

This page is a forming part of Policy No. **IP.06.02.25.000277**

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. PRORATE RETURN PREMIUM CLAUSE (SUBJECT TO NO CLAIM)
6. LOSS NOTIFICATION CLAUSE (14 DAYS)
7. SISTER CAR CLAUSE
8. WAIVER OF KADITSERSE
9. BROAD PAIR AND SET CLAUSE (EXCLUDE WHEEL & TIRE)
10. COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE
11. GENUINE PARTS GUARANTEE (KLAUSULA GARANSI CAT DAN SUKU CADANG) - SUBJECT TO
12. INFECTIOUS DISEASE EXCLUSION - PARAMOUNT CLAUSE
13. KLAUSUL PEMBAYARAN PREMI (30 HARI)
14. KLAUSUL TANGGUNG JAWAB HUKUM TERHADAP PIHAK KETIGA SAJA (JAMINAN E)
15. KLAUSUL PENGGELAPAN ATAU PENCURIAN
16. NOMINATED GARAGE CLAUSE
17. NON STANDARD ACCESSORIES (MAX. LIMIT 10% OF SUM INSURED)
18. NOTICE OF CANCELLATION CLAUSE
19. TOWING FEE AS PER PSAKBI
20. WHEEL AND TIRE CLAUSE
21. Exclude to any paintbrush, airbrush and sticker
22. Good Condition, maintenance and operation
23. No deterioration of loss record up to binding
24. No cover given prior our final sign / binding date
25. Private/ dinas usage only (exclude commercial)
26. Rate as per OJK Regulation
27. Exclude Water Hammer
28. Exclude existing damage

Tarif & Perhitungan Premi

Premium Rate & Calculation

Jaminan Coverage	Harga Pertanggungan Total Sum Insured	Tarif Rate	Premi Premium
09-Okt-25 s/d 09-Okt-26			
Comprehensive	IDR 584.250.000,00	2.230000% <small>*termasuk loading</small>	IDR 13,028,775.00
Third Party Liability	IDR 25.000.000,00	1.500000%	IDR 375,000.00

Original

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TOTAL PREMI <i>PREMIUM TOTAL</i>	IDR	13,403,775.00
Biaya Polis <i>Policy Cost</i>	IDR	20,000.00
Biaya Materai <i>Stamp Duty</i>	IDR	10,000.00
TOTAL	IDR	13,433,775.00

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.