

This page is a forming part of Policy No. **IP.06.02.25.000281**

Risiko Sendiri

Deductible

- : - Total Loss: 10% of TSI
- Partial Loss - IDR. 500,000.00 per kejadian

Warranties & Klausul

Warranties & Clauses

- : 1. KLAUSUL SET DAN PASANGAN
- 2. LOSS NOTIFICATION CLAUSE (14 DAYS)
- 3. COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE
- 4. CYBER LOSS LIMITED EXCLUSION CLAUSE
- 5. ELECTRONIC DATE RECOGNITION EXCLUSION (NMA 2800)
- 6. INFECTIOUS DISEASE EXCLUSION - PARAMOUNT CLAUSE
- 7. INFORMATION TECHNOLOGY HAZARDS CLARIFICATION CLAUSE (NMA 2912)
- 8. KLAUSUL UNDER INSURANCE (.....%)
- 9. KLAUSUL TANGGUNG JAWAB HUKUM TERHADAP PIHAK KETIGA SAJA (JAMINAN E)
- 10. KLAUSUL PENGGELAPAN ATAU PENCURIAN
- 11. PRORATE REFUND PREMIUM CLAUSE (SUBJECT TO NO CLAIM)
- 12. TOWING FEE AS PER PSAKBI
- 13. Waiver Clause (Article 1266 & 1267 KUHPer)
- 14. Rate as per OJK Regulation
- 15. Private/ dinas usage only (exclude commercial)
- 16. No cover given prior our final sign / binding date
- 17. No deterioration of loss record up to binding
- 18. Good Condition, maintenance and operation
- 19. Exclude to any paintbrush, airbrush and sticker
- 20. EXCLUDING EXISTING DAMAGE
- 21. Exclude Water Hammer

Tarif & Perhitungan Premi

Premium Rate & Calculation

Jaminan Coverage	Harga Pertanggungan Total Sum Insured	Tarif Rate <small>*termasuk loading</small>	Premi Premium
03-Okt-25 s/d 03-Okt-26			
Comprehensive	IDR 584.250.000,00	2.230000%	IDR 13,028,775.00
Third Party Liability	IDR 25.000.000,00	1.500000%	IDR 375,000.00
TOTAL PREMI			IDR 13,403,775.00
<i>PREMIUM TOTAL</i>			
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

Original

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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.