



MEGAINSURANCE

Original

IKHTISAR POLIS
POLICY SCHEDULE

Nomor Polis <i>Policy No.</i>	: IP.06.02.25.000068	(RENEWAL)
Nomor Referensi <i>Reference No.</i>	: R : IP.06.02.24.000048	
Jenis Asuransi <i>Type of Insurance</i>	: PSAKBI - KENDARAAN ANGKUTAN BARANG	
Wording Policy <i>Policy Wording</i>	: Polis Standar Asuransi Kendaraan Bermotor Indonesia	
Nama Tertanggung <i>Name of The Insured</i>	: PT. PUTRA SRIKATON LOGISTICS	
Alamat Tertanggung <i>Address of The Insured</i>	: SEMARANG INDAH BLOK E1/30 TAWANG MAS, SEMARANG BARAT, KOTA SEMARANG, PROV. JAWA TENGAH	
Jangka Waktu Asuransi <i>Period of Insurance</i>	: Dimulai dari April 20, 2025 sampai dengan April 20, 2026 (kedua hari tersebut dimulai saat pukul 12.00 waktu setempat) <i>commencing from April 20, 2025 to April 20, 2026 (both days at 12.00 o'clock noon, local time at the location of the insured property).</i>	
Manfaat & Nilai Pertanggungan <i>Coverage & Total Sum Insured</i>	: Tahun I 20-Apr-25 s/d 20-Apr-26 - Comprehensive IDR 600,000,000.00 - Third Party Liability IDR 25,000,000.00	
Nomor Polisi <i>License Number</i>	: H 8711 OW	
Nomor Mesin <i>Machine Number</i>	: 6KH1F012869	
Nomor Rangka <i>Chasis Number</i>	: MHCGR34JM000330	
Jumlah Tempat Duduk <i>Seat Capacity</i>	: 2	
Tahun Pembuatan <i>Year of Manufacturing</i>	: 2021	
Penggunaan <i>Function</i>	: PRIBADI - USED	
Merek <i>Brand</i>	: ISUZU	
Model <i>Model</i>	: GVR 34 J HP ABS (TRACTOR HEAD)	
Jenis <i>Type</i>	: LIGHT TRUCK	
Perlengkapan Tambahan <i>Additional Equipment</i>	: Perlengkapan Standar	
Warna <i>Colour</i>	: PUTIH	
Wilayah <i>Location</i>	: Wilayah 3	

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Risiko Sendiri

Deductible

- Kerugian Total : 10 % dari Harga Pertanggungan
- Kerugian Sebagian : IDR 500,000.00 untuk setiap 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. Good Condition, maintenance and operation
15. No Cover given prior our final sign/binding date
16. No deterioration of loss record up to binding
17. Private/ dinas usage only
18. Rate as per OJK Regulation
19. Exclude to any paintbrush, airbrush and sticker
20. Exclude Water Hammer
21. EXCLUDING EXISTING DAMAGE

Tarif & Perhitungan Premi

Premium Rate & Calculation

Jaminan Coverage	Harga Pertanggungan Total Sum Insured	Tarif Rate <small>*termasuk loading</small>	Premi Premium
20-Apr-25 s/d 20-Apr-26			
Comprehensive	IDR 600,000,000.00	2.230000%	IDR 13,380,000.00
Third Party Liability	IDR 25,000,000.00	1.500000%	IDR 375,000.00
TOTAL PREMI			IDR 13,755,000.00
<i>PREMIUM TOTAL</i>			
Biaya Polis			IDR 20,000.00
<i>Policy Cost</i>			
Biaya Materai			IDR 10,000.00
<i>Stamp Duty</i>			
TOTAL			IDR 13,785,000.00

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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, April 14, 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.

PSAKBI - KENDARAAN ANGKUTAN BARANG Insurance

Attaching to and forming part of Policy No. IP.06.02.25.000068

CLAUSES

KLAUSUL SET DAN PASANGAN

Dengan ini dicatat dan disepakati bahwa bila terjadi kehilangan suatu barang atau kerusakan suatu barang yang merupakan bagian suatu set, perhitungan kehilangan atau kerusakan atas barang tersebut harus seimbang dan sesuai dengan proporsi total nilai dari suatu set tersebut, dengan memperhatikan arti penting dari barang tersebut, tetapi kerugian atau kerusakan tersebut tidak diartikan sebagai kerugian total atas suatu set.

LOSS NOTIFICATION CLAUSE (14 DAYS)

Notwithstanding anything contained herein to the contrary it is agreed that this insurance will not be prejudiced by any inadvertent delays, errors or omission in notifying the Company of any circumstances or events giving rise or likely to give rise a claim under this policy. Provided that the notification shall not be more than 14 days from the date of the accident loss.

COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE

1. Notwithstanding any provision, clause or term of this Policy to the contrary, this Policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
 - 1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
 - 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
 - 2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
 - 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
 - 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
 - 2.4 the disease, substance or agent is such:
 - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
 - 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or
 - 3.2 change in consumer behaviour, or
 - 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Policy that is affected by such Communicable Disease .
5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under this Policy that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
6. If the Insurer alleges that by reason of this Endorsement Clause any amount is not covered by this Policy the burden of proving the contrary shall rest in the Insured.

CYBER LOSS LIMITED EXCLUSION CLAUSE

1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly caused by:
 - 2.1 the use or operation of any Computer System or Computer Network;
 - 2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - 2.3 access to, processing, transmission, storage or use of any Data;
 - 2.4 inability to access, process, transmit, store or use any Data;
 - 2.5 any threat of or any hoax relating to 2.1 to 2.4 above;
 - 2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.
3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
5. Data means information used, accessed, processed, transmitted or stored by a Computer System.
6. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

ELECTRONIC DATE RECOGNITION EXCLUSION (NMA 2800)

This Insurance does not cover any loss, damage, cost, claim or expense, whether preventative remedial or otherwise, directly or indirectly arising out of relating to:

- a. the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Insured or not, or
- b. any change, alteration, or modification involving the date change to the year 2000 or any other date change including leap year calculations, to any such computer system hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense

INFECTIOUS DISEASE EXCLUSION - PARAMOUNT CLAUSE

Notwithstanding anything to the contrary in this policy or in any endorsement attached thereto, it shall be a paramount condition of this contract that the cover hereunder does not extend to any injury, sickness or death of an insured person, to any material or consequential damage or to any liability arising directly or indirectly from, caused by, happening through, in consequence of or in any way attributed to Infectious Disease or from any disease that has been declared an epidemic or pandemic by the World Health Organization.

INFORMATION TECHNOLOGY HAZARDS CLARIFICATION CLAUSE (NMA 2912)

Losses arising, directly or indirectly, out of :

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- (i) loss of, alteration of, or damage to
or
(ii) a reduction in the functionality, availability or operation of a computer system, hardware programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non computer equipment, whether the property of the policyholder of the reinsured or not, do not in and of themselves constitute an event unless arising out of one or more of the following perils fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

KLAUSUL UNDER INSURANCE (.....%)

Dengan ini dicatat dan disepakati, bahwa pertanggung jawaban dalam polis ini% dibawah harga sebenarnya. Konsekuensi atas pertanggung jawaban dibawah harga sebenarnya adalah pada saat terjadi kerugian dan atau kerusakan yang disebabkan oleh resiko yang dijamin Polis ini, maka tertanggung dianggap sebagai penanggung jawab sendiri atas selisihnya akan menanggung sebagian kerugian dari kerugian yang terjadi.

Perhitungan ini dilakukan sebelum pengurangan risiko sendiri yang terdapat dalam polis.

KLAUSUL TANGGUNG JAWAB HUKUM TERHADAP PIHAK KETIGA SAJA (JAMINAN E)

Dengan ini dicatat dan disetujui, bahwa pertanggung jawaban ini menjamin kerugian yang menjadi tanggung jawab hukum Tertanggung terhadap Pihak Ketiga saja, yang secara langsung disebabkan oleh kendaraan bermotor yang dipertanggung jawabkan sebagaimana diatur dalam Bab I pasal 2 Polis ini.

KLAUSUL PENGGELAPAN ATAU PENCURIAN

Dengan ini dicatat dan disetujui bahwa menyimpang dari Bab II Pasal 3 Butir 1.3. Polis ini menjamin kerusakan dan/atau kehilangan atas kendaraan bermotor yang dipertanggung jawabkan baik sebagian maupun seluruhnya sebagai akibat dari penggelapan atau pencurian yang dilakukan oleh sopir / Calon sopir atau pengemudi / Calon Pengemudi Tertanggung, orang yang bekerja pada Tertanggung, calon Pembeli yang sedang melakukan uji coba (test drive), orang yang disuruh Tertanggung, orang yang dengan seijin atau sepengetahuan Tertanggung atau Suami atau Istri atau Anak Tertanggung atau Orang yang tinggal bersama Tertanggung.

Atas setiap kerugian / kerusakan akibat peristiwa yang dijamin dalam klausul ini Tertanggung dikenakan penambahan premi sebesar 0,1% dari harga pertanggung jawaban dan risiko sendiri sebesar 10% dari Harga Pertanggung jawaban.

Syarat dan kondisi yang lain tidak mengalami perubahan.

PRORATE REFUND PREMIUM CLAUSE (SUBJECT TO NO CLAIM)

Notwithstanding anything contained to the contrary it is hereby declared and agreed that in case of cancellation of the policy , return premium, if any, shall be subject to prorated premium cancellation basis.

TOWING FEE AS PER PSAKBI

Biaya wajar yang dikeluarkan oleh Tertanggung, jika terjadi kerugian dan/atau kerusakan akibat risiko yang dijamin untuk perawatan, pengangkutan atau penarikan ke bengkel atau tempat lain untuk menghindari atau mengurangi kerugian dan/atau kerusakan tersebut.

Ganti rugi atas biaya tersebut setinggi-tingginya sebesar 0,5% (setengah persen) dari Harga Pertanggung jawaban Kendaraan Bermotor. Ganti rugi ini tidak dikurangi dengan Risiko Sendiri

WAIVER CLAUSE (ARTICLE 1266 & 1267 KUHPER)

Other than those stipulated in other article within this Policy, the Insurer and the Insured are respectively entitled to terminate this Insurance at any time by giving the reason. Such termination shall waive article 1266 and 1267 of the Indonesian Civil Code.

Notification of termination shall be made in writing by the party who wants the termination to the other party at their latest known address.

The Insurer is released from all liabilities under this Policy within 5 (five) calendar days from the dispatch date of the notification.



MEGAINSURANCE

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PT Asuransi Umum Mega Berizin dan Diawasi oleh Otoritas Jasa Keuangan



MEGAINSURANCE

CONDITIONS

PRIVATE/ DINAS USAGE ONLY

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PT Asuransi Umum Mega Berizin dan Diawasi oleh Otoritas Jasa Keuangan



MEGAINSURANCE

EXCLUSIONS

EXCLUDE TO ANY PAINTBRUSH, AIRBRUSH AND STICKER

EXCLUDE WATER HAMMER

EXCLUDING EXISTING DAMAGE

PSC000000E

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PT Asuransi Umum Mega Berizin dan Diawasi oleh Otoritas Jasa Keuangan