

**IKHTISAR POLIS  
POLICY SCHEDULE**

<b>Nomor Polis</b> <i>Policy No.</i>	: <b>IP.06.02.26.000039</b>	(RENEWAL)
<b>Nomor Referensi</b> <i>Reference No.</i>	: <b>R : IP.06.02.24.000194</b>	
<b>Jenis Asuransi</b> <i>Type of Insurance</i>	: PSAKBI - KENDARAAN ANGKUTAN BARANG	
<b>Wording Policy</b> <i>Policy Wording</i>	: Polis Standar Asuransi Kendaraan Bermotor Indonesia	
<b>Nama Tertanggung</b> <i>Name of The Insured</i>	: <b>PT PUTRA SRIKATON LOGISTICS</b>	
<b>Alamat Tertanggung</b> <i>Address of The Insured</i>	: SEMARANG INDAH BLOK E1/30 TAWANG MAS, SEMARANG BARAT, KOTA SEMARANG, PROV. JAWA TENGAH	
<b>Jangka Waktu Asuransi</b> <i>Period of Insurance</i>	: Dimulai dari December 27, 2025 sampai dengan December 27, 2026 (kedua hari tersebut dimulai saat pukul 12.00 waktu setempat)	
	<i>commencing from December 27, 2025 to December 27, 2026 (both days at 12.00 o'clock noon, local time at the location of the insured property).</i>	
<b>Manfaat &amp; Nilai Pertanggungan</b> <i>Coverage &amp; Total Sum Insured</i>	: Tahun I 27-Des-25 s/d 27-Des-26	
	- Comprehensive	IDR 394,250,000.00
	- Third Party Liability	IDR 25,000,000.00
<b>Nomor Polisi</b> <i>License Number</i>	: H 9021 OW	
<b>Nomor Mesin</b> <i>Machine Number</i>	: 4D34TX95712	
<b>Nomor Rangka</b> <i>Chasis Number</i>	: MHMFE74PVMK006185	
<b>Jumlah Tempat Duduk</b> <i>Seat Capacity</i>	: 2	
<b>Tahun Pembuatan</b> <i>Year of Manufacturing</i>	: 2021	
<b>Penggunaan</b> <i>Function</i>	: PRIBADI - USED	
<b>Warna</b> <i>Colour</i>	: KUNING	
<b>Merek</b> <i>Brand</i>	: MITSUBISHI	
<b>Model</b> <i>Model</i>	: COLT DIESEL FE 74 S 125 PS	
<b>Perlengkapan Tambahan</b> <i>Additional Equipment</i>	: Tidak Ada	
<b>Jenis</b> <i>Type</i>	: TRUCK	

This page is a forming part of Policy No. **IP.06.02.26.000039**

**Wilayah** : Wilayah 3  
*Location*

**Risiko Sendiri** : - Kerugian Total : 10 % dari Harga Pertanggungan  
*Deductible* - Partial loss : IDR. 500,000.00/ kejadian

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

**Tarif & Perhitungan Premi** :  
*Premium Rate & Calculation*

<b>Jaminan Coverage</b>	<b>Harga Pertanggungan Total Sum Insured</b>	<b>Tarif Rate</b>	<b>Premi Premium</b>
27-Des-25 s/d 27-Des-26			
Comprehensive	IDR 394,250,000.00	2.341500%	IDR 9,231,363.75
Third Party Liability	IDR 25,000,000.00	1.500000%	IDR 375,000.00
<b>TOTAL PREMI</b>			<b>IDR 9,606,363.75</b>
<i>PREMIUM TOTAL</i>			
Biaya Polis <i>Policy Cost</i>			<b>IDR 20,000.00</b>
Biaya Materai <i>Stamp Duty</i>			<b>IDR 10,000.00</b>
<b>TOTAL</b>			<b>IDR 9,636,363.75</b>

This page is a forming part of Policy No. **IP.06.02.26.000039**

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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, February 27, 2026**  
**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.***