

This page is a forming part of Policy No. **IP.06.02.25.000159**

Risiko Sendiri

Deductible

- : - Kerugian Total : 10 % dari Harga Pertanggungan
- Kerugian Sebagian : IDR 500,000.00 untuk setiap kejadian

Warranties & Klausul

Warranties & Clauses

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

Tarif & Perhitungan Premi

Premium Rate & Calculation

Jaminan Coverage	Harga Pertanggungan Total Sum Insured	Tarif Rate	Premi Premium
30-Jul-25 s/d 30-Jul-26			
Comprehensive	IDR 641,250,000.00	2.230000% *termasuk loading	IDR 14,299,875.00
Third Party Liability	IDR 25,000,000.00	1.500000%	IDR 375,000.00
TOTAL PREMI PREMIUM TOTAL			IDR 14,674,875.00
Biaya Polis Policy Cost			IDR 20,000.00
Biaya Materai Stamp Duty			IDR 10,000.00
TOTAL			IDR 14,704,875.00

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, July 15, 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.