



ORIGINAL

IKHTISAR PERTANGGUNGAN ASURANSI SEMUA RISIKO PROPERTY
PROPERTY ALL RISK INSURANCE SCHEDULE

No. Polis/Policy No.	: 350120000364	(BARU/NEW)
- Nama Tertanggung Insured Name	: PERHIMPUNAN PEMILIK DAN PENGHUNI SATUAN RUMAH SUSUN APARTEMEN TAMAN KEMAYORAN CONDOMINIUM (PPPSRSTKL)	
- Alamat Tertanggung Address	: KEBON KOSONG KEMAYORAN 10630 INDONESIA JAKARTA PUSAT	
- Jangka Waktu Pertanggungan Period of Insurance	: From 4 October 2023 to 4 October 2021 Pertanggungan dimulai dan berakhir pukul 12.00 siang waktu setempat dimana objek pertanggungan berada both days inclusive at 12.00 PM a'clock at local time at the location of insured object	
- Objek Pertanggungan Detail of Insured		
Risk Occupation	: 2973-Apartments/ condominiums, offices, multi-storeyed car parks exceeding 18 storeys above ground level	
Location of Risk	: Apartemen Taman Kemayoran Condominium, Jalan. H. Benyamin Sueab, Kota Bandar Baru Kemayoran, Jakarta	
Construction Class	: Class I	
Form Type	: MUNICH RE STANDARD WORDING /AMENDED WITH RSMU 4.1B / 2007	
- Harga Pertanggungan Total Sum Insured	: All real and personal property of every kind, nature and description IDR 170,000,000,000.00 including all property belonging to the insured either the property used, operated or hired or for which the insured is accountable or in the care custody or control by the insured.	

Section I - Material Damage

Building with details: 170,000,000,000.00

- Tower Akasia 17th floor (93 units)
- Tower Bogenville 21th floor (125 units)
- Tower Aster 21th floor (125 units)
- Tower Flamboyan 17th floor (93 units)
- Tower Candana 23th floor (129 units)
- Tower Eboni 23th floor (129 units)

Building Area

- Hunian - 66,229.35 M2
- Raga - 1,673.41 M2

Machinery & Contents: 30,000,000,000.00

IDR 30,000,000,000.00

Electrical Equipment (lfr, engineering, swimming pool, jogging track, tennis, futsal squash, play ground, Etc)

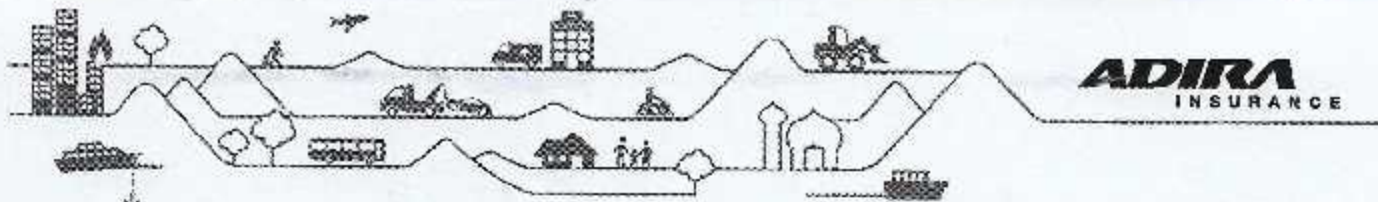
Jenis Pertanggungan E

Perhitungan Premi

Type of Coverage &

Premium Calculation

Jenis Pertanggungan / Type of Coverage	Perhitungan premi / Premium Calculation		Premi / Premium
Fire, Lightning, Explosion, Impact of Falling Aircraft, Smoke	0.376000% x 200,000,000,000.00	IDR	75,200,000.00
Others	0.000010% x 200,000,000,000.00	IDR	2,000.00
Biat, Strike, Malicious Damage, Civil Commotion	0.000010% x 200,000,000,000.00	IDR	2,000.00
Typhoon, Flood, Windstorm or Tempest, Water Damage	0.500000% x 200,000,000,000.00	IDR	100,000,000.00



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Diskon / Discount	12.50% x 175,204,000.00	IDR	(21,500,500.00)
Biaya Polis / Policy Cost		IDR	44,000.00
Biaya Materai / Stamp Duty		IDR	6,000.00
		IDR	<u>153,353,500.00</u>

Risiko Sendiri / Deductible :

- Fire, Lightning, Explos on, Impact of Falling Aircraft and Smoke: NIL
- TSFWD end. 4.3.A : 10 % of Claim any one occurrence Landslide end. 4.10, Landslip & Subsidence : 10 % of Claim any one occurrence
- Other Losses : IDR 1,000,000.00
- RSMD end. 4.1.A/2007 : 5 % of Claim minimum : IDR 5,000,000.00
- Civil Commotion : 5 % of Claim minimum : IDR 5,000,000.00

Klausul / Clauses :

- 1 All Other Contents (IDR. 100,000,000.00/item & IDR. 1,000,000,000.00 in aggregate)
- 2 KLAUSUL PERUBAHAN (... Days)
ALTERATIONS CLAUSE (30 Days)
- 3 KLAUSUL PENILAIAN (%)
APPRAISEMENT CLAUSE (5% OF TS)
- 4 KLAUSUL BIAYA BIAYA ARSITEK, SURVEYOR DAN KONSULTAN (5% DARI NILAI PERTANGGUNGAN)
ARCHITECTS, SURVEYORS AND CONSULTING ENGINEERS EXPENSES CLAUSE (5% OF SUM INSURED)
- 5 AUTOMATIC REINSTATEMENT OF SUM INSURED CLAUSE (with additional premium)
- 6 AVERAGE RELIEF CLAUSE (85% of Total Sum Insured)
- 7 KLAUSUL PERLENGKAPAN DILUAR BANGUNAN (MAX ...)
AWNINGS, BLINDS, SIGNS OR OTHER OUTDOOR FITTINGS OF EVERY DESCRIPTION (IDR. 500,000,000.00)
- 8 ENDORSEMENT PECAHNYA PIPA
BURST PIPE ENDORSEMENT
- 9 CAPITAL ADDITIONS CLAUSE (10 % of Total Sum Insured)
- 10 KLAUSUL OTORITAS SIPIL
CIVIL AUTHORITIES CLAUSE
- 11 KLAUSUL BIAYA PERSIAPAN KLAIM
CLAIM PREPARATION CLAUSE (Sub Limit IDR. 500,000,000.00)
- 12 ENDORSEMENT PENYAKIT MENULAR
COMMUNICABLE DISEASE ENDORSEMENT LMA 5393
- 13 COMPUTER RECORDS CLAUSE
- 14 COST OF RE-ERECTION CLAUSE (5% of loss)
- 15 DEFERRED PREMIUM CLAUSE (6x
Installment within 6 Months)
- 16 DEFUNCT SPARE CLAUSE
- 17 DESIGNATION CLAUSE
- 18 DISPUTE CLAUSE
- 19 DUTIES CLAUSE
- 20 ELECTRICAL SHORT CIRCUIT CLAUSE (Compulsory)
- 21 KLAUSUL PENGAKUAN TANGGAL ELEKTRONIK
ELECTRONIC DATE RECOGNITION CLAUSE A
- 22 BANJIR, ANGIN TOPAN, BADAI DAN KERUSAKAN AKIBAT AIR (KODE: 4.3 A)
ENDORSEMENT FLOOD, WINDSTORM, TEMPEST AND WATER DAMAGE (CODE: 4.3 A)
- 23 EQVET EXCLUSION CLAUSE
- 24 EROSION, LANDSLIDE, LANDSLIP AND SUBSIDENCE CLAUSE
- 25 ERROR AND OMISSION CLAUSE
- 26 ESCALATION CLAUSE (10% of Sum Insured)
- 27 KLAUSUL PENGECEUALIAN KEWAJIBAN KONTRAKTUAL TAMBAHAN
EXTRA CONTRACTUAL OBLIGATIONS EXCLUSION CLAUSE
- 28 FIRE BRIGADE CHARGES CLAUSE (REASONABLE COST)
- 29 FIRE EXTINGUISHING COST CLAUSE (Reasonable cost)





- 30 GENERAL INTEREST CLAUSE
- 31 IMPACT BY OWN VEHICLES CLAUSE
- 32 KLAUSUL REVBESAN, POLUSI, DAN KONTAMINASI - NMA1685
INDUSTRIES, SEEPAGE, POLLUTION & CONTAMINATION EXCLUSION CLAUSE NMA 1685
- 33 KLAUSUL PENGECUALIAN PENYAKIT MENULAR
INFECTIOUS DISEASE EXCLUSION CLAUSE
- 34 INTERNAL REMOVAL CLAUSE
- 35 IT HAZARD CLARIFICATION CLAUSE (NMA 2912)
- 36 LANDSCAPING CLAUSE
- 37 LOSS OF DAMAGED GOODS CLAUSE
- 38 MACHINERY BREAKDOWN EXCLUSION CLARIFICATION CLAUSE
- 39 MEMORANDUM ON DISPUTE CLAUSE C
- 40 MINOR ALTERATIONS AND REPAIRS CLAUSE
- 41 NOMINATED LOSS ADJUSTERS (PT. Radita Utama Internusa, PT Atlas Adjusting Indonesia, PT. General Adjuster Indonesia; PT Cunningham Lindsey Indonesia)
- 42 NON AUTOMATIC RENEWAL CLAUSE
- 43 NON INVALIDATION CLAUSE
- 44 NOTICE OF CANCELLATION CLAUSE (30 DAYS & 3 DAYS DR FOR RSMDC)
- 45 NOTIFICATION CLAUSE
- 46 KLAUSUL PENGECUALIAN ENERGI NUKLIR 1994 - NMA 1975 (A)
NUCLEAR ENERGY EXCLUSION CLAUSE 1994 - NMA 1975
- 47 OUTBUILDINGS CLAUSE
- 48 PAYMENT ON ACCOUNT CLAUSE (25%)
- 49 PROPERTY CYBER AND DATA EXCLUSION LMA 5101
- 50 KLAUSUL KLARIFIKASI KERUSAKAN PROPERTI
PROPERTY DAMAGE CLARIFICATION CLAUSE
- 51 PRO-RATA RETURN PREMIUM CLAUSE (subject to no claim)
- 52 KLAUSUL OTORITAS PUBLIK
PUBLIC AUTHORITIES CLAUSE
- 53 REFILL OF FIRE EXTINGUISHERS CLAUSE
- 54 KLAUSUL PEMULIHAN NILAI
REINSTATEMENT VALUE CLAUSE
- 55 REMOVAL OF DEBRIS (10% OF TOTAL SUM INSURED)
- 56 RIOTS, STRIKES, MALICIOUS DAMAGE AND CIVIL COMMOTIONS ENDORSEMENT (Code: 1.1B/2007)
- 57 SANCTION LIMITATION AND EXCLUSION CLAUSE
- 58 SERVICES CLAUSE
- 59 SPRINKLER LEAKAGE CLAUSE
- 60 STRUCTURAL ALTERATION CLAUSE
- 61 TEMPORARY REMOVAL CLAUSE
- 62 TENANTS IMPROVEMENTS CLAUSE
- 63 TERRORISM AND SABOTAGE EXCLUSION CLAUSE (NMA 2921)
- 64 TOTAL ASBESTOS EXCLUSION CLAUSE
- 65 TRANSMISSION AND DISTRIBUTION LINES EXCLUSION CLAUSE
- 66 VEHICLE LOAD CLAUSE
- 67 WAIVER CLAUSE
- 68 WAIVER OF SUBROGATION CLAUSE against subsidiaries only
- 69 WAR AND CIVIL WAR EXCLUSION CLAUSE
- 70 ENDORSEMENT PENGECUALIAN PERANG DAN TERRORISME (NMA 2916)
WAR AND TERRORISM EXCLUSION ENDORSEMENT (NMA 2916)
- 71 WORKMENS CLAUSE



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Ketentuan Lain
Other Condition

1. SUBJECTIVITY :

Additional conditions :

- Exclude loss due to Machinery Breakdown
- Excluding cover Machinery Breakdown
- Good Housekeeping

Warranty :

- Clean loss record from 2013 until inception date or issued policy whichever is the latest, otherwise cancel automatically
- exclude Machinery Breakdown cover
- exclude Business Interruption / Loss of Profit

Rekasi, 22 September 2020
PT Asuransi Acira Dinamika Tbk

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Checklist: Lembar Parik

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REKASI TERIMA
20.09.2020

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