

## Motor Vehicle Insurance

<b>Wording</b>	: PSAKBI (Polis Standar Asuransi Kendaraan Bermotor Indonesia)				
<b>The Insured</b>	: TOAR SIWA SALIM QQ ANASTASIA ELIZABETH LAPIAN as owner and / or its associated and / or its subsidiary and / or inter related companies for their respective rights and interests				
<b>Area</b>	: 3	Other than Area 1 & 2			
<b>Period</b>	: 16/Feb/26 to 16/Feb/27				
<b>Territorial limit</b>	: For Business and Private used				
<b>License Plate</b>	: DB 1341 VD				
<b>Year</b>	: 2024				
<b>Brand / Model</b>	: BYD SEAL PREMIUM (4X2) AT				
<b>Sum Insured</b>	: IDR	500.000.000			
<b>Coverage</b>	: <b>Comprehensive, Flood, Riot, Strike, Civil Commotion, Earthquake, Terrorism &amp; Sabotage</b>				
	1	<b>Third party liability cover max</b>	<b>IDR</b>	<b>50.000.000</b>	<b>in Any One Accident</b>
<b>Premium</b>	:	Comprehensive	1,140%	=	Rp 5.700.000
		Flood (Banjir)	0,075%	=	Rp 375.000
		RSMDCC (Huru-Hara)	0,050%	=	Rp 250.000
		Earthquake	0,075%	=	Rp 375.000
		Terrorism & Sabotage	0,050%	=	Rp 250.000
		Third Party Liability (TJH Pihak ke 3)	<b>IDR 50.000.000</b>	=	Rp 375.000
					Rp 7.325.000
		Discount	15,0%	=	Rp 1.098.750
		Stamp and Duty		=	Rp 62.000
		<b>Net Premium</b>		=	<b>Rp 6.288.250</b>
<b>Deductible</b>	: <b>Comprehensive</b> Rp. 300.000 in any one accident <b>RSMDCC, TSFWD, Earthquake and TS</b> are 10% of claim or min Rp. 500.000 in any one accident <b>CTL and Stolen</b> are 10% of claim <b>Exclude</b> : Electrical short circuit, Battery Damage due to accident only, Loss and/or damage caused by fault design in electrical system, cyber risk but not limited to cyber crime, cyber attack, cyber warfare				
<b>Security</b>	: <b>PT Avrist General Insurance</b>				

Disetujui Oleh,

Jakarta, 16 February 2026

Dipersiapkan Oleh,