

Motor Vehicle Insurance

Wording	: PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)																																																																	
The Insured	: CV NEW NORMALINDO QQ BINTANG MAS GLASSOLUTIONS as owner and / or its associated and / or its subsidiary and / or inter related companies for their respective rights and interests																																																																	
Area	: 3 Selain Area 1 dan 2																																																																	
Period	: 15 Januari 2026 to 15 Januari 2027																																																																	
Territorial limit	: For Business and Private used																																																																	
License plate	: N 8189 UI																																																																	
Year	: 2011																																																																	
Brand/Model	: HINO - FG8JKKB GGJP (FG235JP)																																																																	
Sum Insured	: Rp 550.000.000,-																																																																	
Coverage	: Comprehensive , Flood, Riot, Strike, Civil Commotion, Earthquake, Terrorism & Sabotage Third party liability cover max IDR 25.000.000 in Any One Accident																																																																	
Premium	: <table><tr><td>Comprehensive</td><td>2.23%</td><td>=</td><td>Rp.</td><td>12.265.000</td></tr><tr><td>Loading rate</td><td>1.115%</td><td>=</td><td>Rp.</td><td>6.132.500</td></tr><tr><td>Flood (Banjir)</td><td>0.075%</td><td>=</td><td>Rp.</td><td>412.500</td></tr><tr><td>RSMDCC (Huru-Hara)</td><td>0.05%</td><td>=</td><td>Rp.</td><td>275.000</td></tr><tr><td>Earthquake</td><td>0.075%</td><td>=</td><td>Rp.</td><td>412.500</td></tr><tr><td>Terrorism & Sabotage</td><td>0.05%</td><td>=</td><td>Rp.</td><td>275.000</td></tr><tr><td>PAD Rp 10.000.000,-</td><td>0.5%</td><td>=</td><td>Rp.</td><td>50.000</td></tr><tr><td>PAP Rp 10.000.000,-</td><td>0.1%</td><td>=</td><td>Rp.</td><td>10.000</td></tr><tr><td>Third Party Liability (TJH Pihak ke 3)</td><td>IDR 25.000.000</td><td>=</td><td>Rp.</td><td>375.000</td></tr><tr><td></td><td></td><td>=</td><td>Rp.</td><td>20.207.500</td></tr><tr><td>Discount</td><td>10%</td><td>=</td><td>Rp.</td><td>2.020.750</td></tr><tr><td>Stamp and Duty</td><td></td><td>=</td><td>Rp.</td><td>62.000</td></tr><tr><td>Net Premium</td><td></td><td>=</td><td>Rp.</td><td>18.248.750</td></tr></table>	Comprehensive	2.23%	=	Rp.	12.265.000	Loading rate	1.115%	=	Rp.	6.132.500	Flood (Banjir)	0.075%	=	Rp.	412.500	RSMDCC (Huru-Hara)	0.05%	=	Rp.	275.000	Earthquake	0.075%	=	Rp.	412.500	Terrorism & Sabotage	0.05%	=	Rp.	275.000	PAD Rp 10.000.000,-	0.5%	=	Rp.	50.000	PAP Rp 10.000.000,-	0.1%	=	Rp.	10.000	Third Party Liability (TJH Pihak ke 3)	IDR 25.000.000	=	Rp.	375.000			=	Rp.	20.207.500	Discount	10%	=	Rp.	2.020.750	Stamp and Duty		=	Rp.	62.000	Net Premium		=	Rp.	18.248.750
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Deductible	: Comprehensive Rp. 300.000 in any one accident RSMDCC, TSFWD, Earthquake and TS are 10% of claim or min Rp. 500.000 in any one accident CTL and Stolen are 5% of sum insured																																																																	
Security	: Avrist																																																																	

Disetujui Oleh,

Jakarta, 15 Januari 2026

Dipersiapkan Oleh,