

Motor Vehicle Insurance

Wording : PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)

The Insured : MICHAEL WIJAYA UTAMA BSC
as owner and / or its associated and / or its subsidiary and / or inter related companies
for their respective rights and interests

Area : 2 Jakarta, Jawa Barat dan Banten

Period : 15 Januari 2026 to 15 Januari 2027

Territorial limit : For Business and Private used

License plate : B 1111 BJJ

Year : 2014

Brand/Model : TOYOTA LC PRADO TXL 2.7 AT

Sum Insured : Rp 550.000.000,-

Coverage : **Comprehensive , Flood, Riot, Strike, Civil Commotion**

Third party liability cover max IDR 50.000.000 in Any One Accident

Premium	: Comprehensive	1.2%	=	Rp.	6.600.000
	: Loading rate	0.42%	=	Rp.	2.310.000
	: Flood (Banjir)	0.1%	=	Rp.	550.000
	: RSMDC (Huru-Hara)	0.05%	=	Rp.	275.000
	: Third Party Liability (TJH Pihak ke 3)	IDR 50.000.000	=	Rp.	375.000
			=	Rp.	10.110.000
	: Discount	15%	=	Rp.	1.516.500
	: Stamp and Duty		=	Rp.	62.000
	Net Premium		=	Rp.	8.655.500

Deductible : Comprehensive Rp. 300.000 in any one accident
RSMDC, 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, 07 Januari 2026

Dipersiapkan Oleh,