

Motor Vehicle Insurance

Wording	: PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)			
The Insured	: SUGIONO PANDY SAN QQ PT SUMBERMAKMUR METASINDO 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	: 13 Mei 2026 to 13 Mei 2027			
Territorial limit	: For Business and Private used			
License plate	: B 1388 JB			
Year	: 2018			
Brand/Model	: TOYOTA KIJANG INNOVA 2.4 V AT			
Sum Insured	: Rp 400.100.000,-			
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. 4.801.200
	Loading rate	0.18%	=	Rp. 720.180
	Flood (Banjir)	0.1%	=	Rp. 400.100
	RSMDC (Huru-Hara)	0.05%	=	Rp. 200.050
	Third Party Liability (TJH Pihak ke 3)	IDR	50.000.000	= Rp. 375.000
			=	Rp. 6.496.530
	Discount	20%	=	Rp. 1.299.306
	Stamp and Duty		=	Rp. 62.000
	Net Premium		=	Rp. 5.259.224
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, 27 April 2026

Dipersiapkan Oleh,