

Motor Vehicle Insurance

Wording : PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)

The Insured : HIMAWATI
 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 : 20 Mei 2026 to 20 Mei 2027

Territorial limit : For Business and Private used

License plate : B 2172 SXY

Year : 2019

Brand/Model : TOYOTA INNOVA VENTURER 2.4 AT

Acc Tambahan : KACA FILM (Included TSI)

Sum Insured : Rp 400.500.000,-

Coverage : **Comprehensive , Flood, Riot, Strike, Civil Commotion, Earthquake, Terrorism & Sabotage**
Third party liability cover max IDR 25.000.000 in Any One Accident

Premium	Comprehensive	1.2%	=	Rp.	4.806.000
	Loading rate	0.12%	=	Rp.	480.600
	Flood (Banjir)	0.1%	=	Rp.	400.500
	RSMDCC (Huru-Hara)	0.05%	=	Rp.	200.250
	Earthquake	0.1%	=	Rp.	400.500
	Terrorism & Sabotage	0.05%	=	Rp.	200.250
	Third Party Liability (TJH Pihak ke 3)	IDR 25.000.000	=	Rp.	250.000
			=	Rp.	6.738.100
	Discount	20%	=	Rp.	1.347.620
	Stamp and Duty		=	Rp.	62.000
	Net Premium		=	Rp.	5.452.480

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, 12 Mei 2026

Dipersiapkan Oleh,