

Motor Vehicle Insurance

Wording : PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)

The Insured : ARMAND
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 : 25 Juni 2026 to 25 Juni 2027

Territorial limit : For Business and Private used

License plate : B 1215 AZL

Year : 2025

Brand/Model : TOYOTA INNOVA ZENIX Q HEV CVT TSS

Sum Insured : Rp 550.000.000,-

Coverage : **Comprehensive , Flood, Riot, Strike, Civil Commotion, Earthquake, Terrorism & Sabotage**

Third party liability cover max IDR 100.000.000 in Any One Accident

Premium	Comprehensive	1.2%	=	Rp.	6.600.000
	Flood (Banjir)	0.1%	=	Rp.	550.000
	RSMDCC (Huru-Hara)	0.05%	=	Rp.	275.000
	Earthquake	0.1%	=	Rp.	550.000
	Terrorism & Sabotage	0.05%	=	Rp.	275.000
	Third Party Liability (TJH Pihak ke 3)	IDR 100.000.000	=	Rp.	500.000
			=	Rp.	8.750.000
	Discount	20%	=	Rp.	1.750.000
	Stamp and Duty		=	Rp.	62.000
	Net Premium		=	Rp.	7.062.000

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, 10 Juni 2026

Dipersiapkan Oleh,