

Motor Vehicle Insurance

Wording : PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)

The Insured : WIDODO SUGIARTO QQ PT BERKAT LESTARI JAYA
 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 : 30 Juni 2026 to 30 Juni 2027

Territorial limit : For Business and Private used

License plate : B 49 Q

Year : 2023

Brand/Model : TOYOTA INNOVA ZENIX 20QHVCTTS

Sum Insured : Rp 450.000.000,-

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.	5.400.000
	Flood (Banjir)	0.1%	=	Rp.	450.000
	RSMDCC (Huru-Hara)	0.05%	=	Rp.	225.000
	Third Party Liability (TJH Pihak ke 3)	IDR 50.000.000	=	Rp.	375.000
			=	Rp.	6.450.000
	Discount	15%	=	Rp.	967.500
	Stamp and Duty		=	Rp.	62.000
	Net Premium		=	Rp.	5.544.500

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, 30 Juni 2026

Dipersiapkan Oleh,