



Motor Vehicle Insurance

Wording : PSAKBI (Polis Standar Asuransi Kendaraan Bermotor Indonesia)

The Insured : ERWIN CHANDRA QQ PT SINARFAJAR CAHAYA S
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 : 6/Aug/26 to 6/Aug/27

Territorial limit : For Business and Private used

License Plate : B 1033 UER

Year : 2015

Brand / Model : BMW M235I COUPE AT

Sum Insured : IDR 500.000.000

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

1 Third party liability cover max IDR 50.000.000 in Any One Accident

Premium	Comprehensive	1,200%	=	Rp	6.000.000
	Loading rate	0,360%	=	Rp	1.800.000
	Flood (Banjir)	0,100%	=	Rp	500.000
	RSMDCC (Huru-Hara)	0,050%	=	Rp	250.000
	Third Party Liability (TJH Pihak ke 3)	IDR 50.000.000	=	Rp	375.000
				Rp	8.925.000
	Discount	25,0%	=	Rp	2.231.250
	Stamp and Duty		=	Rp	62.000
	Net Premium		=	Rp	6.755.750

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 10% of claim

Security : PT Avrisc General Insurance

Disetujui Oleh,

Jakarta, 06 August 2026

Dipersiapkan Oleh,