

**POLICY SCHEDULE  
PROPERTY ALL RISK**

**Disclaimer :**

In consideration of the payment of premium and on the basis of written declaration made by the Insured which constitutes an inseparable part of this Policy, the property and/or interests of the Insured described in the schedule against losses caused by the perils mentioned and described in the terms and conditions printed, attached and/or endorsed hereon in this Policy.

POLICY NO.	:	0101-0109-26-000758	(New)
TYPE OF INSURANCE	:	PROPERTY ALL RISK	
THE INSURED	:	PT Satu Talenta	
CORRESPONDENCE ADDRESS	:	Jl. Pluit Raya No.134, RT 09 RW 08Penjaringan, Kecamatan Penjaringan, Jkt Utara, Daerah Khusus Ibukota Jakarta 14440 CITY :	POSTAL CODE : 14440
PERIOD OF INSURANCE	:	March 11, 2026 to March 11, 2027 at 12.00 o'clock noon local time at Insured's Object	
CONSTRUCTION CLASS	:	Kelas 1 (satu) / I (first) Class	
OCCUPATION	:	2961 - Showroom and/or General Automotive Repairs Shop and/or Body Repair	
RISK CATEGORY	:	High Exposure	
RISK LOCATION	:	Jl. Pluit Raya No.134, RT 09 RW 08 Penjaringan, Kecamatan Penjaringan, Jkt Utara, Daerah Khusus Ibukota Jakarta 14440	
POWER	:	PLN	
NEWRENEWAL	:	NEW	
INTEREST / SUM INSURED	:	<b>Section I : Material / Property Damage</b>	
	-	On Building	IDR 4,000,000,000.00
	-	On Contents	IDR 1,000,000,000.00
	-	On Machinery	IDR 1,500,000,000.00
	-	On Stock	IDR 10,000,000,000.00
		<b>TOTAL SUM INSURED</b>	<b>IDR 16,500,000,000.00</b>
DEDUCTIBLE	:	- Fire, Lighting, Explosion, Impact of Falling Aircraft and Smoke Damage : NIL - Flood, Windstorm, Tempest and Water Damage, Landslide and Subsidence Damage : 10% of Claim, Min IDR 25,000,000.00 for a.o.a - Others : IDR1,000,000.00 for a.o.a - Riot, Strike, Malicious Damage and Civil Commotion : 5% of Claim, minimum IDR 5,000,000.00	
EXTENSION CLAUSES	:	Compulsory Clauses - PAR + 4.3A - 040520	
CONDITIONS	:	- Amended Munich Re (PAR) Plus RSMDC (4.1B/2007) Excluding Earthquake, Volcanic Eruption, Tsunami, Fire And Explosion Following Earthquake (PAR PD - Amended - 100419)	
RATE	:	- Riot, Strike, Malicious Damage, Civil Commotion (RSMDC 4.1B/2007) 0.0001000000 % - Flood, Windstorm, Tempest, Water Damage (4.3A) 0.0500000000 % - Fire, Lightning, Explosion, Impact of Aircraft, and Smoke 0.1088000000 % - Others 0.0001000000 %	

**PREMIUM CALCULATION**

- Fire, Lightning, Explosion, Impact of Aircraft, and Smoke	IDR 16,500,000,000.00 x 0.1088000000% March 11, 2026 - March 11, 2027	IDR 17,952,000.00
- Riot, Strike, Malicious Damage, Civil Commotion (RSMD 4.1B/2007)	IDR 16,500,000,000.00 x 0.0001000000% March 11, 2026 - March 11, 2027	IDR 16,500.00
- Flood, Windstorm, Tempest, Water Damage (4.3A)	IDR 16,500,000,000.00 x 0.0500000000% March 11, 2026 - March 11, 2027	IDR 8,250,000.00
- Others	IDR 16,500,000,000.00 x 0.0001000000% March 11, 2026 - March 11, 2027	IDR 16,500.00
	<b>TOTAL PREMIUM</b>	<b>IDR 26,235,000.00</b>
	Administration Cost	IDR 42,000.00
	Administration Cost	IDR 10,000.00
	<b>TOTAL</b>	<b>IDR 26,287,000.00</b>



**EXTENSIONS/CLAUSES :**

1. All Other Content Clause (IDR 5,000,000.00 each item and in aggregate)
2. Alteration Clause (60 Days)
3. Appraisement Clause (10% of SI)
4. Architects, Surveyor and Consulting Expenses Clause (5% of Sum Insured)
5. Average Relief Clause (85%)
6. Broad Pair and Set Clause
7. Capital Addition Clause (10% of TSI)
8. Civil Authorities Clause
9. Claim Preparation Clause
10. Communicable Disease Endorsement (LMA 5393)
11. Computer Record Clause (IDR 5,000,000.00)
12. Cost of Re-Erection Clause
13. Cyber Loss Absolute Exclusion Clause
14. Cyber Risk Exclusion Clause (NMA 2915)
15. Designation Clause
16. Dispute Clause
17. Earthquake Exclusion Clause
18. Electrical Short Circuit Clause
19. Error and Omission clause
20. Escalation Clause (10%)
21. Fire Brigade Charges Clause (Reasonable Cost)
22. Fire Extinguisher Cost Clause (Reasonable Cost)
23. Flood, Windstorm, Tempest, and Water Damage Endorsement
24. General Interest Clause
25. Impact by Own Vehicle Clause
26. Industries, Seepage, Pollution and Contamination Exclusion Clause
27. Infectious / Contagious Disease
28. Internal Removal Clause
29. IT Hazard Clarification Clause (NMA 2912)
30. Loss Notification Clause (14 days)
31. Loss of Damage Goods Clause
32. Minor Alteration and Repair Clause
33. Misdescription Clause
34. Nominated Loss Adjuster Clause
35. Non Automatic Renewal
36. Non Invalidation Clause
37. Notice of cancellation Clause (30 days, except 3 days for RSMDC)
38. Notification Clause
39. Nuclear Energy Risks Exclusion Clause
40. Transmission and Distribution Lines Exclusion Clause
41. Payment of Premium Warranty (30 Days as per inception)
42. Prorata Return Premium Clause (Subject To No Claim)
43. Public Authorities Clause
44. Radioactive Exclusion Clause
45. Riots, Strike, Malicious Damage and Civil Commotion Endorsement
46. Sanction Limitation and Exclusion Clause
47. Selling Price Clause
48. Services Clause
49. Seventy Two Hours (72) hours clause
50. Sprinkler Leakage Clause
51. Structural Alteration Clause
52. Temporary Removal Clause
53. Total Asbestos Exclusion Clause
54. Waiver to the Article 1266 and 1267 of The Indonesian Civil Code Clause
55. War and Terrorism Exclusion Endorsement NMA 2918
56. Workmen Clause

Jakarta, March 25, 2026  
**PT AVRIST GENERAL INSURANCE**



Dokumen ini tidak memerlukan tanda tangan pejabat perusahaan karena dikeluarkan secara otomatis oleh sistem.

*This document does not require signature from an authorized person of the Company as it is automatically generated through computer system*