

COVER NOTE

NO. CN-0101-0109-26-0000145-000

TYPE OF INSURANCE : Property All Risk Insurance

INSURED : PT. Satu Talenta

INSURED ADDRESS : Jl. Pluit Raya No.134, RT 09 RW 08Penjaringan, Kecamatan Penjaringan, Jkt Utara, Daerah Khusus Ibukota Jakarta 14440

LOCATION OF RISK : Jl. Pluit Raya No.134, RT 09 RW 08Penjaringan, Kecamatan Penjaringan, Jkt Utara, Daerah Khusus Ibukota Jakarta 14440

INSURANCE PERIOD : 11 March 2026 – 11 March 2027
(Both days inclusive at 12.00 noon local time)

OCCUPATION : Showroom and/or General Automotive Repairs Shop and/or Body Repair (2961)

CONSTRUCTION CLASS : 1st Class

SUM INSURED : Material Damage

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

TOTAL SUM INSURED : IDR 16,500,000,000.00

DEDUCTIBLES : - 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
- Riot, Strike, Malicious Damage and Civil Commotion : 5% of Claim, minimum IDR 5,000,000.00
- Others : IDR1,000,000.00 for a.o.a

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 RSMDCC)
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



RATING : FLEXAS : 0.10880%
FWTWD : 0.05000%
RSMDC : 0.00010%
OTHERS : 0.00010%
TOTAL : 0.15900%

PREMIUM :
IDR 16,500,000,000.00 x 0.15900% = IDR 26,235,000.00
Admin Cost = IDR 62,000.00
Total = IDR 26,297,000.00

PAYMENT : 2 Instalments within 2 Months (Without Grace Period)

SECURITY : PT. AVRIST GENERAL INSURANCE

This cover note is issued as temporary coverage and will remain in force until replaced by the original policy

Jakarta, 11 March 2026

Accepted by,



PT. AVRIST GENERAL INSURANCE

For: 100% share