

Motor Vehicle Insurance

Wording	: PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)			
The Insured	: HIOE KHUN HOA QQ PT SENSO OIL LESTARI 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	: 13 April 2026 to 13 April 2027			
Territorial limit	: For Business and Private used			
License plate	: B 2500 UIJ			
Year	: 2023			
Brand/Model	: TOYOTA MAGH1RBRXMBD20VHVCVT (INNOVA ZENIX 2.0 V HYBRID CVT)			
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	10%	=	Rp. 645.000
	Stamp and Duty		=	Rp. 62.000
	Net Premium		=	Rp. 5.867.000
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 April 2026

Dipersiapkan Oleh,