

Motor Vehicle Insurance

Wording	: PSAKBI (Polis Standar Asuransi Kendaraan bermotor Indonesia)			
The Insured	: HIDAYAT KOESUMA QQ PT HUJAN KARUNIA SEMESTA 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	: 02 Maret 2026 to 02 Maret 2027			
Territorial limit	: For Business and Private used			
License plate	: B 2288 IC			
Year	: 2015			
Brand/Model	: BMW X5 XDRIVE 25D CKD AT			
Sum Insured	: Rp 401.000.000,-			
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. 4.812.000
	Loading rate	0.36%	=	Rp. 1.443.600
	Flood (Banjir)	0.1%	=	Rp. 401.000
	RSMDCC (Huru-Hara)	0.05%	=	Rp. 200.500
	Third Party Liability (TJH Pihak ke 3)	IDR	50.000.000	= Rp. 375.000
			=	Rp. 7.232.100
	Discount	15%	=	Rp. 1.084.815
	Stamp and Duty		=	Rp. 62.000
	Net Premium		=	Rp. 6.209.285
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, 02 Maret 2026

Dipersiapkan Oleh,