



Motor Vehicle Insurance

Wording : PSAKBI (Polis Standar Asuransi Kendaraan Bermotor Indonesia)

The Insured : MICHAEL STEFANUS
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 : 3/Jul/26 to 3/Jul/27

Territorial limit : For Business and Private used

License Plate : B 1785 JNQ

Year : 2025

Brand / Model : BYD SEAL PREMIUM

Sum Insured : IDR 450.000.000

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	5.400.000
	Flood (Banjir)	0,100%	=	Rp	450.000
	RSMDCC (Huru-Hara)	0,050%	=	Rp	225.000
	Authorized Workshop		=	Rp	1
	Third Party Liability (TJH Pihak ke 3)	IDR 50.000.000	=	Rp	375.000
				Rp	6.450.001
	Discount	15,0%	=	Rp	967.500
	Stamp and Duty		=	Rp	62.000
	Net Premium		=	Rp	5.544.501

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
Exclude : Electrical short circuit, Battery Damage due to accident only, Loss and/or damage caused by fault design in electrical system, cyber risk but not limited to cyber crime, cyber attack, cyber warfare

Security : PT Avrist General Insurance

Disetujui Oleh,

Jakarta, 25 June 2026

Dipersiapkan Oleh,

Mohon untuk pembayaran premi dapat di transfer ke Rekening

BCA

625 0363 999

A/N PT Sukses Global Mandiri