

**Penawaran Perpanjangan
Polis Asuransi Property All Risk (PAR)**
(Rate sesuai dengan ketentuan OJK)

Nama Tertanggung : **RS MATA UNDAAN**
 Alamat : Jl. Undaan Kulon 17 - 19
 Surabaya
 Asuransi Penanggung : **AVRIST General Insurance**
 Luas Jaminan PAR : - Kebakaran, Petir, Ledakan, Kejatuhan Pesawat Terbang dan Asap (**Flexas**)
 - Kerusakan, Pemogokan, dan Perbuatan Jahat, Penghalangan bekerja,
 pencegahan dan penjarahan yang diakibatkan karenanya.
 - Huru hara
 - Tertabrak Kendaraan (**Impact of Vehicle**)
 - Banjir, Angin ribut, badai dan kerusakan akibat air (**FWTWD**)
 - Kebongkaran (**Bulglary**)
 - Akibat lainnya yang bersifat tiba-tiba (**Accidental Damage**)
 Alamat Resiko : Jl. Undaan Kulon 17 - 19
 Surabaya
 Okupasi : Rumah Sakit
 Periode Asuransi : 26 Maret 2020 - 26 Maret 2021

Dibawah ini kami sampaikan rincian nilai pertanggungan per polis periode 2019 - 2020 sbb :

Untuk Polis Gedung OKA :	
Nilai Bangunan	Rp 1,400,000,000
Inventory	Rp 350,000,000
Mesin-2	Rp 6,700,000,000
	<u>Rp 8,450,000,000</u>
Untuk Polis Gedung Rawat Inap :	
Nilai Bangunan	Rp 6,500,000,000
Mesin-2 + Inventory	Rp 4,500,000,000
	<u>Rp 11,000,000,000</u>
Untuk Polis Gedung Cagar Budaya :	
Nilai Bangunan	Rp 5,000,000,000
Peralatan Medis	Rp 1,000,000,000
Stock of goods	Rp 1,000,000,000
	<u>Rp 7,000,000,000</u>
Untuk Polis Gedung SALC :	
Nilai Bangunan	Rp 900,000,000
Inventory	Rp 200,000,000
Medical Equipment	Rp 6,500,000,000
Stock of goods	Rp 350,000,000
	<u>Rp 7,950,000,000</u>

Untuk periode 2020 - Seterusnya 4 polis tsb di atas dijadikan 1 polis dengan perincian sbb :

Nilai Pertanggungan	: - Bangunan	Rp 13,800,000,000
	- Inventory	Rp 5,050,000,000
	- Peralatan Medis	Rp 1,000,000,000
	- Mesin-2	Rp 6,700,000,000
	- Medical Equipment	Rp 6,500,000,000
	- Stock of goods	Rp 1,350,000,000
	Total	Rp 34,400,000,000

Rate Premi	<ul style="list-style-type: none"> - Flexas 0.0378% Kebakaran - RSMDCC + Others 0.00010% Kerusakan + Huru hara + Kejadian tak terduga - TFTWD 0.0450% Badai+Puting Beliung+kerusakan akibat air
	<hr style="width: 50%; margin: 0 auto;"/> Total 0.0829%
Resiko Sendiri	<ul style="list-style-type: none"> - Kebakaran, Petir, Ledakan, Kejatuhan Pesawat Terbang & Asap (Flexas) : 5% of claim atau 0.1% of TSI - Kerusakan, Pemogokan, dan Perbuatan Jahat, Penghalangan bekerja, Pencegahan dan Penjarahan yang diakibatkan karenanya (RSMD 4.1A) : 10% dari klaim yang disetujui, min IDR 10.000.000 - Huru-hara serta penjarahan yang diakibatkan karenanya (Civil Commotion) : 10% of Claim minimum IDR. 25,000,000.- - Tertabrak Kendaraan (Impact of Vehicle) : IDR. 1,000,000.- - Banjir, Angin ribut, badai dan kerusakan akibat air (FWTWD) : 10% dari klaim yang disetujui - Kebongkaran & Akibat lainnya yang bersifat tiba-tiba (Burglary & Accidental Damage) : Rp. 2,500,000
Perhitungan Premi	<p>: Nilai Pertanggungan x Total Rate Premi + Biaya Polis Rp 34,400,000,000 x 0.0829% + 52000</p> <p style="text-align: center;"><u>Rp 28,569,600</u></p>
Additional Clauses	<ul style="list-style-type: none"> 1. All Other Content Clause (it IDR 5,0000,0000 each item and IDR 50,000,000 in aggregate) 2. Alteration Clause (30 days) 3. Appraisement Clause (5% of Sum Insured) 4. Average Relief Clause (85%) 5. Brand and Label Clause 6. Cancellation Caluse (30 days) 7. Civil Authorities Clause 8. Cost and Rewriting Record and Claim Preparation Clause (IDR 25,000,000.00) 9. Cyber exclusion Clause - NMA 2915 10. Designation Clause 11. Dispute Clause 12. Electronic Date Recognition Endorsement "A" - NMA 2800 11/12/1997 13. Error and Omission Clause 14. Extra Contractual Obligation Exclusion Clause 15. Fire Brigades Charges Clause (Max. IDR 50,000,000.00) 16. Fire Extinguishing Cost Clause (Max. IDR 50,000,000.00) 17. Impact By Own Vehicle Clause 18. General Interest Clause 19. Internal Removal Clause 20. IT Hazard Clarification Clause - NMA 2912 12/11/01 21. Loss Notification Clause (14 days) 22. Loss of damaged Good Clause 23. Minor Alteration and Repair Clause 24. Misdescription Clause 25. Nominated Loss Adjuster Clause : <ul style="list-style-type: none"> - PT Cunningham Lindsay Indonesia - PT. Satria Dharma Pusaka Crawford 26. Notification Clause 27. Payment of Premium Warranty Clause (60 days) 28. Payment on Account Clause (20%) 29. Pro-rata Return Premium Clause (Subject to no claim) 30. Property Damaged Clarification Clause 31. Public Authoroties Clause 32. Reinstatement Value Clause 33. Removal of Debris Clause (10% of Sum Insured) 34. Riots, Strikes, Malicious Damage and Civil Commotion Endorsement 4.1B 35. Saction Limitation and Exclusion Clause LMA 3100 36. Structural Alteration Clause 37. Terrorism and Sabotage Exclusion Clause NMA 2920 38. Transmission and Distribution Lines Exclusion Clause 39. Waiver Clause 40. Waiver of Subrogation Clause (Against Subsidiaries Only) 41. War and Civil Exclusion Clause - NMA 464

- 42. Workmen Clause
- 43. 72 Hours Clause (EQVET Only)
- 44. Tempest, Flood, Windstorm and Water Damage Endorsement (Code 4.3A)

Demikian kami sampaikan Penawaran Perpanjangan Polis Asuransi tsb.
Atas perhatian dan kerja samanya, kami ucapkan banyak terima kasih.

Surabaya, 03 Maret 2020


YKB

(Y. Kiantoro B)