


**PREMIUM NOTE
(DEBIT)**

No. : 000001/DN/04/04/15
Tgl. : April 1, 2015
Date
RefNo : 0401-0901-15-000003

No. Polis : 0401-0901-15-000002
Policy No.
Nama & Alamat Tertanggung : Rumah Sakit Mata Undaan (D01RS00021)
Name & Address of Insured : Jl. Undaan Kulon No.19
 Kel. Peneleh, Kec. Genteng
 Surabaya, Jawa Timur
Kota : Surabaya **Kode Pos** : 60274
City **Postal Code**

Jangka Waktu : 26 Maret 2015 - 26 Maret 2016
Period
Jenis Asuransi : Public Liability
Type of Insurance

Catatan / Notes	Perincian / Details	
Please pay the amount shown in this Premium Note immediately to finalize the transaction. Payment should be made with a crossed cheque in the name PT AVRIST GENERAL INSURANCE or transferred to our current account with one of the following bank : Pembayaran dapat ditransfer ke rekening: <i>Payment Should be transferred to our current account:</i> - A/C No. 102-00-0005468-1 (IDR) - MANDIRI - RATU PLAZA - JAKARTA. - A/C No. 5850055698 (IDR) - BCA - ANGKE - JAKARTA.	Premi	IDR 3,000,000.00
	<i>Premium</i>	
	Premi Netto	IDR 3,000,000.00
	<i>Net Premium</i>	
	Biaya Administrasi	IDR 32,000.00
	<i>Administration Cost</i>	
	Jumlah Total	IDR 3,032,000.00
	<i>Total</i>	
Please indicate the Policy No or Note No in the message column on the transfer slip, should payment be made using bank transfer.	PT AVRIST GENERAL INSURANCE 	

M01YK00001

Nota Premi ini bukan merupakan tanda bukti pembayaran.
This Premium Note is not a receipt.

PN00000001.rpt / kust

ORIGINAL

**POLICY SCHEDULE
Public Liability**

Disclaimer :

In consideration of the payment of premium and on the basis of written declaration made by the Insured which constitutes an inseparable part of this Policy, the property and/or interests of the Insured described in the Schedule against losses caused by the perils mentioned and described in the terms and conditions printed, attached and/or endorsed hereon in this Policy.

POLICY NO.	: 0401-0901-15-000002	(RENEWAL) Previous Policy No. : 0401-0901-14-000001
THE INSURED	: Rumah Sakit Mata Undaan	
CORRESPONDENCE ADDRESS	: Jl. Undaan Kulon No.19 Kel. Peneleh, Kec. Genteng Surabaya, Jawa Timur CITY : Surabaya	POSTAL CODE : 60274
PERIOD OF INSURANCE	: commencing from March 26, 2015 to March 26, 2016 both days at 12 o'clock noon, local time at the location of the insured property.	
TERRITORIAL LIMIT	: Jl. Undaan Kulon No.19, Kel. Peneleh, Kec. Genteng, Surabaya, Jawa Timur	
JURISDICTION	: Indonesian	
RISK OCCUPATION	: Rumah Sakit Mata	
RISK LOCATION	: Jl. Undaan Kulon No.19, Kel. Peneleh, Kec. Genteng, Surabaya, Jawa Timur	
LIMIT OF LIABILITY	: - Public Liability	: IDR 3,000,000,000.00
	Total	: IDR 3,000,000,000.00
DEDUCTIBLE	: - Third Party Property Damage : IDR 2,500,000.00 - Car Park Liability (for theft and losses) : 10% of recoverable claim amount subject to minimum of IDR. 5,000,000.00	
EXTENSION CLAUSES	: WORDING	
PREMIUM RATE	: General & Public Liability (3,000,000.00 Flat)	
PREMIUM CALCULATION		
- General & Public Liability	IDR 3,000,000.00	IDR 3,000,000.00
	March 26, 2015 - March 26, 2016	
	TOTAL PREMIUM	IDR 3,000,000.00
	Administration Cost	IDR 32,000.00
	TOTAL	IDR 3,032,000.00

NOTE : Limit of Liability:

- IDR 3,000,000,000.00 Combined single limit any one occurrence and in aggregate
- Food and Drinks Poisoning: IDR 50,000,000.00 any one occurrence and IDR 100,000,000.00 in aggregate
- Car Park and Valet extension clause: IDR 250,000,000.00 any one occurrence and in aggregate (included theft and losses)
- Employees Personal Effects Clause: IDR 1,000,000.00 per item and IDR 20,000,000.00 in aggregate
- Guest and Member Effect: IDR 5,000,000.00 per guest and max. IDR 50,000,000.00 in aggregate
- Fire and Full Explosion: IDR 250,000,000.00 in aggregate
- Neon and Advertising Signs: IDR 25,000,000.00 in aggregate
- Cross Liability: IDR 50,000,000.00 in aggregate



Direktorat Jenderal Pajak

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METERAI TERAPAN
01.04.2015

This page is a forming part of Policy No. 0401-0901-15-000002

Clauses:

- Loss Notification Clause
- Indonesian Jurisdiction Clause
- Software and Data related losses exclusions
- Payment on Account (25%)
- Memorandum on Dispute clause `C`
- Premium Warranty Endorsement (max. 45 days)
- Cancellation clause
- Subrogation Waiver clause (for subsidiaries company only)
- Cross Liability clause
- Nominated adjusters clause
- Car Park liability and valet parking clause
- Tenants Liability clause
- Employee sports, social club and medical facilities clause (exclude water sport activities)

Exclusion:

- Absolute Asbestos & Silica
- Absolute Pollution
- Warehouse legal liability
- Professional Liability
- War and Terrorism
- Sanction, Embargo and Prohibited Transactions
- Avian Flu
- Consequential Loss (Pure Financial Loss)
- CAR / EAR
- Product Liability / Completed Operation
- Absolute lead
- Fungus and Mold

Warranties:

- Insured employees
- Had valid driving license at least 3 years

In witness whereof the Undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunto set his (their) hand(s).

Surabaya, April 1, 2015
PT AVRIST GENERAL INSURANCE


avrist
General Insurance

PUBLIC LIABILITY INSURANCE POLICY

This is a "Claims Made" Policy. This Policy covers only claims notified to the Company during the period of Insurance. The Limit of Indemnity applies to all damages and cost and expenses, including those incurred by both the Insured and the Company. Issued by

PT AVRIST GENERAL INSURANCE

Please read this Policy carefully and see that it meets your requirements

This Policy the Schedule and any Memoranda thereon shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

The Insured and the Company agree

1. The Proposal shall be incorporated in and be the basis of the contract
2. The Insured will pay the Premium
3. The Company will subject to the terms of this Policy provide the Insurance
4. The following shall be conditions precedent to any liability of the Company
 - a) observance of the terms of this Policy relating to anything to be done or complied with by the Insured
 - b) the truth of the Proposal

Definitions

For the purposes of this Policy

1. Business shall include
 - a) the ownership repair and maintenance of the Insured's own property
 - b) the provision and management of canteen social sports and welfare organizations for the benefit of the Insured's employees and first aid fire and ambulance services
2. Damage shall mean physical loss or damage and shall include all resultant loss of use of anything physically lost or damaged.
3. Employee shall mean any
 - c) person under a contract of service or apprenticeship with the Insured
 - d) person hired to or borrowed by the Insured
 - e) self-employed person
 - f) person employed by labour only sub-contractors while working for the Insured in connection with the Business
4. Geographical Limits shall mean
 - a) The Territory - the Republic of Indonesia - as shown in the Schedule.
 - b) elsewhere in the world but only in respect of Injury or Damage which arises out of
 - (i). products supplied by the Insured from the Republic of Indonesia.
 - (ii). the activities of a person whose normal place of residence is in the Republic of Indonesia but is away for a short time in connection with the Business of the Insured
5. Injury shall mean bodily injury disease or illness including death resulting therefrom
6. Loss shall mean
 - a) Damages claimant's cost and expenses for which the Insured is liable at law and
 - b) Other costs and expenses incurred by the Company or by or on behalf of the Insured with the Company's written consent.
7. Pollutants shall mean any solid liquid gaseous or thermal irritant or contaminant including but not limited to smoke vapour soot fumes acids alkalis bacteria chemicals sewage and waste. Waste includes materials to be recycled reconditioned or reclaimed
8. Proposal shall mean any signed proposal form and declaration and any information supplied by or on behalf of the Insured in addition thereto or in substitution therefore
9. Products shall mean all goods or products supplied by the Insured together with containers packaging and instructions supplied therewith

Insurance

The Company will indemnify the Insured against loss arising out of any claim first made against the Insured during any Period of Insurance and notified to the Company during or within 15 days after the expiry of the same Period of Insurance in respect of

- a) accidental Injury to persons *Cedera kecelakaan pada orang*
 - b) accidental Damage to tangible property *kerusakan kecelakaan pada harta berwujud*
- happening within the Geographical Limits during any Period of Insurance in connection with the Business of the Insured

8. claims and Loss arising out of any obligation on the Insured or others to test for monitor clean up remove contain treat detoxify or neutralise or in any way respond to or assess the effects of Pollutants on structures premises sites or land currently or previously owned occupied used by or under the control of the Insured where the obligation arises out of such ownership occupancy use or control by the Insured
9. claims arising out of the supply of Products by or on behalf of the Insured to any person company or organization
10. claims arising out of Injury to any persons or Damage to property happening before the Retroactive Date
11.
 - a) the loss of use of or the cost of repairing reconditioning or replacing (including demolition breaking out dismantling delivery rebuilding supply and installation in connection therewith) any Product giving rise to a claim
 - b) damage to any Product supplied by the Insured where such Damage is due to any defect therein or the unsuitability thereof
 - c) the cost of recalling any defective or potentially defective Product supplied
12.
 - a) fines or penalties
 - b) aggravated exemplary or punitive damages
13. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - a) nuclear weapons material
 - b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of the Exception combustion shall include any self-sustaining process of nuclear fission
14. any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

General Conditions

- 1 **Duty of Care**
The Insured shall take reasonable precautions to prevent Injury and Damage and to comply with all obligations and regulations set out in any legislation applicable or imposed by any authority and to maintain all buildings furnishings ways and works machinery and plant in sound condition The Insured at his own expense shall cause any defect or danger to be made good or remedied as soon as possible after discovery and in the meantime shall cause such additional precautions to be taken as the circumstances may require
- 2 **Passenger Lifts Boilers and Pressure Vessels**
The Insured shall cause all passenger lifts boilers and pressure vessels for which the Insured has responsibility to be inspected at his own expense at least once per year by a suitably qualified engineer Any recommendations regarding overhaul repair or maintenance made during or following such inspection shall be implemented as soon as practicable by the Insured
- 3 **Premium Adjustment**
If any part of the Premium or Renewal Premium is based on estimates furnished by the Insured the Insured shall keep an accurate record containing all relative particulars and shall allow the Company to inspect such record. The Insured shall within one month from the expiry of each Period of Insurance furnish such information as the Company may require The Premium or Renewal Premium shall thereupon be adjusted and the difference paid by or allowed to the Insured
- 4 **Cancellation Provision**
The Company may cancel this Policy by sending seven day's notice to the Insured at the Insured's last known address. The Insured shall thereupon become entitled to a proportionate return of premium

Claims Conditions

- 1 **Reporting of any Incident by Insured**
Upon the happening of any event which may give rise to a claim (regardless of any Excess) the Insured shall forthwith give written notice to the Company with full particulars
- 2 **Claims Correspondence**
Every letter claim writ summons and process shall be forwarded to the Company on receipt Written notice shall also be given to the Company immediately the Insured shall have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this Policy
- 3 **Conduct of Claim**
No admission offer promise payment of indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The Insured shall give all such assistance as the Company may require
- 4 **Company's Option**

Untuk klaim asuransi kecelakaan pasien dan keluarga.
(paling lama 15 hari).

Perengkapan administrasi yang diperlukan, ai :

- Foto orang yang mengalami accident
- Copy KTP
- Copy semua resep obat
- Semua kwitansi asli biaya pengobatan
- Surat keterangan dokter yang merawat yang menjelaskan bahwa pengobatan tsb diakibat karena accident.
- Mengisi surat ganti rugi biaya pengobatan

Kegiatan yg tdk di sengaja :

- Rx / kary koplek, tersandung finger cedera.
- Rx / kary cedera akibat tertimpa benda.