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General Insurance

KWITANSI POLIS

000076/DN/04/03/21

Received From Terima dari	:	RS Mata Undaan
Being Payment of Untuk Pembayaran	:	Policy No. 0401-0901-21-000003
Amount Jumlah	:	IDR **3.052.000,00**
The Sum of Uang Sejumlah	:	THREE MILLION FIFTY TWO THOUSAND RUPIAH TIGA JUTA LIMA PULUH DUA RIBU RUPIAH

☐ Cheque/Giro ☐ Cash ☐ Transfer

This receipt is not valid unless cheque/draft is cleared for payment
Kwitansi ini tidak berlaku kecuali dana sudah masuk ke rekening kami :

A/C Name : **PT. Avrist General Insurance**

Bank Mandiri Ratu Plaza - A/C No. 102-00-0005468-1 (IDR)
Bank BCA Angke - A/C No. 585-0055698 (IDR)
Citibank N.A - A/C No. 0-106952-019 (IDR)
Bank BCA Thamrin Nine - A/C No. 539-5301478 (USD)
Citibank N.A - A/C No. 0-106952-507 (USD)

JAKARTA, 5 Maret 2021

PT. AVRIST GENERAL INSURANCE

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PEMBERITAHUAN PENTING / IMPORTANT NOTICE

"Perjanjian ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan"
"This agreement has been adjusted to the provisions of legislation including the provisions of the Financial Services Authority regulations"

Yth. Pemegang Polis,
Dear Policy Holder,

Terima kasih kami sampaikan atas pilihan Bapak/Ibu kepada PT AVRIST GENERAL INSURANCE.
Thank you for choosing PT AVRIST GENERAL INSURANCE.

Dalam hal terjadinya klaim, mohon dapat diperhatikan pemberitahuan penting di bawah ini.
In the event of claim occurred, please pay attention for the important notice below.

Untuk proses pengajuan klaim dan pengaduan, anda dapat menghubungi kami di :
For filing a claim and complaint, you can contact us at :

No. Telepon / *Phone No* : 021-574 0381
Surel / *Email* : Avrist.General@avrist.com
Situs Web / *Website* : www.avristgeneral.com

Anda sebagai Tertanggung berhak untuk mendapatkan ganti rugi atas setiap klaim sesuai dengan ketentuan dan persyaratan yang diatur dalam polis ini.

Being an Insured, You are entitled to the indemnity for each claim in accordance with the terms and conditions stipulated in this policy.

Apabila klaim Anda ditolak karena tidak terpenuhinya ketentuan atau persyaratan polis ini dan jumlah klaim Anda tidak lebih dari Rp. 750.000.000,- per kasus dan Anda berkeberatan atas penolakan itu, Anda boleh menempuh upaya penyelesaian melalui Badan Mediasi dan Arbitrase Asuransi Indonesia (BMAI).

If Your claim is rejected due to nonfulfillment of the terms and conditions of this policy and the amount of your claim is not more than Rp. 750.000.000,- any one loss and You disagree with such rejection, You may seek the resolution through Badan Mediasi dan Arbitrase Asuransi Indonesia (BMAI).

- Pelayanan BMAI tidak dikenakan biaya
- Keputusan Ajudikasi BMAI wajib Kami terima
- Anda bebas untuk menerima atau menolak keputusan Ajudikasi BMAI

- *BMAI's services is free of charge*
- *The decision of BMAI adjudication is binding on Us (The Insurer)*
- *You have freedom to either accept or reject BMAI Adjudication decision*

Anda dapat menghubungi BMAI melalui:

You may contact BMAI at:

No. Telepon / *Phone No* : 021-527 4145
No. Fax / *Fax No* : 021-527 4146
Surel / *Email* : info@bmaindo.com
Situs Web / *Website* : www.bmaindo.com

Terima kasih dan salam.
Thank you and best regards,

PT. Avrist General Insurance

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PREMIUM NOTE
(DEBIT)

No. : **000076/DN/04/03/21**

Tgl. / ***Date*** : March 5, 2021

RefNo : 0401-0901-19-000025

No. Polis / *Policy No.* : **0401-0901-21-000003**

Nama & Alamat Tertanggung / *Name & Address of Insured* : RS Mata Undaan (D01RS00021)
Jl. Undaan Kulon No. 17-19
Kel. Peneleh, Kec. Genteng
Surabaya, Jawa Timur
Surabaya, 60274
Kota / City : Surabaya

Kode Pos / Postal Code : 60274

Jangka Waktu / *Period* : 2 Maret 2021 - 2 Maret 2022

Jenis Asuransi / *Type of Insurance* : Public Liability

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 :	Premi / *Premium* :	IDR	3,000,000.00
	Premi Netto / *Net Premium* :	IDR	3,000,000.00
Pembayaran dapat ditransfer ke rekening: *Payment Should be transferred to our current account:* - A/C No. 102-00-0005468-1 (IDR) - MANDIRI - RATU PLAZA - JAKARTA. - A/C No. 5850055698 (IDR) - BCA - ANGKE - JAKARTA.	Biaya Administrasi / *Administration Cost* :	IDR	52,000.00
	Jumlah / *Total* :	IDR	3,052,000.00
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** Dokumen ini tidak memerlukan tanda tangan pejabat perusahaan karena dikeluarkan secara otomatis oleh sistem. *This document does not require signature from an authorized person of the Company as it is automatically generated through computer system*		

M01YK00001

PN00000001.rpt / NFER

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

March 09, 2021

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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.	: 0401-0901-21-000003	(NEW)
THE INSURED	: RS Mata Undaan	
CORRESPONDENCE ADDRESS	: Jl. Undaan Kulon No. 17-19 Kel. Peneleh, Kec. Genteng Surabaya, Jawa Timur Surabaya, 60274 CITY : Surabaya	POSTAL CODE : 60274
PERIOD OF INSURANCE	: commencing from March 2, 2021 to March 2, 2022 both days at 12 o'clock noon, local time at the location of the insured property.	
TERRITORIAL LIMIT	:	
JURISDICTION	:	
RISK OCCUPATION	: HOSPITAL and/or all the insureds related business and supporting facilities and equipment	
RISK LOCATION	: Jl. Undaan Kulon 17 - 19 SURABAYA	

LIMIT OF LIABILITY	: - Public Liability	: IDR	3,000,000,000.00
	Total	: IDR	3,000,000,000.00

DEDUCTIBLE :
- NIL for Bodily Injury
- IDR. 2,500,000.00 anyone loss or of damage in respect of Third Party Property Damage only
- 10% of claim Min. IDR. 5,000,000.00 each and every loss in respect of Car Park liability

CONDITIONS : Public Liability – Claims Made – 100419

PREMIUM RATE : Public Liability (3,000,000.00 Flat)

PREMIUM CALCULATION :

- Public Liability	IDR 3,000,000.00 March 2, 2021 - March 2, 2022	IDR	3,000,000.00
	TOTAL PREMIUM	IDR	3,000,000.00
	Administration Cost	IDR	52,000.00
	TOTAL	**IDR**	**3,052,000.00**

NOTE : Limit of Liability:
- Combined single limit : IDR. 3,000,000,000.00 any one occurrence and in the aggregate in respect of accidental Bodily Injury & Third Party Property Damage happens during such period of Insurance
- 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 Effect 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 IDR. 20,000,000.00 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.

Clauses:
1. 30 Day's Notice of Cancellation Clause
2. Advertising & Neon Signs Clause within premises with maximum limit IDR.

Direktorat Jenderal Pajak

METERAI TERAAN Rp 010000 09.03.2021 FE8E 00006345 ID200948

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25,000,000.00 any one occurrence and in aggregate exclude AOG
3. Cancellation Clause (30 days notice)
4. Car Park Liability Clause (included theft & losses) with maximum limit IDR. 250,000,000.00 any one occurrence and in aggregate
5. Currency Clause
6. Cyber Risk Exclusion
7. Claims Made Endorsement
8. Defective Sanitation Installation
9. Food and Drink Extension Clause (Sub Limit IDR. 50,000,000.00 any one occurrence and IDR. 100,000,000.00 in aggregate)
10. Fire & Full Explosion Clause (Sub Limit IDR. 250,000,000.00 any one occurrence and in aggregate)
11. First Aids Facilities
12. Information Technology Clarification Exclusion Clause
13. Indonesia Jurisdiction Clause
14. Loss Notification Clause (30 Days)
15. Premium Payment Warranty Clause (30 Days)
16. Waiver of subrogation Clause (for subsidiaries only)

Exclusion:
1. Absolute Asbestos & Silica
2. Act of God
3. Marine Liability
4. Professional Liability
5. Product Liability/ Completed Operation
6. Product Recall/ Guarantee
7. Fines, Penalties, Punitive and Exemplary Damages
8. War and Civil War Exclusion Clause
9. Terrorism & Sabotage Exclusion Clause
10. Sanctions, Embargo, and Prohibited Transactions
11. Absolute Lead
12. Fungus & Mold
13. Y2K
14. CAR/ EAR
15. Avian Flu
16. Consequential Loss/ Pure Financial Loss
17. Electronic Date Recognition
18. Software and Data related losses
19. Deliberate Act
20. Institute Radioactive contamination, chemical, biological, bio chemical, and electromagnetic weapon
21. Medical Malpractice
22. USA/ CANADA Domiciled Entities
23. Molestation
24. Concessionaire Liability
25. Warehouse Legal Liability
26. Industries, seepage, pollution and contamination clause
27. Extra Contractual Obligations Exclusion Clause
28. Communicable Disease Exclusion
29. Infectious Contagious Disease Exclusion Clause

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).

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This page is a forming part of Policy No. 0401-0901-21-000003

Jakarta, March 5, 2021
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