

PENAWARAN PERPANJANGAN ASURANSI PROPERTY ALL RISK

Asuransi oleh	: Sunday Insurance (d/h KSK Insurance) Oona Insurance (d/h Asuransi ABDA) Zurich Insurance
Nama Tertanggung	: RS MATA UNDAAN
Alamat	: jl. Undaan Kulon 17 - 19 Surabaya
Type Asuransi	: PAR
Alamat Resiko	: JL. UNDAAN KULON 17-19 SURABAYA
Periode Polis	: 10 Sept 2024 - 10 Sept 2025
Okupasi	: RUMAH SAKIT MATA
Total Sum Insured	:
Bangunan	: Rp 120,000,000,000 incld. Hydrant, sprinkel, smoke detector dll - 8 LANTAI
Alat2 non kesehatan	: Rp 20,000,000,000 inventory + Genset + Lift
Peralatan Medis	: Rp 40,000,000,000
Stock Farmasi	: Rp 1,000,000,000
Total Sum Insured	: Rp 181,000,000,000
Rate Premi	: Flexas 0.03780% RSMDC 0.00001% TFTWD 0.04500% Others 0.00001% <u>Total 0.08282%</u>
Perhitungan Premi	: Total Nilai Pertanggungan x Rate + Biaya Admin Rp. 181.000.000.000 x 0.08282 + Rp. 70.000 <u>Rp 149,974,200</u>
Covered	: - 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)
Resiko Sendiri	: - Kebakaran, Petir, Ledakan, Kejatuhan Pesawat Terbang & Asap (Flexas) : 5% of claim - 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. 10,000,000.- - 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. 1,000,000
Term & Condition	: 1 All Other Content Clause (it IDR 30,000,0000 each item and IDR 50,000,000 in aggregate) 2 Alteration Clause (30 days) 3 Appraisalment Clause (5% of Sum Insured) 4 Average Relief Clause (85%) 5 Brand and Label Clause 6 Cancellation Caluse (30 days) 7 Automatic Reinstatement Clause

- 8 Reinstatement Value Clause
- 9 Automatic Reinstatement of Sum Insured Clause
- 10 Civil Authorities Clause
- 11 Cost and Rewriting Record and Claim Preparation Clause (IDR 25,000,000.00)
- 12 Cyber exclusion Clause - NMA 2915
- 13 Designation Clause
- 14 Dispute Clause
- 15 Electronic Date Recognition Endorsement "A" - NMA 2800 11/12/1997
- 16 Error and Omission Clause
- 17 Extra Contractual Obligation Exclusion Clause
- 18 Fire Brigades Charges Clause (Max. IDR 50,000,000.00)
- 19 Fire Extinguishing Cost Clause (Max. IDR 50,000,000.00)
- 20 Impact By Own Vehicle Clause
- 21 General Interest Clause
- 22 Internal Removal Clause
- 23 IT Hazard Clarification Clause - NMA 2912 12/11/01
- 24 Loss Notification Clause (14 days)
- 25 Loss of damaged Good Clause
- 26 Minor Alteration and Repair Clause
- 27 Misdescription Clause
- 28 Nominated Loss Adjuster Clause :
 - PT SDP
 - PT Radita Hutama Internusa
- 29 Notification Clause
- 30 Payment of Premium Warranty Clause (60 days)
- 31 Payment on Account Clause (20%)
- 32 Pro-rata Return Premium Clause (Subject to no claim)
- 33 Property Damaged Clarification Clause
- 34 Public Authorities Clause
- 35 Removal of Debris Clause (10% of Sum Insured)
- 36 Riots, Strikes, Malicious Damage and Civil Commotion Endorsement 4.1B
- 37 Saction Limitation and Exclusion Clause LMA 3100
- 38 Structural Alteration Clause
- 39 Terrorism and Sabotage Exclusion Clause NMA 2920
- 40 Total Asbestos Exclusion Clause
- 41 Transmission and Distribution Lines Exclusion Clause
- 42 Waiver Clause
- 43 Waiver of Subrogation Clause (Against Subsidiaries Only)
- 44 War and Civil Exclusion Clause - NMA 464
- 45 Workmen Clause
- 46 72 Hours Clause (EQVET Only)
- 47 Tempest, Flood, Windstorm and Water Damage Endorsement (Code 4.3A)

Surabaya, 08 Agustus 2024



(Y. Kiantoro B)