

## DEBIT NOTE

License Number : 1109 0001492  
Date : 24 Nopember 2009

**Kepada : RS MATA UNDAAN**  
**Alamat : Jl. Undaan Kulon 17 - 19**  
Surabaya

No Debit Note : CIS - 009  
Tanggal : 20 Januari 2020  
Maks. Pembayaran : 27 Januari 2020

No	No polis	Keterangan	Qty	Premi ( Rp )
1	1SB12122000001	Polis : Cash Money Insurance Asuransi : KSK Insurance Okupasi : Rumah Sakit  Lokasi Resiko : RS Mata Undaan Jl. Undaan Kulon 17 - 19 Surabaya  Total TSI : Rp. 300.000.000  Periode : 15 Jan 2020 - 15 Jan 2021	1	Rp 750,000

TOTAL	Rp	750,000
Biaya Polis + Materai	Rp	34,000
Pembulatan	Rp	-
<b>Grand Total</b>	<b>Rp</b>	<b>784,000</b>

Terbilang :

Tujuhatus Delapanpuluh Empat Ribu Rupiah-----

Terima kasih atas pembayaran Anda.  
Pembayaran dengan Giro - Cheque - Transfer  
mohon dibuat atas nama :  
**Yohanes Kiantoro Budiman**  
Bank BCA  
Cabang Sidoarjo  
No Rek : 018 045 7941



Authorized by System

ORIGINAL

## POLICY SCHEDULE MONEY INSURANCE

POLICY NO. : 1SB12122000001 (RENEWAL)  
 THE INSURED : RUMAH SAKIT MATA UNDAAN SURABAYA  
 CORRESPONDENCE ADDRESS : JL. UNDAAN KULON No. 17 - 19 - SURABAYA

### - DETAILS OF THE SUBJECT MATTER INSURED -

PERIOD OF INSURANCE : commencing from January 15, 2020 to January 15, 2021 both days at 12 o'clock noon, local time at the location of the insured property.

COVERAGE : Menjamin semua uang/ yang disamakan dengan uang seperti wesel, cek, promes yang berada dalam Strong Room (Khasanah), Lemari besi/ Brankas. Subject to forcible entry.

OCCUPATION : Hospitals (2951)

RISK LOCATION : Rumah Sakit Mata Undaan Surabaya, Jl. Undaan Kulon 17 - 19, Surabaya

LIMIT OF LIABILITY : - Money (dalam Brankas Lt. 1 & Lt. 3)  
 Sum Insured IDR 300,000,000

### - DEDUCTIBLES & THE CLAUSES -

DEDUCTIBLE : - Money Insurance : 5 % of Claim minimum : IDR 2,500,000.00 for each and every loss

CLAUSES : - Terrorism & Sabotage Exclusion Endorsement NMA 2920  
 - Industries, Seepage, Pollution And Contamination Clause (NMA 1685) ("Sudden And Accidental")  
 - IT Clarification Clause  
 - Dispute Clause SE AAUI 39 2016

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, January 17, 2020  
PT.KSK Insurance Indonesia

Bea Materai Lunas
Rp. 6.000,00



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This page is a forming part of Policy No. 1SB12122000001

**- THE PREMIUM -**

<b>PREMIUM RATE</b>	:	Money Insurance (0.25000000 %)		
<b>PREMIUM CALCULATION</b>	:			
- Money Insurance		IDR 300,000,000.00 x 0.25%	IDR	750,000.00
		<b>TOTAL PREMIUM</b>	IDR	750,000.00
		Biaya Polis	IDR	25,000.00
		Biaya Materai	IDR	9,000.00
		<b>TOTAL</b>	IDR	<b>784,000.00</b>

Attaching to and forming part of Policy No. 1SB12122000001

**Miscellaneous Insurance**

**CLAUSES**

**DISPUTE CLAUSE SE AAUI 39 2016**

1. In the event of any dispute arising between the Insurer and the Insured as consequence of the interpretation of liability or amount of indemnity of this Policy, the dispute shall be settled amicably by the complaint handling and resolution unit of the Insurers within 60 (sixty) calendar days from the dispute arose. The dispute arises since the Insured has expressed disagreement in writing on the subject matter of the dispute.
2. If the dispute could not be settled amicably as provided in item 1 above, both the Insurer and the Insured shall make statement of disagreement in writing. Then the Insured shall choose to settle the dispute through out of the court or court settlement by selecting either one of the following dispute settlement clauses as stated below.
  - A. **ALTERNATIVE DISPUTE RESOLUTION BODY**  
It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through the Indonesian Insurance Mediation and Arbitration Board (BMAI) subject to the terms and procedures of BMAI or any other alternative insurance dispute resolution body which is registered in the Financial Services Authority.
  - B. **COURT**  
It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through the Court (Pengadilan Negeri) within the territory of the Republic of Indonesia.

**IT CLARIFICATION CLAUSE**

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Policy:

- A. Loss or damage to data or software, in particular detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.
- B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer program, and any business interruption losses resulting from such loss or damage.

**INDUSTRIES, SEEPAGE, POLLUTION AND CONTAMINATION CLAUSE (NMA 1685) ("SUDDEN AND ACCIDENTAL")**

This Policy does not cover any liability for :

Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always this paragraph (1) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this Insurance.

Attaching to and forming part of Policy No. 1SB12122000001

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The cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is sudden, unintended and unexpected happening during the period of this insurance.

Fines, penalties, punitive or exemplary damages.

This Clause shall not extend this Policy to cover any liability which would not have been covered under this Policy had this Clause not been attached.

#### **TERRORISM & SABOTAGE EXCLUSION ENDORSEMENT NMA 2920**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Insurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.

In the event of any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.