



Laksana Bintang

Consultant & Risk Management Services

Surabaya, 25 Januari 2021

Nomor : 302/LB-PP/I/2021
Lampiran : 1 Bendel
Hal : Surat Penawaran Kerjasama Asuransi Kerugian

Kepada Yth.

BAPAK/IBU PIMPINAN

RS. MATA UNDAAN

Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng,

Kota Surabaya, Jawa Timur 60274

UP. SEKRETARIS

Seiring dengan berjalannya waktu, kegiatan perusahaan/instansi juga mengalami peningkatan jumlah aktifitas, transaksi dan penambahan asset perusahaan yang akan diikuti oleh meningkatnya kesadaran dalam mengurangi kerugian dari kejadian tidak terduga.

Laksana Bintang merupakan Consultant & Risk Management Service hadir dalam memberikan pelayanan dibidang asuransi. Kami mendedikasikan diri dan bekerja sama dengan klien dalam hal management resiko pada berbagai bidang industri di wilayah Indonesia.

Oleh sebab itu, ijin kami untuk dapat berbagi pengalaman dan diskusi tentang kebutuhan asuransi pada **RS. MATA UNDAAN**. Untuk waktu yang akan diberikan, kami akan berusaha menyesuaikan dan memenuhinya.

Berikut kelebihan yang dapat kami tawarkan untuk memberikan kemudahan dalam kebutuhan asuransi pada perusahaan bapak/ibu :

1. Rate premi yang kompetitif (batas bawah) dengan metode pemisahan jenis resiko.
2. Kondisi pertanggungan yang benar - benar disesuaikan dengan kebutuhan berasuransi dan profil tertanggung itu sendiri.
3. Resource yang kami miliki menjadikan kami layaknya department asuransi internal bagi tiap-tiap perusahaan yang merupakan klien kami.
4. Diskon Premi
5. Pembayaran premi dengan instalment
6. Proses klaim yang mudah
7. Pembayaran premi asuransi ditujukan langsung ke rekening perusahaan asuransi
8. Tambahan Reward

Terlampir profile perusahaan kami sebagai bahan pertimbangan bapak/ibu. Terima kasih atas kesempatan dan kerjasama yang diberikan.

LAKSANA BINTANG

Laksana Bintang
ANGGARDA PARAMITA
Business Support

PERHITUNGAN PREMI POLIS RS. MATA UNDAAN

	POLIS
PAR + BI	IDR 62.101.500
EQVET + BI	IDR 75.000.000
MB	IDR 20.000.000
PL	IDR 3.000.000
DISKON 15% (sebagai pengurang pembayaran premi)	IDR (23.534.921)
BIAYA POLIS (4 Polis)	IDR 200.000
Nett Premi	IDR 136.766.580
Benefit 1	
Benefit 2	
CASH BACK (diberikan setelah premi terbayar)	IDR (7.604.821)
TOTAL PREMI yang dibayarkan	IDR 144.371.401
Schedule Pembayaran Premi	
Instalment 1	45.722.193
Instalment 2	45.522.193
Instalment 3	45.522.193

*Penawaran yang kami berikan masih bersifat negotiable.



Laksana Bintang

Consultant & Risk Management Services

TERM & CONDITION

LB.311/TC/I/2021

Type of Cover	:	-	PROPERTY ALL RISK INSURANCE
	:	-	BUSINESS INTERRUPTION FOLLOWING PROPERTY ALL RISK INSURANCE
Wording Polis	:		Munich Re amended with RSMDC 4.1B/2007
The Insured	:		RS. MATA UNDAAN
Address	:		Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Period of Insurance	:		TBA (1 Tahun)
Risk Location	:		Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Risk Occupancy/Code	:		Rumah Sakit / 2951
Construction	:		Class I
PRGBI Building Category	:		"Highrise Buildings Building - From 4 Storeys"
PRGBI Class Construction	:		Com: Steel, Wood, RC < 9
Flood Zone	:		I
Interest Insured	:	Building	: IDR 40.000.000.000
	:	Inventory & mesin	: IDR 5.000.000.000
	:	Peralatan / mesin medis	: IDR 20.000.000.000
	:	Gros profit	: IDR 10.000.000.000
Total Sum Insured	:		IDR. 75.000.000.000,-
Deductible	:		1. Fire, Lightning, Explosion, Aircraft Damage and Smoke : Nil
	:		2. Riot, Strike, Malicious Damage, Civil Commotion: 5% of claim minimum IDR. 5,000,000.00
	:		3. Typhoon, Storm, Flood, and Water Damage, Landslide, Landslip/Subsidence: 10% of claim any one accident
	:		4. Others : IDR. 1,000,000.00 any one accident
	:		5. Vehicle Impact : IDR. 1,000,000



Clauses

Section I – Material Damage

1. All other Contents Clause (max.IDR. 5,000,000 any one item and IDR. 25,000,000 in the aggregate)
2. Alterations & Repairs Clause (30 days)
3. Appraisal Clause (10% of TSI)
4. Architect, Surveyors and Consultant Engineers Expenses Clause (Limit 10% of claim max IDR. 20,000,000)
5. Average Relief Clause (85%)
6. Awnings, Blinds, Signs and other Outdoor Fixtures Clause (max IDR 10,000,000)
7. Banker's Clause (if any)
8. Brand and Label Clause
9. Capital Addition Clause (10% of TSI)
10. Civil Authorities Clause
11. Claim Settlement Clause
12. Currency Clause
13. Computer Records Clause (10% of loss) max IDR 5,000,000
14. Cost of Re-Erection Clause
15. Cost of Re-Writing Records and Claims Preparation Clause (10% of claim) max IDR 5,000,000
16. Designation Clause
17. **Deferred Premium Clause (3 times within 3 months)**
18. Dispute Clause C
19. Duties Clause
20. Electronic Data Recognition Clause A
21. Employee personal Effects Clause (Limit as per All other contents clause)
22. Extra Contractual Obligation Exclusion Clause
23. Fire Brigade Charges Clause (Max IDR 10,000,000)
24. Fire Extinguisher Cost Clause (Max IDR 10,000,000)
25. General Interest Clause
26. Internal Removal Clause
27. Indonesian Jurisdiction Clause
28. Industries Seepage, Pollution and Contamination Exclusion Clause – NMA 1685
29. IT Hazard Clarification Clause
30. Loss of Notification Clause (max 30 days)
31. Leased Property Clause
32. Landslide and subsidence clause
33. Misdescription Clause
34. Minor Alteration & repair Clause
35. Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) NMA 1975(A) Worldwide Excluding USA & Canada
36. Notice of Cancellation Clause (30 Days, RSMDC (3 days))
37. Non invalidation Clause



38. Nominated Loss adjuster :
 - PT. Chunningham Lindsey
 - PT. SDP Crawford THG
 - PT. Japenansi Nusantara
 - PT. Axis International
 - And/or any other adjuster as mutually agreed between the insured and insurer
39. Non Automatic Renewal Clause
40. Outbuilding Clause
41. Payment on Account Clause (25% of loss)
42. Prorate Premium Clause (Subject to no claim)
43. Property Damage Clarification Clause
44. Public Authorities Clause
45. Reinstatement Value Clause
46. Removal of Debris Clause (10 % of SI)
47. Riot, Strike, Malicious Damage and Civil Commotion Endorsement (4.1B/2007)
48. Sanction Limitation And Exclusion Clause
49. Sprinkler Leakage Clause (IDR. 5,000,000)
50. Selling Price Clause
51. Services Clause
52. Temporary Removal Clause
53. Terrorism and Sabotage Exclusion clause
54. Transmission and Distribution Lines Exclusion Clause
55. Vehicle Impact Clause
56. Vehicle Load Clause (IDR. 50,000,000)
57. Waiver of Subrogation (against subsidiaris only)
58. Windstorm, Tempest, Flood and Water Damage Endorsement
59. Workmen Clause
60. War And Civil War Exclusion Clause
61. Klausula Asuransi Syariah
62. Klausula Obyek Syariah

- Section II – Business Interruption** :
1. Additional Increase in Cost of Working (10 % of BI sum Insured)
 2. Books of Account Clause
 3. Departmental Clause
 4. Denial of Access Clause (Subject to Time Excess)
 5. Disclosure by Public Authorities Clause (Limit 10 % of BI SI)
 6. Material Damage Waiver Proviso (Below Deductible Only)
 7. Profesional Accountant Clause (limit IDR. 100.000.000,00)
 8. **Deferred Premium Clause (3 times within 3 months)**



Laksana Bintang

Consultant & Risk Management Services

The Insurer : **Grade A**

Rate : **FLEXAS : 0.037800%**
RSMDC : 0.000001%
TSFWD : 0.045000%
Other : 0.000001%
Total : 0.082802%

Premi : **Terlampir**

Confirmed and accepted by,

(Signature & Chop)

25 Januari 2020

LAKSANA BINTANG



Laksana Bintang
ANGGARDA PARAMITA
Business Support



TERM & CONDITION

LB.309/TC/I/2021

Type of Cover	: - EARTHQUAKE, VOLCANIC ERUPTION & TSUNAMI (EQVETs) - BUSINESS INTERRUPTION FOLLOWING EARTHQUAKE, VOLCANIC ERUPTION & TSUNAMI.
Wording	: Polis Standar Asuransi Gempa Bumi Indonesia
The Insured	: RS. MATA UNDAAN
Address	: Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Risk Location	: Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Occupation	: Rumah Sakit / 2951
Construction	: First Class Construction
Period	: TBA (1 Tahun)
EQ Zone	: III
PGBI Buildin Category	: "Highrise Buildings Building – From 4 Storeys"
PGBI Class Construction	: Com: Steel, Wood, RC < 9
Interest Insured	: Building : IDR 40.000.000.000 Inventory & mesin : IDR 5.000.000.000 Peralatan / mesin medis : IDR 20.000.000.000 Gros profit : IDR 10.000.000.000
Total Sum Insured	: IDR. 75.000.000.000,-
Deductible	: - EQVET : 2.5 % of TSI any one risk any one location - Time Excess : 14 (Fourteen) days for EQVET
Indemnity Periode	: 12 (twelve) months
Clause & Warranty	
<u>Section I – Material Damage</u>	: 1. Dispute Clause 2. Differed Premium Clause (3 times within 3 months) 3. Electronic Data Recognition Clause EDRC (A) 4. Extra Contractual Obligations Exclusion Clause 5. Industries, Seepage, Pollution & Contamination Clause NMA 1685



Laksana Bintang

Consultant & Risk Management Services

6. IT Hazard Clarification Clause
7. Reinstatement Value Clause
8. Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) NMA 1975 (a) (Worldwide Excluding U.S.A & Canada)
9. Nominated Adjusters Clause
 - 1) PT. SDP Crawford
 - 2) PT. Japenensi Nusantara
 - 3) PT. Cunningham Lindsey
 - 4) PT. Axis International
 - 5) And/or any other adjuster as mutually agreed between the Insured and Insurer
10. Property Damage Clarification Clause
11. Sanction Limitation And Exclusion Clause (NMA2930)
12. Terrorism and Sabotage Exclusion Clause
13. Transmission And Distribution Line Exclusion Clause
14. War And Civil War Exclusion Clause

Section II – Business Interruption

1. Additional Increase in Cost of Working (Limit IDR 50,000,000.00)
2. Denial of Access Clause (within radius 1.5 miles, subject to policy's time excess)
3. **Differed Premium Clause (3 times within 3 months)**
4. Public Utilities Clause (subject to policy's time excess)
5. Professional Accountants / Auditors Clause
6. Departmental Clause
7. Material Damage Proviso Waiver Clause (for loss below deductible)

The Insurer : Grade A

Rate : 0,1% p.a

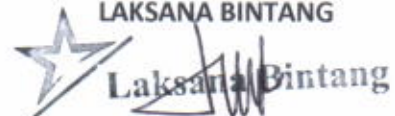
Premi : **Terlampir**

Confirmed and accepted by,

(Signature & Chop)

25 Januari 2020

LAKSANA BINTANG


Laksana Bintang

ANGGARDA PARAMITA

Business Support



TERM & CONDITION

LB.312/TC/I/2021

Type of Cover	: MACHINERY BREAKDOWN INSURANCE
Wording/Form Type	: Munich Re
Nama Tertanggung	: RS. MATA UNDAAN
Alamat	: Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Periode Asuransi	: TBA (1 Tahun)
The Business	: Principally as property owners developers and/or managers and/or occupiers and/or operators of "RS. MATA UNDAAN" and all other activities incidental thereto and any other occupation in which the insured may become engaged.
Lokasi Resiko	: Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Risk Occupancy/Code	: Rumah Sakit / 2951
Interest Insured	: All Plant and Machinery in the premises insured
Sum Insured	: All Plan & Machinery IDR 20,000,000,000.00 (Full Value)
Total Sum Insured	: IDR 20,000,000,000.00
Class Construction	: 1 st Class
Risk Insured	: Any sudden and unforeseen physical loss or damage from causes such as defects in casting and material, faulty design, faults at workshop or in erection, bad workmanship, lack of skill, carelessness, shortage of water in boilers, physical explosion, tearing apart on account of centrifugal force, short-circuit, storm, or from any other cause not specifically excluded hereinafter, in a manner necessitating repair or replacement.
Main Exclusions	: a) Loss or damage due to a fire, direct lightning, chemical explosion (except flue gas explosion in boilers), extinguishing of a fire or subsequent demolition, aircraft or other aerial devices or articles dropped therefrom, theft, burglary or attempts thereof, collapse of buildings, flood, inundation, earthquake, subsidence, landslide, avalanche, hurricane, cyclone, volcanic eruption or similar natural catastrophes. b) Loss or damage for which a supplier, contractor or repairer is responsible either by law or under contract.



- c) Loss or damage caused by any faults or defects existing at the time of commencement of the Policy within the knowledge of the insured.
- d) Loss or damage arising out of the willful act or gross negligence of the insured or his representatives.
- e) Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, acts of a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction of or damage to property by order of any government de jure or de facto or by any public authority.
- f) Any consequence of nuclear reaction, nuclear radiation or radioactive contamination
- g) Loss of or damage to exchangeable tools, e.g. dies, moulds, engraved cylinders, parts which by their use and/or nature suffer a high rate of wear or depreciation, e.g. refractory linings, crushing hammers, objects made of glass, belts, ropes, wires, rubber tires, operating media, e.g. lubricants, fuels, catalysts.
- h) Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, rust, boiler scale)
- i) Any other exclusion stated on Munich-Re standard wording

Deductible
(each and every loss)

: 10% of Claim Minimum : IDR. 10.000.000,- anyone accident

Extensions/Clauses

- 1. Additional New Machinery Clause (30 days declaration)
- 2. Additional Increase in cost of working clause (limit USD 25,000.00)
- 3. Alterations clause
- 4. Architects, surveyors, and consulting engineers expenses clause
- 5. Automatic reinstatement of sum insured clause
- 6. Average Relief Clause (85%)
- 7. Cancellation Clause (30 days)
- 8. Cost of Re-erection clause
- 9. Cover for Refractory Materials and/or Masonry in Industrial Furnaces and Boilers-Endorsement 319
- 10. Cover for Lubricating Oil or Refrigerant-Endorsement 320
- 11. Cover for Conveyor Belts and Chains-Endorsement 321
- 12. Cover for Wires and Non Electric Cables – Endorsement 322
- 13. Continual Influence of Operation Clarification Endorsement

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, Exclusion under this section shall be replaced by the following wording : "loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, rust, boiler scale) : but this exclusion shall be limited only to the parts immediately affected and shall not exclude liability for loss or damage to other parts of the property insured as a consequence thereof." All other terms and conditions of the policy remain unchanged.



14. Claims Preparation Fees Clause

This policy is extended to cover such reasonable professional fees as may be payable by the insured, and such other reasonable expenses necessarily incurred by the insured and not otherwise recoverable, for preparation of claims under this policy and the insurer(s) shall indemnify the insured for such reasonable fees and expenses. The maximum limit of liability under this extension shall not exceed 5% of the agreed claim amount and the Insured(s) agreed that any average condition of this policy shall not apply to this item of insurance.

15. Compliance Endorsement

16. Depreciation adjustment for the rewinding of electric machines (e.g. motors, generators, transformer) – Endorsement 331

17. Delayed indemnity period clause

18. Departmental clause

19. Dispute clause

20. Duties Clause

21. Errors and Omissions Clause

22. Escalation Clause (10%)

23. Expediting Expenses Clause (25% of claim)

24. Improvement and Betterment clause

25. Interpretation clause

26. Important notice clause

27. Dispute clause

28. Minor Alterations and repairs clause

29. Notification clause

30. Nominated Loss Adjuster Clause

- PT Cunningham Lindsey Indonesia
- PT Satria Dharma Pusaka Crawford THG
- PT. Japenansi Nusantara
- PT. Axis International
- Any other Loss Adjuster mutually agreed by the Insured and Insurer

31. Output replacement clause

32. Own Surrounding property

33. Public authorities clause

34. Professional fees clause (USD 10,000.00)

35. Loss Notification clause (30 days)

36. Payment on account clause

37. Pro-rata return of premium clause

38. Property damage clarification clause

39. Temporary removal clause

40. Removal of debris clause (10% of Total Sum Insured)

41. Waiver of Subrogation clause (parent & subsidiary only)

42. War and terrorism exclusion clause



Laksana Bintang

Insurance & Risk Management Services


The Insurer : Grade A
Rate : 0.1% per annum
Premium : Terlampir

Confirmed and accepted by,

(Signature & Chop)

25 Januari 2020

LAKSANA BINTANG

 **Laksana Bintang**

ANGGARDA PARAMITA

Business Support



TERM & CONDITION

LB.310/TC/I/2021

Type of Cover	: Public Liability Insurance
The Insured	: RS. MATA UNDAAN
Address	: Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Risk Location	: Jl. Undaan Kulon No.19, Peneleh, Kec. Genteng, Kota SBY, Jawa Timur 60274
Business	: All operations arising out of the ownership and management of the RS. MATA UNDAAN
Insurance Period	: TBA (1 Tahun)
Occupation	: Rumah Sakit / 2951
Insured	: All Sums which the Insured shall become liable to pay for compensation and all costs and expenses of litigation arising out of accidental bodily injury and/or property damage and/or accidental damage sustained by third parties arising out of all operation of the insured and/or any person in the insured services while engaged in the Insured's business.
Limit Of Liability	: IDR 1,000,000,000.00 combined single limit in aggregate for bodily injury and property damage during policy inclusive of legal cost and expenses.
Deductibles	: <ul style="list-style-type: none">- NIL for Third Party Bodily Injury- IDR 2,500,000.00 anyone occurrence for TPPD (Third Party Property Damage) only 10 % any one occurrence, minimum IDR 4,000,000.00 for car park liability
Main Exclusion	: <ol style="list-style-type: none">1. Absolute Pollution2. Absolute Asbestos & Silica3. Contractual Liability4. Damage in own or temporary used property5. Fines, Penalties, Punitive and Exemplary Damages6. Product Liability7. Professional Indemnity, wrongful advice, errors and omissions8. Molestation9. Medical Malpractice10. War & Terrorism11. Care Custody Control12. Consequential Financial Loss



Clauses & Conditions

- 1. Claim Made Basis of Indemnity (retroactive as per inception date)
- 2. Car Park and Valet Parking Clause (Including theft and losses with sub limit IDR 25,000,000.00 any one occurrence and in the aggregate)
- 3. Cancellation Notice (30 Days)
- 4. Dispute Clause
- 5. Demonstration / Exhibition / Promotions (max 7 days for each event)
- 6. First aid facilities clause (sublimit IDR. 10,000,000.00 a.o.a and in aggregate)
- 7. Food and Drink Poisoning Clause (sublimit IDR 25,000,000.00 a.o.a and in the aggregate)
- 8. Important Notice Clause
- 9. Indonesia Jurisdiction
- 10. Klausula Object pertanggungungan Syariah Asuransi Adira Dinamika
- 11. Loss Notification (14 Days)
- 12. Loading and unloading
- 13. Neon or others advertising signs (within premises only)
- 14. Overseas Visit (Exclude USA/Canada)
- 15. Premium Warranty Clause (30 days)
- 16. Sport and Social Club Clause (exclude water sport activities)
- 17. Waiver of Subrogation against named insured only
- 18. Warranty No deterioration of loss history or known loss report up to binding confirmation date

The Insurer
Premi

: Grade A
: Terlampir

Confirmed and accepted by,

(Signature & Chop)

25 Januari 2020

LAKSANA BINTANG



Laksana Bintang

ANGGARDA PARAMITA

Business Support