

**QUOTATION
PROPERTY ALL RISKS INSURANCE &
BUSINESS INTERRUPTION**

TYPE OF COVER	:	PROPERTY ALL RISKS INSURANCE
WORDING	:	MUNICH RE WORDING AMENDED WITH : - INCLUDING RIOT, STRIKE, MALICIOUS DAMAGE AND CIVIL COMMOTION (RSMDC 4.1.B) - INCLUDING TYPHOON, STORM, FLOOD AND WATER DAMAGE (TSFWD) - INCLUDING EARTHQUAKE AND VOLCANIC ERUPTION AND TSUNAMI (EQVET) MACHINERY BREAKDOWN MUNICH RE WORDINGS - SUB LIMIT MACHINERY BREAKDOWN IDR 2,000,000,000 EACH AND EVERY LOSS AND IN THE AGGREGATE
NAME OF INSURED	:	PT MAHKOTA INTI ABC
OCCUPATION	:	MALL
PERIOD OF INSURANCE	:	12 (TWELVE) MONTHS FROM THE DATE TO BE ADVISE (BOTH DAYS INCLUSIVE AS AT 12:00 NOON LOCAL TIME)
RISK LOCATION	:	JL JATINANGOR KM 23.45 JATINANGOR SUMEDANG

SECTION I : MATERIAL DAMAGE

COVERS ANY UNFORESEEN, SUDDEN AND ACCIDENTAL PHYSICAL LOSS, DESTRUCTION OR DAMAGE OTHER THAN THOSE SPECIFICALLY EXCLUDED IN THE GENERAL OR SPECIAL EXCLUSIONS IN A MANNER NECESSITATING REPAIR OR REPLACEMENT

MAIN EXCLUSIONS	:	A) WAR, INVASION, ACT OF FOREIGN ENEMIES, HOSTILITIES, CIVIL WAR, MUTINY, REBELLION, REVOLUTION, INSTRUCTION OR MILITARY OR USURPED POWER. B) IONIZING RADIATION OR CONTAMINATION BY RADIOACTIVITY FROM ANY NUCLEAR WASTE FORM THE COMBUSTION OF NUCLEAR FUEL. C) RADIOACTIVE, TOXIC, EXPLOSIVE OR OTHER HAZARDOUS PROPERTIES OF ANY EXPLOSIVE NUCLEAR ASSEMBLY OR NUCLEAR COMPONENT THEREOF. D) WILLFUL ACT OR WILLFUL NEGLIGENCE OF THE INSURED OR HIS REPRESENTATIVE. E) DELAY, LOSS OF MARKET OR OTHER CONSEQUENTIAL LOSS. F) DISHONESTY, FRAUDULENT ACT, ETC. G) DISAPPEARANCE, UNEXPLAINED OR INVENTORY SHORTAGE. H) ELECTRICAL OR MECHANICAL BREAKDOWN OR DERANGEMENT, JOINT LEAKAGE, FAILURE OF WEALD, COLLAPSE OR OVERHEATING OF BOILERS, ECONOMIZERS. I) WEAR AND TEARS, INHERENT VICE, GRADUALLY OPERATING CAUSES. J) POLLUTION OR CONTAMINATION K) SHRINKAGE, EVAPORATION, LOSS OF WEIGHT, ETC. L) CHANGE IN TEMPERATURE OR HUMIDITY M) RECTIFYING DEFECTIVE, MATERIAL, FAULTY WORKMANSHIP OR DESIGN.
PROPERTY EXCLUDED	:	A. PROPERTY/STRUCTURE IN COURSE OF CONSTRUCTION / ERECTION. B. PROPERTY BEING WORKED UPON AND ACTUALLY ARISING FROM THE PROCESS ETC. C. PROPERTY IN TRANSIT BY ROAD, RAIL, AIR OR WATER D. LICENSED ROAD VEHICLE, RAILWAY LOCOMOTIVES AND ROLLING STOCK, WATERCRAFT, AIRCRAFT AND THE LIKE E. JEWELRY, PRECIOUS STONE, PRECIOUS METAL, BULLION, FURS, CURIOSITIES, RARE BOOKS, WORK OF ART. F. STANDING TIMBER, GROWING CROPS, ANIMALS, BIRDS, FISH. G. LAND (INCLUDING TOPSOIL BACKFILL, DRAINAGES OR CULVERTS), DRIVEWAYS, PAVEMENT, ROADS, RUNAWAY, RAILWAYS LINES, DAMS, RESERVOIRS, SURFACE WATER, UNDERGROUND WATER, CANALS, RIGS, WELLS, PIPELINES, CABLES, TUNNELS, BRIDGES, DOCKS, PIERS, WHARVES, MINING PROPERTY UNDERGROUND, OFFSHORE PROPERTY. H. PROPERTY IN THE POSSESSION OF CUSTOMERS UNDER RENTAL AGREEMENT OR HIRE PURCHASE, CREDIT OR OTHER SUSPENSIVE SALE AGREEMENT I. PROPERTY COVERED BY MARINE INSURANCE
INTEREST INSURED	▪	BUILDING OF EVERY DESCRIPTION, INCLUDING ADJOINING CAR PARK, MATERIAL ON THE GROUND AND ALL STRUCTURAL APPURTENANCES THEREIN AND THEREON FIXTURES AND FITTINGS ATTACHING BELONGING THERETO, GATES, WALLS

FENCES, OUT BUILDINGS, TANKS, METAL FRAMEWORKS, EXTENSIONS, ANNEXES, AWNINGS, GANGWAYS AND OTHER PERMANENT AND/OR SEMI PERMANENT STRUCTURES, UNDERGROUND CABLES SUPPLYING SERVICE, INSTRUMENTS, PIPES, METERS AND THE LIKE AND THEIR ACCESSORIES.

- MACHINERY, PLANT, EQUIPMENT AND OR SPARE PART OF EVERY DESCRIPTION (INCLUDING INSTALLATION COST SUPPORTING AND PROTECTIVE STRUCTURES) INCLUDING PROPERTY WHILST ON PLATFORMS, IN ALLEY, YARD AND IN OPEN WITHIN THE BOUNDARIES, OR THEN PREMISES
- CONTENTS AND EQUIPMENTS, STATIONERS, DRAWINGS, DESIGN, PLANTS, BUSINESS BOOKS INCLUDING COST OF REWRITING
- THE PROPERTY IN CARE OR IN THE CUSTODY OF THE INSURED OR FOR WHICH THEY ARE RESPONSIBLE OF HELD BY HIM IN TRUST OR ON COMMISSION

TOTAL SUM INSURED (TSI)

IDR 43,000,000,000

DEDUCTIBLE

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1. FIRE, LIGHTNING, EXPLOSION, IMPACT OF FALLING AIRCRAFT, SMOKE: NIL
 2. RIOT, STRIKE, MALICIOUS DAMAGE AND CIVIL COMMOTION: 5% OF CLAIM, MINIMUM IDR 10,000,000
 3. TYPHOON, STORM, FLOOD AND WATER DAMAGE: 10% OF CLAIM
 4. LANDSLIDE AND SUBSIDENCE: 10% OF CLAIM
 5. ALL OTHERS CAUSES: IDR 1,000,000
 6. EARTHQUAKE AND VOLCANIC ERUPTION AND TSUNAMI: 2.5% OF TSI

ADDITIONAL CLAUSES

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1. ALTERATION AND REPAIR CLAUSE
 2. AVERAGE RELIEF CLAUSE (85%)
 3. APPRAISEMENT CLAUSE (LIMIT 5% OF TSI)
 4. ARCHITECT, SURVEYORS AND CONSULTANT ENGINEERS EXPENSES CLAUSE (5% OF TSI)
 5. ALL OTHER CONTENTS CLAUSE (IDR 5.000.000 PER ITEM, IDR 50.000.000.- IN AGGREGATE)
 6. AWNINGS BLINDS SIGNS AND OTHER OUTDOOR FIXTURE CLAUSE
 7. AUTOMATIC REINSTATEMENT CLAUSE (SUBJECT TO ADDITIONAL PREMIUM)
 8. BANKER'S CLAUSE (IF APPLICABLE)
 9. CAPITAL ADDITIONAL CLAUSE (10% OF TSI)
 10. CIVIL AUTHOTIRIES CLAUSE
 11. COMPUTER RECORDS CLAUSE
 12. COST OF RE-ERECTION CLAUSE
 13. COST OF RE-WRITING RECORDS CLAUSE
 14. DEBRIS OF REMOVAL CLAUSE (10% OF TSI)
 15. DESIGNATION CLAUSE
 16. ELECTRONIC DATA RECOGNITION CLAUSE
 17. ELECTRICAL SHORT CIRCUIT CLAUSE IDR 250,000,000
 18. FIRE BRIGADES CHARGES CLAUSE
 19. GENERAL INTEREST CLAUSE
 20. IMPACT BY OWN VEHICLE CLAUSE
 21. INTERNAL REMOVAL CLAUSE
 22. LESSOR INTEREST CLAUSE (IF APPLICABLE)
 23. MEMORANDUM DISPUTE C CLAUSE
 24. MINOR ALTERATION AND REPAIR CLAUSE
 25. MISDESCRIPTION CLAUSE
 26. NOTICE OF CANCELLATION CLAUSE (30 DAYS EXCEPT FOR RSMDC 3 DAYS)
 27. OUT BUILDINGS CLAUSE
 28. PERILS OF LANDSIDE CLAUSE (4.10)
 29. PUBLIC AUTHORITIES CLAUSE
 30. PRORATA PREMIUM CLAUSE
 31. REINSTATEMENT VALUE CLAUSE
 32. RIOT, STRIKE, MALICIOUS DAMAGE AND CIVIL COMMOTION (4.1 B ENDORSEMENT)
 33. SERVICES CLAUSE
 34. SMOKE AND VEHICLE IMPACT ENDORSEMENT
 35. SPRINKLER LEAKAGE CLAUSE LIMIT IDR 250,000,000
 36. SALVAGE AND RECOVERY CLAUSE
 37. TEMPORARY REMOVAL CLAUSE
 38. TENANTS IMPROVEMENT CLAUSE
 39. TIME ADJUSTMENT CLAUSE
 40. TYPHOON, STORM, FLOOD AND WATER DAMAGE ENDORSEMENT
 41. VEHICLE LOAD CLAUSE
 42. WORKMEN'S CLAUSE
 43. WAR AND TERRORISM EXCLUSION ENDORSEMENT

SECTION II : BUSINESS INTERRUPTION

COVERS LOSS OF GROSS PROFIT IF DURING THE PERIOD OF INSURANCE THE BUSINESS CARRIED ON BY THE INSURED AT THE PREMISES SPECIFIED IN THE SCHEDULE IS INTERRUPTED OR INTERFERED WITH IN CONSEQUENCE OF LOSS DESTRUCTION OR DAMAGE INDEMNIFIABLE UNDER SECTION I

INDEMNITY PERIOD	:	12 MONTHS FROM THE DATE OF INTERRUPTION
SUM INSURED	:	IDR 5,000,000,000
DEDUCTIBLE	:	TIME EXCESS FOLLOWING THE DATE OF INTERRUPTION <ul style="list-style-type: none">• 14 (FOURTEEN) DAYS IN RESPECT OF EARTHQUAKE, VOLCANIC ERUPTION AND TSUNAMI;• 3 (THREE) DAYS IN RESPECT OF OTHER CAUSES
ADDITIONAL CLAUSES	:	<ol style="list-style-type: none">1. AUTOMATIC REINSTATEMENT CLAUSE (SUBJECT TO ADDITIONAL PREMIUM)2. DEPARTMENTAL CLAUSE3. PREVENTION OF ACCESS CLAUSE4. PAYMENT ON ACCOUNT CLAUSE5. PUBLIC UTILITIES CLAUSE6. PROFESSIONAL ACCOUNTANT CLAUSE (LIMIT 5% OF SUM INSURED)7. REBATE CLAUSE (MAX 30%)8. RENT CLAUSE

SUB LIMIT: MACHINERY BREAKDOWN

COVERS ANY UNFORESEEN, SUDDEN AND ACCIDENTAL 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 IN THE GENERAL OR SPECIAL EXCLUSIONS HEREINAFTER IN A MANNER NECESSITATING REPAIR OR REPLACEMENT.

WORDINGS	:	MACHINERY BREAKDOWN MUNICH RE WORDINGS
SUB LIMIT	:	IDR 2,000,000,000 EACH AND EVERY LOSS AND IN THE AGGREGATE
DEDUCTIBLE	:	5% OF LOSS, MINIMUM IDR 5,000,000
ADDITIONAL CLAUSES	:	--

RATE	:	0.1501%
SECURITY	:	PT ASURANSI XYZ INDONESIA (SHARE: 100%)
DATE OF ISSUE	:	9 JUNE 2009
VALIDITY	:	14 DAYS