

Branch Network

Jakarta

Maspion Plaza 8th Floor
Jalan Gunung Sahari Raya Kav. 18
Jakarta 14420
Tel : +62 21 64701278
Fax : +62 21 64701267/8

Semarang

Ruko Metro Plaza Blok B-12
Jalan MT Haryono 970
Semarang 50242
Tel : +62 24 8457058/9
Fax : +62 24 8417867

Medan

Kompleks Ruko Jati Junction
Jalan Timor No. 3 - T
Medan 20234
Tel : +62 61 88817009
Fax : +62 61 88817010

Makassar

Jalan Jenderal Ahmad Yani
Komplek Ruko A. Yani No. 23/25
Blok C 46, Makassar 90174
Tel : +62 411 3617978
Fax : +62 411 3610434

Serpong

Sutera Niaga 3 Blok C No. 11
Jalan Raya Serpong
Tangerang 15325
Tel : +62 21 53122468
Fax : +62 21 53122431

Cirebon

Komplek Ruko Pulasaren
Jalan Pulasaren Raya No. C-5
Cirebon 45116
Tel : +62 231 207784, 234054
Fax : +62 231 207784

Pekanbaru

Jalan KH. Hasyim Ashari 16
Pekanbaru 28113
Tel : +62 761 32708
Fax : +62 761 31427

Bali

Pusat Pertokoan Sudirman Agung
Blok B12,
Jalan Jenderal Sudirman
Denpasar 80225
Tel : +62 361 229894, 255149
Fax : +62 361 255150

Surabaya

Gedung Medan Pemuda 7th Floor
Jalan Pemuda No. 27 - 31
Surabaya 60271
Tel : +62 31 5477300
Fax : +62 31 5477370

Samarinda

Jalan Jenderal Ahmad Yani No. 12
Samarinda 75117
Tel : +62 541 200833
Fax : +62 541 748878

Batam

Komplek Tanjung Pantun Blok R
No. 5. Sei Jodoh, Batam 29433
Tel : +62 778 421066
Fax : +62 778 430492

PT Great Eastern General Insurance Indonesia

MidPlaza 2, 23rd Floor, Jalan Jenderal Sudirman Kav. 10-11
Jakarta 10220, Indonesia
Tel : +62-21 5723737
Fax : +62-21 5710547
Email : wecare-id@greateasterngeneral.com
www.greateasterngeneral.com/id

BUSINESS PACKAGE INSURANCE



Business Package Insurance



This Package plan provides comprehensive protection for your business, including personal property as well as covering your legal liabilities to visitors and public. It also provides business continuity protection to help you keep your company going even if operations are interrupted.

The Product

The Coverage

- All Risks, including fire, theft, riot, strikes, flooding, storms, landslides, earthquakes, and other accidental damage
- New for old contents replacement (regardless of age)
- Documents, computer system records, employees' personal effects, paintings and other works of Art (up to IDR 10,000,000 per category)
- Temporary accommodation costs (up to IDR 25,000,000)
- Cost of rebuilding, including architects fees and removal of debris (up to 10% of Sums Insured)
- Visitors' personal effects (up to IDR 10,000,000)
- Loss of rent (optional)
- Legal liabilities related to both visitors and the public (up to IDR 100,000,000)
- Money in premises and also while in transit (up to IDR 25,000,000)
- Business continuity costs (up to IDR 1,000,000 per day / maximum 60 days)
- Fatal accident for the Insured and his/her legal spouse (@ IDR 100,000,000)
- Work Injury Compensation (for up to 10 employees @ IDR 10,000,000)

What you need to do

Just two simple steps and you can enjoy the comfort and security of having your business insured.

Step 1: Apply

- Approach an authorised Great Eastern Indonesia agent/broker and discuss your needs.
- Fill out the proposal form and decide on the mode of payment most convenient to you.

Step 2: Understand Your Policy

- Upon receiving your Policy, read through the Policy and ensure that your needs are correctly and sufficiently met
- Call your agent/broker immediately for clarifications if you are unclear on any wording.

What should you do in the event of a claim?

- All claims must be made to PT Great Eastern General Insurance Indonesia immediately upon the occurrence of the claim
- Doctor's reports or certificates and hospital bills are required to support the claim
- Retain all bills, invoices and receipts.

To report a claim or to obtain a claim form, please contact your insurance advisor or the Great Eastern Indonesia Claims Department at **+6221 572 3737**, email at wecare-id@greatasterngeneral.com or visit our website at www.greatasterngeneral.com/id

Summary of Cover

SECTION 1 – Building & Contents

All Risks Cover

Benefits:

- Reinstatement or Replacement Basis of Loss Settlement
- Average Relief (85%)
- First Loss Basis on Documents, Computers System Records, Patterns, Medal, Coin, Employee Personal Effects, Paintings, Works of Art (up to IDR 10,000,000 per category)
- Temporary Accommodation Costs (up to IDR 25,000,000)
- Architects, Surveyors and Consulting Engineers Expenses (up to 10% of Sums Insured)
- Capital Addition (up to 10% of Sums Insured)
- Cost of Rewriting Records and Claim Preparation Clause (up to IDR 5,000,000)
- Cost of Removal of Debris (up to 10% of Sums Insured)
- Cost of Fire Extinguishment (up to IDR 25,000,000)
- Visitors' property (up to IDR 10,000,000)
- Landscaping (up to IDR 25,000,000)
- Impact by Own Vehicle
- Landslide and Subsidence
- Civil and Public Authorities
- Payment on Account (25%)
- Electrical Short Circuit Cover
- Automatic Reinstatement of Sums Insured
- Plus set of additional Clauses

SECTION 2 – Loss Of Rent *

- Loss of Rent (optional cover) (maximum Indemnity Period 12 months)

SECTION 3 – Public Liability

Covers legal liability to visitors and public in respect of bodily injuries to persons and loss or damage to property

- up to IDR 100,000,000 any one occurrence and in the aggregate during the Period of Insurance

SECTION 4 – Money Insurance

- Covers loss of money in premises up to IDR 25,000,000 for any one occurrence
- Cover loss of money whilst in transit anywhere in Indonesia up to IDR 25,000,000 per transit

SECTION 5 – Fatal Accident For The Insured

Cover accidental death for the Insured and his/her legal spouse

- Limit IDR 100,000,000 per person with maximum IDR 200,000,000 in the aggregate during the Period of Insurance
- Cover including molestation, disappearance, murder, and assault
- Applicable for accident occurred anywhere within Republic of Indonesia

SECTION 6 – Work Injury Compensation

Cover personal injuries in the course of employment to 10 employees

- up to IDR 10,000,000 per person with maximum IDR 100,000,000 in the aggregate during the Period of Insurance

SECTION 7 – Business Continuity

Cover loss of earnings if your business is totally suspended due to loss or damages to your property

- up to IDR 1,000,000 per day with maximum 60 days

Deductible & Rate

Deductibles/Excesses

- Nil in respect of fire, lightning, explosions, the impact of an aircraft, and smoke (Flexas)
- 10% of Claim, minimum IDR 10,000,000 in respect of riot, strike, malicious damage, and civil commotion (RSMDC)
- 10% of Claim, minimum IDR 10,000,000 in respect of typhoons, storms, flooding and water damage, landslides, landslips, and subsidence (TSFWDLS)
- 2.5% of Total Sums Insured in respect of earthquakes, volcanic eruptions and a tsunami (EQVET)
- NIL in respect of Third-Party Bodily Injuries (Public Liability)
- IDR 1,000,000 in respect of Third-Party Property Damage (Public Liability)
- NIL in respect of Personal Accident Claims
- IDR 1,000,000 in respect of Other Claims

Rate / Premium (*EQ Zone IV < 9 storeys)

Shop (Code: 2934)	Fitness centre, gyms and golf club houses (Code: 2943)
• 0.3780% (With Earthquake)	• 0.2880% (With Earthquake)
• 0.2780% (Without Earthquake)	• 0.1880% (Without Earthquake)
Psychiatric clinics (Code: 2951), Beauty salon, Hair dresser, Barber shops (2947), Dispensaries, apotik (2930),	Shops and all occupations in Mall Grade B (Code: 2931)
Shops and all occupations in Mall Grade A (2931)	• 0.4480% (With Earthquake)
• 0.3180% (With Earthquake)	• 0.3480% (Without Earthquake)
• 0.2180% (Without Earthquake)	

Important notice:

The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from PT Great Eastern General Insurance Indonesia, your agent or broker.