



Business Package Insurance

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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 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)

Summary of Coverage

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 throughout the territory of the 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
- Cover due to acts, assaults, disappearances and murders
- Applicable throughout the territory of the Republic of Indonesia

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)

- 0,3780% (With Earthquake)
- 0,2780% (Without Earthquake)

Fitness centre, gyms and golf club houses (Code: 2943)

- 0,2880% (With 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 A (2931)

- 0,3180% (With Earthquake)
- 0,2180% (Without Earthquake)

Shops and all occupations in Mall Grade B (Code: 2931)

- 0,4480% (With Earthquake)
- 0,3480% (Without Earthquake)

What You Need To Do

Just three 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.

Step 3: Check your Policy

- Ensure that all details and information are in order.

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 **+62 (21) 572 3737** email at **wecare-id@greateasterngeneral.com** or visit our website at **www.greateasterngeneral.com/id**

You can give your feedback, suggestions and complaints by contacting us at **+62 21 5723737**, email at **wecareid@greateasterngeneral.com**, and WhatsApp at **+62 819 1572 3737**

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, and broker.

Branch Network

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Medan

Kompleks Ruko Jati Junction, Jalan Timor No. 3-T
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Makassar

Jalan Jenderal Ahmad Yani, Komplek Ruko A. Yani No.
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Serpong

Sutera Niaga 3 Blok C No. 11 Jalan Raya Serpong
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Pekanbaru

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Samarinda

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