

Summary of Product and Service Information (RIPLAY) General Version

Producer Name	: PT Great Eastern General Insurance Indonesia		
Product Name	: Great Home & Apartment Insurance	Product Type	: Property
Product Description	: Provides comprehensive protection for your home, including for personal property, legal liability to visitors and the general public, personal accidents, domestic workers and personal devices.		

KEY FEATURES GREAT HOME & APARTMENT INSURANCE COVER

Insurance Term	: 12 months from the agreed date
Sum Insured and Object	: As much as the replacement value of the new building and the contents of the building
Deductible / Own Risk	: <ul style="list-style-type: none"> • Nil for fire, Lightning, Explosion, Airplane downfail and Smoke (Flexas) • xx% of Claims, minimum IDR xxx for Riots, Strikes, Actions Evil and Riot (RSMDC) • xx% of Claim, minimum IDR xxx for Flood, Typhoon, Storm and Water Damage and Landslide (TSFWD) • 2.5% of Total Sum Insured for Earthquake, Volcanic Eruption, and Tsunami (EQVET) • Nil for Third Party Body Injury (Public Legal Liability) • IDR xxx for Third Party Property Damage (Legal Liability Public) • Nil for Personal Accident Claims • IDR xxx for other Claims
Premium Fee	: <ul style="list-style-type: none"> - Premium = Premium (Sum Insured x Rate) - Stamp Duty = Rp. 10,000 or its equivalent - Policy Fee = Rp. 50,000 or its equivalent

BENEFITS (COVERAGE)

Section 1 – All Risk Cover for Building and Contents

Covers all losses to your Restaurant except for risks specifically excluded and extended by guarantee:

- Riots, strikes, crimes and riots
- Earthquakes, Volcanic Eruptions and Tsunamis
- Typhoon, Storm, Flood, Water Damage
- Landslides and Land Subsidence
- Theft
- Temporary accommodation costs
- Architect, Surveyor and Engineering Consultant fees
- Re-listing costs and Preparation of claim documents
- Debris Cleanup Costs
- Fire Extinguishing Costs
- Guarantee of being hit by your own vehicle
- Special guarantee for electrical short circuits
- Frozen Food Coverage
- Work of Art Coverage
- Money in Safe Coverage
- Coverage for property under repair
- Terrorism Protection Coverage

Section 2 – Public Liability

Cover where the Insured is legally responsible for paying other people in connection with Bodily Injury or Property Damage that occurs during the Insurance Period due to incidents related to the Insured's Home up to a limit of Rp. 100,000,000 for each incident and overall during the Insurance Period.

Part 3 - Personal Accident

Covers the risk of death which is directly caused by an accident, namely an incident or event that contains elements of violence, both physical and chemical, which comes suddenly, is not desired or planned, from outside, visible, directly to the Insured and/or Spouse The legality of this immediately resulting in bodily injury, the nature and location of which can be determined by Medical Science within the following limits:

- Death (Insured and spouse): Rp. 100,000,000 for each incident and overall during the Insurance Period
- Medical Costs (Insured, his/her partner and family members registered on the Family Card): Rp. 20,000,000 for each incident and overall during the Insurance Period

Section 4 – Compensation of Domestic Workers

Coverage for claims made by and on behalf of the Insured's domestic workers based on applicable law as a result of accidents occurring during the coverage period related to the performance of their household duties. Maximum limit Rp. 25,000,000 for each incident and overall during the Insurance Period.

Section 5 – Domestic Workers's Property

Coverage for compensation for loss or damage to clothing and personal property (other than cash, bank notes and stamps) of domestic servants employed by and living with the Insured. Maximum limit Rp. 5,000,000 for each incident and overall during the Insurance Period.

Section 6 - Personal Devices

Covers damage and/or loss of Personal Equipment (Gadgets & Laptops) caused by the risks of:

- a. Fire, Lightning, Explosions, Impact of Aircraft, and Smoke
- b. Riots, Attacks and Dangerous Damage
- c. Theft

d. Accidental damage such as falling, being knocked and thrown with a maximum limit of Rp. 5,000,000 for each incident and overall during the Insurance Period.

Jaminan	Lengkap / Complete	Dasar / Basic with Add-ons
BAGIAN 1 – Building & Contents	√	√
BAGIAN 2 – Tanggung Jawab Hukum	√	(pick & choose)
BAGIAN 3 – Kecelakaan Diri	√	(pick & choose)
BAGIAN 4 – Kompensasi Untuk Pekerja Rumah Tangga	√	(pick & choose)
BAGIAN 5 – Harta Benda Pekerja Rumah Tangga	√	(pick & choose)
BAGIAN 6 – Perangkat Pribadi	(pick & choose)	(pick & choose)

RISK

Liquidity Risk

Risks related to the ability of Great Eastern General Insurance Indonesia to pay obligations to customers. Great Eastern General Insurance Indonesia will continue to maintain its performance to increase its capital adequacy as determined by applicable regulations.

Operational Risk

- Risks caused by the ineffectiveness or failure of internal processes, human resources and systems, as well as external conditions that affect internal operational conditions.
- Claims are rejected because the claims submitted are caused by the matters that are excluded from the coverage (exclusion).
- Unilateral cancellation/closed by Insurer if the premium is not paid during the grace period.

FEE

All Fees are included in the premium component, except for policy printing costs if the policy holder wants the policy in printed form and stamp duty in accordance with applicable tax provisions.

EXCLUSION

General EXCLUSION:

1. Willful act or willful negligence of the Insured or his representative
2. War, invasion, act of foreign enemies, hostilities or warlike operations (whether declared or not) or civil war, riots, strikes, barring workers, acts evil war, looting, rebellion, riots, military takeover, confiscation, takeover transfer or nationalization.
3. Ionizing radiation or contamination by radioactivity from nuclear fuel or nuclear waste from nuclear fuel combustion.
4. Radioactive toxic explosives or other dangerous articles of improvised nuclear explosives or nuclear components
5. Total or partial cessation of work
6. NMA 2920 : Terrorism Exclusion Endorsement
7. Sanctions Exclusion Clause
8. NMA 2915 : Cyber Exclusion
9. Pollution, Leakage and contamination Exclusion Clause
10. Asbestos Exemption
11. Transmission & Distribution Exclusion Clause
12. Endorsement of Infectious Disease Outbreaks

Exclusion Section 1

1. The Insurer is not responsible for loss of damage to or damage to
 - 1.1 Property under construction or installation
 - 1.2 Property in progress and actually arising from the manufacturing process testing repair cleaning restoration alteration renovation or servicing
 - 1.3 Property in transit by land, rail, air or water
2. The insurer shall not be liable for any loss of damage to or damage to the property insured directly or indirectly caused by or arising out of or exacerbated by:
 - 2.1 Dishonesty, fraudulent act, deceit, trickery or other fraud
 - 2.2 Missing, unexplained shortage or reduced inventory items

- 2.3 Leaking joints, failure of welding, cracking, breaking, collapsing or overheating of steam boilers, economisers, superheaters, pressure vessels or various steam pipelines and associated filling pipelines, mechanical or electrical failures or disturbances in connection with certain machine tools or equipment in which the failure or disorder originates
 - 2.4 All causes that occur gradually, including but not limited to wear, rust, corrosion, mildew, rot, mildew, wet or dry rot, gradual deterioration – in installments, latent defects, properties of goods, changes in shape or distortion that occur slowly, insect larvae or small animals of any kind, microbes of any kind, unless otherwise a sudden and unexpected loss of destruction or physical damage occurs, in which case the liability of the insurer is limited to the loss of such further damage or destruction.
 - 2.5 Pollution or contamination, unless caused by fire, lightning, explosion, aircraft or other flying equipment or objects falling therefrom, riots, strikes, obstruction of workers, people who take part in labor disturbances, people who do evil (other than thieves), earthquakes, storms, floods, overflow of water from a tank or pipe equipment or collision by land vehicles or animals
 - 2.6 Enforcement of an ordinance or law that regulates construction, repair or demolition of a the insured property herein except as provided for in the Memorandum of Public Authority which forms part of this section
 - 2.7 Shrinkage, evaporation, loss of weight, change in taste, color, texture or coating, light effect
 - 2.8 Changes in temperature or humidity, failure or inadequate operation of an air conditioning, cooling or heating system due to operating errors. The obligation to prove that there is no operating error is with the insured
 - 2.9 Exposure to weather conditions where property is left out in the open or not placed in a completely enclosed building.
3. The insurer is not responsible for the costs
 - 3.1 correction of defective materials, workmanship or design
 - 3.2 normal maintenance, normal repair, maintenance
 - 3.3 maintenance arising from incorrect or unauthorized programming, porting, labeling or insertion, accidental cancellation of information or disposal of data storage media and from loss of information caused by magnetic fields.
 4. Loss or damage that occurs after the building has been unoccupied for 30 consecutive days unless with a written agreement by the Insurer.
 5. Loss or damage to the contents of goods caused by or occurring due to spontaneous fermentation or heating or undergoing processes that use heat.
- Special Exclusion to Section 2**
The insurer is not responsible for claims:
1. for physical injury, including death or illness, which occurs on:
 - a. any one who is member of the insured's family who normally lives with the insured;
 - b. any employee of insured's caused by or during work placement;
 2. Property Damage:
 - a. that the insured owns or is under the control or supervision of the insured or which is owned by any member of the insured's family who normally lives with the insured;
 - b. owned by the insured's domestic helper or other person who is indemnified by this section.
 3. arising out of any business, trade or profession;
 4. arising from responsibilities borne under an agreement, unless the liability the liability existed prior to the existences of the agreement;
 5. arising from the ownership or use of any:
 - a. Vehicle (Except garden tools or golf carts);
 - b. a sailing vessel exceeding three meters in length or a power-operated watercraft;
 - c. aircraft or air equipment;
 - d. land or buildings, except land or buildings occupied by the insured as a permanent residence;
 6. arising from vibrations or disturbances in the foundation of the land, buildings or property subsidence or earth movement of any kind;
 7. Claims made and actions taken outside the jurisdiction of the courts of the **Republic of Indonesia**

REQUIREMENTS AND PROCEDURE

Procedure On How to Purchase the Product:

- The purchase of this insurance can be done through Agency Marketing Channels, Brokers, Bancassurance or direct marketing
- Could also contact PT Great Eastern General Insurance Indonesia's agents, broker, or office.

Documents or information required for policy closure:

- a. Application for Insurance Closure (SPPA)
- b. Insured Price, location and Occupation risk
- c. Insurance risk photos and survey report (if necessary)
- d. Last 3 years Claim Experience

Obligation to disclose material facts:

Insured must:

1. Disclose material facts, namely information, explanation, circumstances and facts that influence the Insurer's consideration in accepting or rejecting an application for insurance coverage and in determining the premium rate if the application is accepted;
2. Make true statements on matters regarding insurance coverage;

which submitted both at the time of making the insurance agreement and during the coverage period:

- a. If the Insured does not carry out the obligations as stipulated in paragraph (1) above, the Insurer is not obliged to pay for the loss incurred and has the right to terminate the coverage and is not obliged to return the premium.

- b. The provisions in paragraph (2) above do not apply in the event that the undisclosed or incorrectly stated material facts have been known by the Insurer, but the Insurer does not exercise their right to terminate the coverage within 30 (thirty) calendar days after the Insurer becomes aware of the violation.
- c. If the Insured has not paid the premium to the Insurer within the stipulated period after the policy provisions and/or within the stipulated time period, this Policy will be cancelled automatically without having to issue a cancellation recommendation starting from the expiration date of the grace period and the Insurer is released from all liability for losses from that date.

Premium Payment Procedure

1. If the insurance period is less than 30 days, the premium must be paid in full before the policy is issued and specifically for the Insurance Period that are 30 days or more or an annual policy, the premium must be paid and actually received in full by Great Eastern (or the intermediary through whom this policy is enforced) within 30 days from:
 - a. the date on which the coverage under the policy, renewal certificate or insurance memorandum takes effect, or
 - b. the effective date of any endorsement, if any, issued under the said policy, certificate of renewal or insurance memorandum.
2. Premium payment can be made by cash, cheque, bilyet giro, transfer or by other means agreed between the Insurer and the Insured. The Insurer is deemed to have received premium payment, when:
 - a. receipt of cash payment, or
 - b. the relevant premium has been received at the Insurer's Bank account, or
 - c. The Insurer has agreed to pay the relevant premium in writing.
3. In the event that the premium payable is not paid and is not actually received in full by Great Eastern (or the intermediary through whom this policy is applied) within the period referred to above, then:
 - a. Coverage under the policy, renewal certificate, insurance note or endorsement is automatically terminated immediately after the expiration of the said payment limitation period;
 - b. Automatic termination of coverage will not reduce any liability incurred during the premium payment period; and Great Eastern is entitled to a premium for the time spent by calculating the prorated premium.

Procedure for Submitting a Claim

- 1) The Insured first reports the occurrence of an event that causes a loss to the Insurer within 30 days after the event that causes a loss occurs,
- 2) The Insured immediately sends claim documents to the Insurer within 14 days from the event that gave rise to the claim report in the form of:
 - a. claim report form;
 - b. original or photocopy of Policy;
 - c. Photocopy of Resident Identity Card (KTP)
 - d. Minutes from the local Police Chief or a Certificate from the Village Head or Ward Head regarding the incident;
 - e. report as detailed and complete as possible on the matter which according to his knowledge caused the loss or damage;
 - f. In the event that the Insured Death:
 - Certificate regarding the results of the examination of the body (Visum et Repertum)
 - Photocopy of death certificate from the Village Head or local police
 - Statements from witnesses
 - g. In the event that the Insured is lost:
 - certificate of accident and cessation of search from the competent authorities
 - a statement from the heirs that they will return compensation if the Insured is found alive
 - h. In the event that the Insured suffers permanent disability:
 - Examination certificate (Visum) from the doctor who carried out the care or treatment
 - Statements from witnesses
 - i. In the event that the Insured is undergoing treatment or treatment: original receipt from a doctor, hospital, laboratory, pharmacy
 - j. In terms of Liability:
 - The official claim letter to the Insurer is accompanied by a chronology of events and the value of the loss claim submitted by the third party
 - Letter of demand from a third party to the Insured
 - Photos of damage
 - k. In the event of a domestic workers' compensation claim:
 - Letter of Demand from domestic worker
 - Documents and/or other information that are relevant and reasonably requested by the Insurer
 - l. In the event of a domestic worker's property claim:
 - List of property that has been damaged and/or lost
 - Photos of property damage
 - m. In case of personal devices:
 - Details of repair costs & invoice
 - Photos of damage
 - Police report (If due to theft)
 - n. information and other relevant evidence, which is reasonable and appropriate to be requested by the Insurer.
- 3) Provide the Insurer with all information and documentation that the Insurer requests. If the Insurer requests it, the Insured must provide the Insurer with a statement that verifies the truth of the Insured's claim and matters relating thereto; and promptly send the Insurers any court documents or other communications the Insured has received regarding the claim.

4) The Insured could contact the Head Office:

PT Great Eastern General Insurance Indonesia
MidPlaza 2, 23rd Floor. Jl. Jenderal Sudirman Kav.10-11, Jakarta 10220, Indonesia
Operational Hours: 8.30 AM – 5.30 PM from Monday to Friday (except for holidays)
Phone. +6221 5723737
Fax +6221 5710547-48
Email: wecare-id@greateasterngeneral.com

Claim Payment

The Insurer is obliged to complete the payment of claim within 30 (thirty) calendar days from the date of written agreement between the Insurer and the Insured or certainty regarding the amount of claim to be paid.

Service and Complaint Procedure

If the Insured is not satisfied with the Insurer's products and services and wants to submit a complaint, please contact the Insurer via:

PT Great Eastern General Insurance Indonesia
MidPlaza 2, 23rd Floor. Jl. Jenderal Sudirman Kav.10-11, Jakarta 10220, Indonesia
Operational Hours 8.30 AM – 5.30 PM from Monday to Friday (except for holidays)
Phone +6221 5723737
Fax +6221 5710547-48
Email: wecare-id@greateasterngeneral.com

Please complete the Insured's complaint submission by including your personal data and No. Policy or No. Insured Certificate and other information relating to the Insured's complaint. Service and complaint procedures are as follows:

- Record receipt of complaints (in writing) – 2 working days
- Temporary Response (if needed) – 10 working days
- Final resolution – 20 working days

In the event that a dispute arises between the Insurer and the Insured as a result of the interpretation of the responsibility or amount of compensation from this Policy, the dispute will be resolved through a reconciliation or deliberation by the Insurer's internal unit which handles Services and Complaints for Consumers. Disputes arise since the Insured has stated in writing his disagreement on the matter in dispute. Settlement of disputes through reconciliation or deliberation is carried out within a maximum period of 60 (sixty) calendar days from the onset of the dispute.

If the settlement of the dispute through reconciliation or deliberation as regulated in paragraph 1 does not reach an agreement, then the disagreement must be stated in writing by the Insurer and the Insured. Furthermore, the Insured can choose dispute resolution out of court or through court by selecting one of the dispute resolution clauses as set out below.

A. ALTERNATIVE FINANCIAL SERVICES SECTOR DISPUTE SETTLEMENT INSTITUTIONS

It is hereby stated and agreed that the Insured and the Insurer will settle the dispute through the Financial Services Sector Alternative Dispute Resolution Institution under the Financial Services Authority.

B. COURT

It is hereby stated and agreed that the Insured and the Insurer will settle the dispute through the District Court in the territory of the Republic of Indonesia.

SIMULATION

Premium and Rate Claim

In accordance with SE OJK Number 6/SEOJK.05/2017 concerning Determination of Premium Rates or Contributions to the Property Insurance and Motor Vehicle insurance business lines in 2017. The minimum premium is Rp. 250.000 per policy

- a. There are buildings and shop furniture that will be insured with an insured value of Rp. 10.000.000.000
- b. According to the OJK tariff table, it is known that the rate for this occupation is 0.152%
- c. The Premium is paid $Rp. 10.000.000.000 \times 0.152\% = Rp. 15.200.000$
- d. Plus the cost of the policy and stamp duty of Rp. 60.000

Claim Payment Simulation

- a. Damage to property, namely buildings and furniture due to the risk of fire with an estimated cost repair of Rp. 100.000.000
- b. After an analysis by the insurance company, the claim is guaranteed in the policy.
- c. Deductible / Own Risk of 10% (ten percent) of the agreed loss value or Rp. 10.000.000
- d. Total Payment of claims after deducting Deductibles / Own Risk is Rp 90.000.000

ADDITIONAL INFORMATION

Important Definitions:

1. "Insured" means the insured listed in the Schedule of Insurance.

2. "Insurance Period" means the period specified in the Schedule for which the insurance coverage provided by this Policy applies.
3. "Policy" includes this Policy Agreement, Schedule of Coverage and documents issued at a later date to the Insured, which amend the Policy Agreement or Schedule of Coverage.

Product Terms and Conditions

- a. The minimum age for the insured is 18 years and has a personal identity (KTP).
- b. This product is a package product, where the Insured can choose the coverage needed.
- c. Total Death & Permanent Disability Coverage due to accidents only for the Insured and his/her official partner.
- d. Coverage for medical expenses due to accidents for all family members registered in the Family Card
- e. Personal Device Guarantee only applies to 1 (one) Insured's personal device which is registered with the Insurer by including the IMEI number, Brand and Type of the device. Where the personal device is a maximum of 3 (three) years old when the claim occurs.
- f. Covered occupancy: Residential House (2976) and Apartment (2971, 2972, 2973, 2975); where for a Residential House/Dwelling House the object of coverage is the Building and Contents while for an Apartment, only the contents of the building.
- g. Other Terms and Conditions in accordance with the Policy

Disclaimer (important to read):

1. Great Home & Apartment Insurance is an insurance product owned by PT Great Eastern General Insurance Indonesia
2. You have read, received an explanation, and understand Great Home & Apartment Insurance product according to the Product and Service Information Summary
3. This summary of product and service information is not part of the insurance and policy application
4. You are required to read, understand, and sign the application for insurance and policy applications
5. The information included in this Product and Service Information Summary is effective as of the date of printing of the document.
6. You must carefully read this Summary of Product and Service Information before agreeing to purchase the product and have the right to ask the employees of the Insurance Company for all matters related to this Summary of Product and Service Information.
7. The information contained in this summary is subject to the terms, conditions and exceptions to the wording of the Policy, a copy of which can be obtained from PT Great Eastern General Insurance Indonesia.
8. If an agreement is not reached for the settlement of the complaint, we will assist you to be able to resolve the dispute either through the courts or through a mediation agency, or you can submit an application to the Otoritas Jasa Keuangan to facilitate the settlement.



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