

FREQUENTLY ASKED QUESTIONS
ASURANSI SEMUA RISIKO INDUSTRI / INDUSTRIAL ALL RISKS INSURANCE

QUESTION	ANSWER
<p>1. What kind of property can be insured under GEGI's Industrial All Risks Insurance?</p>	<p>The property that can be insured include building, furniture, machinery and stock.</p> <p>The types of buildings that can be insured through online purchases on insurance websites are limited to buildings used as:</p> <ul style="list-style-type: none"> • Dwelling House • Apartment • Office • Shop • Restaurant <p>Subject to the building with construction class 1, which all walls, floors and all components that support its structure, including its roofs are wholly and fully made of non-combustible materials. Windows and/or doors including the frames, partitions and floor coverings may be ignored.</p>
<p>2. Can artworks or antiques be covered?</p>	<p>Artworks or antiques can't be covered due to the difficulties in stipulating their market value in the event of loss or damage.</p>
<p>3. What kind of protection are included in GEGI's Industrial All Risk Insurance?</p>	<p>Provides protection against damage to insured property due to any cause other than those listed in the policy exclusions during the insurance period and while the policy is still in force.</p> <p>Some of risk coverage:</p> <ul style="list-style-type: none"> • Fire, Lightning, Explosion, Aircraft Impact, and Smoke (FLEXAS) • Riots, Strikes, Malicious Damages, and Civil Commotion (RSMDC) • Theft and burglary • Vehicle Impact • Landslides and subsidence • Removal of Debris • Sudden and unexpected damage • Typhoon, Storm, Flood, and Water Damage • Earthquake <p>In addition, it is extended with coverage:</p> <ul style="list-style-type: none"> • Personal legal liability, maximum IDR 10 million. • Money in safe, maximum IDR 10 million. • Temporary accommodation costs, maximum IDR 10 million. • Removal of Debris, maximum IDR 10 million. • Architect's fees, maximum IDR 10 million. • Claim preparation costs, maximum IDR 10 million.

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	<ul style="list-style-type: none"> • Firefighting costs, maximum IDR 10 million.
4. How to stipulate the sum insured?	Sum Insured of the building shall be the amount of rebuilt your property to new condition. The Sum Insured of its contents shall be the new price of its current contents.
5. What is the maximum total sum insured that can be covered?	The maximum total sum insured that can be covered through online purchases on the insurance website is IDR 10 billion.
6. What if the Total Sum Insured exceeds the maximum limit?	For a total sum insured more than IDR 10 billion, you could contact GEGI at: PT Great Eastern General Insurance Indonesia MidPlaza 2, 23rd Floor. Jl. Jenderal Sudirman Kav.10-11, Jakarta 10220, Indonesia Operational Hours: 9.00 AM – 5.00 PM from Monday to Friday (except for holidays) Phone. +6221 5723737 Fax +6221 5710547-48 WhatsApp +62 819 15723737 Email: wecare-id@greasterngeneral.com
7. What is the premium rate for GEGI's Industrial All Risk Insurance?	The premium rate given is in accordance with the applicable premium rate provisions from the OJK.
8. What is the consequence if the sum insured declared on policy schedule is lower than actual market price to rebuilt the insured property?	If the sum insured declared on policy schedule is lower than actual market price to rebuilt the insured property, an underinsured condition will arise, resulting in a pro-rata claim calculation. Example: Total Sum Insured is IDR 1 billion Actual market price just before the claim arise is IDR 2 billion Amount of claim occur with a loss of IDR 500 million The claim paid due to the underinsured condition is (IDR 1 billion/IDR 2 billion) x IDR 500 million = IDR 250 million.
9. How about the coverage if the insured property is moved to other location other than that stated in the policy?	The coverage shall be no more applicable if you do not notify and obtain prior approval from the Insurance.
10. What if the ownership of insured property transferred to another party?	If the insured property is transferred to another party, the policy shall be automatically void since transferred to other party.
11. What is deductible mean?	Deductible is the amount of costs that must be borne by the insurance policy owner for each claim incident.
12. How to endorse the policy?	You could contact GEGI at:

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Jakarta 10220, Indonesia
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13. How to renew the policy?

The policy renewal notification will be send through your registered email and/or WhatsApp number one month before the due date. You can renew by following the renewal instruction.

14. How if I want to cancel my policy?

You may contact GEGI at:

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Jakarta 10220, Indonesia
Operational Hours: 9.00 AM – 5.00 PM from Monday to
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15. Is there any premium refund for cancelled policy?

The premium for a cancelled policy will be refunded pro rata after deducting any acquisition costs imposed, subject to no claim has ever been submitted.

16. What to do if a claim occurs?

- The Insured first reports the occurrence of an event that causes a loss to the Insurer within 7x24 hours after the event that causes a loss occurs,
- The Insured immediately sends claim documents to the Insurer within 30 days from the event that gave rise to the claim in the form of:
 - a. Claim form;
 - b. photocopy of Policy;
 - c. Minutes from the local Police Chief or a Certificate from the Village Head or Ward Head regarding the incident;
 - d. report as detailed and complete as possible on the matter which according to his knowledge caused the loss or damage;
 - e. information and other relevant evidence, which is reasonable and appropriate to be requested by the Insurer.
- Provide the Insurer with all information and documentation that the Insurer requests. If the Insurer requests it, the Insured must provide the

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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.

- 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

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17. How long does the claim payment process take?

Claims are paid by the Insurance Company within a maximum of 30 (thirty) calendar days from the date of written agreement between the Insurer and the Insured or certainty regarding the amount of the claim to be paid.