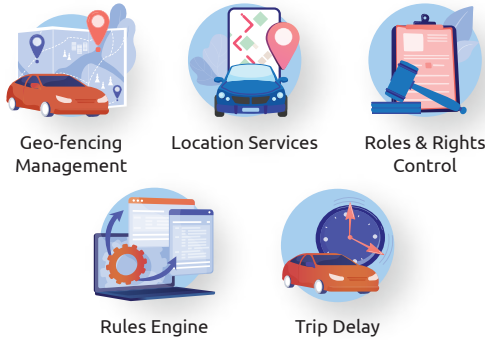


Continued information from the previous page

MZONE OTHER FEATURES



INSURANCE EXCLUSION

1. Loss of or damage to caused by additional equipment other than those mentioned in this policy
2. Loss of or damage to caused by embezzlement, fraud, hypnotic and the like
3. Loss of or damage to caused by malicious acts committed by:
 - a) Spouses or children of the Insured
 - b) People giving ordered by the Insured
 - c) People working for the Insured
 - d) People with the knowledge of the Insured
 - e) People living with the Insured
4. Loss of or damage to caused by:
 - a) Towing or pushing other vehicles or objects, participating in contest, giving driving lesson, carnivals or parades, and committing crimes
 - b) Overload of vehicle capacity
 - c) Vehicle is technically out of order or not roadworthy
 - d) Driven by a person who has no valid and proper Driving License (SIM) or under the influence of alcohol, drugs or any some other hazardous substances
 - e) Nuclear reaction, including but not limited to nuclear radiation
5. Loss of or damage to directly or indirectly caused by natural disaster or war
6. Loss of or damage to caused by worn out due to wear and tear, inherent vice

TELEMATICS SERVICES FEE



\$142.91**
(including tax)
per year/per unit

**Subject to device type and price change
Payment using Rupiah in accordance with the prevailing currency exchange rate

INSURANCE CLAIM PROCEDURE



HEAD OFFICE :
PT Asuransi MSIG Indonesia
Summitmas II Building, 15th floor
Jl. Jenderal Sudirman Kav. 61 - 62
Jakarta 12190, Indonesia

Telephone : (021) 2523110 (Hunting)
Fax : (021) 2526761 (General)
(021) 5201269 (Claim Motor)
Email : msig@id.msig-asia.com
URL : www.msig.co.id

COMPLAINT SERVICE CONTACT :
Telephone : (021) 2523110 (Hunting)
Email : customer@id.msig-asia.com

f msigid | @ msig_id | @msig_id



The information contained herein is intended to be for informational purposes only and is correct at the time of printing. This brochure is not intended to be construed as an offering of Asuransi MSIG Indonesia. Details about insurance condition and its exclusions are available in the policy wording. Insured is obliged to read and understand the policy wording.

PT Asuransi MSIG Indonesia is licensed and supervised by Financial Services Authority (OJK)

MSIG FlexPro U-Drive

FOR CORPORATE WITH FLEET



Insurance that sees the heart in everything

A Member of MS&AD INSURANCE GROUP

IPB-V71-E5-2023-12

MSIG FlexPro U-Drive



MSIG FlexPro U-Drive is a motor vehicle insurance for corporate with fleet equipped with advanced technology Telematics services at competitive service prices.

INSURANCE COVERAGE



Collision, impact, overturning, skidding or falling into



Malicious act



Theft



Fire



Risks 1 - 4 above during ferry crossing



Total loss



Third party liability



Other features, such as:
a) Repair at the authorized workshop
b) Ambulance fee
c) Replacement vehicles or transportation cost benefits



Telematics services

EXTENSION OF INSURANCE COVERAGE



Riot, civil commotion, terrorism, and sabotage



Flood, tempest, windstorm, water damage, and earthquake



Personal accident



Passenger liability

TELEMATICS SERVICES EXPERIENCE



Monitor their fleet usage (trip)



Monitor the drivers' behavior



Controlling the vehicle usage (fuel & maintenance)



Asset safety through live tracking & immobilizer*



3D claim reconstruction

*Immobilizer is optional

COMPETITIVE ADVANTAGE



Competitive cost for fleet management services



Various additional benefit in fleet management



The system is easy to integrate



Partnered with experienced Telematics technology company



3D claim reconstruction

Benefit for customers:
a) Better customers experience
b) Detail claim analysis
c) Significantly reduce fraud
d) Smooth claims process

MZONE FLEET MANAGEMENT

MSIG FlexPro U-Drive fleet management system based on a web and mobile application that can be easily accessed through customer's device.

MZONE PRIORITY FEATURES



Standard MZone Report (Comprehensive Analysis Report)

This report is used as feedback and review for customers and insurers. This feature works by providing reports with details of the measured factors as an analytical tool, making it useful for customers to get measurable patterns to improve control and reduce risk.



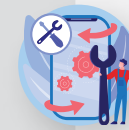
Driver Management (Risk Analysis and Driving Scoring)

The feature provides driving governance services through reviews of fleet unit drivers. In particular, this unit functions to measure the driving patterns of drivers under the supervision of business owners/customers. This feature works by providing an assessment of how to drive, so that business owners/customers can get a measurable pattern to increase control and reduce risk.



Notification (Telematics Service Notification)

Periodic notification of updated Telematics services. This service serves to provide the latest information to customers through the devices they use, either via email or SMS. Through this feature, customers get information and feedback from the telematics services they use.



Service Maintenance (Vehicle Maintenance Service Information)

A feature that provides periodic scheduling for maintenance service times from fleet units, in the form of reminders of maintenance service times that must be carried out by customers. Through this feature, customers can monitor the service time for vehicle maintenance and fleet unit spare parts, so as to further increase the efficiency & effectiveness of the maintenance costs of existing units.



Trip Management and Plotting

Beneficial in trip management, including determining the trip pattern and purpose of each vehicle fleet unit. Customers can use this feature through the MZone digital platform. Through this feature, customers can get benefits in the form of measurable pattern information for control, efficiency, and reduce risk.