

Insurance
Product Profile



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PREFACE

MSIG Indonesia

PT Asuransi MSIG Indonesia, a member of MS&AD Insurance Group, is a large joint venture general insurers in Indonesia.

We have been operating in Indonesia for more than 40 years and experiencing continuous increment throughout the years.

Our mission is to contribute to the development of a vibrant society and help secure a sound future for the planet, by enabling safety and peace of mind through the global insurance and financial services business.

In Asia, under the regional holding company of MSIG Asia, we have been tending to your insurance needs for more than 100 years. Indeed, we have come a long way together with you.

MSIG Asia

MSIG Asia, as a subsidiary of Mitsui Sumitomo Insurance Company and a member of MS&AD Insurance Group, oversees the Group's core business of general insurance across Southeast Asia and Hong Kong. Combining global and local best practices, we leverage on our extensive geographical network, multi-channel distribution and strong partnerships with intermediaries to offer to our customers a wide range of insurance solutions across major personal and commercial lines.

Testament to our strength and reach, MSIG Asia is now the first and only foreign-based general insurer to have representation in every ASEAN country.

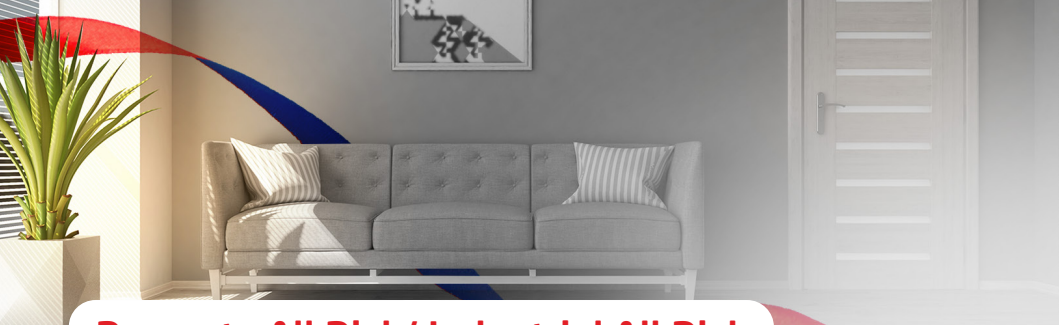
Wherever our businesses may extend to, our customers come first. Our core values of customer focus, integrity, teamwork, innovation and professionalism are upheld by each of our 3,000 employees in the region.

With our financial strength, your future can be assured. Mitsui Sumitomo Insurance Company has received sterling financial ratings of A+ from Standard & Poor's, A1 from Moody's Investors Service and A+ from A.M. Best.

MS&AD Insurance Group

The MS&AD Insurance Group was formed on April 2010 from the business integration of Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co., Ltd., and Nissay Dowa General Insurance Co., Ltd., under the holding company MS&AD Holdings, Inc.

The MS&AD is one of Asia's leading insurers in the world, with presence in 42 markets globally, 14 of which are in Asia. Based in Japan, MS&AD Insurance Group is active in five business domains, namely domestic Japanese general insurance, life insurance, non-life insurance, financial services and risk-related services.



Property All Risk/ Industrial All Risk

Commercial & Personal Insurance

Covers loss of/or damage to the insured property such as building, inventory, stock, equipment, and machinery.

Basic Coverage:

All risks of unforeseen and sudden physical loss or damage, other than those specifically excluded.

Extended Coverage:

1. Riot, strike, malicious damage
2. Civil commotion
3. Earthquake
4. Flood
5. Etc

Exclusions:

1. Delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
2. Dishonesty, fraudulent act, trick, device or other false pretence.
3. Disappearance, unexplained or inventory shortage.
4. Joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, superheaters, pressure vessels or any range of steam and feed piping in connection therewith, mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates.
5. Other exclusions as defined in the insurance policy.



Earthquake Insurance

Commercial & Personal Insurance

Cover the loss or damage to property caused by earthquake, volcanic eruptions, fire and explosion that follows the earthquake and or volcanic eruption, tsunami.

Basic Coverage:

Cover the loss or damage to property and insured interests that are directly caused by the hazards issued below:

1. Earthquake
2. Volcanic eruptions
3. Fires and explosions required in earthquakes and or volcanic eruptions
4. Tsunami

Exclusions:

Does not cover any loss of or damage to property and or interest insured directly or indirectly caused by or as a consequence of or aggravated by:

1. Riots, strikes, locked-out workers, malicious acts, civil commotion, insurrection/popular rising, usurped power, revolution, rebellion, military power, invasion, civil war, war and hostilities, subversive acts, terrorism, sabotage or looting.
2. Nuclear reactions, including but not limited to, nuclear radiation, ionization, fusion, fission or pollution by radioactivity.
3. Vehicle impact.
4. Windstorm and tempest of any nature, whether or not it is caused or attributable to any insured perils.
5. Flood and or inundation.
6. And other exclusions as defined in the insurance policy.





Business Interruption Insurance

Commercial Insurance

Cover for the risk of losing gross profit due to disruption or influence of the business as a consequence of damage or loss to the insured property.

Basic Coverage:

Limited coverage for loss of Gross Profit caused by:

1. A decrease in the proceeds of sales
2. An increase in the cost of labor and the amount payable as compensation must:
 - Which is associated with a decrease in sales results
 - Related to the increase in work costs

Extended Coverage:

1. Automatic recovery of losses
2. Excessive stockpile
3. Gross profit

Exclusions:

Loss occasioned by or happening through or in consequence of:

1. The burning of property by order of any Public Authority.
2. Subterranean fire.
3. The burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle and the clearing of lands by fire.
4. Damage to property occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.
5. Other exclusions as defined in the insurance policy.



Movable Property All Risk Insurance

Commercial & Personal Insurance

Cover movable items/property such as office equipment (i.e. computers, copy machines, fax machines, telephone machines, etc.) from all type of risks or accident that could make damage/loss.

Basic Coverage:

All risks of unforeseen and sudden physical loss or damage, other than those specifically excluded.

Extended Coverage:

1. Strike, riots, civil commotion
2. Earthquake

Exclusions:

1. Loss or damage resulting directly or indirectly from war, civil war, revolution, riot, strike, civil commotion, terrorism.
2. Loss or damage resulting directly or indirectly from earthquake, volcanic eruption, or tsunami.
3. Loss or damage resulting directly or indirectly from wear and tear, rust, mould, deterioration, discoloration, loss or damage due to rats or vermin.
4. Nuclear explosive, radioactive.
5. Willful misconduct or gross negligence of the Insured.
6. If the property is processed or worked upon (excluding repair), loss or damage occurring after the commencement of such processing or similar work; unless fire ensues therefrom.
7. Mislaying, misplacing or mysterious loss.
8. Loss or damage due to fraud or embezzlement.
9. Electrical or mechanical breakdown; unless fire ensues therefrom, or such breakdown is a result of some accidental happening of external origin.
10. Other exclusions as defined in the insurance policy.





Ladies Car Protection

Commercial & Personal Insurance

Covers motor vehicle (car) against loss or damages with additional benefit specially designed for ladies.

Basic Coverage:

Comprehensive Policy covers the loss of or damage to the motor vehicle by:

1. Hull Damage

Comprehensive Policy covers loss of or damage to, total or partial, the motor vehicle due to risks caused by:

- 1.1 Collision, impact, overturning, skidding or falling into;
- 1.2 Malicious act;
- 1.3 Theft, including theft preceded or accompanied or followed by violence or threat of violence as provided in Articles 362, 363 paragraphs (3), (4), (5) and Article 365 of Criminal Code;
- 1.4 Fire, including:
 - 1.4.1 Fire due to the burning of other nearby objects or Motor Vehicle garage;
 - 1.4.2 Fire due to lightning;
 - 1.4.3 Damage due to water and/or other appliances used to prevent the spread of or extinguishing of fires;
 - 1.4.4 Total or partial destruction of Motor Vehicle by the order of the Authorities in attempt to prevent further spreading of the fire.

2. Any loss and/or damage caused by those incidents above in paragraph (1) of this Article while the insured Motor Vehicle is on board of a vessel for crossing purpose which is under the supervision of Directorate General of Land Transportation, including any loss and/or damage resulting from accident of the vessel.

3. Third Party Liability

Insurer shall indemnify for:

- 3.1 Legal liability of the Insured against loss suffered by third party followed by indictment to the Insured regarding the loss directly caused by the Motor Vehicle arising out of risks covered by Article 1 paragraph (1) items 1.1 and 1.4, of this policy, whether the settlement thereof is by compromise, mediation, arbitration or through court subject to prior written consent of the Insurer, namely:
 - 3.1.1 Damage to property;
 - 3.1.2 Medical expenses, bodily injury and/or death; maximum of sum insured for Legal Liability coverage against any Third Party as set forth in the Policy for any one accident.
- 3.2 Legal fees or professional service fees in relation to legal liability of the Insured subject to prior written consent of the Insurer. Liability of the Insurer for such fees, shall be at a maximum 10% (ten percent) of the limit of Legal Liability coverage against any Third Party as specified in paragraph (1) of this Article.

This indemnification shall constitute an addition of indemnity governed in paragraph (1) of this Article.

Extended Coverage:

1. Third Party Liability (TPL) on the spot
2. Personal possession
3. Baby car seat
4. Non standard accessories
5. Emergency Roadside Assistance





Additional Coverage (optional):

1. Personal accident for driver
2. Personal accident for passenger
3. Strike, riot & civil commotions
4. Terrorism & sabotage
5. Flood, landslide, typhoon
6. Earthquake, tsunami
7. Repair at authorized workshop

Exclusions:

This insurance shall not cover any loss of, damage to, expense incurred in Motor Vehicle and/or third party legal liability, caused by:

1. Damage or loss caused by embezzlement, fraud, hypnotic and the like.
2. Loss or damage due to the Motor Vehicle used for committing crimes.
3. Loss or damage caused by towing or pushing other vehicle or objects, giving driving lesson; participating in contest, trainings, channeling of skill or speed hobby, carnivals, parades, campaigns, demonstrations.



Mobilaman Insurance Package

Personal insurance

Covers motor vehicle (passenger car) against loss or damages with special additional benefit.

Basic Coverage:

Comprehensive Policy covers the loss of or damage to the motor vehicle by:

1. Hull Damage

Comprehensive Policy covers loss of or damage to, total or partial, the motor vehicle due to risks caused by:

- 1.1 Collision, impact, overturning, skidding or falling into;
- 1.2 Malicious act;
- 1.3 Theft, including theft preceded or accompanied or followed by violence or threat of violence as provided in Articles 362, 363 paragraphs (3), (4), (5) and Article 365 of Criminal Code;
- 1.4 Fire, including:
 - 1.4.1 Fire due to the burning of other nearby objects or Motor Vehicle garage;
 - 1.4.2 Fire due to lightning;
 - 1.4.3 Damage due to water and/or other appliances used to prevent the spread of or extinguishing of fires;
 - 1.4.4 Total or partial destruction of Motor Vehicle by the order of the Authorities in attempt to prevent further spreading of the fire.

2. Any loss and/or damage caused by those incidents above in paragraph (1) of this Article while the insured Motor Vehicle is on board of a vessel for crossing purpose which is under the supervision of Directorate General of Land Transportation, including any loss and/or damage resulting from accident of the vessel





3. Third Party Liability

Insurer shall indemnify for:

- 3.1 Legal liability of the Insured against loss suffered by third party followed by indictment to the Insured regarding the loss directly caused by the Motor Vehicle arising out of risks covered by Article 1 paragraph (1) items 1.1. and 1.4 of this policy, whether the settlement thereof is by compromise, mediation, arbitration or through court subject to prior written consent of the Insurer, namely:
 - 3.1.1 Damage to property;
 - 3.1.2 Medical expenses, bodily injury and/or death; maximum of sum insured for Legal Liability coverage against any Third Party as set forth in the Policy for any one accident.
- 3.2 Legal fees or professional service fees in relation to legal liability of the Insured subject to prior written consent of the Insurer. Liability of the Insurer for such fees, shall be at a maximum 10% (ten percent) of the limit of Legal Liability coverage against any Third Party as specified in paragraph (1) of this Article.
This indemnification shall constitute an addition of indemnity governed in paragraph (1) of this Article.

Extended Coverage:

1. Third Party Liability (TPL) on the spot
2. Personal possession
3. Average relief 85%
4. Non standard accessories
5. Emergency Roadside Assistance

Additional Coverage (optional):

1. Personal accident for driver
2. Personal accident for passenger
3. Strike, riot & civil commotions
4. Terrorism & sabotage
5. Flood, landslide, typhoon
6. Earthquake, tsunami
7. Repair at authorized workshop

Exclusions:

This insurance shall not cover any loss of, damage to, expense incurred in Motor Vehicle and/or third party legal liability, caused by:

1. Damage or loss caused by embezzlement, fraud, hypnotic and the like.
2. Loss or damage due to the Motor Vehicle used for committing crimes.
3. Loss or damage caused by towing or pushing other vehicle or objects, giving driving lesson; participating in contest, trainings, channeling of skill or speed hobby, carnivals, parades, campaigns, demonstrations.





Marine Cargo Insurance

Commercial Insurance

Provides coverage against any loss and/or damage to the cargo caused by various kinds of risks during transit for export/import (by sea and air), inter island, and inland.

Basic Coverage:

1. Institute Cargo Clauses (C) 1/1/09
Covers loss of or damage to cargo caused by accident of the vessel or craft like stranded, grounded, sunk, capsized, burnt or collided and overturning and derailment of land conveyance.
2. Institute Cargo Clauses (B) 1/1/09
Covers loss of or damage to cargo due to perils mentioned under ICC (C) 1/1/09 condition and also caused by washing overboard, earthquake, volcanic eruption, lightning, jettison, and general average.
3. Institute Cargo Clauses (A) 1/1/09
This insurance covers all risks of loss of or damage to the subject-matter insured except as excluded by the exclusions.
4. Institute Cargo Clauses (Air) 1/1/09 (excluding sendings by post)
This insurance covers all risks of loss of or damage to the subject-matter insured except as excluded by the exclusions (applied for aircraft conveyance).

Extended Coverage:

1. War risks
2. Strikes risks

Exclusions:

1. Willful misconduct of the Assured.
2. Inherent vice of nature of the goods insured.
3. Insufficient packing.
4. Ordinary loss
5. Delay.
6. Etc.



Contractor's All Risks (CAR) Insurance

Commercial Insurance

Protect construction works from ground zero until completely built.

Basic Coverage:

Provides comprehensive coverage against loss and/or damage to the contract works, construction plant & equipment, as well as the third party liability against property damage and bodily injury of the third party caused by the execution of the works.

Extended Coverage:

1. Strike, riots, civil commotion
2. Inland transit
3. Existing property
4. Etc

Exclusions:

1. War, invasion, act or foreign enemy, hostilities, (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government *de jure* or *de facto* or by any public authority.
2. Nuclear reaction, nuclear radiation or radioactive contamination.
3. Willful act or willful negligence of the Insured or of his representatives.
4. Cessation of work whether total or partial.
5. The deductible stated in the Schedule to be borne by the Insured in any one occurrence.
6. Consequential loss of any kind or description whatsoever including penalties, losses, due to delay, lack of performance, loss of contract.
7. Loss or damage due to faulty design.
8. Other exclusions as defined in the insurance policy.





Erection All Risks (EAR) Insurance

Commercial Insurance

Protects machinery during installation period.

Basic Coverage:

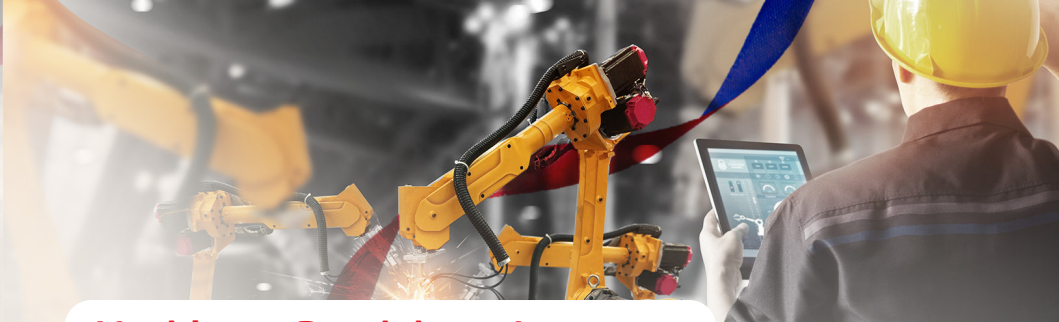
Provides comprehensive coverage against loss and/or damaged caused by certain perils to the Machineries during installation and erection works. Beside that it also covers the risks during construction works of oil refinery, power plant, construction works of structures of bridge, steel tower and other steel structures.

Extended Coverage:

1. Strike, riots, civil commotion
2. Inland transit
3. Etc.

Exclusions:

1. War, invasion, act or foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government *de jure* or *de facto* or by any public authority.
2. Nuclear reaction, nuclear radiation or radioactive contamination.
3. Willful act or willful negligence of the Insured or of his representatives.
4. Cessation of work whether total or partial.
5. The deductible stated in the Schedule to be borne by the Insured in any one occurrence.
6. Consequential loss of any kind or description whatsoever including penalties, losses, due to delay, lack of performance, loss of contract.
7. Loss or damage due to faulty design.
8. Other exclusions as defined in the insurance policy.



Machinery Breakdown Insurance

Commercial Insurance

Protects machinery against loss or damage due to operation.

Basic Coverage:

Any unforeseen and sudden physical loss or damage necessitating its repair or replacement due to causes such as:

1. Defect in casting and material
2. Faulty design
3. Faults at workshop or in erection
4. Bad workmanship
5. Lack of skill
6. Carelessness
7. Shortage of water in the case of boilers
8. Physical explosion or tearing apart on account of centrifugal forces
9. Short circuit
10. Storm

Exclusions:

1. Loss or damage to belts, ropes, chains, rubber tires, dies or exchangeable tools.
2. Loss or damage due to fire, the extinguishing of a fire, or subsequent demolition, theft, subsidence, landslide, floods, inundation, earthquake or similar natural catastrophes.
3. Loss or damage for which the manufacturer or supplier of the property is responsible either by law or under contract.
4. Loss or damage caused by any faults or defects existing at the time of commencement of this insurance within the knowledge of the Insured or his representatives.
5. Loss or damage arising out of the willful act or gross negligence of the Insured or his Representatives.
6. Other exclusions as defined in the insurance policy.





Contractor and Plant Machinery Insurance

Commercial Insurance

Cover all risks of damage or loss occurring to the machinery and equipment of the contractor.

Basic Coverage:

Cover all risks of damage or loss occurring to the machinery and equipment of the contractor at work or at rest, or being dismantled for the purposes of thorough cleaning or maintenance, or in the series of own activities mentioned earlier, or in the series of replacing, but in any case only after successful trials, except those excluded in the wording of the Policy.

Extended Coverage:

1. Earthquake
2. Typhoon, storm, flood, water damage
3. Etc

Exclusions:

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government *de jure* or *de facto* or by any public authority.
2. Nuclear reaction, nuclear radiation or radioactive contamination.
3. Willful act or willful negligence of the Insured or his representatives.
4. Other exclusions as defined in the insurance policy.



Cyber Insurance

Commercial Insurance

The Policy gives protection against liabilities arise from data and information protection, including investigation, extortion and cyber-crime element from:

1. Breach of confidentiality
2. Breach of privacy
3. Security breach/failure to prevent security breach

Basic Coverage:

1. Investigation costs
2. Response costs
3. Restoration costs
4. Interruption
5. Liability
6. Extortion loss
7. Regulatory

Extended Coverage:

1. Interruption from operational error
2. Restoration costs
3. Media liability
4. Personal information violation
5. Payment Card Industry (PCI)
6. Reputational interruption loss
7. Cyber crime

Exclusions:

1. Asbestos
2. Bodily injury
3. Contractual liability
4. Cost of complying with an enforcement order
5. Director's duties
6. Discrimination
7. Dishonest acts
8. Electromagnetic fields
9. Employment practices
10. Environmental hazards
11. Funds transfer
12. Government actions
13. Illegal programs
14. Infrastructure





Bailee's Liability Insurance

Commercial Insurance

To cover Insured's legal liability due to damage to third party's property in care, custody or control by the insured's in their premises or while being transported by insured as cargo.

Basic Coverage:

The Insurer will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of:

B - property damage

to property in his custody or control referred to in the Schedule, caused by an occurrence:

1. While the property being kept in the premises stated in the Schedule; or
2. While the property being placed out of the premises, subject to a purpose of the custody stated in the Schedule; or
3. While the property being transported by the Insured as a Cargo.

Exclusions:

General Exclusion:

1. Theft by the insured.
2. Theft without forcible entry.
3. Blemish, wear and tear, inherent vice.
4. Poor or insufficient packing.
5. Overload or violation to traffic law.
6. Rats, worm, vermin or insect.
7. Steam water, leaked water pipes, sprinklers, AC etc.
8. Rain, snow trough roofs, windows, door etc.
9. Damage to property owned, rented, or occupied by the insured.

15. Insolvency of insured or a third party
16. Insured vs Insured
17. Intellectual property
18. PCI fines and assessments
19. Physical event
20. Pollution
21. Prior acts
22. Property date
23. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion clause
24. Retroactive date
25. Trading losses and liabilities
26. Unfair and deceptive practices
27. Unlawful data procedures
28. USA statutory violations exclusion
29. War
30. Wear and tear





Comprehensive General Liability Insurance

Commercial Insurance

To cover Legal Liability of the Insured arising out from the insured business operations, i.e. Office, Hotel, Hospital, Manufacturing, Mining, etc.

Basic Coverage:

The Insurer will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of:

1. Bodily injury; or
2. Property damage

Extended Coverage:

1. Automobile liability
2. Property in care, custody and control of the Insured

Property Excluded:

1. Animals, plants.
2. Fresh foods, fruits and vegetables, chilled/frozen cargos.
3. Personal effects.
4. Work of art, curiosity, bullion's, precious stones, treasures.
5. Security, obligations or documents of any kind, stamps, coined or paper money, cheques, books of account or other.
6. Business books, computer system records.
7. Hazardous goods, bulk cargos.
8. Heavy cargos to be carried by special methods.



Exclusions:

1. Product and completed operation liability
2. Contractual liability
3. Automobile liability
4. Mobile equipment liability
5. Aircraft/watercraft liability
6. Pollution liability
7. Liquor liability
8. Workmen's compensation/employers' liability
9. Property in care and custody of the insured
10. Tenants liability
11. Bailee's liability
12. Damage to property owned, rented, or occupied by the Insured





Director and Officer Insurance

Commercial Insurance

Provide protection to the directors and officers of a company with regard to the possibility of legal liability for personal liability that can arise in carrying out their duties.

Basic Coverage:

Director and Officer Insurance CGP 2010 is designed to provide protection to the directors and officers of a company regarding the possibility of legal liability for personal liability that can arise in carrying out their daily duties.

Extended Coverage:

1. Initial offering, listing, or trading of securities
2. Secondary offering of securities
3. Automatic new subsidiary
4. Discovery period
5. Discovery period lifetime run off for retired Insured persons
6. Emergency costs
7. Environmental violations

Exclusions:

1. Conduct
2. Prior insurance claim and circumstances
3. Bodily injury and property damage
4. United States of America ("US") insurance claim brought by Insureds
5. Professional services exclusion
6. Transactions
7. Employment Retirement Income Security Act (ERISA)
8. Economic sanction



Freight Forwarder Liability

Commercial Insurance

Freight Forwarder's Liability Insurance provides comprehensive coverage to a freight forwarder for their liability resulting from carrying out their business operation.

Basic Coverage:

1. Cargo Legal Liability
To cover any legal liability arising from accidental damage to and/or loss of customer's cargo whilst in the care, custody and control of the insured under or by contract, international contract, statute or common law and caused in the course of the business within the territorial limit.
2. Container Legal Liability
To cover any legal liability arising from accidental damage to and/or loss of containers and/or pallet containers, under the insured's care, custody and control, used for the main purpose of movement of cargo as part of the insured's business.

Extended Coverage:

1. Extra cost & expense
2. Warehousemen liability
3. Container and handling equipment
4. Third party liability

Exclusions:

1. Force majeure.
2. Willful misconduct of the Assured.
3. Defective or insufficient packing.
4. Vermin, moths, rust, normal wear and tear or inherent nature of the goods.
5. Mechanical or electrical derangement.
6. Atmospheric or climatic conditions including but not limited to dampness.





7. Willful illegal sale.
8. Documentation errors and/or omissions or wrongful delivery or misdelivery.
9. Delay, loss of market, or any consequential loss.
10. Willful or reckless act or omission by the insured or its servants.
11. Theft or attempted theft from any vehicle or any explained shortage of the cargo(es)/goods whilst the vehicle is unattended by the driver or mate driving.
12. Operation of carrying conveyance by a driver or operator who does not possess valid licence as required by law.
13. Driving or operation of carrying conveyance by driver or operator who is under influence of addictive drugs or has alcohol in the blood over 50 percentage milligrams.
14. Deterioration or unfitness of carrying conveyance for safe carriage.
15. Infidelity or dishonest act of the insured, its employees, its agents or subcontractors or persons to whom the property may be entrusted by the insured.
16. Pollution of air, water or soil unless it can be demonstrably proved to have been caused by immediate discharge consequent upon an accident.
17. Directly or indirectly arising out of the management, operation or navigation of any ship or aircraft in which the insured has legal or equitable interest.
18. Directly or indirectly arising out of ship repairing, ship building, floating dock or dry dock operations.

19. Failure or withdrawal of public utility or leakage of refrigerant and/or liquefied gases.
20. Exceeding the safe working load or manufacturer's guidelines or recommendations of any of the insured's equipments.





Fixed Premium P&I

Commercial Insurance

This policy cover the insured against legal liability, costs and expenses under this Class of Insurance, which are incurred in respect of and only in connection with the Operation of the Insured Vessel.

Basic Coverage:

This policy cover the Insured against as detail below:

1. Illness, injury and loss of life (crew)
2. Repatriation
3. Substitutes and crew unemployment
4. Personal effects
5. Diversion expenses
6. Illness, injury and loss of life (persons other than crew)
7. Stowaways, refugees or persons rescued at sea
8. Contract and indemnities
9. Cargo liabilities
10. Collision with other ship and non-contact damage
11. Damage to property (including fixed and floating objects)
12. Wreck removal
13. Quarantine expenses
14. Towage
15. Pollution risk
16. Special compensation for salvors
17. General average
18. Sue and labor and legal cost
19. Fines
20. Enquiry expenses
21. Life salvage
22. Risk incidental to ship owning

Extended Coverage:

1. Defence cover for legal costs
2. War protection and indemnity cover

Exclusions:

1. Institute cyber attack exclusion clause [CI.380].
2. Total asbestos exclusion.
3. Sanction limitation and exclusion clause.
4. Institute radioactive contamination, chemical, biological, bio-chemical and electromagnetic weapons exclusion clause.





Yacht Insurance

Commercial Insurance

Yacht Insurance provides coverage for damage, loss, and third party liability to the pleasure boat/craft covered in the policy.

Basic Coverage:

1. Vessel/Hull
To cover the vessel whilst ashore or afloat, being lifted, hauled out or launched, in transit by road, rail, air or car ferry for losses arising from all risks of accidental damage, theft, fire and/or explosion, acts of piracy, acts of vandalism, deliberate damage not by assured, latent defect and others.
2. Third Party Liability
To cover any legal liability arising out of insured vessel as resulting from damage to any other vessel or property, death or injury, pollution and other financial losses, including legal costs incurred when settling or defending a claim.
3. Personal Belongings
To cover assured's personal belongings from all risks of accidental loss or damage, theft, fire and/or explosion, acts of piracy and acts of vandalism.
4. Emergency Medical Expenses
To cover cost of emergency medical expenses incurred by Assured including family and guests in respect of injuries suffered as result of an accident whilst on board the vessel with assured's permission.
5. Personal Accident
To cover assured or anyone on board the vessel with Assured's permission who has an accident whilst on board or whilst getting on or off the vessel which results in death, physical severance or permanent loss of use of the entire arm, hand, leg and/or foot, permanent loss of sight of one or both eyes, permanent total disability.
6. Racing
To cover whilst the vessel is racing.

7. Marina Benefits
To cover while the vessel is in a purpose built marina either ashore or afloat on a berth.
8. Small Craft Hire Benefit
To cover cost of hire of a similar vessel up to certain amount, if the insured vessel suffers loss or damage and it can no longer be used by Assured.

Extended Coverage:

1. Cover your Liability to Others resulting from damage to any other vessel or property, death or injury, pollution; and other financial losses.
2. Legal costs incurred or required to be paid when settling or defending a claim and fees and/or expenses incurred in respect of attendance at any official enquiry.
3. The indemnity payable shall be limited to the amount specified in the Schedule.

Exclusions:

1. While the Vessel is outside the cruising range shown in the Certificate of Insurance, unless required to safeguard the Vessel, Assured or Assured's guests.
2. When the vessel is being used for charter, hire or commercial letting unless agreed by insurer.
3. From any act or omission of the person in charge of the vessel if they were impaired following the consumption of alcohol or drugs.
4. From terrorism (unless cover is obligatory by law).
5. From lawful arrest, restraint or detainment of the vessel.
6. From war, civil war, conflict, commotion and riot.





Marine Hull Insurance

Commercial Insurance

This insurance covers loss of or damage to hull and its machineries and its equipment from sea damage and transit risk as the cause of from perils under this policy.

Basic Coverage:

Hull and Machinery

(Institute time clauses - Hulls 1/10/83), The Vessel is covered subject to the provisions of this insurance at all times and has leave to sail or navigate with or without pilots, to go on trial trips and to assist and towing vessels or craft in distress and this insurance covers loss of or damage to the subject-matter insured caused by perils of the seas rivers lake, fire, explosion, violent, jettison, piracy, breakdown of or accident to nuclear installation or reactor, contact with objects, pollution hazard, $\frac{3}{4}$ the collision liability.

Extended Coverage:

1. War risks
2. Loss of hire risks

Exclusions:

1. Removal or disposal of obstructions.
2. Any real or personal property or thing.
3. The cargo or other property on, or the engagements of, the insured vessel delay.
4. Loss of life, personal injury or illness.
5. Pollution or contamination of any real or personal property or thing whatsoever (except other vessels with which the Insured vessel is in collision or property on such other vessels).

7. From ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
8. Any chemical, biological, bio-chemical, or electromagnetic weapon.
9. From fire or explosion on the vessel where the maximum designed speed of the vessel exceeds 17 knots if fitted with inboard machinery.
10. From sinking or swamping whilst the vessel is unattended afloat if the vessel is less than 17 feet length overall and the maximum designed speed is in excess of 17 knots, unless agreed by Insurer.
11. Loss of use of the vessel, loss of profits or loss of value.
12. The cost of travel expenses and temporary accommodation.
13. Indirect losses unless specifically covered elsewhere in the Policy.
14. Punitive or exemplary charges or any costs resulting from any criminal proceedings.
15. Loss or damage to your moorings, unless agreed by insurer.
16. Racing, if the vessel is not a sailing vessel.
17. Others as per policy.





Travel Insurance

Commercial & Personal Insurance

MSIG Travel Insurance is insurance product for Indonesian citizens and Foreigner citizens with KITAS holder who will travel abroad outside Indonesia.

MSIG Domestic Travel Insurance is insurance product for Indonesian citizens and Foreigner citizens with KITAS holder who will travel domestically in Indonesia.

Basic Coverage:

1. Personal Accident:
 - 1.1 Death & disablement due to accident
2. Medical Expense:
 - 2.1 Medical expenses due to accident
 - 2.2 Medical expenses due to sickness
 - 2.3 Emergency medical evacuate & repatriation
 - 2.4 Repatriation of mortal remain
 - 2.5 Compassionate visit
 - 2.6 Child guard

Extended Coverage:

MSIG Travel Insurance:

1. Loss of baggage
2. Loss of document & passport
3. Loss of money & personal possession
4. Delay baggage
5. Travel cancellation
6. Travel curtailment
7. Flight delay
8. Extra rerouting cost/replacement ticket due to flight delay
9. Emergency travel expense
10. Hijack
11. Personal liability
12. Content of unattended house

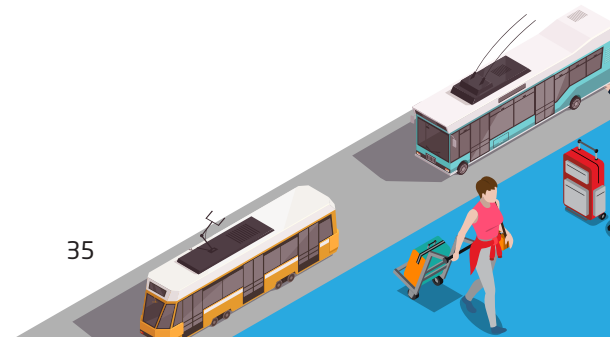
Extended Coverage:

MSIG Domestic Travel Insurance

1. Loss of personal possession
2. Delay baggage
3. Travel cancellation
4. Flight delay
5. Personal liability
6. Rental vehicle insurance excess
7. Content of unattended house

Exclusions:

1. Willful act of the Policy holder.
2. Willful act of a person who is entitled to indemnify.
3. Suicide or attempt thereof or criminal act of the Insured.
4. Pregnancy, childbirth, premature birth or miscarriage of the Insured.
5. Other exclusions as defined in the insurance policy.





Mudik Aman/ Liburan Aman Insurance

Commercial & Personal Insurance

Mudik Aman/ Liburan Aman Insurance is insurance product for Indonesian citizens who will travel domestically in Indonesia.

Basic Coverage:

To cover death, permanent disability, medical expenses, directly caused by sudden and accidental happening of external origin and contains elements of violence both physical and chemical, is not desired or planned, from outside, visible, directly to the Insured who immediately causes bodily injury where nature and place can be determined by Medical Sciences.

Extended Coverage:

1. Compensation for funeral costs due to accidents.
2. Compensation for fire risk upon the house and/or contents of the house insured and listed in the Policy.

Exclusions:

Accidents that occur directly due to the Insured:

1. Participate in air traffic, except as a legitimate passenger (having an official ticket) in an airplane carrying passengers by the airline that has permission for that.
2. Boxing, wrestling and all kinds of martial arts, rugby, hockey, sports on ice or snow, mountain climbing or icebergs and all kinds of physical contact sports, bungee jumping and the like, entering deep caves or holes, hunting animals, or if the Insured sails alone, or practices for or participates in speed or agility races on cars or motorbikes, air sports and water sports.



3. Intentionally committing or participating in a crime.
4. Violates the applicable Laws and Regulations.
5. Suffering from hernia, epilepsy, heatstroke.
6. Attacked or infected by viruses or germs of disease in the broadest sense and causing the emergence of fever (hayfever), typhus, paratyphus, dysentery, poisoning in food (botulism), malaria, pestilence (leptospirosis), filaria and sleep disease sleep due to insect bites or stings into the body.
7. Experience severe consequences of accidents due to diabetes, poor blood circulation, enlargement of blood vessels, blindness of one eye if the other eye is hit by an accident. In this case the amount of compensation is not higher than what will be given if there are no burdensome conditions for the consequences of the accident.
8. Other exclusions as defined in the insurance policy.





MSIG Home Shield Insurance (MSHS)

Personal Insurance

Insurance that provides comprehensive protection for your home and family members.

Basic Coverage:

1. Damage to Property
Protect buildings, building contents, and personal items from loss and damage caused by:
 - 1.1 Fire, lightning strikes, blasting, aircraft and smoke
 - 1.2 Floods, hurricanes, storms and water damage
 - 1.3 Earthquake
 - 1.4 Theft, burglary
 - 1.5 Riots, strikes, evil deeds and riots
 - 1.6 Industrial smoke and vehicles being hit by vehicles
2. Personal Accident
Guarantee bodily injury or death of the insured directly caused by an accident.
Limit: Max. IDR 10,000,000 for permanent disability/death and max. IDR 1,000,000 for funeral expenses.
3. Third Party Responsibilities
Provide compensation for losses arising from bodily injury, loss, loss or damage to property suffered by third parties.
Limit: Max. IDR 100,000,000.

Exclusions:

1. War, civil war, rebellion, popular awakening, or riots, work strikes, and the riots that it causes, terrorism and sabotage.
2. Confiscation, prosecution, confiscation or destruction at the behest of the government, unless such action is taken as a part required for fire fighting or evacuation.
3. Radioactive, explosive, or other dangerous properties of nuclear fuel.
4. Intentional violations, or carelessness of the insured.
5. Fraud or embezzlement.



Golfer Insurance

Commercial & Personal Insurance

Cover loss or damage or bodily injury for Third Party Liability, Personal Accident, Property Damage and Hole In One for Golfer.

Basic Coverage:

1. Section I - Third Party Liability
The Insurer will indemnify the Insured against such sums which the Insured shall become legally liable to pay as damage consequent upon:
 - 1.1 Accidental bodily injury to third parties;
 - 1.2 Accidental loss of or damage to property belonging to third parties; occurring as a direct consequence to the play, practice or instruction of golf during the insurance period.
2. Section II - Personal Accident
If the Insured shall sustain, which on any golf link, any bodily injury, caused by accidental, violent, external and visible means, the Insurer will pay to the Insured or to his legal representatives, the compensation herein specified provided such injury shall solely and independently of any other cause.
3. Section III - Property Damage
The Insurer will indemnify the Insured against:
 - 3.1 Loss of or damage to Golf Tools (means clubs, bags, shoes, umbrellas and trolleys only) possessed by the Insured, caused by fire, burglary, housebreaking or theft or attempt thereof; or
 - 3.2 The Insurer will indemnify the Insured in respect of the accidental breakage of clubs occurring during the course of actual play or practice on any golf course and driving range.
4. Section IV - "Hole in One" and or "Albatross"
 - 4.1 The Insurer will pay to the Insured the amount stated in the Schedule as the celebratory rewards at any Golf Course with a Par 35 or more for 9 holes. The Insured is entitled for full payment of such reward for each and every Hole in One and or Albatross he/she makes during the period of this insurance.

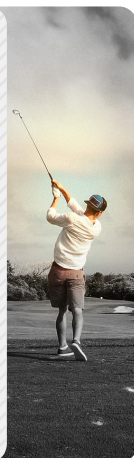




- 4.2 Such Hole in One and or Albatross should be witnessed and approved by two partners or more together with the official caddy of the golf course.
- 4.3 Such Hole in One and or Albatross should be certified officially by the golf course.

Exclusions:

1. From deliberate acts by the Insured, Insured's servant or Insured's employee or by any other person ordered by the insured.
2. Directly or indirectly occasioned by or happening through or in consequence of riots, strikes, locked-out workers, civil commotion, insurrection/popular rising, usurped power, revolution, rebellion, military power, invasion, civil war, war and hostilities, subversive acts, terrorism or sabotage.
3. From nuclear reactions including but not limited to nuclear radiation, ionization, fusion, fission or pollution by radioactivity.
4. Other exclusions as defined in the insurance policy.



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LIABILITY
ON THE SPOT


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