

# Insurance Product Profile

General Insurance



**MSIG**

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# PREFACE

## MSIG Indonesia

PT Asuransi MSIG Indonesia, a member of MS&AD Insurance Group, is one of the prominent joint venture general insurance companies in Indonesia, which has been operating since 1975 and is continuously growing every year. Armed with experience consistently providing the best, we bring our values to take root much more deeply. We look beyond everything insured and find out that everything has a heart.

Our mission is to contribute to developing 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.

## MSIG Asia

Located in Singapore, MSIG Asia Pte Ltd ("MSIG Asia") is a wholly owned subsidiary of Mitsui Sumitomo Insurance Company, Limited, and a member of the MS&AD Insurance Group, Inc. Combining global and local best practices, the core subsidiaries and affiliates of MSIG across ASEAN, Hong Kong, Australia, and New Zealand, have been providing general insurance solutions for more than 100 years. A leading insurance brand in Asia, MSIG leverages on multi-channel distribution and strong intermediary partnerships to offer insurance solutions across personal and commercial lines.

## MS&AD Insurance Group

MS&AD Insurance Group, Inc. ("MS&AD Insurance Group") was formed in April 2010 from the business integration of Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co., Ltd., and Nissay Dowa General Insurance Co., Ltd. It is amongst the world's top 10 non-life insurance groups based on gross revenue, with A+ Stable credit rating and presence in 50 countries and regions globally. MS&AD Insurance Group is committed to achieving sustainable growth and to enhancing enterprise value, driven by five business domains: domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business, and risk-related business.





# 01. 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.

## 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 labour and the amount payable as compensation must:
  - ▶ Which is associated with a decrease in sales results
  - ▶ Related to increase in work costs

## Extended Coverage



1. Automatic recovery of losses
2. Excessive stockpile

3. Gross profit

## Exclusion:

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



## 02. Comprehensive Machinery Insurance

Commercial Insurance



To cover all risk of operational material damage and operational business interruption.

### Coverage

To cover all risk of operational material damage (all permanent and temporary installations, mechanical, electrical and electronic equipment, buildings including contents, stock, goods in process, owned, operated, or held in the care, custody or control of the insured) and operational business interruption unless specifically excluded in this section.

### Extended Coverage



1. Riot, strike, malicious damage
2. Civil commotion

3. Flood
4. Etc

### Exclusion:

1. Property in the process of being constructed or erected
2. Mechanical, electrical, and electronic equipment prior to the successful completion of their performance acceptance tests
3. Goods in process if loss or damage arises from the process of manufacture, testing, repairing, cleaning, restoring, alteration, renovation or servicing
4. Motor vehicles licensed for public roads, railway locomotives, rolling stock, floating equipment, ships, vessels, aircraft, spacecraft
5. Flora and fauna
6. Any faults or defects existing at the time of commencement of this policy of insurance
7. Wear and tear, rust, corrosion, erosion, cavitation, boiler scale, incrustation, deterioration, settling, gradual cracking, gradually developing deformation or distortion, gradual deterioration
8. Other exclusions as defined in the insurance policy



## 03. Contractor and Plant Machinery Insurance

Commercial Insurance



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

### 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

### Exclusion:

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





## 04. Contractor's All Risks (CAR) Insurance

Commercial Insurance



Cover loss or damage to construction works from ground zero until completely built.

### 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. Riot, strike, civil commotion
2. Inland transit
3. Existing property
4. Etc

### Exclusion:

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



## 05. 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

### Coverage

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

### 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



### Exclusion:

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





## 06. 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.

### 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

### Exclusion:

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



## 07. Drone Insurance

Commercial Insurance



Insurance that covers loss or damage to unmanned aerial vehicles for the risk of legal liability to third parties and loss or damage to unmanned Aerial Vehicles.

### Coverage

#### Section 1: Legal Liability to Third Parties

We will indemnify you for all sums which you shall become legally liable to pay as compensatory damages (including costs awarded against you) in respect of accidental bodily injury and/or accidental property damage caused by an accident during the Period of Insurance arising from the use of the unmanned aerial vehicle or by any object falling therefrom.

#### Section 2: Loss of or Damage to Unmanned Aerial Vehicles

We will, at our option, either repair, replace or pay for physical loss of or damage to:

- (i). The unmanned aerial vehicle, including disappearance if the unmanned aerial vehicle is unreported for ten (10) days after the commencement of flight;
- (ii). Ancillary equipment arising out of an accident to the unmanned aerial vehicle

up to but not exceeding the agreed value less the applicable deductible as specified in Part 5 of the Policy Schedule.

### Extended Coverage



#### Additional Coverage

- a. Theft with forcible entry to ancillary equipment (subject to declared as interest insured)
- b. Personal Accident for Insured Pilot with limit IDR 5,000,000

## Exclusion:

### Section 1: Legal Liability to Third Parties

#### ▶ **Unmanned Aerial Vehicle Operator**

Bodily injury sustained by the unmanned aerial vehicle operator or any other member of the ground control personnel whilst engaged in the operation of the unmanned aerial vehicle.

#### ▶ **Directors, Employees or Partners**

Bodily injury sustained by any of your directors or employees or partners in your business whilst acting in the course of their employment with or duties for you.

#### ▶ **Property**

Loss of or damage to any property belonging to you or in your care, custody or control.

#### ▶ **Fines or Penalties**

Any fines or penalties imposed upon you.

#### ▶ **Noise and Pollution**

Claims excluded by the attached Noise, Pollution, and Other Perils Exclusion Clause.

### Section 2: Loss of or Damage to Unmanned Aerial Vehicles

#### ▶ **Wear and Tear, Deterioration, Breakdown, Defect, Malfunction or Failure**

Wear and tear, deterioration, breakdown, defect, malfunction or failure however caused in any unit of the unmanned aerial vehicle and the consequences of such wear and tear, deterioration, breakdown, defect, malfunction or failure within such unit.

#### ▶ **Progressive Damage**

Damage to any unit by anything, which has a progressive, gradual or cumulative effect.

However, accidental loss of or damage to the unmanned aerial vehicle consequent upon (1) or (2) above is covered under this Section.

#### ▶ **Theft**

Theft or attempted theft of the unmanned aerial vehicle from any premises or motor vehicle where all necessary and reasonable measures to protect the unmanned aerial vehicle were not taken and violent and/or forcible entry was not required.



## General Exclusions Applicable to All Selections

This policy does not apply:



### 1. Uses

Whilst the unmanned aerial vehicle is being used for personal or recreational purposes, any illegal purpose or for any purpose other than those specified in Part 6 of the Policy Schedule.



### 2. Geographical Limits

Whilst the unmanned aerial vehicle is outside the geographical limits specified in Part 8 of the Policy Schedule.



### 3. Operators

Whilst the unmanned aerial vehicle is being operated by any person other than as specified in Part 7 of the Policy Schedule.



### 4. Substance Abuse

Whilst the unmanned aerial vehicle is in the care custody or control of any person under the influence of alcohol or non-prescribed drugs or controlled substances.



### 5. Landing or Taking Off

Whilst the unmanned aerial vehicle is landing on or taking off or attempting to do so from a place which does not comply with the recommendations and/or operating instructions laid down by the unmanned aerial vehicle manufacturer.

More details in policy wording of Drone Insurance.



# 08. 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.

### 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

### Exclusion:

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



# 09. Freight Forwarders Liability 2020

## Commercial Insurance



Freight Forwarders Liability Insurance 2020 is an insurance product that provides complete guarantees for all activities of freight forwarding services, not only limited to guarantees for loss and damage to cargo but also guarantees consequential loss, financial loss including delay, misdelivery, fines & duties, and guarantees against third party liability.

## Coverage

### Section A - Cargo Liabilities

Covers the legal liability of the Insured for direct physical loss or damage to customer's cargo arising out of:



- ▶ Issuance of Air Waybill or Ocean Bill of Lading and/or FIATA Bill of Lading
- ▶ Any international transport convention or compulsory national law
- ▶ Standard Trading Conditions
- ▶ Contract which is approved by MSIG Indonesia and noted in the Schedule In the conduct of insured services

Consequential loss resulting directly from above section Special cargoes coverage up to US\$50,000 or 10% of Limit of Liability, whichever is lower.

### Section B – Errors & Omissions

Covers financial loss of customers arising from:



- ▶ Delay in performing contractual obligations
- ▶ Failure to perform contractual obligations
- ▶ Incorrect statement of omission in documentation
- ▶ Delivery of cargo contrary to contractual obligations under B/L or Contract of Carriage

caused by a negligent act, error or omissions committed in the conduct of the insured services Cover is on Claims first made and reported basis. Unless otherwise stated in the Schedule, the Retroactive Date is deemed to be the inception of the policy.





## Section C – Extra Cost & Expenses

Covers Extra Cost and Expenses of customers arising from:

- ▶ Misdirection costs
- ▶ Completion of carriage costs
- ▶ Uncollected cargo
- ▶ Removal and disposal expenses
- ▶ Customs liability
- ▶ Quarantine, fumigation or disinfection expenses
- ▶ General average and/or salvage and/or salvage charges
- ▶ General average and salvage bonds
- ▶ Investigation, mitigation, and defence

## Section D – Third Party Liability

Covers the legal liability of the Insured for:

- ▶ Accidental death, bodily injury or illness of any third party, and the consequential loss resulting from such death, injury, or illness
- ▶ Physical loss or damage to third party property not in Insured's physical care, custody, and/or control, and consequential loss resulting from such loss or damage in the conduct of the insured services

## Extended Coverage



### Optional Extension - Container Legal Liability

The Company will indemnify the Insured for 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(es)/goods as part of the Insured's business.

## Exclusion:

### General Exclusions

The following General Exclusions shall apply to the policy, in addition to any specific exclusions furnished under the Policy Schedule, unless we (the Company) have otherwise agreed to the removal of any exclusions:

1. Asbestos
2. Bodily Injury
3. Actions from Related Companies
4. War and Terrorism
5. Communicable Disease Exclusion (LMA 5396)

More details in policy wording of Freight Forwarders Liability Insurance 2020.



# 10. 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.

## Coverage

### 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.

### 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.

### 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.



#### 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.

#### Exclusion:

- 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





# 11. Indonesian Fire Standard Insurance

## Commercial & Personal Insurance



Cover the damage and/or loss suffered by the Insured on the insured property and/or interests, such as buildings, equipment, tools and machinery due to fire, lightning, explosion, impact of falling aircraft, and smoke (FLEXAS).

### Coverage

Fire, lightning, explosion, impact of falling aircraft, and smoke (FLEXAS).

### Extended Coverage



1. Riots, strikes, malicious acts, civil commotions (RSMDC)
2. Flood, windstorm, tempest, and water damage
3. Short-circuit
4. Smoke and vehicle impact
5. Removal of debris

### Exclusion:

1. Theft and or loss during and after the occurrence of an insured peril
2. Forest, bush, wild grass and peat fires
3. Any kind of explosives
4. Nuclear reaction, including but not limited to nuclear radiation, ionization, fusion, fission or pollution by radioactivity, regardless of whether such processes occur inside or outside the buildings where the property and or interest insured is contained
5. Goods held in trust and or on consignment or on commission
6. Motor vehicle, heavy equipment, railway locomotive, aircraft, watercraft and the like
7. Bullion, jewellery, precious stones
8. Curiosity or work of art
9. Plans, drawings or designs, patterns, models or moulds and prints
10. Effects, bonds, shares or all kinds of negotiable certificates and documents, stamps and excise stamps, notes and coins, cheques, business books, and computer records
11. Computer software, magnetic cards, chips
12. Other exclusions as defined in the insurance policy



## 12. Marine Cargo Insurance

Commercial & Personal 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.

### 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

### Exclusion:

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

More details in policy wording of Marine Cargo Insurance.



## 13. Money Insurance

### Commercial Insurance

#### Cash in Transit:

Cover loss of money that occurred during the delivery period from one place to another place from any cause of whatsoever except the exclusions.

#### Cash in Safe:

Cover loss of money during safe in safety lock from any cause of whatsoever except the exclusions.



### Coverage

#### ► Cash in Transit:

1. Robbery
2. Fire
3. Other accidental risk

#### ► Cash in Safe:

1. Theft by other party
2. Theft with violent and forcible entry
3. Fire
4. Other accidental risk



### Exclusion:

1. Loss occasioned by any of the Insured's family business staff or domestic servants
2. Loss directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities or warlike
3. Loss directly or indirectly occasioned by or happening through or in consequence of acts of terrorism
4. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
5. Loss occurring during transit by post
6. Shortages due to clerical or accounting errors or omissions
7. Loss from unattended vehicle
8. Loss occurring outside the limits of the area (if any) defined in the Schedule hereto



## 14. Motor Insurance

### Commercial & Personal Insurance

The Insurer will indemnify the Insured against loss of and/or damage to the property and/or interests insured.



### Coverage

Risk covered (as per PSAKBI):

1. Accidents, collisions/impacts, malicious acts by others, theft, fires, and lightning strikes.
2. The causes in point 1 above 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. Payment of the Insured financial interest for legal liability due to any damage or injury caused by or resulting from insured vehicle to the third parties.
4. Reasonable expenses incurred by the Insured, in the event of any loss and/or damage due to risks covered for protection transport or towing to the workshop or another place to prevent or minimize such loss and/or damage, with maximum of 0.50% of the total sum insured of the vehicle.

### Extended Coverage



#### Extension Cover (as per PSAKBI):

1. Personal accident for driver
2. Personal accident for passenger
3. Civil commotions, terrorism, and sabotage
4. Flood, landslide, and typhoon

#### Other Features (Optional):

1. Repair at authorized workshop
2. Ambulance benefit

5. Earthquake, tsunami
6. Passenger's legal liability
7. Third party legal liability

3. Replacement car or transportation fee benefit



## Exclusion:

Exclusion (according to PSAKBI):

1. Loss or damage to additional equipment not mentioned in the policy
2. Damage or loss caused by embezzlement, fraud, hypnosis, and the like
3. Loss or damage as a result of malicious acts committed by:
  - ▶ The Insured, spouse or children of the Insured
  - ▶ The person ordered by the Insured
  - ▶ People who work for the Insured
  - ▶ Other people with the knowledge of the Insured
  - ▶ People living with the Insured
4. Loss or damage caused by:
  - ▶ Used to towing or pushing other vehicles, car racing, giving driving lesson, carnivals or parades, for malicious acts
  - ▶ Overload
  - ▶ The condition is not roadworthy
  - ▶ Driven by someone who does not have a SIM (driving license) or is drunk
  - ▶ Nuclear reaction or radiation
5. Loss or damage caused directly or indirectly by natural disasters or war
6. Loss or damage due to wear and tear or the nature of the thing itself



# 15. 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.

## 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



## Exclusion:

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



# 16. MSIG Booking or Ticket Cancellation

## Insurance

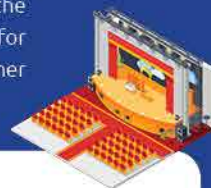
Commercial Insurance



MSIG Booking or Ticket Cancellation Insurance is an insurance product that provide coverage in the event of the customer cancels booking or ticket due to any reason other than those specifically excluded in the exclusions.

### Coverage

In the event of the customer cancels booking or ticket due to any reason other than those specifically excluded in the exclusions and claimed at a certain time as stipulated in the schedule at the latest before check-in time mentioned on the booking or ticket date, then the Insurer will refund up to the certain limits for the cost of booking or ticket fee which has been paid in advance by the customer through the policy holder.



### Exclusion:

This policy does not cover any claim/booking or ticket cancellation arising out of, based upon or attributable to:

#### 1. Directly or indirectly by:

- 1.1 Riots, strikes, lockouts, crimes, preventive acts, civil commotion, insurrection/popular rising, usurped power, revolutions, rebellions, military powers, invasions, civil wars, wars and hostilities, subversive acts, terrorisms, or sabotage
- 1.2 Violent actions, such as murders, battering, rapes, kidnapping regardless of whether such actions were directed towards the policy holder, customers or other persons
2. Earthquake, volcanic eruption, windstorm, tempest, tsunami, hail, flood, inundation, landslide or other geological or meteorological symptoms
3. Directly or indirectly as the result of or the occurrence of atomic nucleus and/or nuclear reaction
4. Any government's regulations control or act
5. Bankruptcy, liquidation, error or omission of the policy holder or service providers or customer
6. Any unlawful act, fraud, misrepresentation, or concealment of the policy holder or customer
7. Should this coverage be purchased by customer less than a certain time stated on the booking or ticket cancellation latest time



## 17. MSIG FlexPro U-Drive

Commercial & Personal Insurance



MSIG FlexPro U-Drive is a Telematic-based Motor Vehicle Insurance that provides indemnification to the Insured for loss or damage to the Motor Vehicle and cover legal liability to third parties. MSIG FlexPro U-Drive also gives the Insurer the ability to monitor driver's behavior using driving data collected from the Insured's Motor Vehicle.

### Coverage

Risk covered (as per PSAKBI):

1. Accidents, collisions/impacts, malicious acts by others, theft, fires, and lightning strikes
2. The causes in point 1 above 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. Payment of the Insured financial interest for legal liability due to any damage or injury caused by or resulting from insured vehicle to the third parties
4. Reasonable expenses incurred by the Insured, in the event of any loss and/or damage due to risks covered for protection transport or towing to the workshop or another place to prevent or minimize such loss and/or damage, with maximum of 0.50% of the total sum insured of the vehicle

### Extended Coverage



**Extension Cover (as per PSAKBI):**

1. Personal accident for driver
2. Personal accident for passenger
3. Civil commotions, terrorism, and sabotage
4. Flood, landslide, and typhoon
5. Earthquake, tsunami
6. Passenger's legal liability

**Fix Feature:**

1. Telematic Insurance



**Other Features (Optional):**

1. Repair at authorized workshop
2. Ambulance benefit
3. Replacement car or transportation fee benefit

## Exclusion:

Exclusion (according to PSAKBI):

1. Loss or damage to additional equipment not mentioned in the policy
2. Damage or loss caused by embezzlement, fraud, hypnosis, and the like
3. Loss or damage as a result of malicious acts committed by:
  - ▶ The Insured, spouse or children of the Insured
  - ▶ The person ordered by the Insured
  - ▶ People who work for the Insured
  - ▶ Other people with the knowledge of the Insured
  - ▶ People living with the Insured
4. Loss or damage caused by:
  - ▶ Used to towing or pushing other vehicles, car racing, giving driving lesson, carnivals or parades, for malicious acts
  - ▶ Overload
  - ▶ The condition is not roadworthy
  - ▶ Driven by someone who does not have a SIM (driving license) or is drunk
  - ▶ Nuclear reaction or radiation
5. Loss or damage caused directly or indirectly by natural disasters or war
6. Loss or damage due to wear and tear or the nature of the thing itself





# 18. Personal Accident Insurance

Commercial & Personal Insurance

This insurance provide cover to pay claim to the Insured against loss of bodily injury due to an event that originates from outside but does not include physical disorders due to poisoning, anesthesia, cirrhosis, 'heat stroke' or psychiatric disorders.



## Coverage

1. The Insured dies, as a direct result of the injury described in Article 1, within 180 (one hundred and eighty) days from the date of the accident
2. The Insured has been missing for and not be found within at least 60 (sixty) days from the date of the accident
3. 'Sequela', i.e. the condition of the Insured having lost part of his body or suffering a permanent serious impediment in the function thereof, as specified in the policy
4. Medical Expense(s) reasonable and necessary for remedy the injury
5. Payment of medical expenses benefit described in the preceding paragraph shall be limited to such cost(s) as specified in the policy which incurred within 180 (one hundred and eighty) calendar days from such injury



## Exclusion:

1. The Insurer shall not pay the claim for an injury resulting from any of the following causes or accidents either direct or indirect:
 

(1) Willful act or gross negligence;	insurrection, civil war, armed rebellion and other disturbance or riot similar thereto, terrorism;
(2) The Insured's act of fighting, committing or attempting suicide, or committing a crime;	(8) Illegal control (including all attempts thereof) of aircraft or vessel for the purpose of attempting or carrying out, and as a means of, disturbance or riot described in the preceding item;
(3) Brain complaint, disease, mental disorder or drunkenness of the Insured;	(9) Nuclear radiation or radioactive contamination;
(4) Pregnancy, childbirth, miscarriage, surgical operation or other medical treatment on the Insured;	(10) Radioactivity;
(5) Accident arising while the Insured is under the execution of a sentence, detention or imprisonment;	(11) Accident incidental to any of the accidents described in the preceding 5 items.
(6) Earthquake, volcanic eruption or tidal wave;	
(7) War, military act of foreign nations, revolution,	
2. The Insurer shall not pay the claim for any contagious disease resulting from such minor wound as not impeding the daily life or usual business

# 19. Pet Insurance

Personal Insurance



Cover for accident that cause bodily injury and Death to the Insured Pet.

## Coverage

### I. Death Benefit, Medical Expenses, and Funeral Expenses Benefit Caused by Accident

#### Death Benefit

The Insurer shall pay the Amount Insured in full as Death Benefit to the Pet Owner as a benefit beneficiary if a Pet dies due to an accident.

#### Medical Expenses Benefit

Insurer shall cover Insured Pet for Medically Necessary caused by accident performed by Veterinarian for conditions covered by this Policy Schedule.

Insurer maximum liability in respect of any one claim or series of claim arising out of one event is maximum 10% of sum insured Death Benefit or shall not exceed the amount stated in the Policy Schedule.

#### Insurer will pay for the following expenses incurred:



- ▶ Diagnostic tests
- ▶ Veterinarian's fee
- ▶ Operating theatre fee
- ▶ Fees and charges for anesthesia and oxygen for them to be administered
- ▶ Surgical implants
- ▶ Miscellaneous expenses, such as prescribed drugs, injection, dressing and other medical services, and supplies related to a surgery

#### Funeral Expenses Benefit

Insurer shall pay the fee of euthanasia and the cost of cremation, funeral service and/or handling charges from the Veterinarian or funeral service providers in respect of the handling of the remains of the Pet with amount maximum 10% of sum insured Death Benefit stated in the Policy Schedule.

### Insurer will not pay for:

- ▶ Transportation fee not arranged by the Veterinarian or Funeral service provider
- ▶ The cost of the niche or burial ground of the remains of the Pet

## II. Third Party Legal Liability

Insurer will indemnify Insured against legal liability incurred for any accidental

- a. Bodily injury to any person and/or
- b. Loss or damage to property; caused by Insured Pet
- c. Insurer will also pay for cost and expenses incurred by Insured with Insured written consent

## Extended Coverage



1. Accident due to Pet Grooming
2. Accident due to Vaccination

### Exclusion:

1. Any kind of illness
2. Any Pet involved in activities other than championship or helping
3. An Injury or recurrence of an Injury that occurred prior to the Commencement Date
4. Any Condition or complication resulting from an Injury that occurred prior to the Commencement Date
5. Spaying and neutering
6. Injury due to any intentional, neglectful or preventable act
7. Elective procedures, cosmetic procedures, preventive procedures including but not limited to:
  - ▶ Tail docking
  - ▶ Ear cropping
  - ▶ De-clawing
  - ▶ Micro-chipping
  - ▶ Dew claw removal; or
  - ▶ Ear cleaning
  - ▶ Transport expenses
  - ▶ Hospitalizations expenses
8. Special diets, pet foods, vitamins, supplements,
9. for pets that are not in the process of treatment due to an accident
9. Purchase and rental of prosthesis, corrective devices, and medical appliances
10. Experimental or investigational treatment or medicine
11. Diagnostic Test for Conditions excluded by this policy
12. Feeding, housing or exercises
13. Alternative therapies
14. War and Terrorism Exclusion
15. War, invasion, acts of foreign enemies, hostilities or warlike operations
16. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
17. Any weapon or device employing atomic or nuclear fission and/or fusion
18. Any chemical, biological, bio-chemical, or electromagnetic weapon

And other exclusions as defined in the insurance policy.





## 20. Product Liability Insurance

Commercial Insurance



Product Liability is insurance to provide an indemnity in respect of legal liabilities which the Insured may incur to others arising from any defect or harmful nature of any goods sold or handled by the Insured.

### 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:

- A. Bodily Injury; or**
- B. Property Damage**

to which this Insurance applies, caused by an occurrence, if the bodily injury or property damage is included within the completed operations hazard or the products hazard, and the Insurer shall have the right and duty to defend any suit against the Insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient.

### Extended Coverage



- 1. Limited Coverage for Final Product Liability Endorsement**
- 2. Limited Coverage for Manufactured Product Liability Endorsement**

### Exclusion:

1. Contractual Liability
2. Pollution Liability
3. Liquor Liability
4. Workmen's Compensation/Employer's Liability
5. Property damage to the insured's product or work (inherent vice)
6. Damage to impaired property that is not physically damaged
7. Product recall



## 21. Property All Risk Insurance

Commercial & Personal Insurance



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

### 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

### Exclusion:

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



## 22. Toyota Insurance 2.0

Commercial & Personal Insurance

Toyota Insurance 2.0 is an insurance product that covered loss and or damage to Motor Vehicle and/or interest insured directly caused by the insured risk in PSAKBI while on the ship for crossings, legal liability of the Insured against loss suffered by third party, which are directly caused by the Motor Vehicle.



### Coverage

Comprehensive

### Extended Coverage



#### 1. Additional Benefits:

- a. Third Party Legal Liability
- b. Passenger Legal Liability
- c. Personal Accident for Driver
- d. Personal Accident for Passenger
- e. Typhoons, Storms, Hail, Floods, Landslides
- f. Riots, Riots, Strikes, Lock-out, Brawling, Insurrection, Revolutions
- g. Earthquake, Tsunami or Volcano Eruption
- h. Terrorism and Sabotage

#### 2. Additional Features:

- a. Authorized Workshop
- b. ERA Service
- c. 24/7 Call Center
- d. 12 Month Repair Warranty
- e. Inter Island Crossing
- f. 50% Total Loss (especially for the first year)

#### 3. Additional Optional Features:

- a. Ambulance Fee Benefit
- b. Transportation Fee Benefit
- c. Non-Standard Equipment
- d. TPL On The Spot
- e. Driver Accident Benefit Limit IDR 5,000,000.00



## Exclusion:

### Exclusion (according to PSAKBI):

1. Loss or damage to additional equipment not mentioned in the policy
2. Damage or loss caused by embezzlement, fraud, hypnosis, and the like
3. Loss or damage as a result of malicious acts committed by:
  - ▶ The Insured, spouse or children of the Insured
  - ▶ The person ordered by the Insured
  - ▶ People who work for the Insured
  - ▶ Other people with the knowledge of the Insured
  - ▶ People living with the Insured
4. Loss or damage caused by:
  - ▶ Used to towing or pushing other vehicles, car racing, giving driving lesson, carnivals or parades, for malicious acts
  - ▶ Overload
  - ▶ The condition is not roadworthy
  - ▶ Driven by someone who does not have a SIM (driving license) or is drunk
  - ▶ Nuclear reaction or radiation
5. Loss or damage caused directly or indirectly by natural disasters or war
6. Loss or damage due to wear and tear or the nature of the thing itself
7. Other exclusions as mentioned the policy



## 23. Trade Credit Insurance

### Commercial Insurance

This is a Trade Credit Insurance on a whole turnover basis, which is primarily aimed at credit default risks due to commercial or political risks.

The type of credit covered by this type of insurance is trade credit provided by the Insured to its Buyers. Coverage are provided on the basis of a percentage of the agreed credit limit.

In the whole turnover policy, the Insured is directly cover for the credit he gives to his customers up to a limit called the 'discretionary limit' provided that he acts carefully as someone who does not get insurance coverage.

Coverage provided by the policy generally range from 80% to 85% of the coverage credit limit.



### Coverage

Trade Credit Insurance is a policy that provides cover for losses that occur when the Buyer cannot pay a Debt (Credit) that has been approved to the Insured due to an event of loss due to the following things happening:

- ▶ Protracted Default of Buyer as specified in policy
- ▶ Insolvency of Buyer as specified in the policy
- ▶ Political Risk occurs as specified in the policy



### Exclusion:

Losses resulting directly or indirectly from:

- a. Your failure or the failure of any of your agents to comply with contractual obligations owed to the Buyer or with any relevant laws or regulations in force in the relevant countries;
- b. Any phenomenon of nuclear origin, or a natural disaster; or
- c. War between two or more of countries as specified in the policy
- d. The termination of any distribution, franchise or similar arrangement between you and the Buyer
- e. Your loss of any export or import licence preventing the performance of the contract or the payment of the debt
- f. The failure of the Buyer to accept delivery of goods that are not the subject of a Dispute; or
- g. Your failure to set a Discretionary Limit in accordance with the conditions applicable for discretionary cover; or
- h. Your transfer of the payment obligation from your Buyer to a third party
- i. Exchange rate fluctuations and/or currency devaluations except in the case specified in Section 2.08 (Currency Deposit)
- j. Events occurring in a third country where

And other exclusion as specified in the policy.





## 24. Travel Insurance

Commercial & Personal Insurance



MSIG Travel Insurance (Overseas) 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.

### 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 (Overseas):

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

## Extended Coverage



9. Emergency travel expense
10. Hijack
11. Personal liability
12. Content of unattended house

### **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

### **Exclusion:**

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



## 25. Ladies Car Protection

### Commercial & Personal Insurance

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

### 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.





## 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. Civil commotions, terrorism & sabotage
4. Flood, landslide, typhoon
5. Earthquake, tsunami
6. Repair at authorized workshop



## Exclusion:

Exclusion (according to PSAKBI):

1. Loss or damage to additional equipment not mentioned in the policy
2. Damage or loss caused by embezzlement, fraud, hypnosis, and the like
3. Loss or damage caused by:
  - ▶ Used to towing or pushing other vehicles, car racing, giving driving lesson, carnivals or parades, for malicious acts
  - ▶ Overload
  - ▶ The condition is not roadworthy
  - ▶ Driven by someone who does not have a SIM (driving license) or is drunk
  - ▶ Nuclear reaction or radiation
4. Loss or damage caused directly or indirectly by natural disasters or war
5. Loss or damage due to wear and tear or the nature of the thing itself
6. Other exclusions as mentioned the policy

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# Worry-free Driving with **MSIG FlexPro U-Drive**

FOR PERSONAL USAGE



## TELEMATICS SERVICES EXPERIENCE



Customers are able to track  
their vehicle movement



Customers know the driving  
behavior via driving score

## COMPETITIVE ADVANTAGE



Get reward points by having  
good driving score



More affordable premium price  
with monthly insurance period

Scan for more  
information:





# Protecting biodiversity

**is the insurance for a sustainable future**

Biodiversity provides us with our water, food, medicines, and ultimately affects our survival. Let's protect it to help ensure a sustainable future.

## Head Office

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Insurance  
that sees  
the heart  
in everything