



Did You Know?

The Benefits and How to Process of Blocking a Motor Vehicle

Losing a motor vehicle can happen to anyone. To prevent further losses, the first step a motor vehicle owner should take when their motor vehicle is lost is to block the vehicle's ownership documents, namely the Vehicle Registration Certificate (STNK) and Vehicle Ownership Book (BPKB).

Blocking a lost motor vehicle, whether due to theft or loss of documents, has several important benefits, especially administration and law.

The Benefits of Blocking a Lost Motor Vehicle



1 **Avoiding Progressive Tax**

The lost motor vehicle will still be registered under your name if it is not blocked. This may cause:

- If you purchase a new motor vehicle, you will be subject to progressive tax because the system assumes you own more than one motor vehicle.
- By blocking the motor vehicle, your data will be removed from that motor vehicle, so you won't be charged progressive tax.

2 **Avoiding Annual Tax Bills**

Even though the motor vehicle is no longer in your possession, if it is not blocked:

- You will still be billed for the annual motor vehicle tax (PKB).
- Blocking will stop the tax obligation since administratively the motor vehicle is no longer active under your name.

3 Preventing Misuse by Irresponsible Parties

If the motor vehicle is used by someone else (for example, a thief):

- The motor vehicle could be used for crimes, traffic violations, or other illegal activities.
- Legal liability may still be directed at the rightful owner if the motor vehicle has not been blocked.
- The blocking process helps the owner avoid potential legal responsibility or fines.

4 Facilitating the Deletion of Data from Samsat

Blocking a motor vehicle is the first step in removing motor vehicle data from the Samsat (One-Stop Administration System) system if it has never been recovered or sold without ownership transfer.

How to Block an STNK If the Motor Vehicle Is Lost

Here are some requirements for blocking the STNK of a lost motor vehicle:

Report the Loss to the Police

Immediately make a loss report at the nearest police station. This is important as it is the official basis for determining that the motor vehicle is lost.

Prepare Supporting Documents

- Loss Report from the Police.
- Photocopy of the STNK (if available).
- Photocopy of the motor vehicle owner's ID (KTP).
- BPKB and its photocopy.

Visit Samsat

Bring all the documents to the Samsat office where the motor vehicle is registered.

Submit the Request to Block the STNK

Inform the officer that you want to block the STNK because the motor vehicle was lost. The officer will carry out the administrative process according to procedures.

Process and Confirmation

Once the process is complete and all requirements are met, the officer will quickly block the lost motor vehicle's STNK.

Benefits of Blocking a Lost BPKB

1 Preventing Illegal Transfer or Ownership Change

Blocking the BPKB prevents the motor vehicle from being transferred or renamed without the original owner's consent, thereby reducing the risk of fraud or embezzlement.

2 Preventing Misuse of the Motor Vehicle

If the motor vehicle is lost or stolen, the owner can block the BPKB to prevent it from being used for legal transactions, such as transfer or ownership change.

3 Legal Protection for the Owner

Blocking the BPKB provides additional legal protection to safeguard the rightful owner's motor vehicle ownership rights from irresponsible parties.

Steps for Blocking a BPKB

- Visit the Samsat office/Traffic Directorate (Ditlantas) according to the vehicle's domicile.
- Take a queue number for BPKB services.
- Submit the required documents.
- Verification and examination of documents.
- If complete and valid, the BPKB will be blocked in the police database system.
- Obtain proof of blocking (if required for other purposes).

We hope the above information enriches your knowledge about the benefits and process of blocking a motor vehicle. If you need further explanation regarding MSIG Indonesia's insurance products, please contact us at **(021) 252 3110**, and we will be happy to assist you.

Requirements for applying a block or replacement of a lost BPKB

1. Blocking Request Letter

- Prepared by the motor vehicle owner (individual or company).
- Signed and affixed with a duty stamp.

2. Photocopy of the motor vehicle owner's ID (KTP or relevant identification).

3. Photocopy of STNK and BPKB.

4. Certificate from leasing/bank (if the motor vehicle is under loan collateral).



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