# Surat Permohonan Pembayaran Premi dan Penyerahan Dokumen

**WAHANA SAZPAH, SH, MH** <wahanasazpah@asuransijasindo.co.id>
kepada saya, RO, SE,, S.Ak, S.SI,

Kepada Yth:
**Bapak Wahyu Wicaksono**
Selaku Pejabat Pembuat Komitmen
Balai Besar Kalibrasi Fasilitas Penerbangan

Dengan Hormat,

Sehubungan dengan telah selesainya Pekerjaan Pengadaan Barang/Jasa Asuransi Pesav
Polis Asuransi Pesawat Udara pada Balai Besar Kalibrasi Fasilitas Penerbangan. Adapun c

1. Polis Asuransi No. 419.308.110.26.00001/000/000 (Aviation Hull)
   Invoice No. 301/002/IV/2026
2. Polis Asuransi No. 419.306.110.26.00001/000/000 (Loss of License)
   Invoice No: 306/001/IV/2026
3. Polis Asuransi No. 419.308.110.26.00001/000/000 (Personal Accident Crew)
   Invoice No: 308/001/IV/2026
4. Certificate Of Insurance – Jasindo
   a. COI Balai Kalibrasi C26/BBKFP/0001
   b. COI Balai Kalibrasi C26/BBKFP/0003
   c. COI Balai Kalibrasi C26/BBKFP/0004
   d. COI Balai Kalibrasi C26/BBKFP/0005
   e. COI Balai Kalibrasi C26/BBKFP/0006
   f. COI Balai Kalibrasi C26/BBKFP/0007
   g. COI Balai Kalibrasi C26/BBKFP/0008
   h. COI Balai Kalibrasi C26/BBKFP/0009
   i. COI Balai Kalibrasi C26/BBKFP/0010

Demikian kami sampaikan atas perhatian dan kerja sama Bapak kami ucapkan terimakasih

Salam,

**Lisa Puspita Sari/Wahana Sazpah**
Representative Office Bandung

**REPRESENTATIVE OFFICE BANDUNG**
Jl. Wastukancana No. 10, Bandung - 40117
No. telp : (022) 4231890, 4233787, 4265517
Fax : (022) 4231889, 4265512
Email : bandung@asuransijasindo.co.id

Head Office: Graha Jasindo Jl. Menteng Raya No.21, Jakarta Pusat, Daerah Khusus Ibu Kota 10340, Indonesia

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Asuransi Jasindo
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**Satu lampiran** • Dipindai oleh Gmail  Tambahkan ke Drive



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No Surat : SD. 0088/419/AJI/IV/2026 Bandung, 23 April 2026

Kepada Yth,
**Pejabat Penandatangan Kontrak**
Pada Satuan Kerja Balai Besar Kalibrasi Fasilitas Penerbangan
Pos 4, Jalan Raya STPI Curug, Serdang Wetan
Kabupaten Tangerang Tangerang 15820

**Perihal : Serah Terima Dokumen Asuransi Balai Besar Kalibrasi Fasilitas Penerbangan Tahun 2026/2027**

Dengan hormat,

Pertama-tama kami ingin mengucapkan terima kasih atas kerjasama yang telah terjalin dengan baik antar Balai Besar Kalibrasi Fasilitas Penerbangan dengan PT Asuransi Jasa Indonesia (Jasindo).

Selanjutnya, sehubungan dengan Penutupan baru polis asuransi pesawat udara Balai Besar Kalibrasi Fasilitas Penerbangan, dapat diinformasikan bahwa telah dilaksanakan Serah Terima dokumen asuransi sebagai bukti atas penyelesaian pekerjaan yang dilakukan oleh Penyedia sebagai berikut:

1. Polis Asuransi No. 419.308.110.26.00001/000/000 (Aviation Hull)
   Invoice No. 301/002/IV/2026
2. Polis Asuransi No. 419.306.110.26.00001/000/000 (Loss of License)
   Invoice No: 306/001/IV/2026
3. Polis Asuransi No. 419.308.110.26.00001/000/000 (Personal Accident Crew)
   Invoice No: 308/001/IV/2026
4. Certificate Of Insurance – Jasindo
   - COI Balai Kalibrasi C26/BBKFP/0001
   - COI Balai Kalibrasi C26/BBKFP/0003
   - COI Balai Kalibrasi C26/BBKFP/0004
   - COI Balai Kalibrasi C26/BBKFP/0005
   - COI Balai Kalibrasi C26/BBKFP/0006
   - COI Balai Kalibrasi C26/BBKFP/0007
   - COI Balai Kalibrasi C26/BBKFP/0008
   - COI Balai Kalibrasi C26/BBKFP/0009
   - COI Balai Kalibrasi C26/BBKFP/0010

Demikian kami sampaikan, atas perhatian dan kepercayaan yang telah diberikan kami ucapkan terima kasih.

Hormat kami,
PT. Asuransi Jasa Indonesia
Representative Office Bandung

**Lisa Puspita Sari**
Representative Office Manager

asuransi jasindo
A member of IFG

# SURAT PENGANTAR POLIS

Surat No. : 033/419-1/IV/2026

Kepada Yth.
**BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DITJEN PERHUBUNGAN UDARA KEMENHUB INDONESIA**
JL. Curug STPI Kecamatan Legok
Tangerang – Banten 15820

Dengan hormat,
Bersama ini disampaikan Polis / Lampiran Asli di bawah ini :

| NO | TERTANGGUNG | NO POLIS | NOMOR KUITANSI | MATA UANG | JUMLAH DIBAYAR |
|---|---|---|---|---|---|
| 1 | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DITJEN PERHUBUNGAN UDARA KEMENHUB INDONESIA | 419.308.110.26.00001/000/000 | 308/001/IV/2026 | IDR | 1.127.580.300,00.- |
| 2 | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DITJEN PERHUBUNGAN UDARA KEMENHUB INDONESIA | 419.306.110.26.00001/000/000 | 306/001/IV/2026 | IDR | 529.344.750,00.- |
| 3 | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DITJEN PERHUBUNGAN UDARA KEMENHUB INDONESIA | 419.301.110.26.00002/000/000 | 301/002/IV/2026 | IDR | 14.313.759.936,00.- |
| **JUMLAH DIBAYAR** | | | | | **15.970.684.986,00.-** |

Kami mengucapkan terima kasih telah memilih Asuransi Jasindo untuk memberikan proteksi asuransi atas kepentingan saudara melalui polis asuransi ini. Selanjutnya kami harap Saudara memperhatikan hal-hal sebagai berikut :

1. Syarat-syarat dan kondisi polis serta apabila ada hal-hal yang belum jelas atau tidak sesuai dengan yang telah disepakati sebelumnya Saudara dapat meminta penjelasan secara tertulis selambat-lambatnya 30 (tiga puluh) hari sejak polis diterima, kecuali untuk polis yang preminya harus dibayarkan tunai/lunas pada saat polis diserahkan.
   Apabila tidak ada pertanyaan atau permintaan penyesuaian selama jangka waktu tersebut diatas, maka kami menganggap bahwa Saudara telah memahami dan setuju atas syarat-syarat dan kondisi polis ini.
2. Kuitansi Asli ini adalah untuk membantu memudahkan proses administrasi pembayaran premi oleh Saudara dan baru dianggap sebagai bukti pembayaran premi apabila setiap premi terutang sudah dibayar lunas dan secara nyata telah kami terima seluruhnya.
3. Surat Pengantar Polis dan Kuitansi ini merupakan bagian yang tidak terpisahkan dari polis.
4. Pembayaran Premi dapat dilakukan dengan cara transfer ke rekening **PT. Asuransi Jasa Indonesia pada PT. BANK MANDIRI REK. NO. 130.00000.13048 (RUPIAH)**
5. Pembayaran Premi asuransi harus dilakukan tepat waktu agar perlindungan asuransi tetap berlaku.
6. Sebagai tanda terima harap asli Surat ini dikembalikan setelah dicap/ditandatangani.
7. Pada saat pembayaran premi, mohon dilengkapi dengan pencantuman no. Polis / nama tertanggung kemudian mengirimkan bukti transfer tersebut kepada kami via *email ke alamat* bandung@asuransijasindo.co.id atau fitri.nasution@asuransijasindo.co.id

Demikian kiranya agar dimaklumi, terima kasih.

Penerima

(.....)
Nama jelas

BANDUNG, 24 April 2026
PT. Asuransi Jasa Indonesia

asuransi jasindo
BRANCH OFFICE BANDUNG
A member of IFG

LISA PUSPITA SARI
Representative Office Manager

***Tenggang Waktu pembayaran premi adalah sesuai dengan ketentuan dalam polis. jika premi tidak dibayarkan sesuai dengan ketentuan dalam polis, maka Penanggung terbebas dari segala bentuk tanggung jawab resiko.***

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0001**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below |
| SUBJECT MATTER | One Textron Aviation (Cessna) 700 Citation Longitude aircraft bearing registration PK-CAA. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN and/or associated and/or subsidiary and/or affiliated companies, now existing or as may be hereafter constituted, jointly and severally, for their respective rights and interests. |
| PERIOD OF REINSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide subject Tokio Marine Kiln Geographic Areas Exclusion Clause LSW617H and also excluding Belarus, Russia and Ukraine/ Crimea, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance. |

Hull coverage is subject to deductibles as contained within the Insurance

Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances

Spares coverage is subject to a Sum Insured as contained within the Insurance.

Hull coverage is subject to deductibles as contained within the Insurance.

Spares coverage is subject to deductibles as contained within the Insurance.

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability arising out of their aviation operations including Third Party Legal Liability (Bodily Injury, Property Damage) Passenger Legal Liability and Passenger Baggage and Personal Effects, Personal Injury, Cargo and Mail Legal Liability and Medical Expenses. Excluding liability to passengers, in respect of ferry flights.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD25,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD25,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

INSURED AMOUNT PT Asuransi Jasa Indonesia 70% of 100%

PT Asuransi Tugu Pratama 30% of 100%

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Cessna) | 700 Citation Longitude | PK-CAA |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26BBKFP/0003**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air B200 aircraft bearing manufacturer's serial number - and registration PK-CAC. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances |

Spares coverage is subject to a Sum Insured as contained within the Insurance.

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

| | |
|---|---|
| INSURED AMOUNT | PT Asuransi Jasa Indonesia 70% of 100%<br>PT Asuransi Tugu Pratama 30% of 100% |

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air B200 | PK-CAC |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE C26/BBKFP/0004**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air B200 aircraft bearing manufacturer's serial number - and registration PK-CAN. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

| | |
|---|---|
| INSURED AMOUNT | PT Asuransi Jasa Indonesia 70% of 100%<br>PT Asuransi Tugu Pratama 30% of 100% |

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air B200 | PK-CAN |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE C26/BBKFP/0005**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air B200 aircraft bearing manufacturer's serial number - and registration PK-CAO. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

INSURED AMOUNT PT Asuransi Jasa Indonesia 70% of 100%
PT Asuransi Tugu Pratama 30% of 100%

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia

Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air B200 | PK-CAO |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0006**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air 350 aircraft bearing manufacturer's serial number - and registration PK-CAP. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Original Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

INSURED AMOUNT PT Asuransi Jasa Indonesia 70% of 100%
PT Asuransi Tugu Pratama 30% of 100%

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air 350 | PK-CAP |

DATE CERTIFICATE ISSUED: April 20,

2026 TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0007**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air 350 aircraft bearing manufacturer's serial number - and registration PK-CAQ. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

INSURED AMOUNT PT Asuransi Jasa Indonesia 70% of 100%
PT Asuransi Tugu Pratama 30% of 100%

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air 350 | PK-CAQ |

DATE CERTIFICATE ISSUED: April 20,

2026 TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0008**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Bell Bell 429 aircraft bearing manufacturer's serial number - and registration PK-CAY. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

INSURED AMOUNT PT Asuransi Jasa Indonesia 70% of 100%
PT Asuransi Tugu Pratama 30% of 100%

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Bell | Bell 429 | PK-CAY |

DATE CERTIFICATE ISSUED: April 20, 2026

TO EACH OF THE PARTIES LISTED WITHIN THE ATTACHED SCHEDULE OF ADDRESSEES

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0009**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Hawker 900XP aircraft bearing manufacturer's serial number - and registration PK-CAR. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

INSURED AMOUNT PT Asuransi Jasa Indonesia 70% of 100%
PT Asuransi Tugu Pratama 30% of 100%

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | Hawker 900XP | PK-CAR |

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A member of IFG

## SCHEDULE OF ADDRESSEES TO CERTIFICATE REFERENCE: C26/BBKFP/0009

| | |
|---|---|
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN<br>DIREKTORAT JENDERAL PERHUBUNGAN UDARA<br>KEMENTERIAN PERHUBUNGAN INDONESIA et al |
| SUBJECT MATTER | One Hawker 900XP aircraft bearing manufacturer's serial number - and registration PK-CAR. |

PLEASE NOTE: NOTICES ARE EFFECTIVE FROM THE TIME OF ISSUANCE BY UNDERWRITERS TO SMARTRE. ALL NOTICES WILL BE GIVEN BY E-MAIL ONLY. IN ORDER TO ENSURE THAT WE ARE ABLE TO PASS NOTICES ON TO THE REQUIRED PARTIES WHERE WE HAVE UNDERTAKEN TO DO SO PLEASE ADVISE US PROMPTLY OF ANY CHANGES WHICH NEED TO BE MADE TO THE ABOVE SCHEDULE BY EMAIL TO:

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0010**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Airbus (Helicopters) EC-135T2 aircraft bearing manufacturer's serial number - and registration PK-CAX. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

| | |
|---|---|
| INSURED AMOUNT | PT Asuransi Jasa Indonesia 70% of 100%<br>PT Asuransi Tugu Pratama 30% of 100% |

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.000002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Airbus (Helicopters) | EC-135T2 | PK-CAX |

asuransi jasindo

A member of IFG

# BALAI BESAR KALIBRASI PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA

# LOSS OF LICENCE INSURANCE

**POLICY NO: 419.306.110.26.00001**

**Period of Insurance:**
**From 19th April 2026 to 18th April 2027**
Both days inclusive Local Standard Time at 00.01 am at the Insured's address

**Issued By:**
**PT ASURANSI JASA INDONESIA**

asuransi jasindo

A member of IFG

## SCHEDULE

1. POLICY NUMBER:
   419.306.110.26.00001

2. THE INSURED:
   BALAI BESAR KALIBRASI PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA and associated and subsidiary and affiliated companies now existing or as may be constituted hereafter, jointly and severally for their respective rights and interests.

3. ADDRESS:
   JL. Curug STPI, Legok, Tangerang, Banten, Indonesia

4. PERIOD OF INSURANCE:
   From 19th April 2026 to 18th April 2027

   Both days inclusive Local Standard Time at 00.01 am at the Insured's address.

5. ELIGIBLE CREW MEMBER(S):
   As per the attached Schedule.

6. MAXIMUM AGE LIMIT:
   65 years.

7. LAW AND JURISDICTION ;
   Indonesian Law

8. SUM INSURED:
   Pilot in Command/PIC: Maximum USD 125,000 per person per annum as per schedule insured person.

   Second In Command/FO :
   Maximum USD 100,000 per person per annum as per schedule insured person.

   Including monthly benefit of 2% per month (Temporary Total Disablement) subject to 180 days waiting period from the commencement

## IKHTISAR

1. NOMOR POLIS:
   419.306.110.26.00001

2. TERTANGGUNG:
   BALAI BESAR KALIBRASI PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA dan/atau perusahaan associated dan/atau perusahaan afiliasi dan anak perusahaan yang ada sekarang atau yang dapat didirikan di kemudian hari, secara bersama-sama dan secara terpisah untuk masing-masing hak dan kepentingan mereka.

3. ALAMAT:
   JL. Curug STPI, Legok, Tangerang, Banten, Indonesia

4. PERIODE ASURANSI:
   Dari 19 April 2026 sampai dengan 18 April 2027

   Kedua tanggal adalah Waktu Standar Lokal pada pukul 00.01 am di alamat Tertanggung.

5. ANGGOTA CREW YANG DIJAMIN:
   Seperti terlampir dalam *Schedule*.

6. BATAS UMUR MAKSIMAL:
   65 tahun.

7. HUKUM DAN JURISDIKSI ;
   Hukum Indonesia

8. HARGA PERTANGGUNGAN:
   Pilot in Command/PIC : Maksimum USD 125,000 per orang per tahun sesuai dengan daftar personil yang diasuransikan.

   Second in Command/PIC : Maksimum USD 100,000 per orang per tahun sesuai dengan daftar personil yang diasuransikan.

   Termasuk manfaat bulanan sebesar 2% per bulan (Cacat Total Sementara) dikenakan masa tunggu 180 hari sejak tanggal dimulainya

date of formal disability notification.

9. SITUATION :
Worldwide subject to LSW 617 H

10. CONDITIONS :
Benefit Covers :
- As per Schedule Benefit

Benefit Payment Terms;

- Temporary Total Disability : Shall be paid up to 50 months after 6 months (180 days) of awaiting period following the date of loss;

- Permanent Total Disability : Shall be paid after 6 months ( 180 days) of awaiting period or immediately being paid should the insured person received Permanent Unfit Letter which signed and issued by the competent Authority less temporary total disability payment received following the date of loss;

The policy shall terminate and cease to cover in respect of the following condition ;

- Upon the payment of Permanent of Total Disability ;
- The death of insured person;
- Age of the insured person would reach the limitation (65 years). Cover will be sustained should the insured person reaching the age limit during the period of policy;

- Upon the insured person cease to be employed in the capacity for which he holds a license;
- If the insured person undertakes active duties with any Armed Forces, other than part-time training on a non-combatant assignment

If the insured person unreasonably refuse to undergo surgical and/or medical treatment which is necessary to obtain the restoration of his license, or the Licensing Authority, as a matter practice or in accordance with its regulation; then the Insurers will not make any

pemberitahuan cacat secara formal.

9. SITUASI :
Seluruh dunia tunduk pada LSW 617 H

10. KONDISI :
Manfaat meliputi:
- Sesuai dengan Schedule Manfaat

Ketentuan Pembayaran Manfaat;

- Cacat Total Sementara : Akan dibayarkan sampai dengan 50 bulan setelah 6 bulan (180 hari) waktu tunggu semenjak tanggal kerugian;

- Cacat Total Permanen : Akan dibayarkan setelah 6 bulan ( 180 hari) waktu tunggu atau segera dibayarkan jika orang yang dipertanggungkan menerima Surat Unfit Permanen yang ditandatangani dan dikeluarkan oleh Otoritas yang berwenang dikurangi dengan pembayaran cacat total sementara yang telah diterima semenjak tanggal kerugian;

Polis akan berakhir dan tidak lagi berlaku untuk kondisi berikut ini ;

- Atas pembayaran Cacat Total Permanen;

- Kematian orang yang diasuransikan;
- Usia orang yang diasuransikan telah mencapai usia maksimal (65 tahun). Pertanggungan akan dilanjutkan jika orang yang diasuransikan mencapai batas usia selama periode polis;
- Setelah orang yang diasuransikan berhenti bekerja dalam kapasitasnya untuk memegang lisensi
- Jika orang yang diasuransikan melakukan tugas aktif dengan Angkatan Bersenjata apa pun, selain dari pelatihan paruh waktu tentang penugasan non-kombatan

Jika orang yang diasuransikan menolak dengan lasan yang tidak jelas untuk menjalani perawatan bedah dan / atau medis yang diperlukan untuk memperoleh pemulihan lisensinya, atau Otoritas Penerbit Lisensi, sebagai bentuk praktik atau sesuai dengan

payment until it was satisfied that Permanent Total Disability or Temporary Total Disability has occurred.

Any fraud, misstatement, or concealment by any insured person in relationwith this insurance shall render this policy null and void with respect to the relevant Insured person ; But, if such actions are known by or intentionally commited by The Assured regarding the fraudulent claim, then this whole policy shall be null and void and any claims therefrom would be forfeited.

11. DEDUCTIBLES:
180 days of waiting period

12. CLAUSES:
Clauses as per below:

1. Addition and Deletion Clause; daily pro-rate basis
2. Loss Notification Clause; maximum 30 days after the date of loss
3. Sanction and Embargo Clause AVN111
4. Contract (Rights of Third Parties) Act 1999 Exclusion Clause AVN72

13. PREMIUM
100% overall premium USD 31,350 based on schedule of inception and adjustable after expiry as follow:
Agreed Rate of Exchange : USD 1 = IDR 16,885 (for premium and Claim Calculation)

| Ages | rate |
|---|---|
| Up to 24 | 0.1110% |
| 25-29 | 0.1520% |
| 30-34 | 0.1800% |
| 35-39 | 0.4220% |
| 40-44 | 0.8130% |
| 45-49 | 1.3600% |
| 50-55 | 2.1504% |
| 56-59 | 3,9500% |
| *60-65 | 3,5000% |

*Accident Only

peraturannya; maka Penanggung tidak akan melakukan pembayaran sampai terpuaskan bahwa Cacat Total Permanen atau Cacat Total Sementara telah terjadi.

Setiap penipuan, kesalahan pernyataan, atau penyembunyian oleh orang yang diasuransikan terkait dengan asuransi ini akan membuat polis ini batal dan tidak berlaku sehubungan dengan orang yang diasuransikan tersebut; Namun, jika tindakan tersebut diketahui atau sengaja dilakukan oleh Tertanggung terkait klaim curang, maka seluruh polis ini akan batal dan tidak berlaku dan klaim apa pun darinya akan menjadi hangus.

11. RISIKO SENDIRI:
Masa Tunggu 180 hari

12. KLAUSULA:
Klausula seperti dibawah ini:

1. Klausula Penambahan dan Penghapusan; basis pro-rata hari
2. Klausula Pemberitahuan Kerugian; maksimum 30 hari setelah tanggal kerugian
3. Klausula Sanksi dan Embargo AVN111
4. Klausula Pengecualian Undang-Undang Kontrak (Hak Pihak Ketiga) 1999 AVN72

13. PREMI
100% premi sebesar USD 31,350 berdasarkan *schedule* pada awal berlakunya dan dapat disesuaikan di akhir dengan *rate* berikut:
*Nilai* Tukar yang disetujui : USD 1 = IDR 16,885 (untuk perhitungan premi dan klaim)

| Usia | rate |
|---|---|
| Up to 24 | 0.1110% |
| 25-29 | 0.1520% |
| 30-34 | 0.1800% |
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*Khusus Akibat Dari Kecelakaan saja

regulation; then the Insurers will not make any payment until it was satisfied that Permanent Total Disability or Temporary Total Disability has occurred.

Any fraud, misstatement, or concealment by any insured person in relationwith this insurance shall render this policy null and void with respect to the relevant Insured person ; But, if such actions are known by or intentionally commited by The Assured regarding the fraudulent claim, then this whole policy shall be null and void and any claims therefrom would be forfeited.

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| 56-59 | 3,9500% |
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sebagai bentuk praktik atau sesuai dengan peraturannya; maka Penanggung tidak akan melakukan pembayaran sampai terpuaskan bahwa Cacat Total Permanen atau Cacat Total Sementara telah terjadi.

Setiap penipuan, kesalahan pernyataan, atau penyembunyian oleh orang yang diasuransikan terkait dengan asuransi ini akan membuat polis ini batal dan tidak berlaku sehubungan dengan orang yang diasuransikan tersebut; Namun, jika tindakan tersebut diketahui atau sengaja dilakukan oleh Tertanggung terkait klaim curang, maka seluruh polis ini akan batal dan tidak berlaku dan klaim apa pun darinya akan menjadi hangus.

11. RISIKO SENDIRI:
Masa Tunggu 180 hari

12. KLAUSULA:
Klausula seperti dibawah ini:

1. Klausula Penambahan dan Penghapusan; basis pro-rata hari
2. Klausula Pemberitahuan Kerugian; maksimum 30 hari setelah tanggal kerugian
3. Klausula Sanksi dan Embargo AVN111
4. Klausula Pengecualian Undang-Undang Kontrak (Hak Pihak Ketiga) 1999 AVN72

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days waiting period from the commencement date of formal disability notification.

9. SITUATION :
Worldwide subject to LSW 617 H

10. CONDITIONS :
Benefit Covers :
- As per Schedule Benefit

Benefit Payment Terms;

- Temporary Total Disability : Shall be paid up to 50 months after 6 months (180 days) of awaiting period following the date of loss;

- Permanent Total Disability : Shall be paid after 6 months ( 180 days) of awaiting period or immediately being paid should the insured person received Permanent Unfit Letter which signed and issued by the competent Authority less temporary total disability payment received following the date of loss;

The policy shall terminate and cease to cover in respect of the following condition ;

- Upon the payment of Permanent of Total Disability ;
- The death of insured person;
- Age of the insured person would reach the limitation (65 years). Cover will be sustained should the insured person reaching the age limit during the period of policy;

- Upon the insured person cease to be employed in the capacity for which he holds a license;
- If the insured person undertakes active duties with any Armed Forces, other than part-time training on a non-combatant assignment

If the insured person unreasonably refuse to undergo surgical and/or medical treatment which is necessary to obtain the restoration of his license, or the Licensing Authority, as a matter practice or in accordance with its

tunggu 180 hari sejak tanggal dimulainya pemberitahuan cacat secara formal.

9. SITUASI :
Seluruh dunia tunduk pada LSW 617 H

10. KONDISI :
Manfaat meliputi:
- Sesuai dengan Schedule Manfaat

Ketentuan Pembayaran Manfaat;

- Cacat Total Sementara : Akan dibayarkan sampai dengan 50 bulan setelah 6 bulan (180 hari) waktu tunggu semenjak tanggal kerugian;

- Cacat Total Permanen : Akan dibayarkan setelah 6 bulan ( 180 hari) waktu tunggu atau segera dibayarkan jika orang yang dipertanggungkan menerima Surat Unfit Permanen yang ditandatangani dan dikeluarkan oleh Otoritas yang berwenang dikurangi dengan pembayaran cacat total sementara yang telah diterima semenjak tanggal kerugian;

Polis akan berakhir dan tidak lagi berlaku untuk kondisi berikut ini ;

- Atas pembayaran Cacat Total Permanen;

- Kematian orang yang diasuransikan;
- Usia orang yang diasuransikan telah mencapai usia maksimal (65 tahun). Pertanggungan akan dilanjutkan jika orang yang diasuransikan mencapai batas usia selama periode polis;
- Setelah orang yang diasuransikan berhenti bekerja dalam kapasitasnya untuk memegang lisensi
- Jika orang yang diasuransikan melakukan tugas aktif dengan Angkatan Bersenjata apa pun, selain dari pelatihan paruh waktu tentang penugasan non-kombatan

Jika orang yang diasuransikan menolak dengan lasan yang tidak jelas untuk menjalani perawatan bedah dan / atau medis yang diperlukan untuk memperoleh pemulihan lisensinya, atau Otoritas Penerbit Lisensi,

regulation; then the Insurers will not make any payment until it was satisfied that Permanent Total Disability or Temporary Total Disability has occurred.

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sebagai bentuk praktik atau sesuai dengan peraturannya; maka Penanggung tidak akan melakukan pembayaran sampai terpuaskan bahwa Cacat Total Permanen atau Cacat Total Sementara telah terjadi.

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11. RISIKO SENDIRI:
Masa Tunggu 180 hari

12. KLAUSULA:
Klausula seperti dibawah ini:

1. Klausula Penambahan dan Penghapusan; basis pro-rata hari
2. Klausula Pemberitahuan Kerugian; maksimum 30 hari setelah tanggal kerugian
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14. PREMIUM PAYMENT:

Payable in full within 30 days from date of inception, subject to AVN 6A

14. PEMBAYARAN PREMI:

Dibayar penuh dalam waktu 30 hari dari tanggal awal, mengacu pada klausula AVN 6A

Jakarta, 24 April 2026
**PT Asuransi Jasa Indonesia**

**Authorized Signatory**

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# Schedule of Insured Person / Daftar Peserta Asuransi

**LOSS OF LICENCE INSURANCE / ASURANSI KEHILANGAN LISENSI**
Period of Insurance : 19 April 2026 – 18 April 2027

| No. | NAME | D.O.B | INCEPTION DATE | AGE | SUM INSURED | RATE | PREMIUM | PREMIUM (IDR) |
|---|---|---|---|---|---|---|---|---|
| 1 | Iwan Kurniawan, Se | 19-06-1974 | 19-04-2026 | 52 | USD 125,000 | 2.1504% | USD 2,688.00 | Rp 45,386,880.00 |
| 2 | Dino Partomo | 14-06-1971 | 19-04-2026 | 55 | USD 125,000 | 2.1504% | USD 2,688.00 | Rp 45,386,880.00 |
| 3 | Eli Setya | 18-12-1976 | 19-04-2026 | 49 | USD 125,000 | 1.3600% | USD 1,700.00 | Rp 28,704,500.00 |
| 4 | Wahyudi | 27-12-1977 | 19-04-2026 | 48 | USD 125,000 | 1.3600% | USD 1,700.00 | Rp 28,704,500.00 |
| 5 | Novendra, Ms | 03-06-1985 | 19-04-2026 | 41 | USD 125,000 | 0.8130% | USD 1,016.25 | Rp 17,159,381.25 |
| 6 | Wirman, A.Ma | 18-09-1989 | 19-04-2026 | 37 | USD 125,000 | 0.4220% | USD 527.50 | Rp 8,906,837.50 |
| 7 | Achmad Fadillah Hadisaputra | 09-06-1984 | 19-04-2026 | 42 | USD 125,000 | 0.8130% | USD 1,016.25 | Rp 17,159,381.25 |
| 8 | Zyn Sandy Kana | 15-07-1979 | 19-04-2026 | 47 | USD 100,000 | 1.3600% | USD 1,360.00 | Rp 22,963,600.00 |
| 9 | Hayyu Danurmaya | 11-07-1992 | 19-04-2026 | 34 | USD 100,000 | 0.1800% | USD 180.00 | Rp 3,039,300.00 |
| 10 | Wan Benny Pratama | 20-03-1988 | 19-04-2026 | 38 | USD 100,000 | 0.4220% | USD 422.00 | Rp 7,125,470.00 |
| 11 | Ahmad Mikail Rezkiansyah | 18-07-1995 | 19-04-2026 | 31 | USD 100,000 | 0.1800% | USD 180.00 | Rp 3,039,300.00 |
| 12 | Daniel Famandes P | 11-12-1988 | 19-04-2026 | 37 | USD 100,000 | 0.4220% | USD 422.00 | Rp 7,125,470.00 |
| 13 | Wanda Indrawan | 11-01-1992 | 19-04-2026 | 34 | USD 125,000 | 0.1800% | USD 225.00 | Rp 3,799,125.00 |
| 14 | Rachmad Bagus Febriyanto Wibowo | 13-02-1991 | 19-04-2026 | 35 | USD 100,000 | 0.1800% | USD 180.00 | Rp 3,039,300.00 |
| 15 | I Made Andi Santika | 06-01-1991 | 19-04-2026 | 35 | USD 100,000 | 0.4220% | USD 422.00 | Rp 7,125,470.00 |
| 16 | Syafruddin Zulfikar | 22-09-1997 | 19-04-2026 | 29 | USD 100,000 | 0.1520% | USD 152.00 | Rp 2,566,520.00 |
| 17 | Joshua Hutajulu | 09-11-1993 | 19-04-2026 | 32 | USD 100,000 | 0.1520% | USD 152.00 | Rp 2,566,520.00 |
| 18 | Edi Triyadi | 13-08-1992 | 19-04-2026 | 34 | USD 100,000 | 0.1800% | USD 180.00 | Rp 3,039,300.00 |
| 19 | Dhamar Budi Purwo | 05-08-1992 | 19-04-2026 | 34 | USD 100,000 | 0.1800% | USD 180.00 | Rp 3,039,300.00 |
| 20 | Muhammad Isa Ansori | 31-12-1983 | 19-04-2026 | 42 | USD 100,000 | 0.8130% | USD 813.00 | Rp 13,727,505.00 |
| 21 | Donny Victor H Sihite | 27-01-1991 | 19-04-2026 | 35 | USD 100,000 | 0.4220% | USD 422.00 | Rp 7,125,470.00 |
| 22 | Habib Azhar Khusnaini | 17-05-1993 | 19-04-2026 | 33 | USD 100,000 | 0.1800% | USD 180.00 | Rp 3,039,300.00 |
| 23 | Bambang Nugroho | 16-01-1992 | 19-04-2026 | 34 | USD 100,000 | 0.1800% | USD 180.00 | Rp 3,039,300.00 |
| 24 | Bonifal Andi Purnama | 14-08-1976 | 19-04-2026 | 50 | USD 125,000 | 2.1504% | USD 2,688.00 | Rp 45,386,880.00 |
| 25 | Indra Solihin | 07-12-1971 | 19-04-2026 | 54 | USD 125,000 | 2.1504% | USD 2,688.00 | Rp 45,386,880.00 |
| 26 | Alfin Bastian Firdaus | 16-04-1992 | 19-04-2026 | 34 | USD 125,000 | 0.1800% | USD 225.00 | Rp 3,799,125.00 |
| 27 | Irwan Saputra | 14-09-1964 | 19-04-2026 | 62 | USD 125,000 | 3.5000% | USD 4,375.00 | Rp 73,871,875.00 |
| 28 | Rinosa Widagdo | 31-12-1972 | 19-04-2026 | 53 | USD 125,000 | 2.1504% | USD 2,688.00 | Rp 45,386,880.00 |
| 29 | Win Warsono | 17-10-1977 | 19-04-2026 | 49 | USD 125,000 | 1.3600% | USD 1,700.00 | Rp 28,704,500.00 |
| | | | | | | TOTAL | **USD 31,350.00** | **IDR 529,344,750.00** |

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**Schedule of Benefits**

| **Benefit** | | **Sum Insured** | **Benefit Period** |
|---|---|---|---|
| 3.1 – Long term Inability to Fly (excluding-classified illness) | insured | As per Schedule | Not Applicable |
| 3.2 – Long term Inability to Fly (classified illness) | insured | 25% of the Sum Insured for Benefit 3.1 | Not Applicable |
| 3.3 – Temporary Inability to Fly (excluding classified illness) | insured | 2% of the Sum Insured per months for Benefit 3.1 | 50 months |
| 3.4 – Temporary Inability to Fly (classified illness) | insured | 25% of the monthly benefit payable under Benefit 3.3 | 50 months |
| Cumulative Benefit Option | Not Granted | | |
| Elimination of Pre-Existing Conditions | Not Granted | | |

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## LOSS OF LICENCE INSURANCE

### 1. Introduction

Please read this Policy and ensure that it meets your requirements. Please advise the Insurers immediately if any of the information in the Schedules changes.

In return for payment of the Premium as and when it falls due, the Insurers will pay the Benefits if an Eligible Crew Member has their Medical Certificate suspended or cancelled in the circumstances set out in this Policy. The payment of Benefits is always subject to the terms and conditions of this Policy.

The contract comprises this Policy, the Schedules, the application for this Policy and any other information provided in relation to this Policy which is material to the Insurers' decision to issue this Policy. Any amendments to this Policy will be documented by the Insurers as an endorsement.

Certain words in this Policy have a specific meaning. The definitions of such words are detailed in Section 2. Where a word has been defined, the definition will apply wherever that word appears in this Policy. Words in the masculine will include the feminine where the context requires it. The singular will include the plural.

This Policy and any subsequent endorsement will not be in force until it has been signed by a person authorised by the Insurers.

**Warning**

All information provided to the Insurers (either by the Insured or its agent) as part of the Insured's application for this Policy (which includes the information given to the Insurers for the purposes of any preceding policy) must be true and complete. If all or part of such information is untrue or incomplete (whether accidentally or deliberately) and such untrue or incomplete information determined whether the Insurers would have issued this Policy either at all or on different terms, the Insurers may, at their absolute discretion, cancel this Policy from its Inception Date (returning any Premium paid), modify cover provided by this Policy or require the payment of additional Premium.

If an Eligible Crew Member provides untrue or incomplete information (whether accidentally or deliberately) as part of an individual application for cover

## ASURANSI KEHILANGAN LISENSI

### 1. Pengenalan

Harap baca polis ini dan pastikan bahwa itu memenuhi persyaratan Anda. Harap segera beri tahu Penanggung jika ada informasi tentang Jadwal yang berubah.

Sebagai imbalan untuk pembayaran Premium pada saat jatuh tempo, Penanggung akan membayar Manfaat jika Anggota Kru yang Layak memiliki Sertifikat Medisnya ditangguhkan atau dibatalkan dalam keadaan yang ditentukan dalam Kebijakan ini. Pembayaran manfaat selalu tunduk pada syarat dan ketentuan polis ini.

Kontrak terdiri dari Polis ini, schedule, aplikasi untuk Polis ini dan segala informasi lain yang disediakan sehubungan dengan Polis ini yang penting bagi keputusan Penanggung untuk mengeluarkan Polis ini. Setiap perubahan pada Kebijakan ini akan didokumentasikan oleh Penanggung sebagai pengesahan.

Kata-kata tertentu dalam polis ini memiliki arti tertentu. Definisi kata-kata tersebut dirinci dalam Bagian 2. Di mana kata telah didefinisikan, definisi akan berlaku di mana pun kata itu muncul dalam Kebijakan ini. Kata-kata dalam maskulin akan mencakup kata feminin di mana konteksnya membutuhkannya. Bentuk tunggal akan mencakup bentuk jamak.

Kebijakan ini dan segala pengesahan tidak akan berlaku sampai ditandatangani oleh seseorang yang disahkan oleh Penanggung.

**Peringatan**

Semua informasi yang diberikan kepada Penanggung (baik oleh Tertanggung atau agennya) sebagai bagian dari aplikasi Tertanggung untuk Polis ini (yang mencakup informasi yang diberikan kepada Penanggung untuk tujuan kebijakan apa pun sebelumnya) harus benar dan lengkap. Jika semua atau sebagian dari informasi tersebut tidak benar atau tidak lengkap (baik secara tidak sengaja atau sengaja) dan informasi yang tidak benar atau tidak lengkap tersebut menentukan apakah Penanggung akan mengeluarkan polis ini baik pada semua atau pada persyaratan yang berbeda, Penanggung dapat, atas kebijakan mutlak mereka, membatalkan Kebijakan ini sejak Tanggal Mulai (mengembalikan Premi yang dibayarkan), memodifikasi cover yang diberikan oleh polis ini atau mensyaratkan pembayaran Premium tambahan.

Jika Anggota Kru yang Layak memberikan informasi yang tidak benar atau tidak lengkap (baik secara tidak sengaja atau sengaja) sebagai bagian dari aplikasi individual

under this or any preceding Policy and such untrue or incomplete information determined whether the Insurers would have granted cover either at all or on different terms, the Insurers may at their absolute discretion, but in respect of that Member only, withdraw cover under this Policy from the date cover is granted to the Member (returning any Premium paid), modify the cover granted under this Policy or require the payment of additional Premium.

## 2. Definitions

**Armed Force**
Any military or paramilitary organisation.

**Benefits**
The Benefits defined in Section 3 and which are shown as insured in the Schedule of Benefits.

**Benefit Period**
The period shown in the Schedule of Benefits as such, being the maximum period within which Benefits can be paid under Benefits 3.3 or 3.4. All periods for which Benefits are paid under Benefits 3.3 or 3.4 and which result from the same or a related medical condition will be aggregated for the purposes of assessing whether the maximum period has been reached, provided that there is no more than 14 days between the cessation and reinstatement of Benefit.

**Bodily Injury**
An identifiable physical injury to an Eligible Crew Member caused solely and independently by accident and which renders the Eligible Crew Member unable to perform the material duties of his or her Occupation during the Period of Insurance. For the purposes of this definition accident means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.

**Classified Illness**
An illness directly or indirectly consequent upon or contributed to by the consumption of alcohol or drugs which gives rise to an inability of the Eligible Crew Member to perform the material duties of his or her Occupation during the Period of Insurance where:

(a) the Eligible Crew Member is attending a rehabilitation programme under medical supervision; and

(b) the Eligible Crew Member is not the subject of criminal or civil action in relation to the illness or any action committed while under the influence of

untuk pertanggungan berdasarkan polis ini atau Kebijakan sebelumnya dan informasi tidak benar atau tidak lengkap tersebut menentukan apakah Penanggung akan memberikan pertanggungan baik sama sekali atau berbeda syarat, Penanggung dengan kebijakan mereka, untuk Anggota itu saja, menarik cover berdasarkan Polis ini dari tanggal diterbitkannya polis untuk Anggota (mengembalikan premi apa pun yang dibayarkan), memodifikasi cover yang diberikan dalam Polis ini atau mensyaratkan Premium tambahan.

## 2. Definisi

**Angkatan Bersenjata**
Organisasi militer atau paramiliter.

**Manfaat**
Manfaat didefinisikan dalam Bagian 3 dan yang ditampilkan sebagai tertanggung dalam Schedule Manfaat.

**Periode Manfaat**
Periode yang ditunjukkan dalam Jadwal Manfaat demikian, menjadi periode maksimum di mana Manfaat dapat dibayarkan berdasarkan Manfaat 3.3 atau 3.4. Semua periode di mana Manfaat dibayarkan berdasarkan Manfaat 3.3 atau 3.4 dan yang merupakan hasil dari kondisi medis yang sama atau terkait akan digabungkan untuk keperluan menilai apakah periode maksimum telah tercapai, asalkan tidak lebih dari 14 hari antara penghentian dan pemulihan Manfaat.

**Cedera fisik**
Cidera fisik yang dapat diidentifikasi pada Anggota Kru yang Layak yang disebabkan semata-mata dan secara independen oleh kecelakaan dan yang membuat Anggota Kru yang Layak tidak dapat melakukan tugas-tugas material dari Pekerjaanya selama Periode Asuransi. Untuk definisi ini, kecelakaan berarti peristiwa yang tiba-tiba, tidak terduga, tidak biasa, dan spesifik yang terjadi pada waktu dan tempat yang dapat diidentifikasi.

**Penyakit Rahasia**
Suatu penyakit secara langsung atau tidak langsung sebagai akibat atau dikontribusikan oleh konsumsi alkohol atau obat-obatan yang menimbulkan ketidakmampuan Anggota Awak yang Layak untuk melakukan tugas-tugas material Pendudukannya selama Periode Asuransi di mana:

(a) Anggota Kru yang Layak menghadiri program rehabilitasi di bawah pengawasan medis; dan

(b) Anggota Kru yang Layak bukan merupakan subjek tindakan pidana atau perdata sehubungan dengan penyakit atau tindakan apa pun yang dilakukan saat

alcohol or drugs; and

(c) the Insured is not taking or has not taken disciplinary action which has resulted or could result in the Eligible Crew Member's employment being terminated.

**Insurers**
The Insurers stated in the Schedule.

**Commencement Date**
The later of the Inception Date stated in the Schedule or the date the crew member qualifies as an Eligible Crew Member.

**Disabled / Disablement / Disability**
Such state of health as prevents and continues to prevent an Eligible Crew Member from reaching the required medical standards for all licences held by that Member. For the purposes of this definition "continues" means a disability resulting from the same or related medical condition that:

(a) persists unbroken or
(b) where there are periods of cessation or remission, such periods do not exceed 14 days.

Where the cessation or remission of the Disability exceeds 14 consecutive days, any subsequent period of Disability shall be deemed to be a new Disability, subject to its own Waiting Period and Benefit Period.

**Eligible Crew Member**
Any crew member specified in the Schedule who at the Commencement Date:

(a) is aged over 18 years and is under the Maximum Age Limit; and
(b) is the holder of a valid Medical Certificate; and
(c) has been either actively at work or fully fit for duty for a continuous period of at least 30 days prior to such date; and

(d) has had no more than 14 consecutive days of sick leave in the 3 months prior to such date; and

(e) has never had an assessment of long term unfit, a permanent cancellation or equivalent, of their licence.

If a crew member does not meet the criteria of (c) above, that crew member will not become an Eligible Crew Member until he has been either actively at work or fully fit for duty for a continuous period of at least 30 days.

If a crew member does not meet the criteria of (d) above,

berada di bawah pengaruh alkohol atau narkoba; dan

(c) Tertanggung tidak mengambil atau tidak mengambil tindakan disipliner yang mengakibatkan atau dapat mengakibatkan pemutusan hubungan kerja dengan Anggota Kru yang Layak.

**Penanggung**
Penanggung dinyatakan dalam Schedule

**Tanggal dimulainya**
Selanjutnya dari Tanggal Awal yang dinyatakan dalam Jadwal atau tanggal anggota kru memenuhi syarat sebagai Anggota Kru yang Layak.

**Dinonaktifkan / Disablement / Disabilitas**
Keadaan kesehatan yang mencegah dan dan mempengaruhi kondisi Anggota Kru yang Layak untuk mencapai standar medis yang disyaratkan untuk semua lisensi yang dimiliki oleh Anggota tersebut. Untuk keperluan definisi ini "berlanjut" berarti kecacatan yang disebabkan oleh kondisi medis yang sama atau terkait yang:

(a) tetap tidak terputus atau
(b) di mana ada periode penghentian atau remisi, periode tersebut tidak melebihi 14 hari.

Jika penghentian atau remisi Cacat melebihi 14 hari berturut-turut, periode Cacat mana pun selanjutnya akan dianggap sebagai Cacat baru, tergantung pada Masa Tunggu dan Masa Manfaatnya sendiri.

**Anggota Kru yang Layak**
Setiap anggota kru yang ditentukan dalam Jadwal yang pada Tanggal Mulai:

(a) berusia di atas 18 tahun dan berada di bawah Batas Usia Maksimal; dan
(b) adalah pemegang Sertifikat Medis yang valid; dan
(c) telah aktif di tempat kerja atau sepenuhnya memenuhi kriteria untuk tugas selama periode terus menerus setidaknya 30 hari sebelum tanggal tersebut; dan
(d) telah memiliki tidak lebih dari 14 hari cuti sakit berturut-turut dalam 3 bulan sebelum tanggal tersebut; dan
(e) tidak pernah memiliki penilaian jangka panjang yang tidak layak, pembatalan permanen atau yang setara, dari lisensinya.

Jika seorang anggota kru tidak memenuhi kriteria (c) di atas, anggota kru tersebut tidak akan menjadi Anggota Kru yang Layak sampai dia aktif di tempat kerja atau sepenuhnya layak untuk bertugas selama periode terus-menerus setidaknya 30 hari.

that crew member will not become an Eligible Crew Member until a continuous period of 3 months has elapsed since the last time that crew member returned from a sick leave for a period of 14 consecutive days or more.
If a crew member does not meet the criteria of (a), (b) or (e) (above) cover will not be automatically granted to that crew member.

**Illness**
Any illness (save for Classified Illness) not included under Bodily Injury which gives rise to an inability of the Eligible Crew Member to perform the material duties of his or her Occupation during the Period of Insurance.

**Insured**
The Insured stated in the Schedule.

**Licence Issuing Authority**
The regulatory authority responsible for the issue of the licence permitting the Eligible Crew Member to undertake flying duties.

**Maximum Age Limit**
The limit specified as such in the Schedule.

**Medical Certificate**
A certificate validating the fact that the Eligible Crew Member has reached the medical standards required by the Licence Issuing Authority.

**Medical Practitioner**
A registered member of the medical profession who is experienced in the examination of airline personnel or is otherwise qualified to treat the cause of Disability who is not known to the Eligible Crew Member and is independent of the Insurers.

**Occupation**
The occupation of an Eligible Crew Member as declared to the Insurers.

**Period of Insurance**
The period specified as such in the Schedule.

**Policy**
The Policy, the Schedules and any endorsements or memoranda attached to the Policy from time to time.

**Pre-Disability Earning**
The average monthly income for the 3 complete months immediately prior to the commencement of Disability.

Jika seorang anggota kru tidak memenuhi kriteria (d) di atas, anggota kru tersebut tidak akan menjadi Anggota Kru yang Layak sampai periode 3 bulan terus menerus telah berlalu sejak terakhir kali anggota kru kembali dari cuti sakit selama periode 14 hari berturut-turut atau lebih.

Jika seorang anggota kru tidak memenuhi kriteria (a), (b) atau (e) (di atas) cover tidak akan secara otomatis diberikan kepada anggota kru itu.

**Penyakit**
Segala penyakit (kecuali *Classified Illness*) tidak termasuk dalam Cedera Tubuh yang menimbulkan ketidakmampuan Anggota Kru yang Layak untuk melakukan tugas-tugas material dalam pekerjaannya selama Periode Asuransi.

**Tertanggung**
Tertanggung dinyatakan dalam Schedule.

**Otoritas Penerbit Lisensi**
Otoritas pengatur yang bertanggung jawab atas penerbitan lisensi yang mengizinkan Anggota Kru yang Layak untuk melakukan tugas terbang.

**Batas Usia Maksimal**
Batas yang ditentukan dalam Schedule.

**Sertifikat medis**
Sertifikat yang mengesahkan fakta bahwa Anggota Kru yang Layak telah mencapai standar medis yang disyaratkan oleh Otoritas Penerbit Lisensi.

**Praktisi medis**
Anggota terdaftar dari profesi medis yang berpengalaman dalam pemeriksaan personel maskapai penerbangan atau yang memenuhi syarat untuk mengobati penyebab kecacatan yang tidak diketahui oleh Anggota Kru yang Layak dan independen dari Penanggung.

**Pekerjaan**
Pekerjaan Anggota Kru yang Layak sebagaimana dideklarasikan kepada Penanggung.

**Periode Asuransi**
Periode yang ditentukan dalam Jadwal.

**Polis**
Polis, Schedule, dan segala pengesahan atau memorandum yang terlampir pada Kebijakan dari waktu ke waktu.

**Penghasilan Pra-Disabilitas**
Penghasilan bulanan rata-rata selama 3 bulan penuh segera sebelum tertanggung dinyatakan Cacat.

**Pre-Existing Condition**
Any Bodily Injury, Illness or Classified Illness which occurs prior to the following cut-off date:

(a) the Retroactive Date specified in the Schedule or
(b) the most recent date the crew member became an employee as such of the Insured, if that date is later than the date of (a) above.

**Premium**
Any Premium specified in the Schedule or payable to the Insurers from time to time.

**Waiting Period**
The Waiting Period stated in the Schedule beginning with the date of the commencement of Disablement. All periods of absence resulting from the same or related medical condition will be aggregated for the purposes of assessing whether the Waiting Period has been completed provided the period between the termination of one absence and the start of the next is no more than 14 days.

**3. Benefits**

**Long Term Inability to Fly**

3.1 If an Eligible Crew Member becomes Disabled during the Period of Insurance as a consequence of Bodily Injury or Illness (other than Classified Illness) which results in the cancellation of that Eligible Crew Member's Medical Certificate within 24 months of the commencement of such Disability, then the Insurers will pay the Benefit shown in the Schedule if, in the opinion of the Insurers, the Eligible Crew Member's Medical Certificate will not be reinstated by the fifth anniversary of the commencement of such Disability.

3.2 If an Eligible Crew Member becomes Disabled during the Period of Insurance as a consequence of a Classified Illness which results in the cancellation of that Eligible Crew Member's Medical Certificate within 24 months of the commencement of such Disability, then the Insurers will pay the Benefit shown in the Schedule if, in the opinion of the Insurers, the Eligible Crew Member's Medical Certificate will not be reinstated by the fifth anniversary of the commencement of such Disability.

In respect of any one Eligible Crew Member, payment will only be made under either Benefit 3.1 or Benefit 3.2. If a payment could be made under either Benefit then only the higher sum will be paid.

**Kondisi yang Sudah Ada**
Setiap Cedera Tubuh, Penyakit atau Penyakit Rahasia yang terjadi sebelum tanggal batas berikut:

(a) Tanggal Retroaktif yang ditentukan dalam Jadwal atau
(b) tanggal terakhir anggota kru menjadi karyawan dari Tertanggung, jika tanggal tersebut lebih lama dari tanggal (a) di atas.

**Premium**
Setiap Premium yang ditentukan dalam Jadwal atau dibayarkan kepada Penanggung dari waktu ke waktu.

**Masa tunggu**
Periode Menunggu dinyatakan dalam schedule yang dimulai dengan tanggal pada saat dinyatakan Cacat. Semua periode ketidakhadiran sebagai akibat dari kondisi medis yang sama atau terkait akan digabungkan untuk keperluan menilai apakah Periode Tunggu telah selesai asalkan periode antara penghentian satu ketidakhadiran dan awal berikutnya tidak lebih dari 14 hari.

**3. Manfaat**

**Ketidakmampuan Jangka Panjang untuk Terbang**

3.1 Jika Anggota Kru yang Layak menjadi Cacat selama Masa Asuransi sebagai akibat dari Cedera atau Penyakit Tubuh (selain Penyakit yang Diklasifikasikan) yang mengakibatkan pembatalan Sertifikat Medis Anggota Kru yang Memenuhi Syarat dalam waktu 24 bulan sejak dimulainya Cacat tersebut, maka Penanggung akan membayar Manfaat yang ditunjukkan dalam Jadwal jika, menurut pendapat Penanggung, Sertifikat Medis Anggota Kru yang Layak tidak akan dipulihkan kembali pada tahun kelima dimulainya Cacat tersebut.

3.2 Jika Anggota Kru yang Layak menjadi Cacat selama Masa Asuransi sebagai akibat dari Penyakit yang Diklasifikasikan yang mengakibatkan pembatalan Sertifikat Medis Anggota Kru yang Layak dalam waktu 24 bulan sejak dimulainya Cacat tersebut, maka Penanggung akan membayar Manfaat yang ditunjukkan dalam schedule jika, menurut pendapat Penanggung, Sertifikat Medis Anggota Kru yang Layak tidak akan dipulihkan pada ulang tahun kelima dimulainya Cacat tersebut.

Sehubungan dengan satu Anggota Awak yang Memenuhi Syarat, pembayaran hanya akan dilakukan berdasarkan Manfaat 3.1 atau Manfaat 3.2. Jika pembayaran dapat dilakukan di bawah salah satu Manfaat maka hanya

Where the Benefit payable is dependent on the Eligible Crew Member's age, the age at the date of the Medical Certificate cancellation shall prevail.

**Temporary Inability to Fly**

3.3 If an Eligible Crew Member becomes Disabled during the Period of Insurance as a consequence of Bodily Injury or Illness (other than Classified Illness) and remains Disabled for more than the Waiting Period then the Insurers will pay the Benefit shown in the Schedule for each subsequent full month for which the Eligible Crew Member remains Disabled during the Benefit Period. The Benefit shown in the Schedule will be pro-rated in respect of any partial month for which the Eligible Crew Member remains Disabled during the Benefit Period.

3.4 If an Eligible Crew Member becomes Disabled during the Period of Insurance as a consequence of Classified Illness and remains Disabled for more than the Waiting Period then the Insurers will pay the Benefit shown in the Schedule for each subsequent full month for which the Eligible Crew Member remains Disabled during the Benefit Period. The Benefit shown in the Schedule will be pro-rated in respect of any partial month for which the Eligible Crew Member remains Disabled during the Benefit Period.

Benefits under 3.3 and 3.4 are limited to a maximum of 75% of the Pre-Disability Earnings.

In respect of any one Eligible Crew Member, payment will only be made under Benefit 3.3 or 3.4. If a payment could be made under either Benefit then the higher sum will be paid.

Where the Benefit payable is dependent on the Eligible Crew Member's age, the age at the date of the commencement of Disability shall prevail.

Benefits payment of 3.3 and 3.4 of this Policy automatically and immediately ceases on the first to occur of the following:

(a) the Eligible Crew Member ceasing to be employed in their Occupation with the Insured other than as a consequence of a Disability covered by this Policy;
(b) the Eligible Crew Member attaining the Maximum Age Limit
(c) a payment becoming due in respect of Benefit 3.1 or 3.2; or

jumlah yang lebih tinggi yang akan dibayarkan.
Jika Manfaat dibayarkan tergantung pada usia Anggota Kru yang Layak, usia pada tanggal pembatalan Sertifikat Medis akan berlaku

**Ketidakmampuan Sementara untuk Terbang**

3.3 Jika Anggota Awak yang Layak Dinonaktifkan selama Masa Asuransi sebagai akibat dari Cidera atau Penyakit Tubuh (selain Penyakit yang Diklasifikasikan) dan tetap Dinonaktifkan selama lebih dari Masa Tunggu maka Penanggung akan membayar Manfaat yang ditunjukkan dalam Jadwal untuk masing-masing berikutnya sebulan penuh dimana Anggota Awak yang Layak tetap Dinonaktifkan selama Periode Manfaat. Manfaat yang ditunjukkan dalam Jadwal akan dinilai secara proporsional sehubungan dengan setiap bulan parsial yang Anggota Awaknya yang Layak tetap Dinonaktifkan selama Periode Manfaat.

3.4 Jika Anggota Awak yang Layak menjadi Dinonaktifkan selama Masa Asuransi sebagai akibat dari Penyakit yang Diklasifikasikan dan tetap Dinonaktifkan selama lebih dari Masa Tunggu maka Penanggung akan membayar Manfaat yang ditunjukkan dalam Jadwal untuk setiap bulan berikutnya yang diikuti oleh Anggota Awak yang Layak. tetap Dinonaktifkan selama Periode Manfaat. Manfaat yang ditunjukkan dalam Jadwal akan dinilai secara proporsional sehubungan dengan setiap bulan parsial yang Anggota Awaknya yang Layak tetap Dinonaktifkan selama Periode Manfaat.

Manfaat di bawah poin 3.3 dan 3.4 dibatasi hingga maksimum 75% dari Penghasilan Pra-Disabilitas.

Sehubungan dengan satu Anggota Awak yang Memenuhi Syarat, pembayaran hanya akan dilakukan berdasarkan Manfaat 3.3 atau 3.4. Jika pembayaran dapat dilakukan di bawah salah satu Manfaat maka jumlah yang lebih tinggi akan dibayarkan.

Jika Manfaat dibayarkan tergantung pada usia Anggota Kru yang Layak, usia pada tanggal dimulainya Cacat akan berlaku.

Pembayaran manfaat sebesar 3,3 dan 3,4 dari Polis ini secara otomatis dan segera berhenti pada saat terjadi kondisi sebagai berikut:

(a) Anggota Awak yang Layak yang tidak lagi dipekerjakan dalam Pekerjaan mereka dengan Tertanggung selain sebagai akibat dari Kecacatan yang tercakup dalam Polis ini;
(b) Anggota Kru Layak mencapai Batas Usia Maksimal
(c) pembayaran menjadi jatuh tempo sehubungan dengan Manfaat 3.1 atau 3.2; atau

(d) the death of the Eligible Crew Member.

Non-cumulation of Long-term and Temporary Benefits
Any sum previously paid or due under Benefit 3.3 or 3.4 will reduce any amount payable under Benefit 3.1 or 3.2.

**4. Exclusions**

4.1 No Benefits will be paid under Benefits 3.1 or 3.2 if the Eligible Crew Member dies within 30 days of the date of the commencement of Disablement unless liability has already been admitted by the Insurers.

4.2 No Benefits will be paid if the Bodily Injury, Illness or Classified Illness in respect of an Eligible Crew Member is the direct or indirect consequence of:

4.2.1 a criminal act by the Eligible Crew Member;

4.2.2 active duty with any Armed Force;

4.2.3 intentional self-injury;

4.2.4 pregnancy unless the suspension or cancellation of the Medical Certificate is a direct consequence of complications arising from pregnancy which are diagnosed as such by a doctor or consultant who specializes in obstetrics provided that the Eligible Crew Member is actively at work or, if applicable, on statutory maternity leave (or equivalent) immediately prior to the suspension or cancellation;

4.2.5 infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS) (unless the Insured can prove such condition was contracted as a direct consequence of medical treatment for an unrelated illness or medical condition);

4.2.6 a psychological or psychiatric condition; or

4.2.7 any Pre-Existing Condition.

4.3 No Benefit will be paid in respect of Bodily Injury or Illness in respect of an Eligible Crew Member if the cause of such Bodily Injury or Illness is directly or indirectly the consequence of the consumption of alcohol or drugs except for claims arising under Benefits 3.2 or 3.4.

(d) kematian Anggota Kru.

Non-akumulasi Manfaat Jangka Panjang dan Sementara
Setiap jumlah yang sebelumnya dibayarkan atau jatuh tempo di bawah Manfaat 3.3 atau 3.4 akan mengurangi jumlah yang harus dibayarkan berdasarkan Manfaat 3.1 atau 3.2.

**4. Pengecualian**

4.1 Tidak ada Manfaat yang dibayarkan berdasarkan Manfaat 3.1 atau 3.2 jika Anggota Kru yang Layak meninggal dalam waktu 30 hari dari tanggal dimulainya Cacat kecuali jika tanggung jawab telah diakui oleh Penanggung.

4.2 Tidak Ada Manfaat akan dibayarkan jika Cidera, Penyakit atau Penyakit Berbintang sehubungan dengan Anggota Kru yang Layak adalah konsekuensi langsung atau tidak langsung dari:

4.2.1 tindak pidana oleh Anggota Kru yang Layak;

4.2.2 tugas aktif dengan Angkatan Bersenjata;

4.2.3 cedera diri yang disengaja;

4.2.4 kehamilan kecuali jika penangguhan atau pembatalan Sertifikat Medis merupakan konsekuensi langsung dari komplikasi yang timbul dari kehamilan yang didiagnosis seperti itu oleh dokter atau konsultan yang berspesialisasi dalam kebidanan dengan ketentuan bahwa Anggota Kru yang Layak aktif di tempat kerja atau, jika berlaku , tentang cuti hamil resmi (atau yang setara) segera sebelum penangguhan atau pembatalan;

4.2.5 infeksi dengan Human Immunodeficiency Virus (HIV) atau kondisi yang diakibatkan oleh Acquired Immune Deficiency Syndrome (AIDS) (kecuali Tertanggung dapat membuktikan bahwa kondisi tersebut dikontrak sebagai konsekuensi langsung dari perawatan medis untuk penyakit yang tidak berhubungan atau kondisi medis);

4.2.6 kondisi psikologis atau kejiwaan; atau

4.2.7 Kondisi yang Sudah Ada Sebelumnya.

4.3 Tidak Ada Manfaat akan dibayarkan sehubungan dengan Cidera atau Penyakit Tubuh sehubungan dengan Anggota Kru yang Layak jika penyebab Cidera atau Penyakit Tubuh tersebut secara langsung atau tidak langsung merupakan konsekuensi dari konsumsi alkohol atau obat-obatan kecuali untuk klaim yang timbul di bawah Manfaat 3.2 atau 3.4.

4.4 No Benefits will be paid if the Eligible Crew Member's Medical Certificate is suspended or cancelled as a result of a change in the medical standards adopted by the Licence Issuing Authority.

**5. Conditions**

5.1 Cover under this Policy automatically and immediately ceases in respect of an Eligible Crew Member on the first to occur of the following:

5.1.1 the Eligible Crew Member ceasing to be employed in their Occupation with the Insured other than as a consequence of a Disability covered by this Policy;

5.1.2 the Eligible Crew Member ceasing to be employed by the Insured;

5.1.3 the death of the Eligible Crew Member;

5.1.4 Benefits being paid under either Benefit 3.1 or 3.2; or

5.1.5 the Eligible Crew Member attaining the Maximum Age Limit.

5.2 The Insurers may cancel this Policy with immediate effect upon serving notice to the Insured if any Premium or any instalment of Premium is unpaid for 60 days or more from its due date. In circumstances where the Insured has elected to pay the Premium:

5.2.1 annually and such Premium is unpaid for 60 days or more from its due date, the Insurers may elect to declare this Policy void and shall have no liability for any claim arising under this Policy upon service of a 15 day notice of cancellation; or

5.2.2 in instalments and an instalment remains unpaid for 60 days or more from the due date, the Insurers will have no liability for any claim arising in respect of the period to which such unpaid Premium relates upon service of a 15 day notice of cancellation to the Insured at their last known address.

5.3 The Insurers may elect to declare this Policy void (and recover any monies paid) in the event of fraud by the Insured in relation to a claim. No Benefits will be paid

4.4 Tidak Ada Manfaat akan dibayarkan jika Sertifikat Medis Anggota Kru yang Layak ditangguhkan atau dibatalkan sebagai akibat dari perubahan dalam standar medis yang diadopsi oleh Otoritas Penerbit Lisensi.

**5. Ketentuan**

5.1 Pertanggungan berdasarkan polis ini secara otomatis segera berhenti sehubungan dengan Anggota Kru yang layak apabila terjadi hal-hal sebagai berikut:

5.1.1 Anggota Awak yang Layak tidak lagi dipekerjakan dalam Pekerjaan mereka dengan Tertanggung selain sebagai akibat dari Kecacatan yang dicover dalam Polis ini;

5.1.2 Anggota Awak yang Layak yang tidak lagi dipekerjakan oleh Tertanggung;

5.1.3 kematian Anggota Kru yang Layak;

5.1.4 Manfaat dibayarkan berdasarkan Manfaat 3.1 atau 3.2; atau

5.1.5 Anggota Awak yang Memenuhi Syarat yang Mencapai Batas Usia Maksimal.

5.2 Penanggung dapat membatalkan Polis ini dengan segera setelah memberikan pemberitahuan kepada Tertanggung jika Premium atau angsuran apapun dari Premium tidak dibayar selama 60 hari atau lebih sejak tanggal jatuh tempo. Dalam situasi di mana Tertanggung telah memilih untuk membayar Premi:

5.2.1 setiap tahun dan Premium tersebut tidak dibayar selama 60 hari atau lebih sejak tanggal jatuh tempo, Penanggung dapat memilih untuk menyatakan Polis ini batal dan tidak memiliki tanggung jawab atas klaim apa pun yang timbul berdasarkan Polis ini atas layanan pemberitahuan pembatalan 15 hari; atau

5.2.2 dengan angsuran dan angsuran tetap tidak dibayar selama 60 hari atau lebih sejak tanggal jatuh tempo, Penanggung tidak akan memiliki kewajiban untuk klaim yang timbul sehubungan dengan periode di mana Premium yang belum dibayar tersebut terkait dengan layanan pemberitahuan pembatalan 15 hari. ke Tertanggung pada alamat terakhir yang diketahui.

5.3 Penanggung dapat memilih untuk menyatakan Polis ini batal (dan memulihkan uang yang dibayarkan) jika terjadi penipuan oleh Tertanggung sehubungan

in respect of an Eligible Crew Member in the event of fraud by that Member in relation to a claim.

5.4 No person other than the Insured has any right to claim under this Policy.

**6. Claim Conditions**

6.1 It is a condition precedent to the Insurers' liability that the Insured must notify the Insurers of any Disablement in writing using the Insurers' sickness reporting form (or equivalent) within 30 days of the commencement of any Disability. For the purposes of this condition, the Insurers will regard the absence of an Eligible Crew Member from flying duties for a period in excess of 30 continuous days as being a notifiable Disablement.

6.2 Following receipt of a sickness reporting form (or equivalent) from the Insured, the Insurers may make such additional enquiries as they may require in order to assess the claim. The Insurers will advise the Insured of their decision in relation to a claim within 30 days from the receipt of all such information.

6.3 It is a condition precedent to the Insurers' liability that the Insured will provide all assistance and information in relation to a claim including but not limited to:

6.3.1 presentation to the Licence Issuing Authority (which includes appeal of a decision by the License Issuing Authority); and

6.3.2 securing the attendance of the Eligible Crew Member at independent medical examinations; and

6.3.3 making all reasonable effort to regain the Medical Certificate.

6.4 If the Insurers and the Insured are unable to agree about the Insurers' decision as to whether:

6.4.1 the Eligible Crew Member's Medical Certificate could be reinstated either at all or by a specific date; or

6.4.2 medical treatment proposed to be undergone could assist in the reinstatement of the Medical Certificate;

then such disagreement will be decided by a referee

dengan klaim. Tidak ada Manfaat akan dibayarkan sehubungan dengan Anggota Kru yang Layak dalam hal terjadi kecurangan oleh Anggota tersebut pada saat terjadi klaim.

5.4. Tidak ada orang lain selain dari Tertanggung yang memiliki hak untuk mengklaim Polis ini.

**6. Ketentuan Klaim**

6.1 Merupakan suatu kondisi yang mendahului tanggung jawab Penanggung bahwa Tertanggung harus memberi tahu Penanggung tentang setiap Cacat secara tertulis menggunakan formulir pelaporan penyakit Penanggung (atau yang setara) dalam waktu 30 hari sejak dimulainya Cacat. Untuk keperluan kondisi ini, Penanggung akan menganggap tidak adanya Anggota Kru yang Layak dari tugas terbang selama periode lebih dari 30 hari terus-menerus sebagai Cacat yang dapat diberitahukan.

6.2 Setelah menerima formulir pelaporan penyakit (atau yang setara) dari Tertanggung, Penanggung dapat membuat pertanyaan tambahan yang mungkin diperlukan untuk menilai klaim. Penanggung akan memberi tahu Tertanggung tentang keputusan mereka sehubungan dengan klaim dalam waktu 30 hari sejak diterimanya semua informasi tersebut.

6.3 Merupakan kondisi yang mendahului tanggung jawab Penanggung bahwa Tertanggung akan memberikan semua bantuan dan informasi sehubungan dengan klaim termasuk tetapi tidak terbatas pada:

6.3.1 presentasi kepada Otoritas Penerbit Lisensi (yang mencakup banding atas keputusan oleh Otoritas Penerbit Lisensi); dan

6.3.2 memastikan kehadiran Anggota Kru yang Memenuhi Syarat pada pemeriksaan medis independen; dan

6.3.3 melakukan segala upaya yang wajar untuk mendapatkan kembali Sertifikat Medis.

6.4 Jika Penanggung dan Tertanggung tidak dapat menyetujui keputusan Penanggung, apakah:

6.4.1 Sertifikat Medis Anggota Kru yang Layak dapat dipulihkan kembali sama sekali atau pada tanggal tertentu; atau

6.4.2 perawatan medis yang diusulkan untuk menjalani dapat membantu dalam pemulihan Sertifikat Medis;

maka perselisihan tersebut akan diputuskan oleh

(or a panel of referees) in accordance with the procedure set out in conditions 6.5 to 6.10 of this Policy and such decision will be final and binding upon the Insurers and the Insured.

6.5 Within 21 days of notification by the Insurers or the Insured that the disagreement should be determined in accordance with this procedure, the Insurers will propose the name of a Medical Practitioner as a referee.

6.6 Within 14 days of notification of the Insurers' proposed referee, the Insured will either accept the nomination (in which case the decision will be made by one referee) or will propose the name of a second referee who must also be a Medical Practitioner.

6.7 In the event that two referees are appointed then those referees shall themselves appoint a third referee (being a Medical Practitioner) and the majority decision will bind the Insurers and the Insured.

6.8 The referees shall be the sole arbiters of the procedure to be adopted for the determination of the disagreement.

6.9 The referees' expenses shall be payable by the Insurers unless the referees rule in favour of the Insurers in which case the Insured will bear one half of the referees' expenses.

6.10 If the referees decide that the proposed medical treatment could assist in the reinstatement of the Medical Certificate, then it is a condition precedent to the Insurers' liability that the Eligible Crew Member submits to the treatment (at the Insurers' expense) and to a further examination by or on behalf of the Licence Issuing Authority.

**7. Arbitration**

Any dispute arising out of or in connection with this Agreement or its formation, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration under the BMAI refer to OJK Regulation (POJK) Nomor 1/POJK.07/2014 on Alternative Dispute Resolution Institutions (LAPS) in the Financial Services Sector.

**8. Governing Law**

8.1 The governing law of the contract shall be the Indonesia laws.

referee (atau panel referee) sesuai dengan prosedur yang ditetapkan dalam ketentuan 6.5 sampai 6.10 dari Polis ini dan keputusan tersebut akan bersifat final dan mengikat Penanggung dan Tertanggung.

6.5 Dalam waktu 21 hari sejak pemberitahuan oleh Penanggung atau Tertanggung bahwa perselisihan harus ditentukan sesuai dengan prosedur ini, Penanggung akan mengusulkan nama Praktisi Medis sebagai referee.

6.6 Dalam 14 hari setelah pemberitahuan tentang referee yang diusulkan Penanggung, Tertanggung akan menerima nominasi (dalam hal ini keputusan akan dibuat oleh satu wasit) atau akan mengusulkan nama referee kedua yang juga harus menjadi Praktisi Medis.

6.7 Dalam hal dua referee ditunjuk maka referee itu sendiri akan menunjuk referee ketiga (menjadi Praktisi Medis) dan keputusan mayoritas akan mengikat Penanggung dan Tertanggung.

6.8 Referee akan menjadi penengah tunggal dari prosedur yang akan diadopsi untuk penentuan ketidaksepakatan.

6.9 Biaya referee harus dibayarkan oleh Penanggung kecuali jika aturan referee menguntungkan Penanggung dalam hal Tertanggung akan menanggung setengah dari biaya referee.

6.10 Jika referee memutuskan bahwa perawatan medis yang diusulkan dapat membantu dalam pemasangan kembali Sertifikat Medis, maka itu adalah kondisi yang mendahului tanggung jawab Penanggung yang diajukan oleh Anggota Kru yang Layak untuk perawatan (dengan biaya Penanggung) dan ke pemeriksaan lebih lanjut oleh atau atas nama Otoritas Penerbit Lisensi.

**7. Arbitrase**

Perselisihan apa pun yang timbul dari atau sehubungan dengan Perjanjian ini atau pembentukannya, termasuk pertanyaan tentang keberadaannya, keabsahan atau penghentiannya, harus dirujuk dan akhirnya diselesaikan dengan arbitrase di bawah BMAI ( Badan Mediasi Asuransi Indonesia) mengacu pada peraturan OJK (POJK) Nomor1/POJK.07/2014 tentang Lembaga Alternatif Penyelesaian Sengketa (LAPS) di Sektor Jasa Keuangan.

**8. Hukum Yang Mengatur**

8.1 Hukum yang mengatur kontrak haruslah hukum Indonesia.

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**9. Jurisdiction**

It is agreed that in the event of the failure of the Insurers hereon to pay any amount claimed to be due hereunder, the Insurers hereon, at the request of the Insured, will submit to the jurisdiction of a Court of competent jurisdiction within the territory specified in the Schedule. This clause is intended as an aid to compelling arbitration or enforcing such arbitration or arbitral award, not as an alternative to the arbitration provided for in clause 7.

**9. Yurisdiksi**

Disetujui bahwa dalam hal kegagalan Penanggung untuk membayar jumlah yang diklaim di bawah ini, Penanggung di sini, atas permintaan Tertanggung, akan tunduk kepada yurisdiksi Pengadilan yurisdiksi yang kompeten dalam wilayah yang ditentukan. dalam Schedule. Klausul ini dimaksudkan sebagai bantuan untuk memaksakan arbitrase atau menegakkan arbitrasi atau putusan arbitrase tersebut, bukan sebagai alternatif dari arbitrase yang diatur dalam klausul 7.

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## ATTACHMENT NO. 1
## CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 EXCLUSION CLAUSE

The rights of a person who is not a party to this insurance or reinsurance to enforce a term of this insurance or reinsurance and/or not to have this insurance or reinsurance rescinded, varied or altered without his consent by virtue of the provisions of the Contracts (Rights of Third Parties) Act 1999 are excluded from this insurance or reinsurance.

**AVN 72 9.2.00**

## LAMPIRAN NO. 1
## KLAUSULA PENGECUALIAN UNDANG-UNDANG KONTRAK (HAK PIHAK KETIGA) 1999

Hak orang yang bukan merupakan pihak dalam asuransi ini atau reasuradur untuk memberlakukan ketentuan asuransi atau reasuradur ini dan/atau untuk tidak membatalkan asuransi/reasuradur ini yang diubah atau dibedakan tanpa persetujuannya oleh ketentuan Klausul Pengecualian Undang-Undang Kontrak (Hak Pihak Ketiga) 1999 dikecualikan dari asuransi atau reasuransi ini.

**AVN 72 9.2.00**

## ATTACHMENT NO. 2
## SANCTIONS AND EMBARGO CLAUSE

Notwithstanding anything to the contrary in the Policy the following shall apply:

1. If, by virtue of any law or regulation which is applicable to an Insurer at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defence to the Insured or make any payment of defence costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such law or regulation.

2. In circumstances where it is lawful for an Insurer to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the Insurer will take all reasonable measures to obtain the necessary authorisation to make such payment.

3. In the event of any law or regulation becoming applicable during the Policy period which will restrict the ability of an Insurer to provide coverage as specified in paragraph 1, then both the Insured and the Insurer shall have the right to cancel its participation on this Policy in accordance with the laws and regulations applicable to the Policy provided that in respect of cancellation by the Insurer a minimum of 30 days notice in writing be given. In the event of cancellation by either the Insured or the Insurer, the Insurer shall retain the pro rata proportion of the premium for the period that the Policy has been in force. However, in the

## NO. 2
## KLAUSULA SANKSI DAN EMBARGO

Terlepas dari hal yang bertentangan dalam Polis berikut berlaku:

1. Jika, berdasarkan hukum atau peraturan yang berlaku untuk Penanggung pada awal Kebijakan ini atau menjadi berlaku pada suatu waktu sesudahnya, menyediakan jaminan kepada Tertanggung sedang atau akan melanggar hukum karena melanggar embargo atau sanksi, Penanggung tidak akan memberikan jaminan dan tidak memiliki kewajiban apapun atau menyediakan pengacara untuk Tertanggung atau melakukan pembayaran untuk biaya pengacara atau memberikan keamanan atas nama Tertanggung, sejauh bahwa itu akan melanggar hukum atau peraturan tersebut.

2. Dalam keadaan di mana hal tersebut tidak melanggar Hukum bagi Penanggung untuk menyediakan jaminan berdasarkan Polis, namun pembayaran klaim yang sah dan dinyatakan ditagih mungkin melanggar embargo atau sanksi, maka Penanggung akan mengambil semua langkah yang wajar untuk memperoleh ijin yang diperlukan untuk melakukan pembayaran tersebut .

3. Dalam hal hukum atau peraturan yang berlaku selama periode Polis yang akan membatasi kemampuan Penanggung untuk menyediakan jaminan sebagaimana dimaksud pada ayat 1, maka baik Tertanggung dan Penanggung berhak untuk membatalkan keikutsertaannya di dalam Polis ini sesuai dengan hukum dan peraturan yang berlaku di dalam Polis asalkan dalam hal pemberitahuan pembatalan jaminan polis yang diberikan secara tertulis oleh Penanggung minimal 30 hari. Dalam hal pembatalan jaminan polis baik oleh Tertanggung atau Penanggung, Penanggung akan menggunakan proporsi pro rata dari premi untuk periode

event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the Insurer, and in the absence of a more specific provision in the Policy relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the Insurer shall be effective even though the Insurer makes no payment or tender of return premium.

**AVN 111**

pertanggungan yang telah berjalan. Namun, dalam hal bahwa klaim yang terjadi pada tanggal efektif pembatalan melebihi premi proporsional diterima atau pro rata (sebagaimana berlaku) kepada Penanggung, dan dengan tidak adanya ketentuan yang lebih spesifik di dalam Polis yang berkaitan dengan pengembalian premi, pengembalian premi dikenakan kesepakatan bersama. Pemberitahuan pembatalan oleh Penanggung berlaku efektif meskipun Penanggung tidak melakukan pembayaran atau tender untuk pengembalian premi.

**AVN 111**

**ATTACHMENT NO. 3**
**CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999**
**EXCLUSION CLAUSE**

The rights of a person who is not a party to this insurance or reinsurance to enforce a term of this insurance or reinsurance and/or not to have this insurance or reinsurance rescinded, varied or altered without his consent by virtue of the provisions of the Contracts (Rights of Third Parties) Act 1999 are excluded from this insurance or reinsurance.

**AVN 72 9.2.2000**

**LAMPIRAN NO. 3**
**KLAUSUL PENGECUALIAN UNDANG-UNDANG KONTRAK (HAK PIHAK KETIGA) 1999**

Hak pihak mana pun yang bukan merupakan pihak dalam asuransi atau reasuransi ini untuk menegakkan ketentuan apa pun dalam asuransi atau reasuransi ini dan/atau untuk mencegah pembatalan, perubahan, atau penyesuaian atas asuransi atau reasuransi ini tanpa persetujuannya, berdasarkan ketentuan Contracts (Rights of Third Parties) Act 1999, dengan ini dikecualikan dari asuransi atau reasuransi ini.

**AVN 72 – 9.2.2000**

**ATTACHMENT NO. 4**
**SANCTION, LIMITATION, & EXCLUSIONS CLAUSE**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the Europe Union, United Kingdom, or United States of America.

**LMA 3100**

**LAMPIRAN NO. 4**
**KLAUSUL SANKSI, PEMBATASAN, DAN PENGECUALIAN**

Tidak ada (Re)Penanggung yang dianggap memberikan pertanggungan, dan tidak ada (Re)Penanggung yang bertanggung jawab untuk membayar klaim atau memberikan manfaat apa pun berdasarkan Polis ini, sejauh pemberian pertanggungan tersebut, pembayaran klaim tersebut, atau pemberian manfaat tersebut akan menyebabkan (Re)Penanggung tersebut terkena sanksi, larangan, atau pembatasan berdasarkan resolusi Perserikatan Bangsa-Bangsa atau sanksi perdagangan atau ekonomi, hukum, atau peraturan dari Uni Eropa, Inggris Raya, atau Amerika Serikat.

**LMA 3100**

**ATTACHMENT NO. 5**
**DISPUTE CLAUSE**

It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through Badan Mediasi dan Arbitrase Asuransi Indonesia (BMAI Arbitration) refer to OJK Regulation (POJK)

**LAMPIRAN NO. 5**
**KLAUSULA PERSELISIHAN**

It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through Badan Mediasi dan Arbitrase Asuransi Indonesia (BMAI Arbitration) mengacu pada OJK Regulation

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Nomor 61/POJK.07/2020 on Alternative Dispute Resolution Institutions (LAPS) in the Financial Services Sector.

(POJK) Nomor 61/POJK.07/2020 tentang Lembaga alternatif penyelesaian sengketa ( LAPS) sektor jasa keuangan

**ATTACHMENT NO. 6**
**PREMIUM PAYMENT WARRANTY**

1) It is understood and agreed that the premium due at the Inception of this Policy shall be payable in amount IDR529.344.750 with due date on 19 May 2026

2) In the event of a claim hereunder which exceeds the instalments of premium paid on this Policy, the instalments of premium then outstanding shall become payable forthwith.

3) Notwithstanding any cancellation provision contained within the Insurance, in the event that an installment of premium is not paid by its due date Insurer shall have the right to terminate the cover afforded by the Insurance to the Insured and any other party(ies) protected thereby, whether by endorsement or otherwise, by the giving of not less than Thirty (30) days notice in writing to the Insured. Notice shall be deemed to commence from the date such notice is given by the Insurer.

**AVN 6A 17.10.96 (Amended)**

**LAMPIRAN NO 6**
**KLAUSUL PEMBAYARAN PREMI**

1. Dipahami dan disepakati bahwa premi yang jatuh tempo pada saat mulai berlakunya Polis ini akan dibayar dalam cicilan sebagai berikut: IDR529.344.750
2. Dalam hal terjadi klaim berdasarkan Polis ini yang melebihi jumlah cicilan premi yang telah dibayarkan, maka sisa cicilan premi yang belum dibayar menjadi jatuh tempo dan wajib dibayarkan segera.
3. Dengan mengesampingkan ketentuan pembatalan apa pun dalam Polis ini, apabila suatu cicilan premi tidak dibayar pada tanggal jatuh temponya, Penanggung berhak untuk mengakhiri pertanggungan yang diberikan oleh Polis kepada Tertanggung dan pihak lain mana pun yang turut dijamin, baik melalui endorsement maupun lainnya, dengan pemberitahuan tertulis sekurang-kurangnya tiga puluh (30) hari kepada Broker yang Ditunjuk. Pemberitahuan dianggap mulai berlaku sejak tanggal pemberitahuan tersebut diberikan oleh Penanggung.

**AVN 6A 17.10.96 (diubah)**

**ATTACHMENT NO. 7**
**LSW 617 H - KILN GEOGRAPHIC AREAS EXCLUSION CLAUSE (09/07/15)**

1. Notwithstanding any provisions to the contrary and subject to clauses 2 and 3 below, this Policy excludes any loss, damage or expense howsoever occurring within the geographical limits of any of the following countries and regions:

(a) Algeria, Burundi, Far North Region of Cameroon, Central African Republic, Democratic Republic of Congo, Ethiopia, Mali, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan.

(b) Colombia, Peru.

(c) Afghanistan, Jammu & Kashmir, North Korea, Pakistan.

(d) Abkhazia, Donetsk & Lugansk regions of

**LAMPIRAN NO 7**
**LSW 617 H EN-KILN GEOGRAPHIC AREAS EXCLUSION CLAUSE (09/07/15)**

1. Notwithstanding any provisions to the contrary and subject to clauses 2 and 3 below, this Policy excludes any loss, damage or expense howsoever occurring within the geographical limits of any of the following countries and regions:

(a) Algeria, Burundi, Far North Region of Cameroon, Central African Republic, Democratic Republic of Congo, Ethiopia, Mali, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan.

(b) Colombia, Peru.

(c) Afghanistan, Jammu & Kashmir, North Korea, Pakistan.

(d) Abkhazia, Donetsk & Lugansk regions of

Ukraine, Nagorno-Karabakh, North Caucasian Federal District, South Ossetia.

(e) Iran, Iraq, Lebanon, Libya, North Sinai Province of Egypt (including Taba International Airport), Syria, Yemen.

(f) Any country where the operation of the insured Aircraft is in breach of United Nations sanctions.

2. However coverage pursuant to this Policy is granted:

(a) for the overflight of any excluded country where the flight is within an internationally recognised air corridor and is performed in accordance with I.C.A.O. recommendations; or

(b) in circumstances where an insured Aircraft has landed in an excluded country as a direct consequence and exclusively as a result of force majeure.

3. Any excluded country may be covered by underwriters at terms to be agreed by the Slip Leader only prior to flight.

**09/07/15**
**LSW617H**

Ukraine, Nagorno-Karabakh, North Caucasian Federal District, South Ossetia.

(e) Iran, Iraq, Lebanon, Libya, North Sinai Province of Egypt (including Taba International Airport), Syria, Yemen.

(f) Any country where the operation of the insured Aircraft is in breach of United Nations sanctions.

2. However coverage pursuant to this Policy is granted:

(c) for the overflight of any excluded country where the flight is within an internationally recognised air corridor and is performed in accordance with I.C.A.O. recommendations; or

(d) in circumstances where an insured Aircraft has landed in an excluded country as a direct consequence and exclusively as a result of force majeure.

3. Any excluded country may be covered by underwriters at terms to be agreed by the Slip Leader only prior to flight.

**09/07/15**
**LSW 617 H**

## ATTACHMENT NO. 8
## AVIATION CANCELLATION SCALE

1 Month on Risk ..... 20% annual premium
2 Month on Risk ..... 30% annual premium
3 Month on Risk ..... 40% annual premium
4 Month on Risk ..... 50% annual premium
5 Month on Risk ..... 60% annual premium
6 Month on Risk ..... 70% annual premium
7 Month on Risk ..... 75% annual premium
8 Month on Risk ..... 80% annual premium
9 Month on Risk ..... 85% annual premium
Over 9 months equivalent to Annual Premium

**AVN 37B 10.10.02**

## LAMPIRAN NO. 8
## SKALA PEMBATALAN PENERBANGAN

1 bulan pertanggungan ..... 20% premi tahunan
2 bulan pertanggungan ..... 30% premi tahunan
3 bulan pertanggungan ..... 40% premi tahunan
4 bulan pertanggungan ..... 50% premi tahunan
5 bulan pertanggungan ..... 60% premi tahunan
6 bulan pertanggungan ..... 70% premi tahunan
7 bulan pertanggungan ..... 75% premi tahunan
8 bulan pertanggungan ..... 80% premi tahunan
9 bulan pertanggungan ..... 85% premi tahunan
Lebih dari 9 bulan setara dengan Premi Tahunan

**AVN 37B 10.10.02**

## ATTACHMENT NO. 9
## CORONAVIRUS EXCLUSION

This Insurance does not {delete as applicable} cover any claim in any way caused by or resulting from:

a) Coronavirus disease (COVID-19);
b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);

## LAMPIRAN NO. 9
## PENGECUALIAN CORONAVIRUS

Asuransi ini tidak {hapus yang tidak berlaku} menanggung klaim apa pun yang secara langsung atau tidak langsung disebabkan oleh atau timbul akibat:
a) Penyakit Coronavirus (COVID-19);
b) Sindrom pernapasan akut parah coronavirus 2 (SARS-CoV-2);

c) any mutation or variation of SARS-CoV-2;
d) any fear or threat of a), b) or c) above.

**LMA5391**
**04 March 2020**

**ATTACHMENT NO. 10**
**CLAIMS CO-OPERATION CLAUSE**

Notwithstanding anything herein contained to the contrary, it is a condition precedent to any liability under this Policy that

(a) the Insured shall upon knowledge of any loss or losses which may give rise to a claim under this Policy advise the Insurers thereof within seven days;

(b) the Insured shall furnish the Insurers with all information available respecting such loss or losses and shall co-operate with the Insurers in the adjustment and settlement thereof.

**AVN 21**

**LANGUAGE**

This insurance policy shall be written in the English language and Indonesian language. In the event there are any differences of interpretation between the two versions of this insurance policy, the English version shall prevail.

c) mutasi atau varian apa pun dari SARS-CoV-2;
d) ketakutan atau ancaman apa pun terkait a), b), atau c) di atas.

**LMA5391**
**04 Maret 2020**

**LAMPIRAN NO. 10**
**KLAUSUL KERJASAMA DALAM PENANGANAN KLAIM**

Terlepas dari ketentuan lain yang bertentangan dalam polis ini, merupakan syarat pendahuluan bagi setiap tanggung jawab berdasarkan Polis ini bahwa

(a) Tertanggung wajib, setelah mengetahui adanya kerugian atau kerugian-kerugian yang dapat menimbulkan klaim berdasarkan Polis ini, memberitahukan hal tersebut kepada Penanggung dalam waktu tujuh hari;
(b) Tertanggung wajib memberikan kepada Penanggung semua informasi yang tersedia mengenai kerugian tersebut dan wajib bekerja sama dengan Penanggung dalam proses penyesuaian dan penyelesaiannya.

**AVN 21**

**BAHASA**

Polis asuransi ini ditulis dalam bahasa Inggris dan bahasa Indonesia. Dalam hal terdapat perbedaan interpretasi antara dua versi polis asuransi ini, versi bahasa Inggris yang berlaku.

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## CO-INSURANCE CLAUSE

**Policy Number 419.306.110.26.00001/000/000**

1. Being a CO-INSURER of the under mentioned insurance companies, they shall, each for themselves and not one for the other, severally & independently have the rights and assume the liabilities in proportion to their respective shares as mentioned below.

2. PT. ASURANSI JASA INDONESIA as the representative of CO-INSURERS shall attend to all matters connected with this CO-INSURANCE, including collection of insurance premium and claim settlement.

3. Any agreement or decision which may be made between the Insured and PT. ASURANSI JASA INDONESIA in connection with this CO-INSURANCE shall be final and binding upon all other CO-INSURERS. Nevertheless, any revision or alteration In rate, terms and conditions of the policy or any increase of liability over and above the initial Sum Insured will be subject to prior agreement of CO-INSURERS.

4. Any notice may be given by the Insured to PT. ASURANSI JASA INDONESIA in writing or otherwise shall be deemed as given to all other CO-INSURERS as well.

5. Name of the CO-INSURERS and their respective shares:

All rights and obligations of the parties signing this clause shall be subject to the provisions of the policy, the prevailing laws and regulations, and the applicable regulations of the Financial Services Authority (OJK).

## KLAUSULA KO-ASURANSI

**Nomor Polis 419.306.110.26.00001/000/000**

1. Menjadi KO-ASURADUR dari perusahaan-perusahaan asuransi yang disebutkan di bawah ini, mereka masing-masing secara terpisah dan independen memiliki hak dan menanggung kewajiban sesuai dengan proporsi share masing-masing seperti yang disebutkan di bawah ini

2. PT. ASURANSI JASA INDONESIA sebagai perwakilan KO-ASURADUR akan menangani semua hal yang terkait dengan KO-ASURANSI ini, termasuk pengumpulan premi asuransi dan penyelesaian klaim.

3. Setiap kesepakatan atau keputusan yang dapat dibuat antara Tertanggung dan PT. ASURANSI JASA INDONESIA terkait dengan KO-ASURANSI ini akan menjadi final dan mengikat semua KO-ASURADUR lainnya. Namun demikian, setiap revisi atau perubahan suku premi, syarat dan ketentuan polis atau setiap kenaikan tanggung jawab yang melebihi dan diatas Harga Pertanggungan yang tertulis akan tunduk pada persetujuan KO-ASURADUR sebelumnya.

4. Setiap pemberitahuan yang diberikan oleh Tertanggung kepada PT. ASURANSI JASA INDONESIA secara tertulis atau lainnya akan dianggap sebagai pemberitahuan kepada semua KO-ASURADUR lainnya juga.

5. Nama KO-ASURADUR dan share masing-masing:

Seluruh hak dan kewajiban pihak yang bertandatangan dalam klausula ini tunduk pada ketentuan polis, peraturan perundang-undangan, serta peraturan Otoritas Jasa Keuangan (OJK) yang berlaku.

**PT ASURANSI JASA INDONESIA**

**Head Office :** Graha Jasindo Jl. Menteng Raya No.21 Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10340, Indonesia.
P : 021-3924737, 021-3924748 | E. jasindo@asuransijasindo.co.id
Asuransi Jasindo @jasindoID jasindo.id 1500073 www.jasindo.co.id

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Dilekatkan dan bagian yg tidak terpisahkan dari Klausula Ko-Asuransi Polis No. 419.306.110.26.00001/000/000

Attaching to and forming part of Co-Insurance Clause Policy No. 419.306.110.26.00001/000/000

**PT ASURANSI JASA INDONESIA**

70.00 % - Leader

asuransi jasindo HEAD OFFICE
A member of IFG

PT. ASURANSI TUGU PRATAMA INDONESIA

30.00 % - Member

tugu

All rights and obligations of the parties signing this clause shall be subject to the provisions of the policy, the prevailing laws and regulations, and the applicable regulations of the Financial Services Authority (OJK).

Seluruh hak dan kewajiban pihak yang bertandatangan dalam klausula ini tunduk pada ketentuan polis, peraturan perundang-undangan, serta peraturan Otoritas Jasa Keuangan (OJK) yang berlaku.

asuransi jasindo

A member of IFG

# BALAI BESAR KALIBRASI PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA

## AIRCREW PERSONAL ACCIDENT INSURANCE

**POLICY NO: 419.308.110.26.00001**

**Period of Insurance:**
**From 19th April 2026 to 18th April 2027**
Both days inclusive Local Standard Time at 00.01 am at the Insured's address

**Issued By:**
**PT ASURANSI JASA INDONESIA**

asuransi jasindo

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## SCHEDULE

1. POLICY NUMBER:
   419.308.110.26.00001

2. THE INSURED:
   BALAI BESAR KALIBRASI PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA and associated and subsidiary and affiliated companies now existing or as may be constituted hereafter, jointly and severally for their respective rights and interests

3. ADDRESS:
   JL. Curug STPI, Legok, Tangerang, Banten, Indonesia

4. PERIOD OF INSURANCE:
   From 19th April 2026 to 18th April 2027

   Both days inclusive Local Standard Time at 00.01 am at the Insured's address.

5. GEOGRAPHICAL LIMITS:
   Worldwide Subject to LSW 617H - KILN Geographic Areas Exclusion Clause (09/07/15)

6. CHOICE OF LAW AND JURISDICTION
   This insurance shall be governed by and construed in accordance with the law of Indonesia and each party agrees to submit to the exclusive jurisdiction of the Indonesia law in any dispute arising hereunder.

7. SUM INSURED:
   As per Schedule of declared persons and 20 unnamed seat crew and passenger subject to a maximum Sum Insured :
   USD 125,000/person

   Subject to an aircraft accumulation limit USD 1,500,000

## IKHTISAR

1. NOMOR POLIS:
   419.308.110.26.00001

2. TERTANGGUNG:
   BALAI BESAR KALIBRASI PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA dan/atau perusahaan associated dan/atau perusahaan afiliasi dan anak perusahaan yang ada sekarang atau yang dapat didirikan di kemudian hari, secara bersama-sama dan secara terpisah untuk masing-masing hak dan kepentingan mereka.

3. ALAMAT:
   JL. Curug STPI, Legok, Tangerang, Banten, Indonesia

4. PERIODE ASURANSI:
   Dari 19 April 2026 sampai dengan 18 April 2027
   Kedua tanggal adalah Waktu Standar Lokal pada pukul 00.01 am di alamat Tertanggung.

5. BATAS GEOGRAFIS:
   Seluruh dunia namun tunduk pada LSW 617H - Klausul Pengecualian Wilayah Geografis KILN (09/07/15)

6. PILIHAN HUKUM DAN YURISDIKSI
   Asuransi ini diatur oleh dan ditafsirkan sesuai dengan hukum Indonesia, dan masing-masing pihak sepakat untuk tunduk pada yurisdiksi eksklusif Hukum Indonesia atas setiap sengketa yang timbul berdasarkan Polis ini.

7. HARGA PERTANGGUNGAN:
   Sesuai dengan Schedule orang yang telah dideklarasikan dalam polis ini dan 20 orang penumpang dan kru yang tidak disebutkan dengan harga pertanggungan maksimal :
   USD 125,000/orang

   Tunduk pada batas akumulasi per pesawat dengan limit USD 1,500,000

Medical Expenses Maximum up to 10% of capital sum insured

8. SCHEDULE OF COMPENSATION:
   (1) Death 100%
   (2) Total and Irrecoverable Loss of sight of both eyes 100%
   (3) Total and Irrecoverable Loss of sight on eye 100%
   (4) Loss of two limbs 100%
   (5) Loss of one limbs 100%
   (6) Total and Irrecoverable loss of sight in on one eye and loss of limb 100%
   (7) Permanent Total Disablement (other than Loss of sight of one or both eyes or loss of limb) 100%

The beneficiary in the event of Bodily Injury is deemed to be the Insured Person

The beneficiary in the event of death is deemed to be the state of the deceased person unless otherwise specifically agreed hereunder

9. CONDITIONS :
   - Medical Expenses ; In addition to whole benefit specified in this schedule (No. 1 – No. 7), the Insurers will also liable for any required medical expenses, surgical operating fees, and surgical expenses which incurred to the insured person maximum up to 10% of capital sum insured

   - Any fraud, misstatement, or concealment by any insured person in relation with this insurance shall render this policy null and void with respect to the relevant insured person ; But, if such actions are known by or intentionally commited by The Assured regarding the fraudulent claim, then this whole policy shall be null and void and any claims therefrom would be forfeited.

Pengeluaran untuk pengobatan sebesar maksimal 10% dari harga pertanggungan

8. IKHTISAR KOMPENSASI:
   (1) Kematian 100%
   (2) Kehilangan penglihatan satu kedua Mata 100%
   (3) Kehilangan penglihatan satu mata 100%
   (4) Kehilangan dua anggota badan kaki/tangan 100%
   (5) Kehilangan satu anggota badan kaki/tangan 100%
   (6) Kehilangan Penglihatan total pada satu mata dan kehilangan anggota badan 100%
   (7) Cacat permanen (selain kehilangan penglihatan satu mata atau dua mata atau kehilangan anggota badan) 100%

Penerima manfaat dalam hal cedera tubuh dianggap sebagai Tertanggung

Penerima manfaat dalam hal manfaat kematian dianggap kondisinya sudah meninggal kecuali tidak disetujui secara khusus di bawah ini.

9. KONDISI :
   - Biaya Medis; Selain seluruh manfaat yang ditentukan dalam jadwal ini (No. 1 - No. 7), Penanggung juga akan bertanggung jawab atas biaya medis yang diperlukan, biaya operasi bedah, dan biaya operasi yang dikeluarkan kepada orang yang diasuransikan maksimal sebesar 10% dari harga pertanggungan

   - Setiap penipuan, kesalahan pernyataan, atau penyembunyian oleh orang yang diasuransikan terkait dengan asuransi ini akan membuat Polis ini batal dan tidak berlaku terhadap orang yang diasuransikan tersebut; Namun, jika tindakan tersebut diketahui atau sengaja dilakukan oleh Tertanggung terkait klaim curang, maka seluruh polis ini akan batal dan tidak berlaku dan klaim apa pun darinya akan menjadi

hangus.

- If any insured person engage in any occupation with a greater risk than the occupation specified in the schedule without any advance written notification to the insurers; then no claim shall be payable in respect of any accident to such insured person arising out in the course of such occupation

- Jika ada orang yang diasuransikan terlibat dalam pekerjaan apa pun dengan risiko lebih besar daripada pekerjaan yang ditentukan dalam ikhtisar tanpa pemberitahuan tertulis terlebih dahulu kepada pihak Penanggung; maka tidak ada klaim yang akan dibayarkan sehubungan dengan kecelakaan apa pun yang timbul selama masa pekerjaan orang yang diasuransikan tersebut

- Immediate notice must be given to the Insurers in respect of any accident which cause disablement as specified in this schedule within 7 (seven) days after occurence; Any delay must be provided with a fair and reasonable reasons. In respect of death, notice must be given immediately without any delay

- Pemberitahuan segera harus diberikan kepada Penanggung sehubungan dengan kecelakaan yang menyebabkan cacat sebagaimana ditentukan dalam ikhtisar ini dalam 7 (tujuh) hari setelah kejadian; Penundaan apa pun harus disertai alasan yang wajar. Sehubungan dengan kematian, pemberitahuan harus diberikan segera tanpa penundaan.

- Insurers will be liable to pay for any required and/or reasonable medical examination or post-mortem examination to the insured person which sustained injury or death; in the purpose of ascertaining the extent and cause of injury or death of the insured person

- Penanggung akan bertanggung jawab untuk membayar pemeriksaan medis yang diperlukan dan / atau pemeriksaan post mortem yang layak kepada orang yang diasuransikan yang mengalami cedera atau kematian; dalam tujuan memastikan sejauh mana dan penyebab cedera atau kematian orang yang diasuransikan

- No further liability would be attached to this policy in respect of any insured person following the claim occurence of injury or death, as defined in the schedule, that sustained to such insured person; Provided also that the liability under this policy in respect of any one occurence or more is limited to the benefit specified in the schedule except for the additional medical expenses as herein provided.

- Tidak ada pertanggungjawaban lebih lanjut yang akan melekat pada polis ini berkenaan dengan orang yang diasuransikan setelah klaim terjadinya cedera atau kematian, sebagaimana didefinisikan dalam ikhtisar, yang dipertahankan untuk orang yang diasuransikan tersebut; Disediakan juga bahwa tanggung jawab berdasarkan polis ini sehubungan dengan satu kejadian atau lebih, terbatas pada manfaat yang ditentukan dalam ikhtisar kecuali untuk biaya pengobatan tambahan sebagaimana yang disediakan di sini.

10. DEDUCTIBLES : Bodily Injury or death ;
NIL

11. CLAUSES :

a) Addition and Deletion Clause; daily pro-rate basis
b) Dissappearance Clause;
   - In the event of accident which causing the insured person to be missing and not to be found in a 15 days then such dissapearance would constitute a full claim under the policy (as a death claim)
   - Later if it was proved that the relevant person were found and remain alive then the claim indemnity should be refunded to the insurers equal to the amount which has been paid
c) Loss Notification Clause; 7 (seven) days
d) Settlement of Dispute Clause
   - Arbitration : via BMAI
e) Exposure Clause NMA 981
f) Hi-Jack Clause NM 1732 with word "as passenger" deleted
g) JHA War, Terrorism, and Mass Destruction exclusion Clause 1607JHA00005
h) Nuclear Biological and Chemical Terrorism Exclusion Clause

12. DEFINITIONS :
- Death ; Means that the loss of life of the insured person (s) Within the period of this policy
- Bodily Injury
  Means Injury sustained to the body of insured person which :
  - Incurred during period of insurance
  - Incurred accidentally or fortuitous
  - Solely and independently of any other cause, except for illness resulted from medical or surgical treatment rendered

10. RISIKO SENDIRI: Cedera fisik dan kematian ;
NIL

11. KLAUSULA :

a) Klausula Penambahan dan Penghapusan; basis pro-rata hari
b) Klausula Kehilangan;
   - Jika terjadi kecelakaan yang menyebabkan orang yang diasuransikan hilang dan tidak ditemukan dalam jangka waktu 15 hari maka kehilangan tersebut akan dianggap sebagai klaim penuh berdasarkan polis (sebagai klaim kematian)
   - Kemudian jika terbukti bahwa orang yang relevan ditemukan dan tetap hidup maka ganti rugi klaim harus dikembalikan kepada Penanggung sesuai dengan jumlah yang telah dibayarkan
c) Klausula Pemberitahuan Kerugian; 7 (tujuh) hari
d) Klausula Penyelesaian Perselisihan
   - Arbitrasi : Melalui BMAI
e) Klausula Exposure NMA 981
f) Klausula Pembajakan NM 1732 dengan penghapusan kata " Sebagai Penumpang"
g) JHA Klausula Pengecualian Perang, Terorisme, pemusnahan massal 1607JHA00005
h) Klausula Pengecualian Nuklir, Biologis dan, Terorisme dengan Senjata Kimia

12. DEFINISI:
- Kematian; adalah kematian Personil Tertanggung dalam jangka dua belas bulan kalender terhitung sejak tanggal kecelakaan.
- Cedera Fisik
  Adalah cedera fisik yang dialami oleh personil tertanggung :
  - Dialami oleh Personil Tertanggung selama jangka waktu Polis ini
  - disebabkan oleh kecelakaan atau tidak disengaja
  - terpisah dan terlepas dari penyebab lainnya, kecuali sakit yang secara langsung disebabkan oleh perawatan

necessary from injury which caused disability or death of such insured person

medis atau bedah yang diperlukan untuk cedera terkait, yang mengakibatkan terjadinya kematian atau cacat pada Personil Tertanggung

- Loss of Limb; Means loss by physical separation of body part or the disability of hand or above the wrist or a foot above ankle of the insured person

- Kehilangan Anggota Badan; adalah terpisahnya anggota badan atau hilangnya fungsi untuk menggunakan tangan atau di atas pergelangan tangan atau kaki atau diatas pergelangan kaki pada personil tertanggung

- Permanent Total Disablement; Means disability that prevents the insured person from attending his/her usual business or occupation which lasts for 12 (twelve) months without any hope of improvement at the time of policy expired

- Cacat Total Permanen; adalah cacat yang secara keseluruhan mencegah Personil Tertanggung melakukan kegiatannya atau pekerjaannya sehari-hari dan hal tersebut berlangsung selama dua belas bulan dan di akhir periode 12 bulan tersebut tidak ada harapan sembuh

13. PREMIUM
Deposit premium **USD66,780** calculated at pro rata policy terms and adjustable after expiry at
Personal Accident :
PIC : 1,200% on Capital Sum Insured.
FO : 0,690% on Capital Sum Insured

Agreed Rate of Exchange : USD 1 = IDR 16,885 (for premium and Claim Calculation)

13. PREMI
Deposit premi **USD66,780** dihitung secara *pro rata* dan dapat disesuaikan setelah polis berakhir dengan *rate*.
Personal Accident:
PIC : 1,200% pada Harga Pertanggungan
FO : 0,690% pada Harga Pertanggungan

Nilai Tukar yang disetujui : USD 1 = IDR 16,885 (untuk perhitungan premi dan klaim)

14. PREMIUM PAYMENT:

Payable in full within 30 days from date of inception, subject to AVN 6A

14. PEMBAYARAN PREMI:

Dibayar penuh dalam waktu 30 hari dari tanggal awal, mengacu pada klausula AVN 6A

Jakarta, 24 April 2026
**PT Asuransi Jasa Indonesia**

**Authorized Signatory**

asuransi jasindo
A member of IFG

## Schedule of Insured Person / *Daftar Peserta Asuransi*

**PERSONAL ACCIDENT INSURANCE / *ASURANSI KECELAKAAN PERSONIL***
Period of Insurance : 19 April 2026 – 18 April 2027

### PILOT (PIC and FO)

| No. | NAME | D.O.B | INCEPTION DATE | AGE | SUM INSURED | RATE | PREMIUM | PREMIUM (IDR) |
|---|---|---|---|---|---|---|---|---|
| 1 | Iwan Kurniawan, Se | 19-06-1974 | 19-04-2026 | 52 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 2 | Dino Partomo | 14-06-1971 | 19-04-2026 | 55 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 3 | Eli Setya | 18-12-1976 | 19-04-2026 | 49 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 4 | Wahyudi | 27-12-1977 | 19-04-2026 | 48 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 5 | Novendra, Ms | 03-06-1985 | 19-04-2026 | 41 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 6 | Wirman, A.Ma | 18-09-1989 | 19-04-2026 | 37 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 7 | Achmad Fadillah Hadisaputra | 09-06-1984 | 19-04-2026 | 42 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 8 | Zyn Sandy Kana | 15-07-1979 | 19-04-2026 | 47 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 9 | Hayyu Danurmaya | 11-07-1992 | 19-04-2026 | 34 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 10 | Wan Benny Pratama | 20-03-1988 | 19-04-2026 | 38 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 11 | Ahmad Mikail Rezkiansyah | 18-07-1995 | 19-04-2026 | 31 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 12 | Daniel Famandes P | 11-12-1988 | 19-04-2026 | 37 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 13 | Wanda Indrawan | 11-01-1992 | 19-04-2026 | 34 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 14 | Rachmad Bagus Febriyanto Wibowo | 13-02-1991 | 19-04-2026 | 35 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 15 | I Made Andi Santika | 06-01-1991 | 19-04-2026 | 35 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 16 | Syafruddin Zulfikar | 22-09-1997 | 19-04-2026 | 29 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 17 | Joshua Hutajulu | 09-11-1993 | 19-04-2026 | 32 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 18 | Edi Triyadi | 13-08-1992 | 19-04-2026 | 34 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 19 | Dhamar Budi Purwo | 05-08-1992 | 19-04-2026 | 34 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 20 | Muhammad Isa Ansori | 31-12-1983 | 19-04-2026 | 42 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 21 | Donny Victor H Sihite | 27-01-1991 | 19-04-2026 | 35 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 22 | Habib Azhar Khusnaini | 17-05-1993 | 19-04-2026 | 33 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 23 | Bambang Nugroho | 16-01-1992 | 19-04-2026 | 34 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 24 | Bonifal Andi Purnama | 14-08-1976 | 19-04-2026 | 50 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 25 | Indra Solihin | 07-12-1971 | 19-04-2026 | 54 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 26 | Alfin Bastian Firdaus | 16-04-1992 | 19-04-2026 | 34 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 27 | Irwan Saputra | 14-09-1964 | 19-04-2026 | 62 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 28 | Rinosa Widagdo | 31-12-1972 | 19-04-2026 | 53 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 29 | Win Warsono | 17-10-1977 | 19-04-2026 | 49 | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 30 | Unnamed PIC | TBA | TBA | TBA | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 31 | Unnamed PIC | TBA | TBA | TBA | USD 125,000 | 1.2000% | USD 1,500.00 | Rp 25,327,500 |
| 32 | Unnamed FO | TBA | TBA | TBA | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |

### OPERATOR AND FLIGHT ATTENDANT

| No. | NAME | D.O.B | INCEPTION DATE | AGE | SUM INSURED | RATE | PREMIUM | PREMIUM (IDR) |
|---|---|---|---|---|---|---|---|---|
| 33 | Kurbani | 16-05-1973 | 19-04-2026 | 53 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 34 | Munadi | 16-08-1976 | 19-04-2026 | 50 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 35 | M. Ari Purnadi | 05-02-1975 | 19-04-2026 | 51 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 36 | Dian Yusuf Aminudin | 07-01-1976 | 19-04-2026 | 50 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 37 | Herry Widodo | 04-02-1977 | 19-04-2026 | 49 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 38 | Darwis | 10-12-1986 | 19-04-2026 | 39 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 39 | Irwan Hidayat | 28-04-1978 | 19-04-2026 | 48 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 40 | Edi Amiranto | 30-09-1979 | 19-04-2026 | 47 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 41 | Unnamed ( FA ) | TBA | TBA | TBA | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |
| 42 | Unnamed ( FA ) | TBA | TBA | TBA | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650.00 |

## ENGINEER

| No. | NAME | D.O.B | INCEPTION DATE | AGE | SUM INSURED | RATE | PREMIUM | PREMIUM (IDR) |
|---|---|---|---|---|---|---|---|---|
| 43 | Agus Sukmana | 09-08-1971 | 19-04-2026 | 55 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 44 | Alva Aditya Hermawan | 18-12-1988 | 19-04-2026 | 37 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 45 | Andre Rukmana | 20-07-1995 | 19-04-2026 | 31 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 46 | Ari Firmansyah | 13-08-1976 | 19-04-2026 | 50 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 47 | Ary Priyambodo | 16-01-1977 | 19-04-2026 | 49 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 48 | Azhari Muhammad Erlangga | 10-06-1995 | 19-04-2026 | 31 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 49 | Bram Wiratma | 21-03-1990 | 19-04-2026 | 36 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 50 | Carlijan | 09-08-1983 | 19-04-2026 | 43 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 51 | Cesar Mikho Yunior | 31-05-1996 | 19-04-2026 | 30 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 52 | David Hartanto | 27-09-1990 | 19-04-2026 | 36 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 53 | Dhoni Sapaat Ramdan | 03-08-1985 | 19-04-2026 | 41 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 54 | Didit Setiawan | 17-02-1983 | 19-04-2026 | 43 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 55 | Dwi Yuliandi | 08-05-1975 | 19-04-2026 | 51 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 56 | Dennis Sagita | 20-12-1990 | 19-04-2026 | 35 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 57 | Destian Fajri Hasani | 18-09-1990 | 19-04-2026 | 36 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 58 | Imam Kurniawan | 02-03-1997 | 19-04-2026 | 29 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 49 | Kaleb Putera Andahara | 03-11-1990 | 19-04-2026 | 35 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 50 | Landri | 17-10-1994 | 19-04-2026 | 32 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 51 | Miftah Huzaini | 29-07-1984 | 19-04-2026 | 42 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 52 | Mochamad Mifthacul Ichsan | 31-10-1993 | 19-04-2026 | 32 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 53 | Muhammad Rizal Kurniawan | 14-06-1994 | 19-04-2026 | 32 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 54 | Mulyana | 11-04-1976 | 19-04-2026 | 50 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 55 | Muhammad Chaerul Holis | 20-09-1993 | 19-04-2026 | 33 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 56 | Muhammad Andri | 24-04-1974 | 19-04-2026 | 52 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 57 | Nenda Saputra | 01-09-1979 | 19-04-2026 | 47 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 58 | Putut Ndaru Dwipayana | 02-03-1988 | 19-04-2026 | 38 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 59 | Prayudi | 26-12-1976 | 19-04-2026 | 49 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 60 | Reggy Julian Paradisa | 16-07-2001 | 19-04-2026 | 25 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 61 | Rizal Fawzi | 27-04-1990 | 19-04-2026 | 36 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 62 | Rusmana | 15-08-1972 | 19-04-2026 | 54 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 63 | Saddam Rasis Rabathi | 17-03-1991 | 19-04-2026 | 35 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 64 | Tri Prastiyo | 14-09-1984 | 19-04-2026 | 42 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 65 | Yanuar Mohamad Marda | 10-01-1985 | 19-04-2026 | 41 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 66 | Yohanes Budi Setiawan | 10-08-1983 | 19-04-2026 | 43 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 67 | Yulianto | 31-07-1986 | 19-04-2026 | 40 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| 68 | Yedha Ligamenta Anggoro | 09-10-1990 | 19-04-2026 | 36 | USD 100,000 | 0.6900% | USD 690.00 | Rp 11,650,650 |
| | | | | | | GRAND TOTAL | USD 66,780.00 | Rp 1,127,580,300.00 |

## PERSONAL ACCIDENT

IMPORTANT NOTICE.
THIS INSURANCE DOES NOT PROVIDE SICKNESS OR DISEASE INSURANCE.
IF THE INSURED PERSON SHALL ENGAGE IN ANY OCCUPATION SPORT OR PASTIME OR OTHER ACTIVITY OF A HAZARDOUS NATURE THEY SHOULD DISCLOSE IT.

We The Underwriters hereby agree with the Assured, to the extent and in the manner herein provided, that if the Insured Person sustains **Bodily Injury** caused by an **Accident**, we will pay to the Assured, or to the Assured's Executors or Administrators, according to the Schedule of Benefits after the total claim shall be substantiated under this Insurance.

**Provided always that:**

1. a) benefit shall not be payable under more than one of the items of the Schedule of Benefits in respect of the consequences of one **Accident** to any one Insured Person, except for any benefit payable hereunder in respect of **Temporary Partial Disablement** preceding or following **Temporary Total Disablement**, and

   b) no weekly benefit shall become payable until the total amount thereof has been ascertained and agreed. Where any payment is made for weekly benefit, the amount so paid shall be deducted from any lump sum subsequently payable in respect of the same **Accident**.

2. the total sum payable under this Insurance in respect of any one or more **Accidents** to any one Insured Person shall not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits.

## KECELAKAAN PERSONIL

PEMBERITAHUAN PENTING.
ASURANSI INI TIDAK MENYEDIAKAN ASURANSI KESEHATAN ATAU PENYAKIT.
JIKA PERSONEL TERTANGGUNG TERLIBAT DALAM OLAHRAGA ATAU AKTIVITAS BERBAHAYA DI ALAM MAKA HARUS DILAPORKAN KEPADA PENAANGGUNG.

Kami Para Penanggung dengan ini setuju dengan Tertanggung, sejauh dan dengan cara yang disebutkan polis ini, bahwa jika Tertanggung mengalami **Cedera Tubuh** yang disebabkan oleh **Kecelakaan**, kami akan membayar kepada Tertanggung, atau kepada Para Pelaksana atau Administrator Tertanggung, sesuai dengan Schedule Manfaat setelah total klaim dibuktikan berdasarkan Asuransi ini.

**Selalu disebutkan:**

1. a) manfaat tidak akan dibayarkan di bawah lebih dari salah satu item dari Schedule Manfaat sehubungan dengan konsekuensi dari satu Kecelakaan terhadap satu Tertanggung, kecuali untuk setiap manfaat yang dibayarkan di sini berhubungan dengan Cacat Parsial Sementara sebelum atau setelah Cacat Total Sementara, dan

   b) Tidak ada manfaat mingguan yang dibayarkan sampai jumlah total telah dipastikan dan disetujui. Dimana setiap pembayaran manfaat mingguan, jumlah yang dibayarkan akan dikurangkan dari setiap pembayaran secara lump sump yang telah dibayarkan dalam hal **kecelakaan** yang sama.

2. Total jumlah yang harus dibayarkan berdasarkan Asuransi ini sehubungan dengan satu atau lebih **Kecelakaan** kepada satu Tertanggung tidak boleh melebihi dalam semua manfaat terbesar berdasarkan salah satu dari item yang terkandung dalam Schedule Manfaat.

3. if Item 1 of the Schedule of Benefits is not covered, then no claim shall be payable, other than for weekly benefits, in respect of any **Accident** which would have given rise to a claim for death had that item been covered.

4. if Item 1 of the Schedule of Benefits is covered and an Accident causes the death of the Insured Person within twelve months following the date of the Accident and prior to the definite settlement of the benefit for disablement provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid only the benefit provided for in the case of death.

**DEFINITIONS:**

In this Insurance:

1. **'BODILY INJURY'** means identifiable physical injury which:

   a) is caused by an **Accident**, and

   b) solely and independently of any other cause, except sickness or disease directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve months from the date of the **Accident**.

2. **'ACCIDENT'** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance:

   **Accident** shall also include:

   a) exposure resulting from a mishap to a conveyance in which the Insured Person is travelling;

   b) if the Insured Person disappears during

3. jika Item 1 dari Schedule Manfaat tidak tercover, maka tidak ada klaim yang harus dibayarkan, selain untuk manfaat mingguan, sehubungan dengan **Kecelakaan** yang akan menimbulkan klaim kematian jika item tersebut telah dicover.

4. Jika Item 1 dari Schedule Manfaat ditanggung dan Kecelakaan menyebabkan kematian Tertanggung dalam waktu dua belas bulan setelah tanggal Kecelakaan dan sebelum penyelesaian yang pasti dari manfaat untuk cacat yang disediakan berdasarkan item 2 sampai 7 dari Schedule Manfaat, maka yang akan dibayarkan adalah manfaat untuk kasus kematian.

**DEFINISI:**

Dalam Asuransi ini:

1. **'CEDERA BADAN'** berarti cedera fisik yang dapat diidentifikasi sebagai berikut

   a) disebabkan oleh **Kecelakaan,** dan

   b) semata-mata dan secara independen dari penyebab lain, kecuali sakit atau penyakit yang secara langsung diakibatkan oleh, atau perawatan medis atau bedah yang diperlukan karena cedera tersebut, yang menyebabkan kematian atau kecacatan dari Tertanggung dalam waktu dua belas bulan sejak tanggal **Kecelakaan.**

2. **KECELAKAAN'** berarti peristiwa mendadak, tidak terduga, tidak biasa, spesifik yang terjadi pada waktu dan tempat yang dapat diidentifikasi selama Periode Asuransi:

   **Kecelakaan** juga meliputi:

   a) efek paparan yang diakibatkan oleh kecelakaan pada alat angkut dimana personel tertanggung tersebut melakukan perjalanan
   b) jika Tertanggung menghilang selama

the currency of this Insurance and his body is not found within 90 days of his disappearance, and the Underwriters are satisfied that the Insured Person sustained **Bodily Injury** and that such injury resulted in the Insured Person's death, the Underwriters shall pay any death benefit, where applicable under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Insured Person is subsequently found to be living.

periode Asuransi ini dan tubuhnya tidak ditemukan dalam waktu 90 hari sejak dia hilang, dan Underwriter merasa yakin bahwa Tertanggung mengalami **Cidera Tubuh** dan bahwa cedera tersebut mengakibatkan kematian Orang yang Diasuransikan, Penanggung akan membayar tunjangan kematian, jika berlaku berdasarkan Asuransi ini, dengan ketentuan bahwa orang yang kepadanya diberikan jumlah tersebut dibayarkan harus menandatangani suatu perjanjian untuk mengembalikan jumlah tersebut kepada Penanggung jika Tertanggung kemudian ditemukan hidup di kemudian hari.

3. **'TEMPORARY TOTAL DISABLEMENT'** means disablement which entirely prevents the Insured Person from attending to their business or occupation.

3. **'CACAT TOTAL SEMENTARA'** berarti kecacatan yang sepenuhnya mencegah Tertanggung untuk melakukan bisnis atau pekerjaan mereka

4. **'TEMPORARY PARTIAL DISABLEMENT'** means disablement which prevents the Insured Person from attending to a substantial part of their business or occupation.

4. **'CACAT PARSIAL SEMENTARA'** berarti kecacatan yang membuat Tertanggung tidak dapat melakukan bagian penting dari bisnis atau pekerjaan mereka

5. **'PERMANENT TOTAL DISABLEMENT'** means disablement which entirely prevents the Insured Person from attending his usual occupation and which lasts twelve months and at the end of that period is beyond hope of improvement.

5. **'CACAT TOTAL PERMANEN'** berarti kecacatan yang sepenuhnya dapat menghambat tertanggung untuk melakukan aktivitas pekerjaannya seperti biasa dan berlangsung selama dua belas bulan dan di akhir periode belum ada harapan untuk mengalami kesembuhan.

6. **'LOSS OF A LIMB'** means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

6. **'KEHILANGAN ANGGOTA BADAN'** artinya kehilangan secara permanen dan terpisah secara fisik tangan atau diatas pergelangan tangan atau kaki atau di atas pergelangan kaki dan termasuk kehilangan fungsi secara penuh untuk tangan, lengan dan kaki.

**EXCLUSIONS**

This Insurance does not cover death or disablement in any way caused or contributed to by:

**PENGECUALIAN**

Asuransi ini tidak menanggung kematian atau cacat dengan cara apa pun yang disebabkan atau dikontribusikan oleh:

1. war, whether war be declared or not, hostilities or any act of war or civil war;

1. perang, apakah perang dinyatakan atau tidak, permusuhan atau tindakan perang apa pun atau perang saudara;

2. radioactive contamination;

2. Kontaminasi radioactive;

3. the Insured Person engaging in or taking part in armed forces service or operations;

4. ~~the Insured Person engaging in flying of any kind other than as a passenger;~~

5. the Insured Person's suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;

6. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno- deficiency Virus (HIV) howsoever these have been acquired or may be named;

7. the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);

8. the Insured Person's own criminal act;

9. the Insured Persons being under the influence of alcohol or drugs

**CONDITIONS**

1. If the Insured Person shall regularly engage in any occupation, sport, pastime or other activity in which materially greater risk may be incurred than previously disclosed in connection with this Insurance without the Assured first notifying the Underwriters and obtaining their written agreement to the inclusion under this Insurance (subject to the payment of any additional premium as the Underwriters may reasonably require as the consideration for such agreement), then no claim shall be payable in respect of any **Accident** arising from such activity.

2. Unless otherwise declared and agreed by the Underwriters no benefit will be payable for any condition for which the Insured Person has sought advice, diagnosis, treatment or counselling or of which the Insured Person

3. Tertanggung yang terlibat atau mengambil bagian dalam operasi angkatan bersenjata

4. ~~Tertanggung yang melakukan penerbangan dalam bentuk apa pun selain sebagai penumpang;~~

5. Tertanggung bunuh diri atau percobaan bunuh diri atau cedera diri yang disengaja atau Tertanggung dalam keadaan gila;

6. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) atau Human Immuno- deficiency Virus (HIV) bagaimanapun ini diperoleh atau disebutkan namanya

7. Tertanggung secara sengaja melibatkan diri pada aktivitas berbahaya (kecuali dalam upaya untuk menyelamatkan nyawa manusia)

8. Tertanggung terlibat dalam perbuatan kriminal;

9. Tertanggung berada dalam pengaruh alkohol atau obat-obatan terlarang.

**CONDITIONS**

1. Jika Tertanggung akan secara teratur terlibat dalam pekerjaan, olah raga, hiburan atau aktivitas lain yang berisiko lebih besar secara material daripada yang diungkapkan sebelumnya sehubungan dengan Asuransi ini tanpa Tertanggung terlebih dahulu memberi tahu Penanggung dan mendapatkan persetujuan tertulis dari mereka untuk dimasukkan dalam ketentuan ini. Asuransi (dikenakan pembayaran premi tambahan apa pun yang mungkin diperlukan oleh Penjamin Pelaksana dengan wajar sebagai pertimbangan untuk perjanjian tersebut), maka tidak ada klaim yang harus dibayarkan sehubungan dengan Kecelakaan yang timbul dari kegiatan tersebut

2. Kecuali dinyatakan sebaliknya dan disetujui oleh Penanggung, tidak ada manfaat yang akan dibayarkan untuk kondisi di mana Tertanggung telah meminta nasihat, diagnosa, perawatan atau konseling atau secara wajar telah

was or should reasonably have been aware at inception of this Insurance or for which the Insured Person has been treated at any time prior to inception.

3. Notice must be given to the Underwriters as soon as reasonably practicable of any **Accident** which causes or may cause a claim within the meaning of this Insurance, and the Insured Person must as early as possible seek the attention of a duly qualified medical practitioner. Notice must be given to the Underwriters as soon as reasonably practicable in the event of the death of the Insured Person resulting or alleged to result from an **Accident**.

   All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of the Underwriters and that such medical adviser or advisers shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make an examination of the Insured Person.

4. Any fraud, concealment, or deliberate mis-statement by an Insured Person, if unknown to the Assured, either in the proposal on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void in so far as it relates to the Insured Person in question but any such fraud, concealment, or deliberate mis-statement by or known to the Assured shall render the whole Insurance null and void and all claims hereunder shall be forfeited.

**NMA 2712 (Amended)**

mengetahui pada saat dimulainya Asuransi ini atau untuk dimana Tertanggung telah dirawat secara rutin sebelum dimulainya asuransi ini.

3. Pemberitahuan harus diberikan kepada Penanggung sesegera mungkin untuk setiap Kecelakaan yang menyebabkan atau dapat menyebabkan klaim dalam pengertian Asuransi ini, dan Tertanggung harus sedini mungkin mendapat penanganan praktisi medis yang memenuhi syarat. Pemberitahuan harus diberikan kepada Penanggung sesegera mungkin jika terjadi kematian pada Tertanggung akibat atau diduga sebagai akibat dari suatu Kecelakaan.

   Semua catatan medis, catatan dan korespondensi yang merujuk pada subjek klaim atau kondisi yang sudah ada sebelumnya harus tersedia berdasarkan permintaan kepada praktisi medis yang ditunjuk oleh atau atas nama Penanggung dan bahwa praktisi medis atau penasihat tersebut harus, untuk tujuan meninjau klaim, diizinkan jika dianggap perlu untuk melakukan pemeriksaan terhadap Tertanggung.

4. ~~Setiap~~ penipuan, penyembunyian, atau pernyataan salah yang disengaja oleh Tertanggung, jika tidak diketahui oleh Tertanggung, baik dalam proposal yang menjadi dasar Asuransi ini atau sehubungan dengan hal lain yang memengaruhi Asuransi ini atau sehubungan dengan pembuatan klaim apa pun dalam Perjanjian ini akan membuat Asuransi ini batal demi hukum sejauh berkaitan dengan Tertanggung yang bersangkutan tetapi penipuan, penyembunyian, atau kesalahan pernyataan yang disengaja oleh atau diketahui oleh Tertanggung akan membuat seluruh Asuransi menjadi batal dan tidak berlaku dan semua klaim berdasarkan Perjanjian ini akan dianggap batal.

**NMA 2712 (Diamandemen)**

**ATTACHMENT NO. 1**
**EXPOSURE CLAUSE**

In CONSIDERATION of the premium paid hereon it is hereby agreed that, subject otherwise to its terms, limitation; and conditions, this insurance covers claims arising out of bodily injury caused by exposure to the elements as the result of an accident covered hereunder

**16/1/58**
**NMA 981**

**LAMPIRAN NO. 1**
**KLAUSULA EXPOSURE**

Dengan PERTIMBANGAN premi yang dibayarkan, dengan ini disepakati bahwa, dengan tunduk pada ketentuannya, pembatasan; dan ketentuan, asuransi ini mencakup klaim yang timbul dari cedera tubuh yang disebabkan oleh paparan unsur-unsur sebagai akibat dari kecelakaan yang dicakup dalam polis ini.

**16/1/58**
**NMA 981**

**ATTACHMENT NO. 2**
**DISAPPEARANCE CLAUSE**

In CONSIDERATION of the premium paid hereon it is hereby agreed that, subject to all the terms, limitations, conditions, exclusions of this Insurance except as spesifically provided herein, if Assured/Insured Person disappears during the currency of this Insurance and his body is not found within 15 days after his disappearance, and sufficent evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that he sustained accidental bodily injury and that such injury caused his death, Underwriters shall forthwith pay the death benefit under this Insurance provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Assured/Insured person is subsequently found to be living.

**6/12/62**
**NMA 1442**

**LAMPIRAN NO. 2**
**KLAUSULA KEHILANGAN**

Dengan PERTIMBANGAN atas premi yang dibayarkan, dengan ini disepakati bahwa, tunduk pada semua syarat, batasan, ketentuan, pengecualian dari Asuransi ini kecuali sebagaimana ditentukan secara spesifik di sini, jika Tertanggung / Tertanggung menghilang selama periode Asuransi ini dan tubuhnya tidak ditemukan dalam waktu 15 hari setelah kepergiannya, dan bukti yang cukup dihasilkan meyakinkan penanggung untuk mengarahkan mereka pada kesimpulan bahwa ia menderita cedera tubuh yang tidak disengaja dan cedera seperti itu menyebabkan kematiannya, Penanggung akan segera membayar manfaat kematian berdasarkan Asuransi ini dengan ketentuan bahwa orang yang jumlah pertanggungannya dibayarkan harus menandatangani perjanjian untuk mengembalikan uang tersebut kepada Penanggung jika Tertanggung kemudian ditemukan hidup.

**6/12/62**
**NMA 1442**

**ATTACHMENT NO. 3**
**HI-JACK CLAUSE**

Subject otherwise to the terms and conditions of the policy it is hereby agreed that the term "Accident" shall be deemed to include Hi-jack, or any attempt thereat, and exposure resulting therefrom.

The cover referred to above shall continue whilst

**LAMPIRAN NO. 3**
**KLAUSULA PEMBAJAKAN**

Dengan tunduk pada syarat dan ketentuan polis, dengan ini disepakati bahwa istilah "Kecelakaan" akan dianggap mencakup pembajakan, atau segala upaya yang dilakukan, dan paparan yang dihasilkan darinya.

Cover sebagaimana dimaksud di atas akan berlanjut

the Insured Person is subject to the control of the person(s) or their associates making the Hi-jack and during travel direct to his domicile and/or original destination, for a period not exceeding twelve months from the date of the Hi-jack.

**Definition**
Hi-jack means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is travelling.

**NMA 1732**

**ATTACHMENT NO. 4**
**JHA WAR, TERRORISM, AND MASS DESTRUCTION CLAUSE**

Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;

1. War, hostilities or warlike operations (whether war be declared or not),
2. Invasion,
3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
4. Civil war,
5. Riot,
6. Rebellion,
7. Insurrection,
8. Revolution,
9. Overthrow of the legally constituted government,
10. Civil commotion assuming the proportions of, or amounting to, an uprising,
11. Military or usurped power,
12. Explosions of war weapons,
13. Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
14. Murder or Assault subsequently proved beyond reasonable doubt to have been the

sementara Tertanggung tunduk pada kendali orang tersebut atau rekanannya yang membajak dan selama perjalanan langsung ke domisili dan / atau tujuan asli, untuk jangka waktu tidak lebih dari dua belas bulan dari tanggal pembajakan.

**Definisi**
Pembajakan berarti penyitaan yang tidak sah atau tindakan salah mengendalikan pesawat atau alat angkut, atau awaknya, pada saat Tertanggung melakukan perjalanan.

**NMA 1732**

**LAMPIRAN NO. 4**
**JHA KLAUSULA PENGECUALIAN PERANG, TERORISME, PEMUSNAHAN MASSAL**

Menyimpang dari ketentuan yang bertentangan dalam asuransi ini, atau pengesahannya, disepakati bahwa asuransi ini tidak termasuk kerugian atau biaya apa pun yang secara langsung atau tidak langsung timbul dari, berkontribusi pada, disebabkan oleh, akibat dari, atau sehubungan dengan hal-hal berikut terlepas dari penyebab atau peristiwa lain yang berkontribusi secara bersamaan atau dalam urutanterhadap kehilangan atau pengeluaran;

1. Perang, permusuhan atau operasi perang (apakah perang dinyatakan atau tidak),
2. Invasi,
3. Tindakan musuh asing untuk kebangsaan orang yang diasuransikan atau negara di, atau lebih, dimana tindakan itu terjadi,
4. Perang saudara,
5. Kerusuhan,
6. Pemberontakan,
7. Pemberontakan,
8. Revolusi,
9. Penggulingan pemerintah yang dibentuk secara hukum,
10. Huru-hara sipil dengan asumsi proporsi, atau jumlah, pemberontakan,
11. Militer atau kudeta kekuasaan,
12. Peledakan dari senajata perang,
13. Penggunaan senjata pemusnah massal dari nuklir, kimia, dan biologis baik didistribusikan atau dikombinasikan
14. Pembunuhan yang kemudian terbukti tanpa keraguan merupakan tindakan agen dari suatu

act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,

15. Terrorist activity.
    For the purpose of this exclusion;
    i. Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

    ii. Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

    iii. Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

    iv. Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

    Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling,

negara asing kepada negara orang yang diasuransikan baik dinyatakan perang dengan negara itu atau tidak,

15. Aktivitas Terorisme.
    Tujuan pengecualian ini;
    i. Kegiatan teroris berarti tindakan, atau tindakan, dari setiap orang, atau sekelompok orang, yang dilakukan untuk tujuan politik, agama, ideologis atau sejenisnya dengan maksud untuk mempengaruhi pemerintah mana pun dan / atau untuk menempatkan publik, atau bagian dari masyarakat, Aktivitas teroris dapat mencakup, tetapi tidak terbatas pada, penggunaan kekerasan atau kekerasan yang sebenarnya dan / atau ancaman penggunaan tersebut. Lebih jauh, para pelaku kegiatan teroris dapat bertindak sendiri, atau atas nama, atau berhubungan dengan organisasi atau pemerintah.

    ii. Pemanfaatan senjata nuklir pemusnah massal berarti penggunaan bahan peledak apa pun senjata atau perangkat nuklir atau emisi, pembuangan, penyebaran, pelepasan atau pelepasan bahan fusi yang memancarkan tingkat radioaktivitas yang mampu menyebabkan kematian dan melumpuhkan baik orang atau hewan.

    iii. Pemanfaatan senjata kimia pemusnah massal baik dengan emisi, pembuangan, penyebaran, pelepasan atau pelepasan senyawa kimia padat, cair, atau gas apa pun, yang bila didistribusikan dengan tepat, mampu menyebabkan kematian dan melumpuhkan baik orang atau hewan.

    iv. Pemanfaatan senjata biologis pemusnah massal baik dengan cara emisi, pembuangan, penyebaran, pelepasan atau pelarian mikroorganisme patogen (penghasil penyakit) dan / atau toksin yang diproduksi secara biologis (termasuk secara genetik) organisme yang dimodifikasi dan racun yang disintesis secara kimia) yang mampu menyebabkan ketidakmampuan dan kematian baik manusia atau hewan.

    Juga dikecualikan di sini adalah kerugian atau biaya apa pun yang secara langsung atau tidak langsung timbul dari, berkontribusi terhadap, disebabkan oleh, yang dihasilkan dari, atau sehubungan

preventing, or suppressing any, or all, of (1) to (15) above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the reminder shall remain in full force and effect.

dengan tindakan yang diambil dalam mengendalikan, mencegah, atau menekan setiap, atau semua, dari (1) ke (15) di atas.
Jika ada bagian dari pengecualian ini yang ditemukan tidak sah atau tidak dapat diterapkan, Klausula harus tetap berlaku penuh.

**ATTACHMENT NO. 5**
**NUCLEAR/BIOLOGICAL AND CHEMICAL TERRORISM EXCLUSION CLAUSE LSW176**

Notwithstanding any provision to the contrary within this Insurance or any endorsement thereto if is agreed that this Insurance excludes any losses directly or indirectly arising out of, contributed to or caused by or resulting from or in connection with any act of nuclear, chemical, biological (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement: "Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed of political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemicals" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

**LAMPIRAN NO. 5**
**NUCLEAR/BIOLOGICAL AND CHEMICAL TERRORISM EXCLUSION CLAUSE LSW176**

Menyimpang dari ketentuan yang bertentangan dalam Asuransi ini atau pengesahannya jika disetujui bahwa Asuransi ini tidak termasuk kerugian secara langsung atau tidak langsung yang timbul dari, berkontribusi pada atau disebabkan oleh atau akibat dari tindakan nuklir, kimia, biologi (sebagaimana didefinisikan di bawah ini) terlepas dari penyebab atau peristiwa lain yang berkontribusi secara bersamaan atau dalam urutan lain dari kerugian.

Tujuan endorsement ini: "Terorisme nuklir, kimia, biologi" berarti penggunaan senjata atau perangkat nuklir atau emisi, pembuangan, pembubaran, pelepasan dari setiap bahan kimia padat, cair atau gas dan / atau agen biologi selama periode asuransi ini oleh orang atau kelompok orang, baik yang bertindak sendiri atau atas nama atau organisasi atau pemerintah, yang melakukan untuk tujuan politik, agama atau ideologis atau alasan termasuk niat untuk mempengaruhi pemerintah dan / atau untuk membuat publik, atau bagian dari publik, dalam ketakutan.

"Bahan Kimia" berarti setiap senyawa yang, jika disebarluaskan dengan tepat, menghasilkan efek melumpuhkan, merusak, atau mematikan pada manusia, hewan, tumbuhan atau properti.

"Biologis" berarti setiap mikroorganisme patogen (penghasil penyakit) dan / atau toksin yang diproduksi secara biologis (termasuk organisme yang dimodifikasi secara genetik dan racun yang disintesis secara kimia) yang menyebabkan penyakit dan / atau kematian pada manusia, hewan atau tumbuhan.

If the Underwriters allege that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the insured.

Jika Penanggung menganggap bahwa dengan alasan pengecualian ini, kerugian tidak ditanggung oleh asuransi ini, beban pembuktian sebaliknya akan ditanggung oleh tertanggung.

**ATTACHMENT NO. 6**

The insured is not in duty for another company in the event of loss

**LAMPIRAN NO. 6**

Tertanggung tidak sedang bekerja untuk perusahaan lain ketika terjadi kerugian

**ATTACHMENT NO. 7**

Medical Expenses:

In addition, Medical Expenses due to accident subject to limit of **10% of Sum Insured** (including repatriation and funeral expenses).

- **Medical Expenses definition** is in additional to all the benefit specified in the schedule of compensation, the Company hereon will pay for medical expenses and incurred by the Assured or the Insured person(s) in connection with any accident sustained subject to a limit of ten (10) percent of Sum Insured

- **Medical Expenses** means expenses necessarily incurred by the insured person for medical, hospital, surgical (included but not limited to surgical operating fees and surgical expenses), manipulative, massage, therapeutic, x-ray or nursing treatment, including the cost of medical supplies and ambulance hire. Medical expenses receipt should be issued by doctor/hospital.

- **Repatriation Expenses**: reasonable travelling expenses incurred for the repatriation of the Insured Person if the Insured Person shall suffer bodily injury cause by accident or in the case of death reasonable funeral expenses and expenses incurred in transporting the body or ashes or in making the necessary arrangements.

**LAMPIRAN NO. 7**

Biaya Medis:

Selain itu, Biaya Medis akibat kecelakaan dikenakan batas sebesar **10% dari Uang Pertanggungan** (termasuk biaya repatriasi dan biaya pemakaman).

- **Definisi Biaya Medis:** Sebagai tambahan atas seluruh manfaat yang tercantum dalam Tabel Santunan, Penanggung berdasarkan Polis ini akan membayar biaya medis yang timbul dan dikeluarkan oleh Tertanggung atau Orang yang Diasuransikan sehubungan dengan setiap kecelakaan yang dialami, dengan batas maksimum sebesar sepuluh (10%) dari Uang Pertanggungan.

- **Biaya Medis** berarti biaya yang secara wajar dan perlu dikeluarkan oleh Orang yang Diasuransikan untuk perawatan medis, rumah sakit, pembedahan (termasuk namun tidak terbatas pada biaya operasi dan biaya terkait pembedahan), perawatan manipulatif, pijat, terapi, rontgen, atau perawatan keperawatan, termasuk biaya perlengkapan medis dan biaya ambulans. Bukti biaya medis harus berupa kuitansi yang diterbitkan oleh dokter/rumah sakit.

- **Biaya Repatriasi:** Biaya perjalanan yang wajar yang dikeluarkan untuk pemulangan Orang yang Diasuransikan apabila Orang yang Diasuransikan mengalami cedera tubuh akibat kecelakaan, atau dalam hal meninggal dunia, termasuk biaya pemakaman yang wajar serta biaya yang timbul untuk pengangkutan jenazah atau abu jenazah maupun pengaturan yang diperlukan.

Exclusion on medical expense :

1. Rest cures, sanatorial or custodial care or periods of quarantine or isolation.

2. Cosmetic or plastic surgery unless necessitated by a bodily injury caused by an Accident occurring while insured.

3. a. dental examination, x-rays, extraction, filling excepts as a result of bodily injury caused by an Accident.
   b. supplying or fitting or optical or hearing aids except as a result of bodily injury caused by an Accident.
   c. examinations for check-up purposes not incidental to, or necessary for Diagnosis of bodily injury caused by an Accident.
   d. General Health Examinations.
4. Any physical impairment, defect, degenerative process or infirmity existing prior to the inception date of this Insurance.
5. Pregnancy, childbirth, miscarriage or any disorder to the reproductive system. However, this exclusion does not apply in respect of abnormal complications arising out pregnancy and childbirth.

Pengecualian pada medical expense :

1. Perawatan istirahat (rest cure), perawatan sanatorium atau perawatan kustodial, serta masa karantina atau isolasi.
2. Operasi kosmetik atau bedah plastik, kecuali diperlukan akibat cedera tubuh yang disebabkan oleh kecelakaan selama masa pertanggungan.
3. a. Pemeriksaan gigi, rontgen, pencabutan, atau penambalan, kecuali akibat cedera tubuh karena kecelakaan.
   b. Penyediaan atau pemasangan alat bantu penglihatan atau alat bantu dengar, kecuali akibat cedera tubuh karena kecelakaan.
   c. Pemeriksaan untuk tujuan check-up yang tidak terkait atau tidak diperlukan untuk diagnosis cedera tubuh akibat kecelakaan.
   d. Pemeriksaan kesehatan umum.
4. Setiap gangguan fisik, cacat, proses degeneratif, atau kelemahan yang telah ada sebelum tanggal mulai pertanggungan.
5. Kehamilan, persalinan, keguguran, atau gangguan pada sistem reproduksi. Namun, pengecualian ini tidak berlaku untuk komplikasi abnormal yang timbul dari kehamilan dan persalinan.

## ATTACHMENT NO. 8

## LSW 617 H - KILN GEOGRAPHIC AREAS EXCLUSION CLAUSE (09/07/15)

1. Notwithstanding any provisions to the contrary and subject to clauses 2 and 3 below, this Policy excludes any loss, damage or expense howsoever occurring within the geographical limits of any of the following countries and regions:

   (a) Algeria, Burundi, Far North Region of Cameroon, Central African Republic, Democratic Republic of Congo, Ethiopia, Mali, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan.

   (b) Colombia, Peru.

   (c) Afghanistan, Jammu & Kashmir, North Korea, Pakistan.

## LAMPIRAN NO. 8

## LSW 617 H EN-KILN KLAUSUL PENGECUALIAN WILAYAH GEOGRAFIS (09/07/15)

1. Notwithstanding any provisions to the contrary and subject to clauses 2 and 3 below, this Policy excludes any loss, damage or expense howsoever occurring within the geographical limits of any of the following countries and regions:

   (a) Algeria, Burundi, Far North Region of Cameroon, Central African Republic, Democratic Republic of Congo, Ethiopia, Mali, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan.

   (b) Colombia, Peru.

   (c) Afghanistan, Jammu & Kashmir, North Korea, Pakistan.

(d) Abkhazia, Donetsk & Lugansk regions of Ukraine, Nagorno-Karabakh, North Caucasian Federal District, South Ossetia.

(e) Iran, Iraq, Lebanon, Libya, North Sinai Province of Egypt (including Taba International Airport), Syria, Yemen.

(f) Any country where the operation of the insured Aircraft is in breach of United Nations sanctions.

2. However coverage pursuant to this Policy is granted:

(a) for the overflight of any excluded country where the flight is within an internationally recognised air corridor and is performed in accordance with I.C.A.O. recommendations; or

(b) in circumstances where an insured Aircraft has landed in an excluded country as a direct consequence and exclusively as a result of force majeure.

3. Any excluded country may be covered by underwriters at terms to be agreed by the Slip Leader only prior to flight.

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(d) Abkhazia, Donetsk & Lugansk regions of Ukraine, Nagorno-Karabakh, North Caucasian Federal District, South Ossetia.

(e) Iran, Iraq, Lebanon, Libya, North Sinai Province of Egypt (including Taba International Airport), Syria, Yemen.

(f) Any country where the operation of the insured Aircraft is in breach of United Nations sanctions.

2. However coverage pursuant to this Policy is granted:

(a) for the overflight of any excluded country where the flight is within an internationally recognised air corridor and is performed in accordance with I.C.A.O. recommendations; or

(b) in circumstances where an insured Aircraft has landed in an excluded country as a direct consequence and exclusively as a result of force majeure.

3. Any excluded country may be covered by underwriters at terms to be agreed by the Slip Leader only prior to flight.

**09/07/15**
**LSW 617 H**

**ATTACHMENT NO. 9**
**DISPUTE CLAUSE**

It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through Badan Mediasi dan Arbitrase Asuransi Indonesia (BMAI Arbitration) refer to OJK Regulation (POJK) Nomor 61/POJK.07/2020 on Alternative Dispute Resolution Institutions (LAPS) in the Financial Services Sector.

**LAMPIRAN NO. 9**
**KLAUSULA PERSELISIHAN**

It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through Badan Mediasi dan Arbitrase Asuransi Indonesia (BMAI Arbitration) mengacu pada OJK Regulation (POJK) Nomor 61/POJK.07/2020 tentang Lembaga alternatif penyelesaian sengketa ( LAPS) sektor jasa keuangan

**ATTACHMENT NO. 10**
**LANGUAGE**

This insurance policy shall be written in the English language and Indonesian language. In the event there are any differences of interpretation between the two versions of this insurance policy, the English version shall prevail.

**LAMPIRAN NO. 10**
**BAHASA**

Polis asuransi ini ditulis dalam bahasa Inggris dan bahasa Indonesia. Dalam hal terdapat perbedaan interpretasi antara dua versi polis asuransi ini, versi bahasa Inggris yang berlaku.

**ATTACHMENT NO. 11**
**CURRENCY CLAUSE**

Agreed Rate of Exchange : USD 1 = IDR 16,885
(for premium and Claim Calculation)

**LAMPIRAN NO. 11**
**KLAUSULA MATA UANG**

Nilai Tukar yang disetujui : USD 1 = IDR 16,885
(untuk perhitungan premi dan klaim)

**ATTACHMENT NO. 12**
**ASBESTOS EXCLUSION CLAUSE**

This Policy does not cover any claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

(1) the actual, alleged or threatened presence of asbestos in any form whatsoever, or any material or product containing, or alleged to contain, asbestos; or

(2) any obligation, request, demand, order, or statutory or regulatory requirement that any Insured or others test for, monitor, clean up, remove, contain, treat, neutralize, protect against or in any other way respond to the actual, alleged or threatened presence of asbestos or any material or product containing, or alleged to contain, asbestos.

However, this exclusion shall not apply to any claim caused by or resulting in a crash fire explosion or collision or a recorded in-flight emergency causing abnormal aircraft operation.

Notwithstanding any other provisions of this Policy, Insurers will have no duty to investigate, defend or pay defence costs in respect of any claim excluded in whole or in part under paragraphs (1) or (2) hereof.

**LSW 2488 AGM 00003**

**LAMPIRAN NO. 12**
**KLAUSUL PENGECUALIAN ASBES**

Polis ini tidak menjamin klaim dalam bentuk apa pun yang secara langsung maupun tidak langsung berkaitan dengan, timbul dari, atau sebagai akibat dari:

(1) keberadaan asbes yang nyata, diduga, atau terancam dalam bentuk apa pun, atau bahan/produk apa pun yang mengandung atau diduga mengandung asbes; atau

(2) setiap kewajiban, permintaan, tuntutan, perintah, atau persyaratan hukum maupun peraturan yang mewajibkan Tertanggung atau pihak lain untuk menguji, memantau, membersihkan, menghilangkan, mengendalikan, menangani, menetralkan, melindungi terhadap, atau dengan cara apa pun menanggapi keberadaan asbes yang nyata, diduga, atau terancam, atau bahan/produk yang mengandung atau diduga mengandung asbes.

Namun demikian, pengecualian ini tidak berlaku terhadap klaim yang disebabkan oleh atau mengakibatkan kecelakaan berupa kebakaran, ledakan, tabrakan, atau keadaan darurat dalam penerbangan yang tercatat yang menyebabkan operasi pesawat tidak normal.

Dengan mengesampingkan ketentuan lain dalam Polis ini, Penanggung tidak memiliki kewajiban untuk melakukan investigasi, memberikan pembelaan, atau membayar biaya pembelaan atas klaim apa pun yang dikecualikan seluruhnya atau sebagian berdasarkan ayat (1) atau (2) di atas.

**LSW 2488 AGM 00003**

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**ATTACHMENT NO. 13**
**PREMIUM PAYMENT WARRANTY**

1) It is understood and agreed that the premium due at the Inception of this Policy shall be payable in amount IDR 1.127.580.300 with due date on 19 May 2026

2) In the event of a claim hereunder which exceeds the instalments of premium paid on this Policy, the instalments of premium then outstanding shall become payable forthwith.

3) Notwithstanding any cancellation provision contained within the Insurance, in the event that an installment of premium is not paid by its due date Insurer shall have the right to terminate the cover afforded by the Insurance to the Insured and any other party(ies) protected thereby, whether by endorsement or otherwise, by the giving of not less than Thirty (30) days notice in writing to the Insured. Notice shall be deemed to commence from the date such notice is given by the Insurer.

**AVN 6A 17.10.96 (Amended)**

**LAMPIRAN NO. 13**
**KLAUSUL PEMBAYARAN PREMI**

1. Dipahami dan disepakati bahwa premi yang jatuh tempo pada saat mulai berlakunya Polis ini akan dibayar sebesar IRD1.127.580.300 dalam cicilan sebagai berikut: 19 May 2026

2. Dalam hal terjadi klaim berdasarkan Polis ini yang melebihi jumlah cicilan premi yang telah dibayarkan, maka sisa cicilan premi yang belum dibayar menjadi jatuh tempo dan wajib dibayarkan segera.

3. Dengan mengesampingkan ketentuan pembatalan apa pun dalam Polis ini, apabila suatu cicilan premi tidak dibayar pada tanggal jatuh temponya, Penanggung berhak untuk mengakhiri pertanggungan yang diberikan oleh Polis kepada Tertanggung dan pihak lain mana pun yang turut dijamin, baik melalui endorsement maupun lainnya, dengan pemberitahuan tertulis sekurang-kurangnya tiga puluh (30) hari kepada Broker yang Ditunjuk. Pemberitahuan dianggap mulai berlaku sejak tanggal pemberitahuan tersebut diberikan oleh Penanggung.

**AVN 6A 17.10.96 (diubah)**

**ATTACHMENT NO. 14**
**SANCTION, LIMITATION, & EXCLUSIONS CLAUSE**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the Europe Union, United Kingdom, or United States of America.

**LMA 3100**

**LAMPIRAN NO. 14**
**KLAUSUL SANKSI, PEMBATASAN, DAN PENGECUALIAN**

Tidak ada (Re)Penanggung yang dianggap memberikan pertanggungan, dan tidak ada (Re)Penanggung yang bertanggung jawab untuk membayar klaim atau memberikan manfaat apa pun berdasarkan Polis ini, sejauh pemberian pertanggungan tersebut, pembayaran klaim tersebut, atau pemberian manfaat tersebut akan menyebabkan (Re)Penanggung tersebut terkena sanksi, larangan, atau pembatasan berdasarkan resolusi Perserikatan Bangsa-Bangsa atau sanksi perdagangan atau ekonomi, hukum, atau peraturan dari Uni Eropa, Inggris Raya, atau Amerika Serikat.

**LMA 3100**

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## ATTACHMENT NO. 15
## CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 EXCLUSION CLAUSE

The rights of a person who is not a party to this insurance or reinsurance to enforce a term of this insurance or reinsurance and/or not to have this insurance or reinsurance rescinded, varied or altered without his consent by virtue of the provisions of the Contracts (Rights of Third Parties) Act 1999 are excluded from this insurance or reinsurance.

**AVN 72 9.2.2000**

(a) Reinsurers with all information available respecting such loss or losses, and the Reinsurers shall have the sole right to appoint adjusters, assessors, surveyors and/or lawyers and to control all negotiations, adjustments and settlements in connection with such loss or losses.

**AVN 41A 4.2.02**

## LAMPIRAN NO. 15
## KLAUSUL PENGECUALIAN UNDANG-UNDANG KONTRAK (HAK PIHAK KETIGA) 1999

Hak pihak mana pun yang bukan merupakan pihak dalam asuransi atau reasuransi ini untuk menegakkan ketentuan apa pun dalam asuransi atau reasuransi ini dan/atau untuk mencegah pembatalan, perubahan, atau penyesuaian atas asuransi atau reasuransi ini tanpa persetujuannya, berdasarkan ketentuan Contracts (Rights of Third Parties) Act 1999, dengan ini dikecualikan dari asuransi atau reasuransi ini.

**AVN 72 – 9.2.2000**

(a) kepada Penanggung Ulang seluruh informasi yang tersedia terkait kerugian tersebut, dan Penanggung Ulang memiliki hak tunggal untuk menunjuk adjuster, penilai, surveyor, dan/atau penasihat hukum serta mengendalikan seluruh proses negosiasi, penyesuaian, dan penyelesaian sehubungan dengan kerugian tersebut.

**AVN 41A 4.2.02**

## ATTACHMENT NO. 16
## AVIATION CANCELLATION SCALE

1 Month on Risk ..... 20% annual premium
2 Month on Risk ..... 30% annual premium
3 Month on Risk ..... 40% annual premium
4 Month on Risk ..... 50% annual premium
5 Month on Risk ..... 60% annual premium
6 Month on Risk ..... 70% annual premium
7 Month on Risk ..... 75% annual premium
8 Month on Risk ..... 80% annual premium
9 Month on Risk ..... 85% annual premium
Over 9 months equivalent to Annual Premium

**AVN 37B 10.10.02**

## LAMPIRAN NO. 16
## SKALA PEMBATALAN PENERBANGAN

1 bulan pertanggungan ..... 20% premi tahunan
2 bulan pertanggungan ..... 30% premi tahunan
3 bulan pertanggungan ..... 40% premi tahunan
4 bulan pertanggungan ..... 50% premi tahunan
5 bulan pertanggungan ..... 60% premi tahunan
6 bulan pertanggungan ..... 70% premi tahunan
7 bulan pertanggungan ..... 75% premi tahunan
8 bulan pertanggungan ..... 80% premi tahunan
9 bulan pertanggungan ..... 85% premi tahunan
Lebih dari 9 bulan setara dengan Premi Tahunan

**AVN 37B 10.10.02**

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**ATTACHMENT NO. 17**
**CLAIMS CO-OPERATION CLAUSE**

Notwithstanding anything herein contained to the contrary, it is a condition precedent to any liability under this Policy that

(a) the Insured shall upon knowledge of any loss or losses which may give rise to a claim under this Policy advise the Insurers thereof within seven days;

(b) the Insured shall furnish the Insurers with all information available respecting such loss or losses and shall co-operate with the Insurers in the adjustment and settlement thereof.

**AVN 21**

**LAMPIRAN NO. 17**
**KLAUSUL KERJASAMA DALAM PENANGANAN KLAIM**

Terlepas dari ketentuan lain yang bertentangan dalam polis ini, merupakan syarat pendahuluan bagi setiap tanggung jawab berdasarkan Polis ini bahwa

(a) Tertanggung wajib, setelah mengetahui adanya kerugian atau kerugian-kerugian yang dapat menimbulkan klaim berdasarkan Polis ini, memberitahukan hal tersebut kepada Penanggung dalam waktu tujuh hari;
(b) Tertanggung wajib memberikan kepada Penanggung semua informasi yang tersedia mengenai kerugian tersebut dan wajib bekerja sama dengan Penanggung dalam proses penyesuaian dan penyelesaiannya.

**AVN 21**

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## CO-INSURANCE CLAUSE

**Policy Number 419.308.110.26.00001/000/000**

1. Being a CO-INSURER of the under mentioned insurance companies, they shall, each for themselves and not one for the other, severally & independently have the rights and assume the liabilities in proportion to their respective shares as mentioned below.

2. PT. ASURANSI JASA INDONESIA as the representative of CO-INSURERS shall attend to all matters connected with this CO-INSURANCE, including collection of insurance premium and claim settlement.

3. Any agreement or decision which may be made between the Insured and PT. ASURANSI JASA INDONESIA in connection with this CO-INSURANCE shall be final and binding upon all other CO-INSURERS. Nevertheless, any revision or alteration In rate, terms and conditions of the policy or any increase of liability over and above the initial Sum Insured will be subject to prior agreement of CO-INSURERS.

4. Any notice may be given by the Insured to PT. ASURANSI JASA INDONESIA in writing or otherwise shall be deemed as given to all other CO-INSURERS as well.

5. Name of the CO-INSURERS and their respective shares:

All rights and obligations of the parties signing this clause shall be subject to the provisions of the policy, the prevailing laws and regulations, and the applicable regulations of the Financial Services Authority (OJK).

## KLAUSULA KO-ASURANSI

**Nomor Polis 419.308.110.26.00001/000/000**

1. Menjadi KO-ASURADUR dari perusahaan-perusahaan asuransi yang disebutkan di bawah ini, mereka masing-masing secara terpisah dan independen memiliki hak dan menanggung kewajiban sesuai dengan proporsi share masing-masing seperti yang disebutkan di bawah ini

2. PT. ASURANSI JASA INDONESIA sebagai perwakilan KO-ASURADUR akan menangani semua hal yang terkait dengan KO-ASURANSI ini, termasuk pengumpulan premi asuransi dan penyelesaian klaim.

3. Setiap kesepakatan atau keputusan yang dapat dibuat antara Tertanggung dan PT. ASURANSI JASA INDONESIA terkait dengan KO-ASURANSI ini akan menjadi final dan mengikat semua KO-ASURADUR lainnya. Namun demikian, setiap revisi atau perubahan suku premi, syarat dan ketentuan polis atau setiap kenaikan tanggung jawab yang melebihi dan diatas Harga Pertanggungan yang tertulis akan tunduk pada persetujuan KO-ASURADUR sebelumnya.

4. Setiap pemberitahuan yang diberikan oleh Tertanggung kepada PT. ASURANSI JASA INDONESIA secara tertulis atau lainnya akan dianggap sebagai pemberitahuan kepada semua KO-ASURADUR lainnya juga.

5. Nama KO-ASURADUR dan share masing-masing:

Seluruh hak dan kewajiban pihak yang bertandatangan dalam undangan, serta peraturan Otoritas Jasa Keuangan (OJK) yang klausula ini tunduk pada ketentuan polis, peraturan perundang berlaku.

**PT ASURANSI JASA INDONESIA**

**Head Office :** Graha Jasindo Jl. Menteng Raya No.21 Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10340, Indonesia.
P : 021-3924737, 021-3924748 | E. jasindo@asuransijasindo.co.id
Asuransi Jasindo @jasindoID jasindo.id 1500073 www.jasindo.co.id

asuransi jasindo
A member of IFG

Dilekatkan dan bagian yg tidak terpisahkan dari Klausula Ko-Asuransi Polis No. 419.308.110.26.00001/000/000

Attaching to and forming part of Co-Insurance Clause Policy No. 419.308.110.26.00001/000/000

**PT ASURANSI JASA INDONESIA**

70.00% - Leader

asuransi jasindo HEAD OFFICE
A member of IFG

PT. ASURANSI TUGU PRATAMA INDONESIA

30.00 % - Member

tugu

All rights and obligations of the parties signing this clause shall be subject to the provisions of the policy, the prevailing laws and regulations, and the applicable regulations of the Financial Services Authority (OJK).

Seluruh hak dan kewajiban pihak yang bertandatangan dalam klausula ini tunduk pada ketentuan polis, peraturan perundang-undangan, serta peraturan Otoritas Jasa Keuangan (OJK) yang berlaku.

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0001**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below |
| SUBJECT MATTER | One Textron Aviation (Cessna) 700 Citation Longitude aircraft bearing registration PK-CAA. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN and/or associated and/or subsidiary and/or affiliated companies, now existing or as may be hereafter constituted, jointly and severally, for their respective rights and interests. |
| PERIOD OF REINSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide subject Tokio Marine Kiln Geographic Areas Exclusion Clause LSW617H and also excluding Belarus, Russia and Ukraine/ Crimea, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance. |

Hull coverage is subject to deductibles as contained within the Insurance

Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances

Spares coverage is subject to a Sum Insured as contained within the Insurance.

Hull coverage is subject to deductibles as contained within the Insurance.

Spares coverage is subject to deductibles as contained within the Insurance.

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability arising out of their aviation operations including Third Party Legal Liability (Bodily Injury, Property Damage) Passenger Legal Liability and Passenger Baggage and Personal Effects, Personal Injury, Cargo and Mail Legal Liability and Medical Expenses. Excluding liability to passengers, in respect of ferry flights.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD25,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD25,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Cessna) | 700 Citation Longitude | PK-CAA |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26BBKFP/0003**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air B200 aircraft bearing manufacturer's serial number - and registration PK-CAC. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances |

Spares coverage is subject to a Sum Insured as contained within the Insurance.

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

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A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air B200 | PK-CAC |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE C26/BBKFP/0004**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air B200 aircraft bearing manufacturer's serial number - and registration PK-CAN. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

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**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

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A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air B200 | PK-CAN |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE C26/BBKFP/0005**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air B200 aircraft bearing manufacturer's serial number - and registration PK-CAO. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

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Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air B200 | PK-CAO |

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0006**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air 350 aircraft bearing manufacturer's serial number - and registration PK-CAP. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Original Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

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Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air 350 | PK-CAP |

DATE CERTIFICATE ISSUED: April 20,

2026 TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0007**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Textron Aviation (Beechcraft) King Air 350 aircraft bearing manufacturer's serial number - and registration PK-CAQ. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
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Sanctions and Embargo Clause AVN111 (R).

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Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia

Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | King Air 350 | PK-CAQ |

DATE CERTIFICATE ISSUED: April 20,

2026 TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0008**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Bell Bell 429 aircraft bearing manufacturer's serial number - and registration PK-CAY. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Bell | Bell 429 | PK-CAY |

DATE CERTIFICATE ISSUED: April 20, 2026

TO EACH OF THE PARTIES LISTED WITHIN THE ATTACHED SCHEDULE OF ADDRESSEES

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0009**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Hawker 900XP aircraft bearing manufacturer's serial number - and registration PK-CAR. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Textron Aviation (Beechcraft) | Hawker 900XP | PK-CAR |

asuransi jasindo
A member of IFG

## SCHEDULE OF ADDRESSEES TO CERTIFICATE REFERENCE: C26/BBKFP/0009

| | |
|---|---|
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN<br>DIREKTORAT JENDERAL PERHUBUNGAN UDARA<br>KEMENTERIAN PERHUBUNGAN INDONESIA et al |
| SUBJECT MATTER | One Hawker 900XP aircraft bearing manufacturer's serial number - and registration PK-CAR. |

PLEASE NOTE: NOTICES ARE EFFECTIVE FROM THE TIME OF ISSUANCE BY UNDERWRITERS TO SMARTRE. ALL NOTICES WILL BE GIVEN BY E-MAIL ONLY. IN ORDER TO ENSURE THAT WE ARE ABLE TO PASS NOTICES ON TO THE REQUIRED PARTIES WHERE WE HAVE UNDERTAKEN TO DO SO PLEASE ADVISE US PROMPTLY OF ANY CHANGES WHICH NEED TO BE MADE TO THE ABOVE SCHEDULE BY EMAIL TO:

DATE CERTIFICATE ISSUED: April 20, 2026

TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE**
**C26/BBKFP/0010**

| | |
|---|---|
| BASIS | This Certificate of Insurance is issued by PT Asuransi Jasa Indonesia in our capacity as Insurer to the Insured as stated below. |
| SUBJECT MATTER | One Airbus (Helicopters) EC-135T2 aircraft bearing manufacturer's serial number - and registration PK-CAX. |
| INSURED | BALAI BESAR KALIBRASI FASILITAS PENERBANGAN DIREKTORAT JENDERAL PERHUBUNGAN UDARA KEMENTERIAN PERHUBUNGAN INDONESIA |
| PERIOD OF INSURANCE | From 19 April 2026 to 18 April 2027 both days inclusive at Standard Time at the address of the Original Insured |
| GEOGRAPHICAL LIMITS | Worldwide, subject to LSW617H Tokio Marine Kiln – Geographic Areas Exclusion Clause (09/07/15), with paragraph 1. (d) amended to exclude Russia, Belarus, Crimea, Ukraine, Israel and Niger. |
| COVERAGE | To indemnify the Insured in respect of Insurance covering:<br><br>HULL AND SPARES ALL RISKS:<br><br>Covering the Insured's fleet of aircraft against all risks of physical loss or damage whilst flying and on the ground.<br><br>All risks of physical loss or damage to property being engines, spare parts, ground support equipment and equipment (including flight inspection system) destined to be fitted to or to form part of an aircraft and being the property of the Insured or the property of others for which the Insured is responsible, whilst in transit by air (including the Insured's Aircraft) and/or any other means of conveyance and whilst at the premises of others.<br><br>Hull coverage applies on an agreed value basis for an agreed value as shown within the Insurances<br><br>Spares coverage is subject to a Sum Insured as contained within the Insurance |

This Insurance is subject to the War, Hi-jacking and Other Perils Exclusion Clause (Aviation) AVN48B.

LIABILITIES:

To indemnify the Insured in respect of legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

This Insurance is subject to the War, Hi-Jacking and Other Perils Exclusion Clause AVN48B with all paragraphs except (b) deleted subject to Extended Coverage Endorsement (Aviation Liabilities) AVN52E.

The Limit of Liability – a Combined Single Limit (Bodily Injury/Property Damage) of not less than USD3,000,000 each Occurrence/each aircraft and in the aggregate in respect of products liability, but in respect of AVN52E coverage, subject to a sub-limit (Bodily Injury/Property Damage) of not less than USD3,000,000 any one Occurrence and in the annual aggregate, however this sub-limit shall not apply as set out within Section 3, Limitation of Liability of AVN52E. Coverage is provided by a combination of Insurances.

Coverage is subject to:-
Date Recognition Exclusion Clause AVN2000A dated 14 March 2001.
Date Recognition Limited Coverage Clause AVN2001A dated 21 March 2001 (applicable to Hull and Aircraft Liability Coverage).
Date Recognition Limited Coverage Clause AVN2002A dated 21 March 2001 (applicable to non Aircraft Liability only).

Sanctions and Embargo Clause AVN111 (R).

THE INSURANCE ANNUAL AGGREGATE LIMITS MAY BE REDUCED OR EXHAUSTED BY VIRTUE OF ANY CLAIMS MADE UNDER THE INSURANCES.

Subject to the terms, conditions, limitations, exclusions and cancellation provisions of the relative Policy Number (s) : 419.301.110.26.00002

Yours faithfully,
For and on behalf of,
PT. Asuransi Jasa Indonesia



Authorised Signatory

This certificate of insurance is issued by Jasindo in our capacity as Insurer subject to the terms, conditions, limitations, exclusions and cancellation provisions of the Policy(ies). In the event that the Insurance Policy effected with the Insurer is terminated or cancelled for any reason, the insurance coverage certified under this Certificate will also be terminated or cancelled from the same time and date.

**IMPORTANT NOTE**

**This Certificate is a summary document only which does not reflect all of the terms, conditions and exclusions inherent in the Insurance Policy(ies). This document is intended only to represent an outline of the covers in force and in no way alters or overrides the terms, conditions, limitations and exclusions of the actual Policy(ies) which will prevail in the event of a claim.**

asuransi jasindo
A member of IFG

# SCHEDULE OF AIRCRAFT

| Manufacturer | Aircraft Type | Registration Mark |
|---|---|---|
| Airbus (Helicopters) | EC-135T2 | PK-CAX |