



**PRODUCT AND SERVICE INFORMATION SUMMARY - GENERAL
MOTOR VEHICLE INSURANCE PRODUCT**

Publisher Name: PT. Sampo Insurance Indonesia	Product Type: Motor Vehicle Insurance	Currency: Rupiah
Product Name: Motor Vehicle Insurance in cooperation with PT. Roojai Insurance Agent	Product Description: Insurance products that provide protection against loss and or damage to motor vehicles that can be adjusted to your needs by choosing Comprehensive or Total Loss Only protection. This product uses the Indonesian Motor Vehicle Standard Insurance Policy.	

INSURANCE KEY FEATURES

Insurance Period: 1 (one) year and can be renewed automatically.	Premium: This insurance premium rate is determined based on Circular Letter of The Financial Services Authority 06/SEOJK.05/2017 concerning the determination of Premium Rates or contributions to the Property and Motor Vehicle Insurance business line.
Sum Insured: According to the market price agreed by both parties.	Premium Payment: One time payment when purchasing the insurance, or with an installment option

COVERAGE

Insurance Coverage:

A. Comprehensive/ All Risk

Insurance covers for compensation/repair costs for partial or total loss/damage to the vehicle due to:

- a) collision, impact, overturning, skidding or falling into;
- b) malicious act;
- c) theft, including theft preceded or accompanied or followed by violence or threat of violence
- d) fire, including:
 - fire due to the burning of other nearby objects or Motor Vehicle garage;
 - fire due to lightning;
 - damage due to water and/or other appliances used to prevent the spread of or extinguishing of fires;
 - Total or partial destruction of Motor Vehicle by the order of the Authorities in attempt to prevent further spreading of the fire.

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

The value of the sum insured is IDR. 50.000.000,- – IDR 2.000.000.000,- (rate by Tier)

B. Total Loss Only

Total Loss coverage that provides compensates caused by Loss of or Damage where cost of repair is equally or more than 75% of the actual value of the vehicle (Constructive Total Loss).

Motor Vehicle Insurance coverage can be extended by

1. **Flood and Windstorm**
Insurance is extended to cover loss of and or damage to the motor vehicle insured directly caused by windstorm, flood or inundation
1. **Earthquakes, Tsunami & Volcanic Eruptions**
This insurance is extended to cover loss of and or damage to the motor vehicle insured directly caused by earthquake, tsunami and or volcanic eruption.
2. **Strike, Riot, Civil, Commotion**
This insurance shall extend to cover loss and or damage to the motor vehicle insured caused by riot, strike, lockouts, brawls, riots, people's uprisings, and/or treason revolutions.
3. **Terrorism dan Sabotage**
This insurance shall extend to cover loss and or damage to the motor vehicle insured caused by terrorism and or sabotage.
4. **Third Party Legal Liability**
Gives compensation for claims against loss and or damage suffered by third parties as a result of the insured vehicle.
5. **Personal Accident for Driver/Passengers**
this insurance shall be extended to cover for bodily injury of or death and or medical expenses to driver and or passenger in the insured motor vehicle caused directly by an accident.
6. **Third Party Legal Liability for Passenger**
Gives compensation for lawsuits that cause death, bodily injury, medical expenses, including loss and or damage to property carried by passengers in the insured vehicle in the event of an accident.

7. Authorized Workshop

It is hereby agreed and noted that the motor vehicle(s) insured shall be allowed to be repaired at the authorized workshop, treated as a Insurers nominated workshop in case of damage caused by perils insured, provided that such related brand of the motor vehicle but in no case shall exceed the sum insured under this Policy. Accordingly, the Insured shall bear no cost for the difference between Insured chosen authorized workshop and the Insurers nominated workshop. The Insurer shall proceed claim payment to the authorized workshop directly or to the Insured whilst reimbursement applied, depend on dealing payment requested by the Insured.

8. Towing Service

If loss and/or damage occurs as a result of the covered risk, the insurer will provide services for transportation or towing to a repair garage or other place to avoid or reduce such loss and/or damage. Compensation for these costs is a maximum of 0.5% (half a percent) of the Motor Vehicle Coverage. This compensation is not reduced by Own Risk.

9. Transportation Allowance

It is noted and agreed that that subject to additional premium, this insurance policy is extended to provide transportation allowance of IDR 150,000 per day up to 5 days. The transportation allowance is given when the repair of loss of or damage to insured motor vehicle exceeds 5 days from the starting date of repair. Calculation of transport allowance starts from day 6 up to maximum day 10. The allowance disbursement request is submitted by the Insured after the repair is completed and the handover of insured motor vehicle to the Insured.

10. Emergency Roadside Assistance

It is noted and agreed that subject to additional premium, this policy provide Assistance for emergency situations such as the insured car has low battery, running out of fuel, lock smith, and flat tire.

11. Call Centre Service

Provides 24/7 Call Centre service.

Premium Table

I. Comprehensive/ All Risk Coverage

Category	Sum Insured	Area 1		Area 2		Area 3	
		Min	Max	Min	Max	Min	Max
Category 1	0 - IDR125,000,000	3,82%	4,20%	3,26%	3,59%	2,53%	2,78%
Category 2	> IDR125,000,000 – IDR 200,000,000	2,67%	2,94%	2,47%	2,72%	2,69%	2,96%
Category 3	>IDR 200,000,000-IDR 400,000,000	2,18%	2,40%	2,08%	2,29%	1,79%	1,97%
Category 4	>IDR 400,000,000- IDR 800,000,000	1,20%	1,32%	1,20%	1,32%	1,14%	1,25%
Category 5	> IDR 800,000,000	1,05%	1,16%	1,05%	1,16%	1,05%	1,16%

II. Total Loss Only Coverage

Category	Sum Insured	Area 1		Area 2		Area 3	
		Min	Max	Min	Max	Min	Max
Category 1	0 - IDR125,000,000	0,47%	0,56%	0,65%	0,78%	0,51%	0,56%
Category 2	> IDR125,000,000 – IDR 200,000,000	0,63%	0,69%	0,44%	0,53%	0,44%	0,48%
Category 3	>IDR 200,000,000-IDR 400,000,000	0,41%	0,46%	0,38%	0,42%	0,29%	0,35%
Category 4	>IDR 400,000,000- IDR 800,000,000	0,25%	0,30%	0,25%	0,30%	0,23%	0,27%
Category 5	> IDR 800,000,000	0,20%	0,24%	0,20%	0,24%	0,20%	0,24%

III. Insurance Additional Coverage

Coverage	Area 1		Area 2		Area 3	
	Min	Max	Min	Max	Min	Max
Flood & Windstorm	0,075%	0,1%	0,1%	0,125%	0,075%	0,1%
Earthquakes, Volcanic Eruptions, Tsunami	0,12%	0,135%	0,1%	0,125%	0,075%	0,135%
Strike, Riot, Civil Commotion	0,05%		0,05%		0,05%	
Terrorism & Sabotage	0,05%		0,05%		0,05%	
Third Party Legal Liability (passenger car)	Progressive Rating:					
a. > 1,000,000 - 25,000,000	1% of Sum Insured					
b. > 25,000,000 - 50,000,000	0.5% of Sum Insured (On top of first tiering)					
c. > 50,000,000 - 100,000,000	0.5% of Sum Insured (On top of first & Second tiering)					
Personal Accident	Driver: 0,5% of Sum Insured Passenger: 0.1% of Sum Insured per Person					
Authorized dealer garage (appointed)	0.1% - 5.0% of Sum Insured					
Emergency Road Assistance	IDR 100,000 – IDR 500,000					
Transportation Allowance	IDR 100,000 – IDR 350,000					

Note:

- Motor vehicle area as mentioned above is based on the following locations:
 - Area 1: Sumatera and its surrounding island;
 - Area 2: DKI Jakarta, West Java, and Banten; and
 - Area 3: Other than Area 1 and Area 2
- The OJK rate refers to OJK Circular Letter Number 06/SEOJK.05/2017 concerning Stipulation of Contribution Rates or contributions to the 2017 Motor Vehicle and Property Insurance business line.
- It is possible to change the Contribution Rates above, subject to OJK Circular Letter Number 06/SEOJK.05/2017 or its changes (if any) in the future.

RISK

ALTERATION

- The Insured shall be obliged to notify the Insurer of any circumstance that increases the risks covered by the Policy, not later than 7 (seven) calendar days if changes occur in parts and/or use of Motor Vehicle.
- In connection with the risk changes in paragraph (1) above, the Insurer is entitled:
 - to determine this insurance be continued with existing premium rate or with higher premium rate, or
 - to terminate insurance by returning premium as stipulated in Article 27 paragraph (2).

FORFEITURE OF RIGHTS TO INDEMNIFICATION

- The rights of the Insured to indemnification will be automatically forfeited if the Insured:
 - fails to submit claim within 12 (twelve) month from the time of loss and/or damage although the notice of the event already submit;
 - fails to file an objection nor request for settlement through Insurance Dispute Resolution Body (LAPS) or other legal proceeding within 6 (six) months from the time the Insurer declares in writing that the Insured does not have any rights for indemnification;
 - fails to comply with obligations under this Policy.
- The rights of the Insured to claim for an indemnification which is greater than that has been agreed by the Insurer will be forfeited if within 3 (three) months from the time the Insurer notifies in writing, the Insured does not submit any written objection or does not take settlement through Insurance Dispute Resolution Body (LAPS) or other legal proceeding.

DEDUCTIBLE

For every loss and/or damage, the Insured shall bear the amount of the deductible as stated in the Policy.

OPERATIONAL RISK

Risks arising from inadequate/failed internal processes, or from employee behavior and operational systems, or from external events that may affect the company's operational activities.

REGULATOR / POLITICAL RISK

Risks related to changes in economic conditions, political policies, laws and government regulations relating to the world of insurance and business both at domestic and abroad.

ADDITIONAL FEE

Administration Fee: Rp. 30.000,-

Stamp Duty Fee: Rp. 10.000,-

Commissions max. 25% of the premium price

This commission is given to marketers in the context of marketing insurance products

EXCLUSION

1. This insurance shall not cover any loss of, damage to, expense incurred in Motor Vehicle and/or third party legal liability, caused by :
 - 1.1. Vehicle is used :
 - 1.1.1. towing or pushing other vehicles or objects, giving driving lesson; ;
 - 1.1.2. participating in contests, trainings, channeling of skill or speed hobby, carnivals, parades, campaigns, demonstrations;
 - 1.1.3. committing crimes;
 - 1.1.4. use other than those mentioned in this Policy ;
 - 1.2. embezzlement, fraud, hypnotic and the like;
 - 1.3. malicious acts committed by:
 - 1.3.1. The insured itself;
 - 1.3.2 spouses, children, parents or siblings of the Insured;
 - 1.3.3 people working for the Insured, people with the knowledge or with the consent of the Insured;
 - 1.3.4 people living with the Insured;
 - 1.3.5 management, shareholders, commissioners, or employees, if the insured is a legal entity
 - 1.4. excess load from the capacity of the vehicle that has been set by the manufacturer.
2. This insurance shall not cover any loss and/or damage to Motor Vehicle or expenses directly or indirectly caused by, as a consequence of, resulting from:
 - 2.1. goods and/or animals inside, loaded to, piled in, unloaded from or transported by Motor Vehicle;
 - 2.2. chemicals, water or other liquids; residing inside the Motor Vehicle; unless as a consequence of the risk covered by the Policy
3. This insurance shall not cover any loss of, damage to and/or expense incurred in Motor Vehicle and/or legal liability against any third party directly or indirectly caused by, as a consequence of, resulting from:
 - 3.1. riot, strike, lock-out, brawling, civil commotion, insurrection, usurped power, revolution, rebellion, military power, invasion, civil war, war and hostilities, subversive act, terrorism, sabotage, looting;
 - 3.2. earthquake, volcanic eruption, windstorm, tempest, tsunami, hail, flood, inundation, landslide or other geological or meteorological symptoms;
 - 3.3. nuclear reaction, including but not limited to nuclear radiation, ionization, fusion, fission or radioactive contamination, irrespective of whether it occurs inside or outside the Motor Vehicle and/or interest insured.
4. This insurance shall not cover any loss of, damage to and/or expense incurred in Motor Vehicle and/or legal liability against any third party when:
 - 4.1. caused by deliberate action of the Insured and/or driver and/or people working for and/or people instructed by the Insured;
 - 4.2. in the event of any loss or damage, Motor Vehicle is driven by a person who has no valid and proper Driving License (SIM) as regulated in prevailing laws and regulations concerning road traffic; This exclusion does not apply in the case of loss for parked vehicle
 - 4.3. driven by someone under the influence of alcohol, drugs or any some other hazardous substances;
 - 4.4. driven forcibly even though the condition of vehicle is technically out of order or not roadworthy;
 - 4.5. entering or going across roads that are closed, forbidden, not allocated for Motor Vehicle or violating traffic rules.
5. This insurance shall not cover any loss and/or damage to:
 - 5.1. non standard additional equipments which are not mentioned in the Policy;;
 - 5.2. tires, rims, rim cover not accompanied by damage to other parts of Motor Vehicle except for those caused by risks covered in Article 1 paragraph (1) items 1.2, 1.3, 1.4 of this policy;
 - 5.3. keys and/or other parts of Motor Vehicle when not attached or inside the vehicle;
 - 5.4. parts or materials of Motor Vehicle worn out due to wear and tear, inherent vice or its improper use;
 - 5.5. Motor Vehicle License (STNK), Certificate of Ownership of Motor Vehicle (BPKB) and/or other Motor Vehicle documents
6. This insurance shall not cover legal liability against any third party directly or indirectly caused by Motor Vehicle for:
 - 6.1. damage to or loss of property transported, loaded or unloaded from Motor Vehicle;
 - 6.2. damage to roads, bridges, viaducts, structures located under, above, alongside the roads in consequence of vibration, weight of Motor Vehicle or its load.
7. This insurance shall not cover any loss of profit, wage, decrease in price or other financial losses suffered by the Insured.

UNDERWRITING CONDITIONS

Motor Vehicle Insurance Coverage includes consideration and assessment of:

- Vehicle Price, Vehicle Type, Vehicle Condition, Vehicle Brand, Moral Hazard and others.
- Exposure to the risk of flooding or other natural disasters.
- Supporting data include: Loss record information, vehicle photos, survey reports and others.
- This insurance is valid throughout the territory of the Republic of Indonesia.

REQUIREMENTS AND PROCEDURES

Insurance Application Procedure:

- Select the product you want to buy on the Roojai website
- Fill in the personal data and questions
- Choose the benefits you want
- Pay online using debit card, credit card, or virtual account.

Procedure for Submission and Settlement of Claims

If an accident, injury or loss occurs, you must:

- Immediately report to the police or the authority at the scene of an incident, if an item is lost, stolen, or is suspected of being the result of a crime.
- Immediately notify the insurance partner of PT. Sampo Insurance Indonesia, in this case, mvclaims@roojai.co.id or claim hotline (021) 50890821 with a written statement no later than 5 (five) calendar days after the loss occurs
- Submit a claim form that has been filled out completely and correctly, along with documents related to the claim. Claim forms or claim submissions can be emailed to mvclaims@roojai.co.id.
- Make every reasonable effort to protect, maintain, save the motor vehicle and provide full assistance and opportunity for the PT. Roojai Insurance Agent and PT Sampo Insurance Indonesia or another party appointed by PT Sampo Insurance Indonesia to conduct an investigation over the loss and/or damage occurring to the motor vehicle prior to making any repair or replacement.

Claim Documents

Following is a minimum list of documents required to process your claim. In certain cases, other additional information/documents are needed to process the claim.

Main Document for All Types of Damage/Loss

- Filled and signed Claim Form – for the corporate Insured, the claim form must be stamped by the company
- Copy of the Insured's KTP for the individual Insured & if the Insured is not a driver
- Copy of Driver's Driving License (SIM)
- Copy of Vehicle Registration Certificate (STNK)

(additional) documents as below according to the type of damage/loss:

Claims for bodily injury of the driver/passenger

- Original receipt from the Hospital along with cost details & medical resume

Theft - Partly

- Police report

Theft – Total

- Police report
- Letter of property rights surrender that has been signed by the Insured
- Three copies of blank receipts signed by the Insured
- Original Vehicle Ownership Documents (BPKB)
- Original Vehicle Registration Certificate (STNK)
- Original vehicle purchase invoice
- Vehicle Keys
- Vehicle Registration Certificate (STNK) blocking letter from KADITLANTAS
- Certificate of loss from KADITSERSE POLDA
- Vehicle KIR Book - for commercial vehicle use

Total Loss – Accident:

All documents on Theft – Total are required, except:

- Vehicle Registration Certificate (STNK) blocking letter from KADITLANTAS
- Certificate of loss from KADITSERSE POLDA

Third Party – Property Damage

- Police report
- Claim demand letter from third party to the Insured
- Receipt of repairing damaged property cost
- Quotation of repair costs from contractors – for property damage
- Quotation of repair costs from the repair shop – for vehicle damage

- Original receipt from the Hospital along with cost details and medical resume – for Third Party bodily injuries
- Death Certificate –for the death of a Third Party
- All correspondence with parties when property or vehicle owners or third parties are injured/death

All claim forms, policy documents and booklets can be accessed and downloaded online anytime, anywhere through the website www.roojai.co.id

Procedures

Procedures that can be done regarding a complaint in purchasing a product and/or using the service is by contacting:

PT. Roojai Insurance Agent

CIBIS 9 Lantai 17 Jl. TB Simatupang No.2 Cilandak Timur Pasar Minggu Jakarta 12560 – Indonesia

Telp: (021) 5089 0821

Website: www.roojai.co.id

SIMULATION

Premium Calculation Illustration

A customer bought a Motor Vehicle Insurance with coverage details below:

- Vehicle Price: Rp 250,000,000 (Category 3), Production year 2020
- Insurance Period: 3 February 2022 – 3 February 2023
- Vehicle Usage: Personal Use
- Location: Jakarta (Area II)
- Coverage: Comprehensive
- Insurance Additional Coverage:
 - SRCC
 - Terrorism and Sabotage (TS)
 - Third-Party Legal Liability with limit Rp. 10,000,000

Here's how to calculate the premium:

No	Description	Rate	Premi
1	Comprehensive	2.08%	5,200,000
2	SRCC	0.05%	125,000
3	TS	0.05%	125,000
4	TJH, Rp 10,000,000	1%	100,000
Total Premium			5,550,000
Policy Fee & Stamp Duty Fee			40,000
Premium			5,590,000

Claim Payment Calculation Illustration:

Risk : Partly Comprehensive

Illustration:

If your vehicle is damaged due to the risk that's covered in the policy, and the damaged repair fee is Rp.1.000.000, - then we will repair your vehicle according to the cost of the damage at our partner garage and you must pay the cost at your own risk where the amount is Rp.300.000,- per event.

ADDITIONAL INFORMATION

1. Premium Payment Method

Premium payment can be made by cash, cheque, bilyet giro, transfer or by other means agreed between the Insurer and the Insured.

The Insurer is deemed to have received the premium payment, when:

- Cash payment has been received, or
- The premium in question has already been credited into the Insurer's bank account, or
- The Insurer has acknowledged in writing that payment has been received.

2. Premium Payment Scheme

It is a condition of the Insurer's responsibility for insurance coverage under this Policy, any Premium payable must have been paid in full and have actually been received in full by the Insurer, in the event that:

Insurance period of 30 (thirty) days or more, the payment of Premium must be paid within a grace period of 14 (fourteen) calendar days from the date of entry into force of the Policy

3. Key Definitions

- Policyholder is a party or someone who has the authority to hold an approved policy
- The insured is a party or someone who eligible for the insurance coverage from an insurance company

- Premium is the money that must be paid by the policyholder to the insurance company to obtain insurance protection benefits
 - Grace Period is a some certain time given by the insurer to the insured since the premium payment's due date
 - Claims are made by the policyholder to the insurance company to obtain the rights specified in the policy agreement
 - Clauses are the articles or provisions contained in the policy agreement that the policyholder and insurance company must comply with
4. The insurance company is obliged to inform all changes to the benefits, costs, risks, terms and conditions of this Product and Service by letter or other ways in accordance with the applicable terms and conditions. Those notification will be informed 30 days prior to the effective date of the change
5. Other information regarding costs, benefits and risks can be accessed through the official website www.Roojai.co.id

DISCLAIMER (PLEASE READ):

1. PT Sampo Insurance Indonesia (the Insurer) can accept and reject the request for insurance coverage depending on the Underwriting decision of the Insurer. The claim decision is entirely the decision of the Insurer by following the provisions contained in the Policy.
2. This Summary of Product and Service Information is a brief description of the Insurance product and is not part of the Policy. Definitions and more complete information can be found in the Policy issued by the Insurer. If there is a difference between the Policy and other documents, the Policy shall prevail.
3. To get more information regarding the Terms & Conditions, please check www.roojai.co.id
4. The information included in this Summary of Product and Service Information is valid from the date of printing of the document until the policy expiration date.
5. The Insured must read, understand and sign the insurance policy and policy application.
6. The Insured agrees and authorizes the Insurer to disclose the Insured's personal information, in connection with insurance closing and/or claim reporting to interested parties, if needed; including but not limited to other interested parties in connection with legal processes and/or requests from regulators/laws for administrative purposes or for the improvement of customer service, in accordance with applicable law.
7. The Insured must carefully read this Summary of Product and Service Information and has the right to ask employees of the Insurer for all matters related to this Summary of Product and Service Information.
8. The Insured must carefully read this Product and Service Information Summary before agreeing to purchase the product and has the right to ask the Insurer's employees for all matters related to this Product and Service Information Summary.
9. By signing this Product and Service Information Summary document, the Insured agrees to accept other product offers from third parties.



PT. Sampo Insurance Indonesia
Licensed and Supervised by Otoritas Jasa Keuangan (OJK).

Document Print Date: March 13 2023
Document Version: 1. Ver 01 EN