



redefining / insurance

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SmartHome
Proposal Form

Please complete this proposal form. Where ever tick boxes ( ) appear, please tick ( ) as appropriate.
If insufficient space is provided for your answer, please continue on a separate sheet. No cover is in force until confirmed in writing by us

1. Insured Data

\*Must be filled according to PMK No.30/PMK 010/2010 on Know Your Customer Principle

Insured Name\*
Gender
ID Number
Nationality
Place / Date of Birth
Address (in ID Card)\*
Current Address\*

Emergency Contact Details\*

Phone Number (Mobile Phone)
Phone Number (Home)
Phone Number (Office)
Email

Occupation\*
Corporate/Institution's Name
Position \*
Source of premium? \*

(F037f 09/15)

Total Income / Year (in IDR)  < 100 million  100 - 300 million  > 300 million

Beneficiary

Relation with the Insured   
(must be filled if the Beneficiary is not the Insured)

Account Number for claim payment\*   
Bank

Insurance purpose? \*

Protection

Credit Requirements

Others

Do you have any other policy in our Company?  Yes  No

If 'Yes', Please mentioned (filled in other paper if the column is not enough)

	Policy Number	Type of Insurance
1		
2		
3		
4		
5		

## 2. Details of Insurance

1 Period of Insurance From  (D/M/Y) To  (D/M/Y)

## 3. Extensions of Cover Required

1.  Earthquake, Volcanic Eruption, Fire and Explosion following Earthquake and or Volcanic Eruption, Tsunami.

## 4. Detail of Property to be Insured

1 (a) Location of property to be insured

(b) Home status  Own  Family  Rent  
 Company  Others

(c) Length of stay Year  Month

2 Construction of Building ( i.e :concrete, bricks, wood, steel, tiles / shingle-roof, metal, etc.)

External walls		Roof	
Internal walls		Roof trusses	
Floor		Attic	
Supporting Column		Stairs	

3 Number of storeys (excluding ground floor)  Age of the Building

4 Source of lighting  Mains electricity ..... Watt  Generator  Other (please specify) \_\_\_\_\_

5 Occupation of the neighbouring buildings and the distance (wall-to-wall) from the Building to be insured

	Neighbouring buildings occupied as	Distance (meters)
Left		
Right		
Front		
Rear		

6 Type and number of fire extinguishers on the premises      Type       Number

7 Location of the nearest Fire station       Distance  km

8 Please advise Us of the maintenance program of Your fire protection system program

9 For coverage of typhoon, storms, floods, and water damage, please clarify the property to be insured in accordance with a history that never happened.

**A. JAKARTA, BANTEN, JABAR**

- Areas that have never experienced a flood or has experienced flooding, flooding height  $\leq 30$ cm.
- The areas has experienced flooding,  $30 < \text{flooding height} \leq 60$  cm.
- The areas has experienced flooding, flooding height  $60 \text{ cm} < \text{flooding height} \leq 100$  cm.
- The areas has experienced flooding, flooding height  $> 100$  cm.

**B. NON JAKARTA, BANTEN, JABAR**

- Property to be insured had never experienced flooding before or ever experienced a flood in period of more than 6 years.
- The areas where the property to be insured have experienced flooding in the past 6 years.
- The areas where the property to be insured have experienced flooding in the past 3 years.
- The areas where the property to be insured have experienced flooding in the past 1 year.

## 5. Sum Insured

### Definition

**Valuables** shall mean jewellery, articles of gold, silver and other precious metals, watches, furs, cameras and binoculars, painting, and other works of art, collections of stamps, coins and medals.

**Personal Effects** shall mean clothes and articles of a strictly personal nature likely to be worn used or carried such as portable radios, portable TV's, portable CD's, sport equipment and bicycles. This does not include **Valuables** or **Money**.

**Note: Please fill in separate letter if this column is not enough**

		Sum Insured
I.	Building	.....
II.	Contents	
	A. Household and personal effects with an individual value <u>not</u> more than Rp20,000,000 or US\$2,350	.....
	B. Household and personal effects with an individual value more than Rp20,000,000 or US\$2,350 (Please specify) .....	.....
	Total I + II	
III.	Articles Outside Premises	
	A. Personal Effects & Valuable items with an individual value <u>not</u> more than Rp 5.000.000 or US\$600	.....
	B. Valuable items with an individual value more than Rp5.000.000 or US\$600 (Please specify) .....	.....
	Total III A + B	
	Hand phone (Please Specify: Make, Type & Serial No) .....	.....
	Total	
	Notebook and Personal Digital Assistants (PDA) (Please Specify : Make, Type & Serial No) .....	.....
	Total	
IV	For loss of cash or credit cards up to Rp5,000,000 or US\$600 Do you wish to extend your policy with this cover ?	Yes <input type="checkbox"/> No <input type="checkbox"/>

## 6. General

- Do You keep Your valuables in a safe at home when they are not being worn or used? Yes  No
- Do You have a security guard on duty overnight at Your Premises? Yes  No
- Are all Your windows protected by anti-theft bars? Yes  No
- Does Your premises have a burglar alarm system installed? Yes  No   
If 'YES', please give details of Your alarm system and its maintenance

- Please advise any other factors that would deter thieves from entering Your home

6 Have You sustained fire flood or theft losses at Your house in the last 3 years? Yes  No   
 If 'YES', please give details of circumstances and value of property lost or damaged

Date	Description or cause of the loss	Loss Amount

7 Insurance purposes  To protect my property  Credit/Leasing requirement  
 Others \_\_\_\_\_

## 7. Others

Do you wish to receive any interesting information or promotion from PT Asuransi AXA Indonesia or its partner?

Yes  No

## 8. Declaration

- I hereby declare that I have answered all the questions provided in this form in good faith and complete. I am aware and understand if the answer or information that I have provided are incorrect, PT Asuransi AXA Indonesia reserves the right to cancel the policy without having the obligation to pay any benefit
- I understand that the insurance coverage will be valid after its approved by PT Asuransi AXA Indonesia.
- I hereby authorize PT Asuransi AXA Indonesia to use my personal data and information (such as name, address, phone number, etc) as stated in this form or in other means, including other parties which have an agreement relationship with PT Asuransi AXA Indonesia and/or its affiliates, in relation to any activities related to the policy issued under this form
- Copy of this form or statement has the same legal force as the original.

Proposer's name & signature

Date

### Important Notice

- Cover for home insurance is provided subject to the company's usual terms, conditions and exceptions for this type of insurance. A specimen of the policy wording is available on request.
- No cover is in force until the proposal has been accepted and cover confirmed in writing by the Company
- The premium must be paid before cover is in force or within the premium payment period specifically agreed by the Company

## 9. Summary of Cover

Basic Fire	: Fire, Lightning, Explosion, Impact by Aircraft
Fire Full Perils	: Basic Fire + Flood + Riot, Strike, Malicious Damage & Civil Commotion + Theft WITH Forcible Entry
All Risks	: Fire Full Perils + Accidental Damage + Theft WITH/WITHOUT Forcible Entry

PLAN	Smart home
<b>BUILDING</b>	
<b>EXTENSION</b> ❖ Earthquake, Volcanic Eruption, Fire and Explosion following Earthquake and or Volcanic Eruption, Tsunami ❖ Typhoon, Storm, Flood, and Water Damage ❖ RSMDC ❖ Landslide or Landslip ❖ Accidental Damage ❖ Theft WITH Forcible Entry ❖ Theft WITHOUT Forcible Entry	√ √ √ √ √ √
<b>EXTENSIONS AUTOMATICALLY INCLUDED</b> ❖ Fire Extinguishing Expenses ❖ Professional Fee (i.e. Architect) ❖ Removal of Debris ❖ Capital Additions ❖ Property Owner's Liability ❖ Loss of Rent or Alternative Accommodation ❖ Breakage of Glass & Sanitaryware ❖ Accidental Damage to Underground Services	√ √ √ √ √ √ √
<b>CONTENTS</b>	
<b>EXTENSION</b> ❖ Earthquake, Volcanic Eruption, Fire and Explosion following Earthquake and or Volcanic Eruption, Tsunami ❖ Typhoon, Storm, Flood, and Water Damage ❖ RSMDC ❖ Accidental Damage ❖ Theft WITH violence/forcible entry ❖ Theft WITHOUT violence/forcible entry	√ √ √ √ √
<b>EXTENSIONS AUTOMATICALLY INCLUDED</b> ❖ Cost of Temporary Accommodation and Loss of Rent ❖ Accidental Breakage to Fixed Mirrors ❖ Removal of Debris ❖ Locks and Keys (max. Rp5,000,000 or US\$600) ❖ Personal Effects of Domestic Servants (max. Rp5,000,000 or US\$600) ❖ Loss or Damage caused by Domestic Servant (max. Rp1,000,000 or US\$120) ❖ Frozen Food (max. Rp500,000 or US\$60) ❖ Automatic Inclusion of New Property ❖ Tenant's Improvement, Decorations Betterment ❖ Property in the Open (max. Rp1,500,000 or US\$200)	√ √ √ √ √ √ √ √ √
<b>ARTICLES OUTSIDE PREMISES</b>	
❖ Within Indonesia only ❖ Worldwide	√ √
<b>PERSONAL LIABILITY</b>	√
<b>FUNERAL EXPENSES</b>	√
<b>LOSS OF DOCUMENTS</b>	√
<b>LOSS OF MONEY &amp; CREDIT CARDS</b>	√

For more information, please read the policy

## 10. Premium

### 10.1 Smart Home

Type of Building	Dwelling House	Apartment < 6 Floors	Apartment 6 - 18 Floors	Apartment > 18 Floors	Apartment > 24 Floors
<b>NON Earthquake (Jakarta, Banten &amp; Jabar)</b>	0.16%	0.1656%	0.1691%	0.1682%	0.1761%
<b>NON Earthquake (Outside Jakarta, Banten &amp; Jabar)</b>	0.155%	0.1606%	0.1641%	0.1632%	0.1711%
<b>Outside Premises</b> ❖ HP/Laptop/PDA ❖ Sport Equipment ❖ Others	4% 2% 1.3%				
<b>Money &amp; Credit Cards</b>	Rp100,000 / US\$10				

### 10.2 Earthquake

Type of Building		Premium				
		Zone I	Zone II	Zone III	Zone IV	Zone V
<b>Dwelling House</b>		0.076%	0.079%	0.104%	0.135%	0.16%
<b>Apartment</b>	≤ 9 storeys	0.075%	0.076%	0.1%	0.143%	0.19%
	> 9 storeys	0.112%	0.115%	0.122%	0.153%	0.20%

## 11. Own Risk

<b>FLEXAS</b>	<b>Nil</b>
Riot (RSMD 4.1A)	10% of Recoverable claim. Subject to minimum Rp. 10,000,000 or US\$1,200
Civil Commotion	<ul style="list-style-type: none"> <li>15% of Recoverable claim. Subject to minimum Rp.25,000,000 or US\$3,000 for TSI less than and up to Rp. 1,000,000,000 or US\$120,000</li> <li>15% of Recoverable claim. Subject to minimum Rp.50,000,000 or US\$6,000 for TSI above than Rp. 1,000,000,000 or US\$120,000</li> </ul>
Typhoon, Storm, Flood, and Water Damage	10% of Recoverable claim.
Earthquake, Volcanic Eruption, Fire and Explosion following Earthquake and or Volcanic Eruption, Tsunami	2.5% of TSI
Theft with forcible entry	Rp250,000 or US\$30
Theft without forcible entry	Rp500,000 or US\$60
LAPTOP / PALM COMPUTER	Rp2,500,000 or US\$300
Handphone	Rp500,000 or US\$60
Sport Equipment / Camera	Rp500,000 or US\$60
ACCIDENTAL DAMAGE	Rp500,000 or US\$60