

Product and Service Information Summary

Asuransi Harta Benda

General version



This Summary of Product and Service Information will be subject to the terms, conditions and exclusions set out in the Policy Terms.

Name of Insurer	: PT Zurich Asuransi Indonesia Tbk
Product Name	: Asuransi Harta Benda – Property All Risk (PAR) Coverage
Currency	: Rupiah
Product Type	: Property Insurance
Product Description	: Asuransi Harta Benda is a product of PT Zurich Asuransi Indonesia Tbk (“Zurich”) that provides protection for the insured object in the form of your physical property (“Insured”) against all risks, except those listed in the Policy Exclusions.



Main Features

Sum Insured	: As stated in your Policy Schedule
Premium	: As stated in your Policy Schedule
Coverage Period	: Annual or Long-Term (for selected occupancy)
Premium Payment Period	: At once, in the beginning of coverage period



Product Benefits

Asuransi Harta Benda (Asuransi Kebakaran) covers loss or damage to property and/or insured interests directly caused by Fire, Lightning, Explosion, Falling Aircraft, and Smoke (FLEXAS).

Asuransi Harta Benda (Property All Risk) covers loss or damage to property and/or insured interests directly caused by:

1. Fire, Lightning, Explosion, Falling Aircraft, and Smoke (FLEXAS)
2. Riots, Strikes, Malicious Damage (RSMDC)
3. Typhoon, Storm, Flood, Water Damage (TSFWD)
4. Landslide and Land Subsidence
5. Burglary
6. Other unforeseen damage (not listed in the Policy Exclusions) requiring repair or replacement

Subject to limit of liability stated in your Policy.



Product Risk

1. Zurich shall not be held liable for any errors or inaccuracies in the data you provide that result in errors or inaccuracies in the Policy, which may lead to claim rejection.
2. Claims will not be paid by Zurich if they arise from events excluded under the Policy.
3. Zurich will reject any claim submitted after the prescribed time limit or if the loss occurs during the Policy's waiting period.
4. There is a risk of loss of legal enforceability between Zurich and you, as stipulated in the Policy, due to manipulation of legal documents by related parties, whether directly or indirectly, which may result in, but is not limited to, claim denial or non-payment of benefits by Zurich.
5. Other risks beyond Zurich's control caused by your actions that result in non-payment of benefits or termination of coverage.



Premium

The premium rate for Asuransi Harta Benda is calculated based on the applicable regulations and constitutes an annual premium.



Cost

Total premium you pay already includes acquisition costs, administrative fees, and taxes.



Terms and Conditions

Terms for Insured Object

1. Material Damage

This Policy shall become invalid with respect to the insured property if any change occurs after the inception of this insurance.

 - a. Due to relocation; or
 - b. The risk of loss, destruction, or damage has increased; or
 - c. Your insurable interest ceases, except by your own will or by operation of law, unless acknowledged in writing by Zurich.
2. If, at the time a claim arises under this Policy, there is any other insurance covering the same loss, destruction, or damage, Zurich shall not be liable to pay or contribute more than its proportionate share of such loss, destruction, or damage.

Unless otherwise stated in your Policy.

Terms of Participation

1. Insurance registration is carried out based on a completed and signed Asuransi Harta Benda Application Form.
2. In accordance with company policy and if deemed necessary, Zurich reserves the right to conduct a survey of the Insured Property prior to insurance registration, with written notice provided to you.
3. Insurance cancellation may be initiated by:
 - a. You, by submitting a Written Request for Insurance Cancellation ("SPBA") in accordance with the terms of the policy.
 - b. Zurich, in accordance with the terms of the policy.
4. The premium must be fully paid and received by Zurich within the agreed timeframe.
5. If the insurance registration is not approved, Zurich will provide written notification to you along with the reason for the rejection. Zurich reserves the full right and authority to approve or reject any insurance registration.

Claim Mechanism

1. You may submit a claim to Zurich by contacting Zurich Care 1500 456 and also in writing, providing details regarding the nature and extent of the loss or damage.
2. The deadline for claim notification/reporting is no later than 30 (thirty) calendar days from the date of the incident giving rise to the claim, or as otherwise stated in your policy.
3. You must immediately notify the competent police authorities in the event of loss or damage due to theft, burglary, or malicious acts.
4. You must take all reasonable steps within your control to minimize the extent of loss or damage.
5. Provide all information and supporting documents requested by Zurich.
6. Preserve the affected parts and make them available for inspection by Zurich's representative or surveyor.
7. Once notification has been given to Zurich in accordance with these conditions, Zurich's representative shall have the opportunity to inspect the loss or damage before any repair or alteration is carried out. If Zurich's representative does not conduct an inspection within a reasonable period under the circumstances, you are entitled to proceed with repairs or replacement.
8. Zurich will settle the approved claim within 30 (thirty) days after receipt of the final loss adjuster's report or equivalent proof of loss.



Exclusion

Zurich will not indemnify you for any loss (including consequential loss), destruction, damage, or any costs whatsoever, whether directly or indirectly caused by, arising from, or aggravated by:

1. *Ionizing radiation or contamination by radioactivity from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel.*
2. *Toxic, radioactive, explosive substances or other hazardous materials from nuclear explosives or any of their nuclear components.*

3. *Intentional acts or willful negligence by you or your representative*
4. *Total or partial cessation of work.*

In any action, lawsuit, or other legal proceeding where Zurich asserts that, based on Exclusions (1) and (2) above, any loss, destruction, damage, or expense is not covered under this insurance, the burden of proof that such loss, destruction, or damage is covered shall rest with you.

Other exclusions as stated in your Policy shall also apply.



Coverage Simulation

Gerald is a Bank Danamon customer who wishes to purchase a Asuransi Harta Benda product for his house through Bank Danamon. After completing submitting several initial information, Zurich will provide an offer to Gerald. Gerald agrees to purchase the policy for his house.

The costs paid by Gerald include the premium and administrative fees, with the following details:

Premium: IDR 2,144,000

Policy & Administration: IDR 20,000

Total Premium: IDR 2,164,000

Payment is made via bank transfer. The premium is paid in full for the entire insurance coverage period.

This simulation is not binding and does not constitute an insurance contract nor is it part of the policy. Your rights and obligations and the terms regarding this insurance product are stated in the policy. A more detailed explanation of this insurance product, including premiums payable, coverage, and so on, is set out in the policy.



Claim Simulation

One night, a fire broke out at the house. Part of the walls and ceiling of Gerald's house were destroyed by the fire.

Gerald immediately reported the incident to Zurich on the same day and submitted the required claim documents. Zurich assessed the claim based on the report received and calculated the loss at IDR 70,000,000.

Zurich informed Gerald of the claim assessment result, which Gerald accepted. Gerald's house falls under Construction Class 1, so there is no deductible (own risk) to be borne by Gerald. Gerald will receive compensation from Zurich in the amount of IDR 70,000,000.

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Service and Complaint Settlement Procedures

1. You may submit complaints or grievances directly to Zurich through Zurich Care 1500456.
2. You have 10 (ten) business days to provide any missing documents.
3. Zurich will follow up and resolve the complaint as follows:
 - For verbal complaint, within a maximum of 5 (five) business days from the date the complaint is received by Zurich.
 - For written complaint, within a maximum of 10 (ten) business days from the date Zurich receives complete documentation.

Important Notice

- The product offered is insurance products, and all risks associated with these products are the responsibility of Zurich.
- This Product and Service Information Summary does not form part of the insurance application or the policy.
- You are required to read, understand, and sign the insurance application and the policy.
- The information contained in this Product and Service Information Summary is valid from the date of issuance until the end of the coverage period.
- Details regarding the terms of coverage and exclusions, including the complete terms and conditions, can be found in the policy.

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Zurich Care

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PT Zurich Asuransi Indonesia Tbk
berizin dan diawasi oleh OJK