About ABDA

ABDA established in Jakarta on 12 October 1982. As a company with a long journey in Indonesia, ABDA has become a market leader in Insurance and known as one of the 5 biggest Motor Insurance providers. ABDA also has various lines of products which will fulfill customer needs such as Fire Insurance, Property All Risk, Liability, Engineering, Heavy Equipment, Health Insurance, Travel Insurance, and others. By the end of 2018, the Company has 36 branch offices and marketing offices, and was supported by 547 professional and competent employees. With total asset more than 2.8 Trillion and Risk Based Capital at 317% makes ABDA in a strong position to bring peace of mind in insurance to its Customer.

PT Asuransi Bina Dana Arta, Tbk
Plaza Asia, Lt. 27
Jl. Jend. Sudirman Kav. 59,
Jakarta 12190
Telp: (021) 5140 1688 (Hunting)
Fax: (021) 5140 1697 / 98
www.abdainsurance.co.id
This policy will cover your property against any unforeseen, sudden and accidental physical loss destruction or damage not excluded by the policy. There are two sections of cover under this policy; Material Damage and Business Interruption.

**Property All Risk Policy may include following coverages:**

**Basic Coverage:**

- **FLEXAS**
  - Fire
  - Lightning
  - Explosion
  - Aircraft Impact
  - Smoke

- **Typhoon**
  - Storm
  - Flood
  - Water Damage (TSFWD)

**Riot**
- Strike.
- Malicious Damage
- Civil Commotions (RSMDCC)

**Others**

**Extension Coverage**
- Earthquake, Volcanic Eruption and Tsunami
- Terrorism and Sabotage

**Earthquake**
This Policy covers loss of or damage to the property and or interests insured directly caused by the perils mentioned hereunder:
- Earthquake
- Volcanic Eruption.
- Fire and Explosion following Earthquake and or Volcanic Eruption.
- Tsunami.

**Business Interruption**
This coverage will indemnity to you for the loss of gross profit due to reduction in turn over and increase of cost of working due to loss destruction or damage indemnifiable under Material Damage section in your Property All Risk policy.

---

**Sample of Premium Calculation**

**Property All Risks Policy**

Villa with Construction Class 1 at Denpasar Bali

Occupation as Commercial Villa Code 29411

- Sum Insured Building: Rp. 1.000.000.000
- Sum Insured Content: Rp. 150.000.000
- Total Sum Insured: Rp. 1.150.000.000

**Premium Calculation**

- Premium: Rp. 1.150.000.000 x 0.1406% = Rp. 1.616,900
- Earthquake (Zone 4): Rp. 1.150.000.000 x 0.143% = Rp. 1.644,500
- Terrorism & Sabotage: Rp. 1.150.000.000 x 0.05% = Rp. 500,000
- Total Premium: Rp. 3.761,400