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Business License No KEP-175/KM.13/92

RENEWAL QUOTATION SLIP

To:
PT. Pan Maritime Wira Pawitra
Jl. Raya Tanjung Barat No. 7, 3rd Floor
Pasar Minggu
Jakarta 12510

From:
heru.heru@marsh.com

Attention: Mr. Dian Imirsyah

Our Ref.: Heru Heru

Document No. : MHU/202504/027

We attach below the quotation received from Insurers that is based on the underwriting information supplied to them on your behalf for your consideration. Please review the quotation and if you wish to proceed with the cover kindly sign and return the acceptance of the terms set out in the quotation slip, along with the required supporting documentation. Please check the details shown to ensure their accuracy and advise us immediately of any changes necessary. All decisions regarding the amount, type or terms of coverage shall be your sole responsibility. While Marsh may provide advice and recommendations, you must decide on the specific coverage that is appropriate for your particular circumstances and financial position.

Please note that no cover is to attach until you are formally instructed us to do so.

CLASS OF INSURANCE
Marine Hull

FORM

INSURED
PT. Pan Maritime Wira Pawitra

as Owners and/or manager and/or operator and/or their Associated and/or Affiliated and/or Subsidiary Companies for their respective rights and interest to be advised.

INSURED BUSINESS
Shipping Company

INSURER
PT Asuransi Jasa Indonesia Pusat

POLICY NUMBER
T.B.A

PERIOD OF INSURANCE
20/07/2025 ~ 19/07/2026 (dd/mm/yyyy)
Both days inclusive Jakarta time and/or short period at daily pro rata premium.

VESSEL(S)
"Pan Marine 12", "Pan Marine 18" and "Pan Marine 19"
Value and amounts insured as per attached schedule and/or as original.

Including if required new and/or added and/or acquired and/or managed and/or chartered vessels at terms or premium to be agreed and/or as original.

INTEREST
<u>SECTION A - Hull and Machinery</u>
Hull, Machinery , Materials, Equipment (including equipment on board), Gear etc and everything connected therewith, nothing excluded

Valued as per schedule attached and/or as original.

SECTION B - Increased Value /Disbursements
Increased Value of Hull and Machinery, etc. and/or Disbursement including Excess Liabilities.

Valued at as schedule attached, so valued and/or as original.

SECTION C - War Risks Insurance
Hull, Machinery, Materials, Equipment (including equipment on board),Gear etc and everything connected therewith, Including Increased Value of Hull and Machinery, etc. and/or Disbursement including Excess Liabilities

Valued as per schedule attached and/or as original.

SUM INSURED

All Sections: 100% of the above values. With details as per fleet schedule attached.

TRADING AREA

SECTION A - Hull and Machinery

Warranted Indonesia, Singapore, Malaysia and Brunei Waters only.

SECTION B - Increased Value /Disbursements

Subject to the same trading limits as interest (A), but this insurance is not subject to additional premiums for breaches of warranty

SECTION C - War Risk

Subject to the same trading limits as interest (A) and (B) subject to current JWC Hull War, Strikes, Terrorism and Related Perils Listed Areas JWLA 032 (18 December 2023), and Navigation Limitations for Hull War, Strikes, Terrorism and Related Perils Endorsement M2005/002A (3rd August 2005) and Hull War, Strikes, Terrorism and Related Perils Notice of Cancellation Administration Clause JW 2005001B, or held covered at premium to be agreed by Underwriter(s).

Notwithstanding the above, Underwriters hereon note and agree that vessels are permitted to call any ports and/or places in Indonesia for all vessels, without notice and without additional premium. Subject to 7 days notice of cancellation by Underwriters at any time.
Hull War, Strikes, Terrorism and Related Perils Notice Of Cancellation Administration Clause JW 2005001B, as attached

CONDITIONS

IN RESPECT OF SECTION (A)

- Institute Time Clauses - Hulls Cl. 280 (1.10.83) as attached, with following amendment :-

  (i) Clause 1.2 deleted. This insurance is extended to allow the Assured to undertake ship to ship lightering operations as defined in Clause 1.2 without prior advice to underwriters.

  (ii) Clause 6.2.4 – the words “provided such repairers or charterers are not an Assured hereunder” is deleted.

  (iii) Clause 8.1 (Collision Liabilities) excluded absolutely 4/4ths Collision Liability and Fixed Floating Object absolutely.

  (iv) Clause 4.2 amended to allow for charter on a bareboat basis. Subject to definitive legal charter contract.

(iv) Clause 17 not to apply to claims for General Average.

(v) Clause 26 is deemed replaced by Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion

(vi) Clause 4.1 shall be deleted and replaced by the following: -
"Change of the Classification Society of the vessel, or change, suspension, discontinuance, withdrawal or expiry of her Class therein, until arrival at her next port. However where such change, suspension, covered by Clause 6 of this insurance or which would be covered by an insurance Time 1/10/83 as amended by the violent theft, piracy and barratry extension the vessel sail from her next port without the prior approval of the Classification Society,"

(vii) Clause 6.1.3 shall be deleted.

(viii) Clause 6.1.5 shall be deleted.

(ix) Clause 6.2.5 shall be deleted.

(x) Clause 12 : 1% of sum insured anyone accident/occurrence for all claims

(xi) "23(a)," shall be inserted between "23", and "24" in Clause 21.1.8

(xii) The words "(barratry and piracy excepted)" shall be deleted from Clause 23.2

(xiii) A new Clause 23(a) shall be inserted after Clause 23 and before Clause 24 as follows:-

"23(a) VIOLENT THEFT, PIRACY AND BARATRY EXCLUSION

In no case shall this insurance cover loss damage liability or expense caused by:-

23(a). 1 Violent theft by persons from outside the vessel

23(a). 2 piracy

24(a). 3 barratry of Master Officers or Crew."

- Institute Additional Perils Clause – Hulls 1/10/83 (294) as attached, applicable for vessels up to 15 years old only.
- Pilots Non Liability Clause MW0062 (12/94).
- Institute Time Clause – Hulls Leased Equipment Clause 1.11.95 (Cl.362).
- Institute Time Clauses – Hulls Part(s) Removed Clause 1/11/95 (Cl.364).
- Helicopter Clause (509CTB00781).
- Lightening Clause (509CTB00817).
- Passenger Equipment Clause (Cl.363) 1/11/95
- Radio and Aids to Navigation Clause (509CTB00781).
- It is agreed that a sequence of damages arising from the following shall betreated as due to one accident the policy deductible shall be applied accordingly.
  (ii) During docking/undocking.
- The cost of temporary repairs, the excess cost of overtime, the cost(excluding fuel consumption) of hired generator placed on board the vessel, and the enhanced cost of a riding repair team incurred in connectionwith repairs to

damaged caused by an Insured Peril shall be deemed to be part of the reasonable cost of repairs

- Underwriter shall upon the Assured's request pay a Payment on Account based on the Average Adjuster's recommendation where the claim is estimated to exceed USD 100,000 net of policy deductible.

- Sanction Limitation and Exclusion Clause LMA 3100

IN RESPECT OF SECTION (B)

- Institute Time Clauses - Hulls – Disbursements and Increased Value (Total Loss Only, including excess Liabilities) 1/10/83 (Cl. 290), with:-

(i) Clause 1.2 deleted.

(ii) Clause 6.4.3 amended to exclude 4/4ths Collision Liability and Fixed and Floating Objects Liabilities.

(iii) Clause 4.2 amended to allow for charter on a bareboat basis. Subject to definitive legal charter contract.

(iv) Clause 15 deemed replaced by Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapon Exclusion

(v) Clause 4.1 shall be deleted and replaced by :
"Change of the Classification Society of the vessel, or change, suspension, discontinuance, withdrawal or expiry of her Class therein, provided that if vessel is at sea such automatic termination shall be deferred until arrival at her next port. However where such change, suspension, discontinuance or withdrawal of her Class her resulted from loss or damage covered by Clause 6 of this insurance or which would be covered by an insurance of the vessel subject to current Institute War and Strikes Clause Hulls – Time 1/10/83 as amended by the violent theft, piracy and barratry extension clause JW 2005/002 such automatic termination shall only operate should the vessel sail from her next port without the prior approval of the Classification Society,"

(vi) Clause 6.1.3, 6.1.5 and 6.2.5 deleted.

(vii) Clause 6.2.4 – the words "provided such repairers or charterers are not an Assured hereunder" is deleted

(viii) The words "barratry and piracy excepted" deleted from Clause 12.2.

(ix) The following paragraph will be inserted under the War exclusion as item 12.4 as follows:

In no case shall this insurance cover loss damage liability or expense caused by:

a. violent theft by persons from outside the vessel,

b. piracy

c. barratry of Master Officers or Crew.

- Additional Perils Clause – Disbursement 1/10/83 (Cl.281) Applicable for vessels up to 15 Years old only.

- Subject to all special terms and conditions of Interest (A) as far as applicable.

IN RESPECT OF SECTION (C)

- Institute War and Strikes Clauses Hulls – Time 1/10/83 (Cl. 281),

(ii) The continuous period in clause 3 ("Detainment") amended from 12 months to 6 months.

(iii) Clauses 4.1.1, 4.1.2, 4.1.3, 5.1 and 5.2 deleted and replaced by the Institute Cancellation, Automatic Termination of Cover and War and Nuclear Exclusions Clause – Hulls, etc 1/11/95 (Cl. 359), as attached, with clause 3.2 deemed replaced by Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion Clause 1/11/03 (Cl. 370).

(iv) Three new clauses shall be inserted after clause 1.6 as follows:-

1.7 violent theft by persons from outside the Vessel.

1.8 piracy.

1.9 barratry of Master Officers or Crew.

(v) Clause 4.1.7 shall be deleted. and replaced by the following :

"Loss damage liability or expense covered by the Institute Time Clauses – Hulls dated 1.10.83 (excluding 4/4ths Collision Clause) or which would be recoverable thereunder but for Clause 12 thereof, as amended by the violent theft, piracy and barratry exclusion clause JH2005/046."

(v) Clause 4.2 shall be deleted and replaced by the following: -

Loss damage liability or expense covered by the Institute Time Clauses – Hull 1/10/83 (excluding 4/4ths Collision Clause) or which would be recoverable thereunder but for Clause 12 thereof, as amended by the violent theft, piracy and barratry exclusion cause JH2005/046.

- JWC Hull War, Strikes, Terrorism and Related Perils Listed areas JWC (10 December 2015) "It is hereby noted and agreed to reinstate all listed areas under the Indonesia region at no additional premium but subject to 48 hours Notice Of Cancellation"

- London Blocking and Trapping Addendum (3/84) LPO 444, as attached, with the words "Clause 1 and" added in after the words "appearing in" and the continuous period amended from 12 months to 6 months.

- Institute Notice of Cancellation, Automatic Termination of Cover and War and Nuclear Exclusions Clause – Hulls etc. 1/1/95 (Cl. 359), as attached, with clause 3.2 deleted.

- Subject to W.226B (Special War Risks Clauses [1/10/83] – Retyped 01/01/91). As attached

- Subject to all other terms, clauses and conditions of Interest (A) and (B) as far as applicable.

- Sanction Limitation and Exclusion Clause LMA 3100

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

- Approved Surveyors Clause

  It is hereby noted and agreed that the Insured have the liberty to appoint one of the following independent surveyors in respect of any claim on the policy:-
  1. PT. Abadi Cemerlang
  2. PT. Maritim Surveindo Internusa
  3. Matthew Daniels International Pte Ltd. (Jakarta Representative Office)
  4. PT. Asuka Bahari Nusantara

- Adjuster Clause

It is hereby noted and agreed that the Insured have liberty to appoint one of the following adjuster:

1. PT. Radita Hutama Internusa

2. PT. MCO Prima Indonesia
3. PT. Pandu Halim Perkasa

- Deferred Premium Clause.

- Canceling Returns Only

- No Lay Up Return

- Claim Payment Clause

  It is noted and agreed that any claim under this policy shall be settled at no longer than 30 (thirty) days after the date of final adjustment report has been agreed by both the Lead Underwriter and the Assured. This Clause is in place in compliance with Article 27 of Decree of Minister of Finance of Republic of Indonesia Number 422/KMK.06/2003.

- All vessels deemed insured for their full contributory value in respect of claims for General Average, Salvage, Salvage Charges and Sue and Labour Expense.

- Small General Average Clause

  It is agreed that in the event of Owners not claiming General Average contribution from cargo or other interests, this insurance is to pay the whole of the General Average (Expenditure) up to USD 50,000 any one accident or occurrence. This Clause to be applied at Owner's option. Adjusters' fees deemed not to be part of USD 50,000. The policy deductible shall not be applied to claim under this General Average (Expenditure) clause

- General Average Adjustment Clause

  General Average, Salvage and Special Charges under the policy to be adjusted according to the York-Antwerp Rules 1924, 1950, 1974 or 1994 and subsequent amendments thereto at the Owner's option.

- Ranging Damage Clause

  Ranging damage sustained during cargo operations at each port shall be deemed as damage caused by a single accident or occurrence.

- Affiliated Companies Clause (509CTB00799).

- Ownership changes automatically agreed with advice to underwriters within 30 days provided management unaltered.

- In emergency situation ports of refuge are not necessarily ports of repair. In the event of vessel being towed from a port of refuge to a port of repair and the Insurers' additional premium the same insured value of the vessel should be adopted for the purpose of the insurance coverage during the tow.

- It is agreed that in the event of a Constructive Total Loss the Assured shall have the first option to purchase the wreck of the vessel.

- The Underwriters agree to waive rights of subrogation against any subsidiary, affiliated or interrelated companies of the Assured and this insurance shall not be prejudiced by any agreement made by the Assured prior to a loss waiving its rights of recovery against Third Parties responsible for that loss.

- Barges have the liberty to go on Bareboat Charter notwithstanding Clause 4.2 of the Institute Time Clauses – Hulls 1/10/83 (Cl. 280).

- Contract (Rights of Third Parties) Act 1999 Clarification Clause NMA 2852.

- Mortgagee
  Please refer to fleet schedule attached.

- Where a vessel is missing for 6 (six) months from the date of sailing from the last port, she shall be presumed to be an Actual Total Loss.

- For vessels time chartered, the first reasonable opportunity for repair shall be deemed to be once vessels are made available by the Charterers.

- Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion Clause 10/11/03 (Cl. 370).

- Marine Cyber Endorsement LMA 5403

- Unrepaired Damage Clause
  The measure of indemnity in respect of claims for unrepaired damage shall be the estimated cost of repairs at the time this insurance terminates.

- Where mentioned the following phrase or phrases are deleted from all Institute Clauses referred to herein:-
  (FOR USE ONLY WITH THE NEW MARINE POLICY FORM)
  (FOR USE ONLY WITH THE CURRENT MARINE POLICY FORM).

- Wherever the words ‘Insured’ and ‘Assured’ appear herein they are deemed to have the same meaning.

- Wherever the words ‘Underwriters’ and ‘Insurers’ appear herein they are deemed to have the same meaning.

- Dispute Clause

- Waiver Clause

- Change of product clause

- Compliance clause

- Coinsurance clause

- Notice of cancellation 30 days

- Communicable Disease Exclusion Clause

- Institute Radioactive Contamination Exclusion Clause 1/10/90

- Electronic Date Recognition Endorsement Clause – C

- Seepage and Pollution Exclusion Clause 1/1/89

- Nuclear Energy Risk Exclusion Clause 1/1/89

- Institute Extended Radioactive Contamination Exclusion Clause 1/11/02

- Institute Chemical, Biological, Bio-chemical, Electromagnetic Weapons and Cyberattack Exclusion Clause 1/11/02

- Political Risk, Financial Guarantee and Credit Exclusion Clause 1995

- IT Hazards Exclusion Clause JEL 16/11/01

- Exclude P&I Risks

- Exclude Wreck & Removal

	• Full Premium If Loss Clause (for all vessels)
WARRANTIES	• Warranted vessels classed and class maintained at the time of accident. • Warranted vessel complying flag state requirement with valid & maintained statutory certificate at the time of accident.
DEDUCTIBLE(S)	1% of sum insured anyone accident/occurrence for all claims
PREMIUM	Pan Marine 12 : IDR 177,226,500 Pan Marine 18 : IDR 304,431,050 Pan Marine 19 : IDR 351,300,873 -- (+) **Total Premium : IDR 832,958,423** Details premium as on the fleet schedule attached.
PREMIUM PAYMENT TERMS	In 4 installment equal quarterly installment as per Deferred Premium Clause, as below : - 1st instalment due on July 26, 2025 - 2nd instalment due on October 20, 2025 - 3rd instalment due on January 20, 2026 - 4th instalment due on April 20, 2026
CHOICE OF LAW AND JURISDICTION	Choice of Law: English Law Jurisdiction: Indonesia
SUBJECTIVITY	Subject to no outstanding premium for expiry period Subject to clean loss record for existing period up to renewal date
INFORMATION (NOT LIMITED OR WARRANTED)	- PT Pan Maritime Wira Pawitra owns, operates, and leases to serve the nation with variety transportation modes of oil, derivative oil products, gas and methanol. The company has extensive experience in the supervision of large fleets. Since demand and market opportunities are also tremendous in LNG and chemical businesses, Pan Maritime's long term goal is to expand its fleet into LNG and chemical tankers, and high output powered crew vessels, with worldwide delivery capabilities. Apart from owning ships, Pan Maritime's future activities will include ship management and ship agency. - PT. Pan Maritime Wira Pawitra provides vessels, consist of petroleum tankers and crew vessels. Through additional investments in new ships and renovations of the existing fleet, coupled with enhanced technical assistance, ship management and maintenance. - For more details about this company please visit : www.panmaritime.net

Standard Disclaimer:

The premium quotations are estimates provided by all the insurers based on subjectivities set out by the respective insurance companies and these quotations are valid until 20 July 2025. PT Marsh Indonesia is not an insurance company and therefore cannot guarantee the premiums quoted will not be subject to change upon placement of insurance.

Where there is lack of Capacity:

The premium quotations are provided by some of the insurers with a capacity of 44.5% for your Hull & Machinery Insurance with the subjectivities set out by the respective insurance companies and these quotations are valid until 20 July 2025 Upon appointment, we will work to obtain 100% placement for the risk. Please however note that the final premium and terms and conditions for your insurance are subject to change, depending on available market capacity and support.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this document has been verified for accuracy of content and does not require a signature.

PT Marsh Indonesia

09/06/2025 (dd/mm/yyyy)

Heru Heru
License Registration No.: PAS 486 000196 2018

Hilda Hadikusuma
Manager

PT. Pan Maritime Wira Pawitra

Hull and Machinery Insurance

Period 20 July 2025 - 19 July 2026

Marsh

No	Vessel	Type	Build	Age in 2025	GRT	Class	Flag	Insured Value (IDR)			Banker Clause	Coverage
								HM	IV	WAR		
1	Pan Marine 12	Multipurpose Crew Boat	2012	13	203	BKI & BV	Indonesia	18,680,000,000	4,670,000,000	23,350,000,000	BRI	Cl. 280
							TOTAL	IDR 18,680,000,000	IDR 4,670,000,000	IDR 23,350,000,000		

No	Vessel	Type	Build	Age in 2025	GRT	Class	Flag	Insured Value (IDR)			Banker Clause	Coverage
								HM	IV	WAR		
2	Pan Marine 18	Multipurpose Crew Boat	2014	11	525	BKI & ABS	Indonesia	32,956,000,000.00	8,239,000,000.00	41,195,000,000	--	Cl. 280
							TOTAL	IDR 32,956,000,000	IDR 8,239,000,000	IDR 41,195,000,000		

No	Vessel	Type	Build	Age in 2025	GRT	Class	Flag	Insured Value (IDR)			Banker Clause	Coverage
								HM	IV	WAR		
3	Pan Marine 19	Multipurpose Crew Boat	2014	11	525	BKI & ABS	Indonesia	37,027,760,000	9,256,940,000	46,284,700,000	--	Cl. 280
							TOTAL	IDR 37,027,760,000	IDR 9,256,940,000	IDR 46,284,700,000		

TOTAL INSURED VALUE	88,663,760,000	22,165,940,000	110,829,700,000

PT. Pan Maritime Wira Pawitra

Hull and Machinery Insurance

Period 20 July 2025 - 19 July 2026

No	Vessel	Type	Insured Value (IDR)			Rate (IDR)			Premium (IDR)			Total Premium (IDR)
			HM	IV	WAR	HM	IV	WAR	HM	IV	WAR	
1	Pan Marine 12	Multipurpose Crew Boat	18,680,000,000	4,670,000,000	23,350,000,000	0.8500%	0.2625%	0.0265%	158,780,000	12,258,750	6,187,750	**177,226,500**
			IDR 18,680,000,000	**IDR 4,670,000,000**	**IDR 23,350,000,000**				**IDR 158,780,000**	**IDR 12,258,750**	**IDR 6,187,750**	**IDR 177,226,500**

No	Vessel	Type	Insured Value (IDR)			Rate			Premium (IDR)			Total Premium (IDR)
			HM	IV	WAR	HM	IV	WAR	HM	IV	WAR	
2	Pan Marine 18	Multipurpose Crew Boat	32,956,000,000.00	8,239,000,000.00	41,195,000,000	0.8250%	0.2625%	0.0265%	271,887,000	21,627,375	10,916,675	304,431,050
			IDR 32,956,000,000	**IDR 8,239,000,000**	**IDR 41,195,000,000**				**IDR 271,887,000**	**IDR 21,627,375**	**IDR 10,916,675**	**IDR 304,431,050**

No	Vessel	Type	Insured Value (IDR)			Rate			Premium (IDR)			Total Premium (IDR)
			HM	IV	WAR	HM	IV	WAR	HM	IV	WAR	
3	Pan Marine 19	Multipurpose Crew Boat	37,027,760,000	9,256,940,000	46,284,700,000	0.8500%	0.2625%	0.0265%	IDR 314,735,960	24,299,467.50	12,265,445.50	IDR 351,300,873
			IDR 37,027,760,000	**IDR 9,256,940,000**	**IDR 46,284,700,000**				**IDR 314,735,960**	**IDR 24,299,467.50**	**IDR 12,265,445.50**	**IDR 351,300,873**

TOTAL INSURED VALUE (IDR)	**IDR 88,663,760,000**	**IDR 22,165,940,000**	**IDR 110,829,700,000**	**TOTAL PREMIUM (IDR)**	**IDR 745,402,960**	**IDR 58,185,592.50**	**IDR 29,369,870.50**
							IDR 832,958,423

Important Notices

1. Duty of Disclosure
For an insurer to decide to take a risk and then to make an informed assessment of the risk it faces under a contract of insurance, (and hence calculate the premium it should charge) all relevant matters must be disclosed in the utmost good faith to it. The duty to make full and frank disclosure rests upon the party seeking insurance cover (or renewal or variation of it) and not upon the broker who acts on that party's behalf.

YOUR DUTY OF DISCLOSURE
Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.
Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows, or in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer

Non-disclosure
If you fail to comply with your Duty of Disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Comments
Your Duty of Disclosure must be taken seriously as it may affect your right to claim. This should be impressed upon all management and senior staff.

The history of losses suffered and claims made by the party seeking insurance, or any person, firm or company closely associated with that party, is obviously one of the principal matters to be disclosed. It is therefore imperative that you maintain an up-to-date record of all such losses and claims.

Whilst we will maintain records of all losses reported to us during the term of our appointment as your Broker, we do not accept responsibility for obtaining details of prior losses or for checking in any particular instance that you have made proper and complete disclosure.

We recommend that you

- supply **all** management and senior staff with a copy of the Duty of Disclosure Notice (as stated above),
- emphasize to them that the Duty of Disclosure applies not only on inception of the insurance, but also when policies are altered or renewed,
- point out to them that disclosure is most important in matters touching upon past claims cancellation of insurance covers, premium penalties and any other matters which may influence the Insurer's acceptance of the risk such as criminal convictions or insolvency of previous companies, and
- have a system in place which ensures all relevant matters come to their attention.

If there is any doubt as to whether a matter is relevant, it should always be referred to us (Marsh) for comment.

2. Your insurer is regulated by Otoritas Jasa Keuangan (OJK) and is required to comply with all Indonesian laws,regulations and conditions of doing business, including solvency requirements. If you are interested in receiving more information about a particular insurer or insurers ,including information about its financial strength and security, please contact your Marsh representative for further guidance and information.

3(a). Under Insurance (other than for Business Interruption Insurance)
Many policies contain a Co insurance (or Average) provision whereby you may be required to bear a rateable proportion of the loss in the event that the sum insured is less than the value of the insured property at the commencement of the insurance. A simple example, illustrating the basic principal, application and effect of the Average/Co-Insurance clause is as follows:
Full Value - $1,000,000.
Sum Insured - $500,000.

Therefore you would be self insured for 50% of the full value. Amount of claim – say $100,000 Amount payable by Insurers as a result of the application of Average/C-Insurance - $50,000 (being 50% of the $100,000).

3(b). Business Interruption Policies
Some Policies contain an Average/Co-Insurance clause which is fully set out in the “Basis of Cover” or “Policy Specification” of the Policy. For the types of cover most usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit, Revenue or Rentals (as applicable) to the Annual Turnover, Revenue of Rentals (as applicable). These factors being appropriately adjusted for in the “Trend of Business” or “Other Circumstances” clause.

If you are in any doubt regarding this clause insofar as it applies to your Policy, please contact your Account Executive for assistance.

4. Utmost Good Faith
Every contract of insurance is based on “utmost good faith” which requires each party (i.e. you and the insurer) to act towards the other party in respect of any matter arising under the contract, with the utmost good faith. If you fail to do so you may prejudice any claim.

5. Interest of Third Parties in Property Insurance
Your policy may not provide cover for any party other than the named Insured or anyone specifically referred to in the policy. Please read your policy carefully, and if you intend to insure the interest of any other parties, such as lenders, principals etc, you must request this.

6. Rights of Subrogation - Hold Harmless - Waiver
Most property and liability policies contain a provision that has the effect of limiting or excluding the insurer’s liability in respect of a loss, if you have entered into an agreement that limits or excludes your right to recover damages from a third party. You should not sign any agreement which contains a ‘hold harmless’ or waiver clause without reference to Marsh.

Such clauses are often found in leases, maintenance contracts (e.g. burglar alarm, fire protection, computer) or contracts for building alterations or repairs.

7. Claims Made Policies
Certain liability policies such as Professional Indemnity, Directors and Officers and Products liability policies are commonly written on a “claims made” wording which means that only those claims (actual or potential) which are reported to the insurer during the currency of the policy will be admitted.

You must therefore, make careful enquiry to ensure that all known claims against you, and any circumstances which may give rise to a claim, have been disclosed to insurers prior to expiry of each policy year.

8. Essential Reading of Policy Wording
A full copy of your policy wording has been issued or will be passed to you as soon as it is received from Insurers.

It is absolutely essential that you should read this document without delay and advise Marsh in writing of any aspects which are not clear or where the cover does not meet with your requirements.

9. Claims Notification
All policies are subject to claims reporting obligations that require you to notify your insurers as soon as any potential claim is known to you. This is to avoid denial of coverage by insurers due to late reporting. If you have any questions about reporting claims, please contact your Account Executive for more information.

10. Warranties, Subjectivities and Special Conditions
If any warranties, subjectivities and special conditions are shown on your cover note, quotation slips, placing slips, insurance coverage summary or policy, please make sure that you understand them and are able to follow their requirements exactly. If not, please advise us immediately, as a breach of warranty, subjectivity and special condition will enable the underwriter to terminate the policy from the date of that breach. This is the position regardless of whether there is any connection between the warranty, subjectivity and special condition breached and the loss which leads to that breach becoming evident.

11. General
Many areas of insurance are complicated and the implications of some actions may not be evident to you. If, at any time, you are unsure of any aspect of your insurances, please contact Marsh to discuss the matter. A directory of personnel to contact is included in the next section of this Manual

12. Inflation
To mitigate the impact of inflation, please be aware that it is highly important for you to review the declared value of your assets / exposures during the policy period and not only upon renewal.

ACCEPTANCE OF QUOTATION
FOR COMPLETION AND RETURN BY INSURED

We confirm acceptance of the coverage information, terms and conditions set out in your quotation slip. You are authorised to bind cover on our behalf without changes except with our specific instructions as stated, if any, in the "NOTES" below.

CLASS OF INSURANCE	Marine Hull
INSURED	PT. Pan Maritime Wira Pawitra as Owners and/or manager and/or operator and/or their Associated and/or Affiliated and/or Subsidiary Companies for their respective rights and interest to be advised.
PERIOD OF INSURANCE	20/07/2025 ~ 19/07/2026 (dd/mm/yyyy) Both days inclusive Jakarta time and/or short period at daily pro rata premium.
DOCUMENT NO.	MHU/202504/027
POLICY NUMBER	T.B.A

NOTES ____

____

Signature : ____________________ Date : ____________________

Name : ____________________ Title : ____________________

Signed for and On behalf of : ____________________

Please Return To :

PT Marsh Indonesia
World Trade Center 3, 16th floor
Jalan Jend Sudirman Kav 29-31
Jakarta 12920, Indonesia
T: +62 21 5797 8100
www.marsh.com/id

Business License No KEP-175/KM.13/92

Our Ref.: Heru Heru

GENERAL TERMS OF ENGAGEMENT

PT MARSH INDONESIA

This Agreement sets out the terms under which PT Marsh Indonesia ("Marsh" or "we") provide our services to you and supersede and replace any previous agreements containing the same or similar subject matter. These terms may only be varied by written agreement with you (unless superseded by future amended terms of business issued by Marsh and accepted by you). **By instructing us to act, you will be deemed to have accepted the terms of this Agreement.**

Perjanjian ini menetapkan persyaratan dimana PT Marsh Indonesia ("Marsh" atau "kami") memberikan layanan kami kepada Anda dan menggantikan dan mengganti perjanjian sebelumnya yang memuat pokok bahasan yang sama atau serupa. Persyaratan ini hanya dapat diubah melalui kesepakatan tertulis dengan Anda (kecuali dikesampingkan melalui perubahan yang diterbitkan oleh Marsh dan diterima oleh Anda). **Dengan menginstruksikan kami untuk bertindak, Anda akan dianggap telah menyetujui persyaratan Perjanjian ini**.

We may be required to collect personal information (including sensitive personal information) from you or your employees. Any information collected will be held in accordance with the terms of the Personal Information Collection Statement ("PICS") attached as Appendix D to this Agreement. Kindly provide each person providing us with personal information with a copy of the PICS and arrange for them to execute and return the same to us or alternatively, confirm to us that you have obtained all required consents to transfer their personal data to us for processing. **Should you fail to return the PICS to us duly signed by relevant personnel, you will be deemed to have obtained all required consents to transfer personal information to us for processing once you have transferred any personal information to us.**

Kami mungkin diharuskan mengumpulkan informasi pribadi (termasuk informasi pribadi yang sensitif) dari Anda atau karyawan Anda. Setiap informasi yang dikumpulkan akan disimpan sesuai dengan ketentuan Pernyataan Pengumpulan Informasi Pribadi ("PICS") yang dilampirkan sebagai Lampiran D pada Perjanjian ini. Mohon berikan setiap orang memberikan kepada kami informasi pribadi dengan salinan PICS dan mengatur agar mereka mengeksekusi dan mengembalikan yang sama kepada kami atau sebagai alternatif, konfirmasikan kepada kami bahwa Anda telah memperoleh semua persetujuan yang diperlukan untuk mentransfer data pribadi mereka kepada kami untuk diproses. **Jika Anda gagal mengembalikan PICS kepada kami yang ditandatangani oleh personel terkait, Anda akan dianggap telah memperoleh semua persetujuan yang diperlukan untuk mentransfer informasi pribadi kepada kami untuk diproses setelah Anda mentransfer informasi pribadi apa pun kepada kami.**

ABOUT MARSH

Marsh is licensed and regulated by the Otoritas Jasa Keuangan (OJK). You can see the details of our authorisation by visiting the OJK website http://www.OJK.go.id/

MARSH IS AN ASSOCIATE OF MARSH & MCLENNAN COMPANIES, INC. IN THIS AGREEMENT, THE “MARSH GROUP” MEANS MARSH & MCLENNAN COMPANIES, INC. ITS SUBSIDIARIES AND ASSOCIATE COMPANIES. MARSH MAY USE OFFICES IN THE MARSH GROUP OR THE SERVICES OF OTHER INTERMEDIARIES EXTERNAL TO THE MARSH GROUP, WHEN IN MARSH’S PROFESSIONAL JUDGEMENT THOSE SERVICES ARE NECESSARY OR APPROPRIATE.

TENTANG MARSH

Marsh diatur dan diawasi oleh Otoritas Jasa Keuangan (OJK). Anda dapat melihat detail otorisasi kami dengan mengunjungi situs web OJK http://www.OJK.go.id/

MARSH ADALAH PERUSAHAAN AFILIASI DARI MARSH & MCLENNAN, INC. DALAM PERJANJIAN INI, “MARSH GROUP” BERARTI PERUSAHAAN MARSH & MCLENNAN, INC. ANAK PERUSAHAAN DAN PERUSAHAAN ASOSIASI. MARSH MUNGKIN MENGGUNAKAN KANTOR DI MARSH GROUP ATAU LAYANAN KEPERANTARAAN LAINNYA KE KELOMPOK MARSH, KETIKA DALAM PERTIMBANGAN PROFESIONAL MARSH, LAYANAN-LAYANAN INI DIPERLUKAN ATAU DISARANKAN

OUR SERVICES

Marketing and Placement Services

The services Marsh may perform are:

- gather information from you to enable us to obtain insurance quotes from the insurance market;
- provide the quotes obtained from the insurance market to you;
- upon receipt of instructions from you, to place the cover as instructed;
- assist you to lodge claims and where requested negotiate claims settlements;
- any other services that Marsh has specifically agreed in writing to perform.

LAYANAN KAMI

Jasa Pemasaran dan Penempatan

Layanan yang dapat Marsh berikan berupa:

- mengumpulkan informasi dari Anda untuk memungkinkan kami memperoleh penawaran asuransi dari pasar asuransi;
- berikan penawaran yang diperoleh dari pasar asuransi kepada Anda;
- setelah menerima instruksi dari Anda, untuk melakukan penempatan asuransi sesuai instruksi;
- membantu Anda mengajukan klaim dan meminta persetujuan untuk mengajukan klaim penyelesaian;
- Layanan lain yang secara khusus disepakati Marsh secara tertulis untuk dilakukan.

The above Services relate only to the policies of insurance and periods that Marsh has agreed to act on your behalf in writing and no others.

Layanan di atas hanya berhubungan dengan kebijakan asuransi dan periode dimana Marsh telah setuju untuk bertindak atas nama Anda secara tertulis dan tidak ada hal lainnya.

We will provide you with the information you need to make a decision about insurance cover available. All decisions regarding the amount, type or terms of insurance covers shall be your sole responsibility. While Marsh may provide advice and recommendations, you must decide on the specific coverage that is appropriate for your particular circumstances and financial position.

Kami akan memberi Anda informasi yang Anda butuhkan untuk membuat keputusan tentang perlindungan asuransi yang tersedia. Semua keputusan mengenai jumlah, jenis atau ketentuan asuransi mencakup tanggung jawab Anda sepenuhnya. Sementara Marsh dapat memberikan saran dan rekomendasi, Anda harus memutuskan perlindungan Asuransi mana yang paling sesuai untuk keadaan dan posisi keuangan Anda.

Consulting and Risk Management and Administration Services

Marsh will, if required and agreed by Marsh, provide Consulting and Risk Management and administration services described in Appendix A and charge separately for these services.

Konsultansi dan Manajemen Risiko dan Jasa Administrasi

Marsh akan, apabila diperlukan dan disepakati dengan Marsh, akan menyediakan jasa konsultansi dan Manajemen Risiko dan Jasa Administrasi sebagaimana diatur pada Lampiran A dan menagih secara terpisah untuk jasa dimaksud.

Health and Wellness Consulting and Risk Management Services

Marsh will, if required and agreed by Marsh, provide the Health and Wellness Consulting and Risk Management services described in Appendix B and charge separately for these services.

Jasa Konsultansi Kesehatan dan Manajemen Risiko

Marsh akan, apabila disyaratkan dan disetujui oleh Marsh, menyediakan Jasa Konsultansi Kesehatan dan Manajemen Risiko sebagaimana dijelaskan pada Lampiran B dan melakukan penagihan secara terpisah untuk jasa-jasa ini.

Employee Health Benefits Administration Services

Marsh will, if required and agreed by Marsh, provide the Employee Health Benefits Administration services described in Appendix C and charge separately for these services.

Jasa Administrasi Manfaat Kesehatan Karyawan

Marsh akan, apabila disyaratkan dan disetujui oleh Marsh, menyediakan Jasa Administrasi Manfaat Kesehatan Karyawan sebagaimana dijelaskan pada Lampiran C dan melakukan penagihan secara terpisah untuk jasa-jasa ini.

1. MARKET SECURITY

We assess insurers and markets with whom we place business, using public information including that produced by recognized rating agencies. We do not, however, guarantee or otherwise warrant the solvency of any insurer or market used for your requirements. The decision regarding suitability of any insurer or market rests with you. If you have any concerns, regarding any insurers chosen for your insurance requirements you must advise us as soon as possible and we will discuss them with you.

1. KEAMANAN PASAR

Kami menilai perusahaan asuransi dan pasar dengan siapa kami menempatkan bisnis, menggunakan informasi publik termasuk yang dihasilkan oleh lembaga pemeringkat yang diakui. Namun, kami tidak menjamin atau menjamin solvabilitas perusahaan asuransi atau pasar yang digunakan untuk memenuhi kebutuhan Anda. Keputusan mengenai kesesuaian perusahaan asuransi atau pasar ada ditangan Anda. Jika Anda memiliki pertanyaan, mengenai perusahaan asuransi yang dipilih untuk persyaratan asuransi Anda, Anda harus segera memberitahukan kepada kami dan kami akan membicarakannya dengan Anda.

2. DISCLOSURE OF INFORMATION

You must disclose to us and/or your insurers all information which is material to your requirements for cover or which might influence insurers in deciding to accept your business, finalising the terms to apply and/or the cost of cover.

We will not be responsible for any consequences which may arise from any delay or failure by you to do so. Failure to make such disclosure could result in the policy being rendered void, so that claims may not be paid.

This duty of disclosure applies before the start of cover, when all material information must be disclosed to insurers to enable terms to be negotiated and cover arranged. This is not limited to answering specific questions that may be asked. Any material changes which may occur or come to light after your policy has been incepted must also be notified to us and your insurers.

The same duty is owed to the insurer before renewal, extension, variation or reinstatement of a contract of insurance. In addition, changes which substantially increase the risk, or relate to compliance with a warranty or condition in a policy, must be notified at once.

2. PENGUNGKAPAN INFORMASI

Anda harus mengungkapkan kepada kami dan / atau perusahaan asuransi Anda semua informasi yang penting terkait persyaratan untuk perlindungan Asuransi Anda atau informasi yang mungkin mempengaruhi keputusan perusahaan asuransi untuk menerima bisnis Anda, menetapkan persyaratan pengajuan dan / atau biaya perlindungan asuransi.

Kami tidak bertanggung jawab atas konsekuensi yang mungkin timbul dari keterlambatan atau kegagalan Anda untuk melaksanakan kewajiban dimaksud. Kegagalan untuk membuat pengungkapan semacam itu dapat mengakibatkan polis menjadi dibatalkan, sehingga klaim mungkin dapat tidak dibayarkan.

Kewajiban pengungkapan ini berlaku sebelum dimulainya perlindungan asuransi, yaitu dimana semua informasi penting harus diungkapkan kepada perusahaan asuransi untuk keperluan negosiasi syarat dan ketentuan serta menyepakati perlindungan. Pengungkapan ini tidak terbatas pada hanya menjawab pertanyaan spesifik yang mungkin ditanyakan. Setiap perubahan material yang mungkin terjadi atau terungkap setelah polis Anda diterbitkan, juga harus diberitahukan kepada kami dan perusahaan asuransi Anda.

Kewajiban yang sama diberikan kepada perusahaan asuransi sebelum pembaharuan, perpanjangan, perubahan atau pemulihan kontrak asuransi. Selain itu perubahan yang secara substansial meningkatkan risiko, atau berhubungan dengan pemenuhan garansi atau kondisi dalam suatu polis, harus segera diberitahukan.

You are responsible for the accuracy of all information given to Marsh. While Marsh may assist you with the completion of proposals, claim forms or other documents relating to the Services, Marsh does not accept responsibility for the accuracy of any answers, statements or information, nor can we sign any document on your behalf.

Anda bertanggung jawab atas keakuratan semua informasi yang diberikan kepada Marsh. Sementara Marsh dapat membantu Anda menyelesaikan proposal, formulir klaim atau dokumen lain yang berkaitan dengan Layanan, Marsh tidak bertanggung jawab atas keakuratan jawaban, pernyataan atau informasi apapun, dan kami juga tidak dapat menandatangani dokumen apapun atas nama Anda.

3. CLAIMS

You are responsible for notifying all claims or potential circumstances that may give rise to a claim.

To ensure full protection under your policy, you should familiarize yourself with the provisions of your cover and procedural requirements in relation to claims and to the notification of those claims or circumstance.

Failure to adhere to the notification requirements, particularly in relation to timing, as set out in the policy or other coverage document, may entitle insurers to refuse your claim. In presenting a claim, it is your responsibility to disclose all facts, which are material to the claim. False or exaggerated claims information can result in severe consequences including denial of a claim and avoidance of the policy.

Where we collect claims payments, these will be remitted to you in accordance with any regulatory requirements. However, we will not remit claims monies to you before we have received them from insurers.

3. KLAIM

Anda bertanggung jawab untuk memberitahukan semua klaim atau keadaan potensial yang mungkin menimbulkan klaim.

Untuk memastikan perlindungan penuh berdasarkan kebijakan Anda, Anda harus memahami ketentuan terkait perlindungan Asuransi Anda dan persyaratan sehubungan dengan klaim serta pemberitahuan mengenai dan/atau keadaan klaim tersebut.

Kegagalan untuk mematuhi persyaratan pemberitahuan, terutama yang berkaitan dengan waktu pemberitahuan, sebagaimana tercantum dalam polis atau dokumen perlindungan lainnya, dapat memberikan hak bagi perusahaan asuransi untuk menolak klaim Anda. Dalam mengajukan klaim, Anda bertanggung jawab untuk mengungkapkan semua fakta, yang material untuk klaim tersebut. Informasi yang tidak benar atau berlebihan mengenai klaim dapat membawa akibat yang serius termasuk penolakan klaim dan pembatalan perlindungan asuransi.

Di mana kami menerima pembayaran-pembayaran klaim, maka pembayaran tersebut akan diserahkan kepada Anda sesuai dengan ketentuan peraturan yang berlaku. Namun, kami tidak dapat menyerahkan uang pembayaran klaim kepada Anda sebelum kami menerimanya dari perusahaan asuransi.

4. PROVISION OF INFORMATION

The services we provide to you are for your exclusive use and all data, recommendations, proposals, reports and other information provided by us in connection with our services contains proprietary, confidential information and are for your sole use and may not be shared with any third party, unless otherwise agreed by Marsh in writing.

4. PENYEDIAAN INFORMASI

Layanan yang kami berikan kepada Anda adalah untuk penggunaan eksklusif Anda dan semua data, rekomendasi, proposal, laporan dan informasi lainnya yang kami berikan sehubungan dengan layanan kami mengandung hak kepemilikan, informasi rahasia dan hanya untuk penggunaan Anda saja dan tidak diperkenankan untuk diserahkan kepada pihak ketiga, kecuali atas persetujuan Marsh secara tertulis.

5. REMUNERATION

Subject to any more specific term separately agreed in writing, our remuneration is based on brokerage which is payable out of premium paid by you and allowed by the insurers with whom your cover is arranged.

On occasions, we may be remunerated by both brokerage and a fee ("Engagement Fee"). Where we are to be remunerated by an Engagement Fee, this Agreement will still apply, but in addition we will agree with you the level of the Engagement Fee and any other matters such as the term of our engagement. You will be responsible to us for the payment of all such Engagement Fees. In this connection, Marsh may be paid separately by insurers a fee for risk management services related to your cover or be paid a fee for claims preparation or additional claim services.

If the services we provide include the standard claims handling service on your behalf, as instructed by you (which ranges from the engagement of the insurer's adjuster to the preparation and submission of claims documents unless both parties subsequently agree otherwise in writing), our remuneration for the claims handling services is included in our remuneration for brokerage services. Where the claim involves any loss amount exceeding US$1,000,000, you will agree to engage our Claims Solutions team with expertise and resources outside of the normal claims handling servicing team. In such circumstances you agree to take all reasonable steps to have Marsh's fees for such work (up to the limit of such coverage) paid by the respective insurers, pursuant to the "Claims Preparation Costs" clause or any other clause in your insurance policy (if any) that allows indemnification of reasonable professional fees payable to claims preparers (including but not limited to fees of accountants, insurance brokers, business interruption specialists and valuers) and such other reasonable expenses necessarily incurred for the preparation, presentation and negotiation of claims and proving loss. We shall submit time sheets stating actual hours of work.

5. REMUNERASI

Tunduk pada ketentuan lebih lanjut yang dapat disepakati bersama secara tertulis, remunerasi kami didasarkan atas jasa kepialangan yang diperoleh dari premi yang dibayarkan oleh Anda dan diizinkan oleh perusahaan asuransi dengan mana penempatan asuransi Anda diatur.

Dalam kondisi tertentu, kami dapat memperoleh remunerasi yang berasal dari jasa kepialangan dan upah tertentu ("Upah"). Dimana kami dibayar dengan Upah, Perjanjian ini akan tetap berlaku, namun sebagai tambahan kami akan menyepakati bersama Anda besaran Upah dan perihal lainnya seperti persyaratan kerjasama. Anda akan bertanggung jawab kepada kami terhadap pembayaran Upah dimaksud. Dalam kaitannya dengan ini, Marsh dapat menerima pembayaran Upah secara terpisah dari perusahaan asuransi untuk jasa manajemen risiko yang terkait dengan perlindungan asuransi Anda atau menerima pembayaran upah untuk jasa penyiapan klaim atau layanan klaim tambahan.

Apabila jasa yang kami berikan termasuk jasa penanganan klaim atas nama anda, maka berdasarkan instruksi dari anda (dalam hal ini dapat berupa kerjasama dengan pihak adjuster Asuransi dalam penyiapan dan penyerahan dokumen-dokumen klaim, kecuali para pihak selanjutnya menyepakati sebaliknya secara tertulis), remunerasi yang kami terima untuk jasa penanganan klaim dimaksud termasuk dalam remunerasi jasa kepialangan kami. Dimana klaim yang ditangani melibatkan jumlah kerugian yang melebihi US$ 1,000,000; anda setuju untuk menggunakan jasa team Claim Solutions kami yang memiliki keahlian serta sumber daya diluar team penanganan klaim standar kami. Dalam situasi yang demikian anda setuju untuk mengambil langkah-langkah agar remunerasi yang diterima Marsh dapat turut mencakup pekerjaan terkait (hingga batas pertanggungan) dibayarkan oleh pihak Asuransi terkait, untuk tujuan pemenuhan klausula "biaya persiapan proses klaim" atau klausula lainnya dalam Polis Asuransi anda (jika ada) yang mana mengizinkan pemberian fee secara wajar bagi pihak yang menyiapkan klaim (termasuk namun tidak terbatas pada fee akuntan, pialang Asuransi, spesialis gangguan bisnis dan penilai) dan pengeluaran wajar lainnya yang dapat timbul untuk penyiapan, presentasi dan negosiasi klaim dan penilaian kerugian. Kami akan menyerahkan bukti pekerjaan secara detail yang menjelaskan jumlah jam yang telah kami lakukan.

Fees shall be charged per quarter of an hour. The applicable hourly rate is stated in the applicable Marsh table of fees. Any fees payable for the foregoing services shall not exceed the amount recoverable by you under the policy.Brokerage and/or Engagement Fees are fully earned when you instruct us to bind cover for your policy. There will be no return or cancellation of Engagement Fees and/or brokerage once you have instructed us to bind cover for your policy notwithstanding that the policy is later varied, terminated or otherwise cancelled and we are entitled to retain or recover from you all Engagement Fees and/or brokerage (or its equivalent) in respect of the full policy period.

Rate per jam adalah sebagaimana tercantum dalam table remunerasi yang diterima Marsh Jumlah remunerasi yang dibayarkan tidak akan melebihi jumlah yang bisa didapatkan kembali oleh anda dalam Polis.Jasa kepialangan dan/atau Upah berhak kami terima setelah adanya instruksi dari anda untuk melaksanakan penempatan Asuransi anda. Tidak ada pengembalian atau pembatalan Upah dan/atau jasa kepialangan apabila anda telah memberikan instruksi untuk penempatan Asuransi dan meskipun kemudian diadakan perubahan maupun pembatalan atau dibatalkan dan kami berhak untuk mendapatkan atau menagih kepada anda semua Upah dan/atau jasa kepialangan (atau yang setara) selama jangka waktu polis.

In the event that an insurance program is placed by Marsh for you, Marsh shall be compensated for its services through commissions from insurers based on a percentage of the premium paid (the "**Commission**"), subject to the following:

(a) In the event that the amount of the Commission is less than the amount of the agreed fixed fee for our services (“**Engagement Fee**”), Marsh will charge the Commission together with an additional fee of an amount equal to the difference between the Commission and the Engagement Fee; and

(b) In the event that the amount of the Engagement Fee is less than the amount of the Commission, Marsh will waive the payment of the Engagement Fee and Marsh’s compensation shall consist solely of the payment of Commission.

Dalam hal suatu program Asuransi yang ditempatkan oleh Marsh untuk anda, Marsh berhak mendapatkan untuk jasa yang diberikannya melalui komisi dari pihak Asuransi [berdasarkan persentase Premi yang dibayarkan] (“**Komisi**”), dengan kondisi sebagai berikut:

(a) Dalam hal jumlah Komisi lebih sedikit daripada jumlah fee untuk jasa yang diberikan (“**Engagement Fee**”), Marsh akan menagihkan Komisi bersama dengan fee tambahan dalam jumlah setara dengan selisih antara Komisi dan Engagement Fee; dan

(b) Dalam hal jumlah Engagement Fee lebih sedikit dari jumlah Komisi, Marsh akan mengesampingkan pembayaran Engagement Fee dan kompensasi yang diterima Marsh hanya akan berasal dari Komisi.

For avoidance of doubt, under no circumstances shall Marsh be entitled to compensation by means of both Commission and the full Engagement Fee.

In the event of a mid-term adjustment, we may be entitled to further brokerage from any additional premium payable.

Untuk menghindari kerancuan, dalam hal apapun Marsh tidak berhak menerima kompensasi berupa Komisi dan Engagement Fee bersamaan.

Dalam hal terjadi penyesuaian selama periode perlindungan Asuransi, kami berhak mendapatkan jasa kepialangan lebih lanjut dari setiap premi tambahan yang dibayarkan.

To the extent an Engagement Fee is agreed between us, any fee we earn from you under this Engagement shall be increased in line with inflation by reference to the inflation index published by the Statistics Indonesia (Badan Pusat Statistik) upon each annual anniversary of this Engagement.

Sepanjang terkait upah yang disepakati diantara para pihak, seluruh Upah yang kami terima dari Anda dalam Perjanjian akan ditingkatkan sesuai dengan tingkat inflasi dengan merujuk pada data yang diumumkan oleh Badan Pusat Statistik di Indonesia pada tiap periode ulang tahun Perjanjian.

Web Placements and Facilities

Marsh may place your insurance policies through a facility set up by Marsh (and/or other members of the Marsh Group) with selected insurers and/or an internet based system developed by Marsh Group which allows for the efficient transfer of underwriting information to a panel of insurers competing for business and the ability to issue policy documentation on line. Marsh (and/or other members of the Marsh Group) may be remunerated by a fee paid by the participating insurers for the use of the facility and/or the Marsh Group developed internet based system.

Fasilitas dan Penempatan Online

Marsh dapat menempatkan polis Asuransi Anda melalui fasilitas yang disiapkan oleh Marsh (dan/atau anggota Marsh lainnya) dengan Asuransi-asuransi terpilih dan/atau system internet yang dikembangkan oleh Grup Marsh yang memungkinkan pengiriman informasi underwriting secara efisien kepada suatu panel asuransi yang saling bersaing untuk mendapatkan bisnis dan memiliki kemampuan untuk menerbitkan dokumentasi polis secara online. Marsh (dan/atau anggota Marsh lainnya) bisa mendapatkan Upah dari pihak Asuransi yang berpartisipasi untuk penggunaan fasilitas dan/atau system berbasis internet yang dikembangkan oleh Grup Marsh.

6. Termination

Our engagement may be terminated by either party giving ninety (90) days written notice to the other party.

Subject to payment of any outstanding fees due to us, Marsh will assist in arranging a smooth transfer of your business. After termination, unless otherwise agreed in writing, Marsh will cease to handle claims relating to policies placed by Marsh on your behalf. The Parties agree to waive the provisions of Article 1266 and 1267 of the Indonesian Civil Code to the extent that the Parties agree not to seek any prior judicial approval from the courts nor require the other Party to seek any approval from the courts in order to terminate this Agreement.

6. Pengakhiran Perjanjian

Kerjasama diantara para pihak dapat diakhiri oleh salah satu pihak dengan memberikan pemberitahuan tertulis sembilan puluh (90) hari sebelumnya kepada pihak lainnya.

Tergantung pada pelunasan pembayaran upah yang belum dibayarkan kepada kami, Marsh akan membantu untuk mengatur kelancaran dalam proses peralihan bisnis Anda. Setelah pengakhiran Perjanjian, kecuali jika disepakati secara tertulis, Marsh akan berhenti menangani klaim yang berkaitan dengan polis yang ditempatkan oleh Marsh atas nama Anda. Para Pihak sepakat untuk mengesampingkan ketentuan Pasal 1266 dan 1267 Kitab Undang- Undang Hukum Perdata Indonesia sepanjang bahwa Para Pihak setuju untuk tidak mengajukan persetujuan pengadilan terlebih dahulu dari pengadilan atau meminta Pihak lainnya untuk meminta persetujuan dari pengadilan untuk mengakhiri Perjanjian ini.

7. Limitation of Liability

The maximum aggregate liability of Marsh and any other member of the Marsh Group relating to or arising out of the services provided under this Agreement and any other agreement relating to the provision of Marsh's services to you shall be IDR 3,500,000,000.

This limitation applies to all causes of action including, without limitation, breach of contract, breach of warranty, negligence, strict liability, misrepresentation and other torts.

In no event will Marsh or any member of the Marsh Group be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss relating to, arising out of or in connection with this Agreement or the services provided under it.

This clause will not apply to any liability arising as a result of fraud or wilful default on the part of Marsh or any member of the Marsh Group or to any liability which cannot lawfully be excluded or limited.

7. Pembatasan Tanggung Jawab

Maksimum keseluruhan tanggung jawab Marsh dan anggota lainnya dari Kelompok Usaha Marsh berkaitan dengan atau yang timbul dari jasa-jasa yang diberikan berdasarkan Perjanjian ini dan perjanjian lainnya berkenaan dengan pemberian jasa-jasa Marsh kepada Anda akan dibatasi sebanyak-banyaknya sebesar IDR 3,500,000,000.

Batasan ini berlaku untuk semua dasar gugatan termasuk, namun tidak terbatas, pelanggaran kontrak, pelanggaran jaminan, kelalaian, kewajiban yang harus ditaati, pernyataan yang tidak benar dan perbuatan lainnya yang menyebabkan kerugian.

Dalam keadaan apapun Marsh atau anggota Kelompok Usaha Marsh tidak akan bertanggung jawab atas kerugian yang bersifat tidak langsung, khusus, insidental, konsekuensial atau tambahan ataupun atas kehilangan keuntungan atau kehilangan yang bersifat ekonomis lainnya yang berkaitan dengan, yang timbul dari atau sehubungan dengan Perjanjian ini atau jasa-jasa yang diberikan berdasarkan Perjanjian ini.

Ketentuan pasal ini tidak berlaku untuk tanggung jawab yang timbul sebagai akibat penipuan atau cidera janji yang disengaja di pihak Marsh atau anggota Kelompok Usaha Marsh ataupun tanggung jawab lainnya yang tidak dapat dikecualikan atau dibatasi menurut hukum.

8. Confidentiality

We will treat any information in our possession, which relates to your business as confidential. It will be necessary for us to disclose information that you consider confidential to insurers or other parties, when acting on your behalf, where we reasonably consider such information to be material to the risks being covered, or for internal review and audit purposes.

8. Kerahasiaan

Kami akan merahasiakan setiap informasi yang kami pegang, yang berkaitan dengan bisnis anda. Kami akan perlu mengungkapkan informasi yang anda anggap rahasia kepada perusahaan-perusahaan asuransi atau pihak lainnya, ketika bertindak atas nama anda, bila kami sewajarnya menganggap informasi tersebut penting bagi resiko-resiko yang akan dilindungi, atau untuk keperluan pengkajian internal dan audit.

Likewise, we may disclose to third parties certain industry wide statistics or other information which may include information relating to you. Any sensitive information will be handled appropriately and information specific to you will not be identified without your consent.

Demikian pula, Kami dapat mengungkapkan kepada pihak ketiga statistik industri tertentu atau informasi lainnya yang dapat meliputi informasi mengenai Anda. Setiap informasi sensitif akan ditangani sebagaimana mestinya dan informasi khusus mengenai Anda tidak akan diidentifikasi tanpa persetujuan Anda.

We may reference your company's name and logo on any marketing materials that we give to you or third parties. If you do not wish us to reference your company's name and logo, then please advise your usual Marsh contact.

Kami dapat memasukkan referensi nama dan logo perusahaan anda di dalam bahan pemasaran yang kami berikan kepada anda atau pihak ketiga. Jika anda tidak ingin Kami memasukkan referensi nama dan logo perusahaan anda, harap beritahukan pihak Marsh yang biasa anda hubungi.

We may be required to collect and process personal information (including sensitive personal information) from you or your employees and/or their dependants in order to be able to perform and provide the Services. Kindly provide each person providing us with personal information with a copy of the Personal Information Collection Statement set out in Appendix D to this Agreement ("PICS") and arrange for them to execute and return the same to us or alternatively, confirm to us that you have obtained all required consents to transfer their personal data to us for processing. Should you fail to return the PICS to us duly signed by relevant personnel, you will be deemed to have obtained all required consents to transfer personal information to us for processing once you have transferred any personal information to us.

Kami mungkin diminta untuk mengumpulkan dan memproses informasi pribadi (termasuk informasi pribadi yang sensitif) dari Anda atau karyawan Anda dan / atau tanggungan mereka untuk dapat melakukan dan menyediakan Layanan. Mohon berikan kepada setiap orang yang memberikan kepada kami informasi pribadi dengan salinan Pernyataan Pengumpulan Informasi Pribadi yang tercantum dalam Lampiran D pada Perjanjian ini ("PICS") dan mengatur agar mereka melaksanakan dan mengembalikan hal yang sama kepada kami atau sebagai alternatif, konfirmasi kepada kami Anda telah memperoleh semua persetujuan yang diperlukan untuk mentransfer data pribadi mereka kepada kami untuk diproses. Jika Anda gagal mengembalikan PICS kepada kami yang ditandatangani oleh personel terkait, Anda akan dianggap telah memperoleh semua persetujuan yang diperlukan untuk mentransfer informasi pribadi kepada kami untuk diproses setelah Anda mentransfer informasi pribadi apa pun kepada kami.

9. Document Retention

Marsh may retain documents for business efected on your behalf in electronic form or paper in accordance with its document retention policy in effect from time to time. Thereafter we may destroy documents without further reference to you.

In relation to certain classes of insurance, it is possible for claims to be made long after the policy has expired. It is therefore important that you keep your policy documentation safely for such time as you may be able to make a claim under the policy.

10. Data Protection and Data Security

You and Marsh will observe the provisions of any data protection or privacy legislation as applicable from time to time. This includes any obligation, if any, for the provider of personal data to obtain any required consent(s) in respect of the transfer of personal data to the recipient by the provider or any third party that is subject to applicable data protection or privacy legislation and any obligation with respect to the use, disclosure on a transfer by the recipient of personal data necessary to carry out its obligations under this agreement.

Marsh believes that all personal data it requests is necessary to provide quotations, arrange insurance cover, manage claims and for client relationship management. Personal data will generally be kept confidential but you consent and authorise Marsh to provide or disclose your personal data for general insurance purposes

9. Penyimpanan Dokumen

Marsh dapat menyimpan dokumen-dokumen bisnis yang diberlakukan atas nama Anda dalam bentuk elektronik atau kertas sesuai dengan kebijakan penyimpanan dokumennya yang berlaku dari waktu ke waktu. Selanjutnya Kami dapat memusnahkan dokumen-dokumen tanpa merujuk lebih lanjut kepada anda.

Sehubungan dengan kelas-kelas asuransi tertentu, terdapat kemungkinan bahwa klaim-klaim dapat dibuat sekian lama setelah polis berakhir. Oleh karena itu, penting bagi anda untuk menyimpan dokumen polis selama jangka waktu tertentu agar anda dapat membuat klaim berdasarkan polis.

10. Perlindungan Data dan Keamanan Data

Anda dan Marsh akan mematuhi ketentuan-ketentuan peraturan perlindungan data dan privasi yang berlaku dari waktu ke waktu. Hal ini termasuk kewajiban, jika ada, bagi penyedia data pribadi untuk mendapatkan setiap persetujuan (-persetujuan) yang diperlukan sehubungan dengan transfer data pribadi kepada penerima oleh penyedia atau pihak ketiga yang tunduk pada perlindungan data yang berlaku atau undang-undang privasi dan kewajiban apapun sehubungan dengan penggunaan, pengungkapan pengalihan oleh penerima data pribadi yang diperlukan untuk melaksanakan kewajibannya berdasarkan perjanjian ini.

Marsh yakin bahwa semua data pribadi yang diminta diperlukan untuk memberikan penawaran, mengatur pertanggungan asuransi, menangani klaim-klaim dan untuk mengatur hubungan klien. Data pribadi umumnya akan dirahasiakan tapi anda setuju dan memberi wewenang Marsh untuk memberikan atau including renewal, research, benchmarking and statistical analysis, credit assessment and crime prevention. Arranging insurance or providing claims services may involve certain disclosures of personal data to insurers, agents and service providers, including but not limited to consultants, and quality assurance companies; Marsh Affiliates; industry regulators and Marsh's auditors. Where we consider it necessary and appropriate, we may transfer personal data and confidential information to a service provider, under conditions of confidentiality, for the purpose of data storage or processing or providing any service on our behalf to you. Where applicable and permitted under the laws, Marsh may include, on de-identified basis, information relating to your insurance program in benchmarking, modelling and other analytics offerings. Marsh offers an array of analytics capabilities to clients, insurers and others. For clients, these offerings include benchmarking databases, analytics and modelling tools, surveys and other compilations of information, which are designed to help clients more effectively assess their risks, make more informed decisions and construct insurance programs and other risk mitigation strategies. Marsh (or other members of the Marsh Group) may in some instances receive compensation for its analytics offerings from clients, insurers and others.

mengungkapkan data pribadi anda untuk keperluan asuransi secara umum termasuk perpanjangan, riset, studi banding dan analisa statistik, penilaian kredit dan pencegahan tindak pidana. Penempatan asuransi atau pemberian pelayanan klaim dapat mensyaratkan pengungkapan data pribadi kepada perusahaan-perusahaan asuransi, agen-agen dan penyedia jasa, termasuk namun tidak terbatas para konsultan dan perusahaan pengendalian kualitas; Afiliasi Marsh; instansi pengawas industri dan auditor Marsh. Jika kami anggap perlu dan wajar, kami dapat memberikan data pribadi dan informasi rahasia kepada suatu penyedia jasa, berdasarkan syarat-syarat menjaga kerahasiaan, untuk keperluan penyimpanan atau pemerosesan data atau pemberian jasa apapun atas nama kami untuk Anda. Dimana dapat diterapkan dan diizinkan berdasarkan peraturan yang berlaku, Marsh dapat mengikutsertakan, dengan cara membuat anonym, informasi terkait program Asuransi Anda dalam perbandingan, modelling dan penawaran analitik lainnya. Marsh menawarkan beragam kapabilitas analitik kepada klien, asuransi dan pihak lainnya. Untuk klien, penawaran ini termasuk perbandingan basis data, analitik dan alat permodelan, survey dan kompilasi informasi lainnya, yang mana dirancang untuk membantu klien menilai risiko secara lebih efektif, mengambil keputusan dengan tepat dan membangun program Asuransi dan strategi mitigasi lainnya. Marsh (atau anggota grup Marsh lainnya) dapat menerima pendapatan dari penawaran analitik dari klien, Asuransi dan pihak lainnya.

Where applicable and permitted under the laws, Marsh may share with prospective insurers information about your upcoming insurance renewals to help insurers identify opportunities to compete for risk. Marsh shares the information as part of its insurer consulting offering, which is designed to help insurers expand their own offerings and create superior solutions for Marsh clients. For more information, please visit https://www.marsh.com

Dimana dapat diterapkan dan diizinkan berdasarkan peraturan yang berlaku, Marsh dapat membagikan kepada Asuransi prospektif informasi terkait pembaharuan Asuransi Anda yang akan datang untuk membantu Asuransi mengidentifikasi kesempatan untuk memberikan penilaian risiko. Marsh membagikan informasi sebagai bagian dari jasa penawaran konsultansi Asuransi, yang dirancang untuk membantu Asuransi mengembangkan penawarannya dan menciptakan penawaran terbaik untuk klien Marsh. Untuk informasi lebih lanjut, harap kunjungi https://www.marsh.com.

Depending on the circumstances, the disclosure of personal data to any of the above may involve a transfer outside of Indonesia.

Tergantung pada keadaan-keadaan yang ada, pengungkapan data pribadi kepada salah satu dari yang disebutkan di atas dapat meliputi pemberian informasi ke luar Indonesia.

11. Use for Marketing Purpose

We may use, analyse and assess information held about you to give you information about products and services from members of the Marsh Group, and those selected third parties which we think may interest you by telephone, post, electronic or other means. We may pass this information to other members of the Marsh Group (located inside or outside Indonesia) so that they may do the same.

If you do not wish to receive information concerning other Marsh Group or third party products and services, then please advise your usual Marsh contact accordingly.

11. Penggunaan untuk Keperluan Pemasaran

Kami dapat menggunakan, menganalisa dan menilai informasi yang dimiliki mengenai anda untuk memberikan anda informasi mengenai produk-produk dan jasa-jasa dari anggota-anggota Kelompok Usaha Marsh, dan beberapa pihak ketiga terpilih yang menurut Kami mungkin menarik bagi anda melalui telepon, pos, secara elektronik atau lainnya. Kami dapat memberikan informasi ini kepada anggota-anggota lainnya dari Kelompok Usaha Marsh (yang berlokasi di dalam maupun di luar Indonesia) agar mereka dapat melakukan hal yang sama.

Jika anda tidak ingin menerima informasi mengenai produk-produk dan jasa-jasa Kelompok Usaha Marsh atau pihak ketiga lainnya, harap beritahukan pihak Marsh yang biasa anda hubungi.

12. Assignment And Transfer

We may at any time assign or transfer or deal in any manner with part or all of our rights or obligations under this Agreement and may subcontract or delegate our obligations under this Agreement to any of the Marsh Group.

12. Penugasan Dan Pengalihan

Kami dapat sewaktu-waktu menugaskan atau mentransfer atau berurusan dengan cara apa pun dengan sebagian atau semua hak atau kewajiban kami berdasarkan Perjanjian ini dan dapat mensubkontrakkan atau mendelegasikan kewajiban kami berdasarkan Perjanjian ini kepada Grup Marsh

13. Compliance with Laws

The Marsh Group is required to act in accordance with the laws, regulations and requests of regulatory authorities operating in various jurisdictions which relate amongst other things, the prevention of money laundering, terrorist financing and the provision of financial services to any persons or entities that might be

13. Kepatuhan terhadap Undang-Undang

Kelompok Usaha Marsh harus bertindak sesuai dengan undang-undang, peraturan-peraturan dan permintaan-permintaan instansi perundang-undangan yang beroperasi di berbagai yurisdiksi yang antara lain berhubungan dengan pencegahan pencucian uang, pembiayaan teroris dan pemberian jasa-jasa finansial kepada orang-subject to sanctions. Marsh may take actions at the request of regulatory authorities and other companies, within the Marsh Group of companies, these actions include delaying or rejecting your requests.

orang atau perusahaan-perusahaan yang mungkin dikenakan sanksi. Marsh dapat bertindak atas permintaan instansi perundang-undangan dan perusahaan-perusahaan lainnya, dalam perusahaan-perusahaan dari Kelompok Usaha Marsh, tindakan-tindakan ini termasuk menunda atau menolak permintaan-permintaan anda.

To prevent or detect theft and fraud and to assist in verifying identity, we and the insurers may exchange information with members of the Marsh Group of companies (located inside or outside Indonesia) and make searches of records held at fraud prevention agencies who will supply this information. We and the insurers may also pass information to financial and other organisations involved in fraud prevention.

Guna mencegah atau mendeteksi pencurian dan penipuan dan membantu memverifikasi identitas, Kami dan perusahaan-perusahaan asuransi dapat bertukar informasi dengan anggota- anggota perusahaan Kelompok Usaha Marsh (yang berlokasi di dalam maupun di luar Indonesia) dan meneliti catatan-catatan yang disimpan pada instansi pencegahan penipuan yang akan memberikan informasi ini. Kami dan perusahaan-perusahaan asuransi juga dapat memberikan informasi kepada organisasi- organisasi keuangan dan lainnya yang terlibat dalam pencegahan penipuan.

You acknowledge and agree that Marsh is unable to provide broking, risk consulting, claims or other services or provide any benefit to the extent that the provision of such services or benefit would violate applicable laws or expose Marsh or the Marsh Group to any sanction, prohibition, or restriction under United Nations Security Council Resolutions or under other trade or economic sanctions, laws or regulations.

Anda memahami dan setuju bahwa Marsh tidak dapat menyediakan jasa pialang, konsultan risiko, klaim atau layanan lain atau memberikan manfaat apapun sejauh bahwa penyediaan layanan atau manfaat tersebut akan melanggar hukum yang berlaku atau mengekspos Marsh atau Marsh Group untuk terkena sanksi, larangan, atau pembatasan di bawah *United Nations Security Council Resolutions* atau di bawah perdagangan atau sanksi ekonomi, hukum atau peraturan keamanan lainnya.

14. Governing law

This Agreement, which sets out the terms of our relationship with you, will be governed by and construed in accordance with Indonesian Law. All disputes arising from this contract shall be binding and be finally settled under the administrative and procedural Rules of Indonesia National Board of Arbitration (BANI) by arbitrators appointed in accordance with said rules.

Compliance with Law No. 24 of 2009 on National Flag, Language, Emblem and Song of Indonesia ("Law 24/2009") and its amendments, the Parties agree to execute this Agreement in bilingual version. In the event difference of interpretation arises, the Bahasa Indonesia version of this Agreement shall prevail.

14. Hukum Yang Mengatur

Perjanjian ini, yang mengatur ketentuan-ketentuan hubungan kami dengan Anda, akan diatur oleh dan diartikan sesuai dengan hukum Indonesia. Semua perselisihan yang timbul dari kontrak ini akan mengikat dan diselesaikan secara final berdasarkan Aturan administratif dan prosedur dari Badan Arbitrase Nasional Indonesia (BANI) oleh para arbiter yang diangkat sesuai dengan aturan tersebut.

Kepatuhan terhadap UU No. 24 Tahun 2009 tentang Bendera, Bahasa, Lambang Negara dan Lagu Kebangsaan ("UU 24/2009") dan perubahannya, Para Pihak menyetujui bahwa Perjanjian ini dibuat dalam dwi Bahasa. Dalam hal terdapat perbedaan penafsiran maka versi Bahasa Indonesia yang akan berlaku.

15. Miscellaneous

Because the parties are of equal commercial sophistication in negotiating contracts and have negotiated this Agreement at arms' length, it shall not be construed for or against any party. Each party is entering into this Agreement voluntarily, has read and understands its provisions and has had the opportunity to seek and to obtain the advice of counsel on its rights and responsibilities under, and the terms and conditions of, this Agreement.

15. Hal lainnya

Karena para pihak memiliki tingkat pemahaman komersial yang setara dalam menegosiasikan kontrak dan telah menegosiasikan Perjanjian ini tanpa adanya tekanan, maka Perjanjian ini tidak akan ditafsirkan untuk atau merugikan pihak lainnya. Masing-masing pihak menandatangani Perjanjian ini secara sukarela, telah membaca dan memahami ketentuannya dan memiliki kesempatan untuk mencari dan mendapatkan saran dari penasihat mengenai hak dan tanggung jawabnya melalui, dan syarat dan ketentuan dari, Perjanjian ini.

PT Marsh Indonesia

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Jl. Jenderal Sudirman Kav. 29-31
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Telephone: +62 21 57978100
Facsimile: +62 21 57978250

Appendix A: Consulting and Risk Management and Admnistration Services

Property Loss Control Services

Insurance Placement - Risk Control/Engineering Support

- Assist in developing property risk information in support of the property insurance marketing with the brokers. This can include, but not limited to:

  1) Loss control/COPE data (Note: COPE data collection is not an onsite activity) information. This will be accomplished reviewing;
     a) Existing Loss Control Reports
     b) Prior Marketing Submissions
     c) General information on locations and operations that may be available
     d) (B&M) Spare Parts Strategies
     e) (B&M) Object Lists
     f) (B&M) Emergency and Secondary Systems Review

  2) Preparation of a one page Property Risk Summary that can include:
     a) Highlight of risk quality
     b) Inspection and assessment program
     c) Loss control philosophy and management commitment to loss control
     d) Key risk improvements/investments made or planned
     e) Overview of property risk management program and operations
     f) Key risk improvement priorities with the client's response
     g) Client investment in loss control, etc.

  3) Preparation of an action plan working with the client on key risk improvements, if needed, to present to the insurance markets.

Appendix A: Jasa Konsultasi dan Manajemen Risiko

Jasa Pengendalian Kerugian Harta Benda

Penempatan Asuransi – Pengendalian Risiko / Dukungan Enjinering

- Membantu mengembangkan informasi terkait dengan risiko. Hal ini termasuk, namun tidak terbatas pada:

  1) Informasi terkait dengan data COPE (Construction Occupation Protection Exposures) (Catatan: pengumpulan data COPE bukan merupakan aktivitas ke lapangan). Hal ini dapat dilakukan dengan melakukan evaluasi terhadap:
     a) Laporan pengendalian risiko yang telah ada
     b) Informasi yang disampaikan dalam penempatan asuransi sebelumnya
     c) Informasi umum pada lokasi dan kegiatan yang ada
     d) (B&M) Strategi suku cadang
     e) (B&M) Daftar obyek
     f) (B&M) Pemeriksaan sistem darurat dan sekunder

  2) Penyusunan rangkuman 1 halaman terkait atas risiko harta benda yang mencakup:
     a) Highlight atas kualitas risiko
     b) Hasil inspeksi dan penilaian program
     c) Filosofi pengendalian risiko dan komitmen manajemen terhadap pengendalian risiko
     d) Rencana perbaikan risiko utama / investasi yang telah dibuat atau direncanakan
     e) Uraian terhadap program manajemen risiko harta benda dan operasional
     f) Prioritas perbaikan risiko utama dilengkapi dengan tanggapan dari Tertanggung.
     g) Investasi Klien untuk pengendalian risiko, dan lain-lain

  3) Persiapan untuk rencana aksi dengan Klien terhadap perbaikan risiko utama, jika diperlukan, untuk disampaikan kepada pasar asuransi.

4) Participation in meeting with carrier underwriters and engineers to present (client) risk profile.

5) Provide technical input and comments to brokers and client regarding recommendations by carriers and alternatives to consider and present.

6) Review of loss estimates reflecting the risk to help the client understand how the markets may view the risk and loss potentials.

Preparation and Presentation of the PRC Property Risk Dashboard included in the marketing submission or to use with the client.

4) Berpartisipasi pada rapat dengan perusahaan asuransi dan enjineer / surveyor mereka untuk menyampaikan profil risiko Tertanggung.

5) Memberikan masukan teknis dan pendapat kepada pialang dan Tertanggung terkait rekomendasi yang disampaikan perusahaan asuransi dan masukan alternatif yang dapat dipertimbangkan.

6) Melakukan pengkajian atas estimasi kerugian terkait dengan risiko yang dimiliki, untuk membantu Tertanggung untuk memahami bagaimana pasar asuransi melihat faktor tersebut.

Mempersiapkan dan menyajikan Dashboard PRC Property Risk sebagai bagian dari proses penyampaian risiko dan penempatan asuransi atau sekedar untuk digunakan sebagai informasi oleh / untuk Tertanggung.

Appendix B:
Health and Wellness Consulting and Risk Management Services

Health and wellness consulting and risk management services that Marsh provides may include but it is not limited to the following:

- Collating and analysing of available relevant data and detailed benefits information against existing benefits program and employee profile
- Reviewing and refinement of objectives for benefits program
- Developing and planning of benefits design that would meet defined objectives, as well as detail the Core and Optional benefits, Price Tags, and Flex Points Allocation (if applicable)
- Developing of wellness program to meet benefits program objectives (if applicable)
- Undertaking a cost impact analysis on the proposed plan design
- Undertaking agreed number of employee focus groups to gather feedback on proposed plan design (if applicable)
- Preparing Management presentation for the approval of the proposed plan

Lampiran B:
Konsultasi Kesehatan dan Layanan Manajemen Risiko

Konsultasi kesehatan dan layanan manajemen risiko yang disediakan oleh Marsh termasuk namun tidak terbatas pada hal berikut:

- Mengumpulkan dan menganalisa data relevan yang tersedia dan informasi manfaat secara terperinci terhadap program manfaat dan profil karyawan yang ada
- Meninjau dan menyempurnakan target untuk program manfaat
- Mengembangkan dan merencanakan desain manfaat yang akan memenuhi tujuan yang ditetapkan, serta merinci manfaat inti dan pilihan, biaya-biaya, dan Alokasi Poin Flex (jika ada)
- Mengembangkan program kesehatan untuk memenuhi tujuan program manfaat (jika ada)
- Melakukan analisis dampak biaya pada rancangan rencana yang diusulkan
- Mengadakan diskusi group dengan sejumlah karyawan untuk mengumpulkan umpan balik mengenai rancangan rencana yang diusulkan (jika ada)
- Mempersiapkan presentasi Manajemen untuk persetujuan rencana yang diusulkan

Appendix C:
Employee Health Benefits Administration Services

Employee health benefits administration services that Marsh provides may include but it is not limited to the following:

One-Off Service
Initial Setup - Implementation, Communication and Launch

- Establishing rules and policies for the benefits plan and setup applicable platform to support benefit plan (if applicable)
- Developing employee communication strategy & timeline
- Developing content of employee communication materials. This excludes design, printing and/or publication of said materials
- Undertaking the agreed number of employee communication sessions

Ongoing Service - Service, Delivery, Workflows, Documentation and Functionality

Updating platform configuration for renewal of plan year
Allocating of Flex Points/Dollars based on allocation rules documented
Benefits Selection
Benefits Selection Menus and Functionality
Statement of Account Menus and Functionality
My Details Menus and Functionality
Update Password Menus and Functionality
My Benefits Menu
My Claims Menus and Functionality
Underwriting Functionality (U/W Module)
Processing employee life event changes based on pro-ration rules, staff movement policies and workflows documented
Processing FSA claims submitted by employees
Recording underwriting (U/W) results and refund price tags based on point-to-point cash-to-cash logic
Setting up portal system
Setting up portal system based on Flex and Claim administration
Providing Marsh helpdesk service to employees
Providing Offline Employee Communications
Providing Employee Self-Service
HR Access (HR Module)
Reporting to Client
Reporting to Insurer
Reporting to Employee
Other Reporting

Lampiran C:
Layanan Administrasi Manfaat Kesehatan Karyawan

Layanan administrasi tunjangan kesehatan karyawan yang disediakan oleh Marsh termasuk namun tidak terbatas pada hal berikut:

Layanan satu kali
Initial Setup - Implementasi, Komunikasi dan Peluncuran

- Menetapkan peraturan dan kebijakan untuk rencana manfaat dan pengaturan platform yang berlaku untuk mendukung rencana manfaat (jika ada)
- Mengembangkan strategi komunikasi karyawan & garis waktu
- Mengembangkan isi materi komunikasi karyawan. Ini tidak termasuk desain, pencetakan dan / atau publikasi materi tersebut
- Melakukan sejumlah sesi komunikasi karyawan yang telah disepakati

Layanan yang sedang berjalan - Layanan, Pengiriman, Alur Kerja, Dokumentasi dan Fungsionalitas

Memperbarui konfigurasi platform untuk perpanjangan tahun rencana
Alokasi Poin Flex / Dolar berdasarkan aturan alokasi yang didokumentasikan
Seleksi Manfaat
Seleksi Seleksi Menu dan Fungsi
Pernyataan Menu dan Fungsi Akun
My Details Menu dan Fungsi
Update Password Menus and Fungsionalitas
Menu Manfaat Saya
Menu dan Fungsi Klaim Saya
Fungsi Underwriting (U/W Module)
Mengolah perubahan acara hidup karyawan berdasarkan peraturan pro-rasi, kebijakan pergerakan staf dan alur kerja didokumentasikan
Mengolah klaim FSA yang diajukan oleh karyawan
Merekam hasil underwriting (U/W) dan label harga pengembalian berdasarkan logika cash-to-cash point-to-point
Menyiapkan sistem portal
Menyiapkan sistem portal berdasarkan administrasi Flex dan Claim
Menyediakan layanan helpdesk Marsh kepada karyawan
Memberikan Komunikasi Karyawan secara offline
Menyediakan Layanan Kepegawaian Karyawan
HR Access (Modul SDM)
Memberikan laporan ke Klien
Memberikan laporan ke Penanggung
Memberikan laporan ke Karyawan
Pelaporan Lainnya

Appendix D

Client and Client's Employees Personal Information Collection Statement

1. It is often necessary for our current or prospective individual clients, or, where our clients are corporate or business entities, their individual representatives and employees (collectively referred to as "clients" and otherwise referred to as "client", "you" or "your") to provide to **PT Marsh Indonesia*** (hereinafter referred to as "MARSH", "we", "our" or "us", and references to Marsh include the appropriate Marsh Affiliate(s)) personally identifiable data about yourselves ("**Personal Information**") in connection with our business process execution, including delivery of services and/or products, preparation of proposals, provision of quotations, arranging insurance cover, managing claims, client relationship management and conducting internal conflicts checks. Such Personal Information may include information or data provided by you or other parties or from other source, and may include, but is not limited to, historical or existing data and/or data to be collected in the future. Such Personal Information may be subject to applicable data protection, privacy and other similar laws and may include copies and other details of identity documents, proof of address and other contact details, religious, philosophical or political affiliations, information concerning age, marital status, racial or ethnic origin, education, genetic or sexual life, physical or mental health or medical condition/diagnosis, dietary preference, commission or alleged commission of any offence or proceedings for any offence committed or alleged to have been committed, the disposal of such proceedings or the sentence of any court in such proceedings.

   When you provide MARSH with Personal Information relating to your employees, dependents and/or other individuals that you represent, you will observe the provisions of any data protection or privacy legislation as applicable from time to time the extent applicable to this Agreement. This includes, without limitation: (i) an obligation, if any, for you to obtain any required consent(s) in respect of the transfer of information to MARSH by the provider or any third party

Pernyataan Pengumpulan Informasi Pribadi Klien dan Karyawan Klien

1. Sering kali diperlukan dari klien individu kami saat ini atau calon klien kami, atau, di mana klien kami adalah entitas perusahaan atau bisnis, perwakilan individual dan karyawan mereka (secara kolektif maupun secara sendiri-sendiri disebut sebagai "klien ", atau "Anda") untuk menyediakan kepada **PT Marsh Indonesia*** (selanjutnya disebut "MARSH", atau "kami", dan rujukan ke afiliasi Marsh) data pribadi Anda ("Informasi Pribadi") sehubungan dengan pelaksanaan proses bisnis kami, termasuk pelaksanaan layanan jasa dan / atau produk, penyusunan proposal, penyiapan penawaran, pengaturan perlindungan asuransi, pengelolaan klaim, pengelolaan hubungan klien dan pemeriksaan konflik internal. Informasi Pribadi dapat mencakup informasi atau data yang disediakan oleh Anda atau pihak lain atau dari sumber lain, dan mungkin termasuk, namun tidak terbatas pada, data historis dan data yang ada saat ini dan/atau data yang akan dikumpulkan di masa mendatang. Informasi Pribadi semacam itu dapat tunduk pada undang-undang perlindungan data, privasi dan undang-undang sejenis lainnya yang berlaku dan mungkin termasuk salinan dan rincian dokumen identitas lainnya, bukti alamat dan rincian kontak lainnya, afiliasi keagamaan, filosofis atau politik, informasi mengenai usia, status perkawinan, ras atau asal etnis, pendidikan, kehidupan genetik atau seksual, kesehatan fisik atau mental atau kondisi medis / diagnosis, preferensi diet, penyalahgunaan atau dugaan adanya indikasi penyalahgunaan atau sidang untuk memeriksa adanya tindakan yang disebabkan oleh pelanggaran yang dilakukan atau yang diduga dilakukan, proses eksekusi dari sidang atau putusan dari pengadilan manapun dalam persidangan tersebut.

   Ketika Anda memberikan kepada MARSH Informasi Pribadi yang berkaitan dengan karyawan, tanggungan dan / atau orang lain yang Anda wakili, Anda diwajibkan untuk memahami ketentuan perlindungan data atau undang-undang privasi yang berlaku dari waktu ke waktu sejauh yang berlaku untuk Perjanjian ini. Ini termasuk, namun tidak terbatas pada: (i) kewajiban untuk, jika ada, bagi Anda untuk mendapatkan persetujuan yang diperlukan sehubungan dengan penyerahan informasi ke relating to an identified or identifiable individual that is subject to applicable data protection, privacy or other similar laws and (ii) any obligation with respect to the use, disclosure and transfer by MARSH of personal information as necessary to carry out its obligations under this Agreement.

MARSH oleh penyedia atau pihak ketiga yang berkaitan dengan individu yang teridentifikasi atau dapat diidentifikasi yang tunduk pada ketentuan perlindungan data yang berlaku, privasi atau undang-undang sejenis lainnya dan (ii) kewajiban sehubungan dengan penggunaan, pengungkapan dan pengalihan oleh MARSH atas informasi pribadi yang diperlukan untuk menjalankan kewajibannya berdasarkan Perjanjian ini.

2. Personal Information you provide will be collected, used and otherwise processed by MARSH for the following purposes:

   2.1 client relationship management procedures, including any potential conflict checks as may be required;

   2.2 the delivery of services or products to the client;

   2.3 those purposes specifically provided for in any particular service or product offered by MARSH;

   2.4 conducting marketing and client profiling activities in connection with insurance and related services and products (including those provided by MARSH, its Affiliates and selected third parties for the purpose of improving our services to the client or that we think may interest the client);

   2.5 credit assessments and other background checks of the client as MARSH may determine to be necessary or appropriate;
   2.6 MARSH's internal record-keeping;
   2.7 collection of outstanding payments from clients;
   2.8 prevention of crime (including but not limited to fraud, money-laundering, bribery);

   2.9 meeting any legal or regulatory requirements relating to MARSH's provision of services and products and to make disclosure under the requirements of any applicable law, regulation, direction, court order, by-law, guideline, circular, code applicable to MARSH or its Affiliates; and

   2.10 purposes ancillary or relating to any of the above (including but not limited to research, benchmarking and statistical analysis).

2. Informasi Pribadi yang Anda berikan akan dikumpulkan, digunakan dan diproses oleh MARSH untuk tujuan berikut:

   2.1. prosedur manajemen hubungan klien, termasuk setiap cek potensi konflik sebagaimana mungkin diperlukan;

   2.2. penyerahan layanan atau produk ke klien;

   2.3. tujuan yang mana secara khusus disediakan untuk layanan atau produk tertentu yang ditawarkan oleh MARSH;

   2.4. melakukan kegiatan pemasaran dan *profiling* klien sehubungan dengan asuransi dan layanan dan produk terkait (termasuk yang diberikan oleh MARSH, Afiliasinya dan pihak ketiga yang dipilih untuk tujuan mengembangkan layanan kami kepada klien atau yang menurut kami menarik bagi klien);

   2.5. penilaian kredit dan pemeriksaan latar belakang klien lainnya dimana MARSH menetapkan diperlukan atau dibutuhkan;
   2.6. pencatatan internal MARSH;
   2.7. penagihan pembayaran terhutang dari klien;
   2.8. pencegahan kejahatan (termasuk namun tidak terbatas pada kecurangan, pencucian uang, penyuapan);
   2.9. memenuhi persyaratan hukum atau peraturan yang berkaitan dengan penyediaan layanan dan produk MARSH dan untuk membuat pengungkapan sesuai dengan persyaratan hukum, peraturan, arahan, perintah pengadilan, undang-undang, pedoman, surat edaran, kode etik yang berlaku untuk MARSH atau afiliasinya; dan
   2.10. tujuan tambahan atau berhubungan dengan hal-hal di atas (termasuk namun tidak terbatas pada penelitian, benchmarking dan analisis statistik)

3. MARSH may provide or disclose this Personal Information to its Affiliates for the purposes stated in paragraph 2 above.

Collection and Disclosure

4. Personal Information provided to MARSH will generally be kept confidential but you hereby consent and authorize MARSH to collect, provide or disclose your Personal Information for the purposes stated in paragraph 2 above from or to:

   4.1 any person to whom MARSH is compelled or required to do so under law or in response to a competent or government agency;

   4.2 relevant parties arranging insurance or providing claims services or benefits administration services or wellness services such as insurance companies, health maintenance organizations, agents and service providers (including but not limited to consultants, market research and quality assurance companies),

   4.3 Marsh's Affiliates;

   4.4 government agencies and industry regulators;

   4.5 MARSH's auditors, accountants, lawyers or other financial or professional advisers; and

   4.6 such sub-contractors or third party service or product providers as MARSH may determine to be necessary or appropriate, in accordance with paragraph 2 and paragraph 7.

   4.7 such person(s) as you may instruct or require.

5. You further consent to provide, and for your employer, insurer(s), health maintenance organizations, agents and/or third party service or product provider(s) to provide to MARSH your Personal Information for the purposes set out in paragraph 2 above.

6. Failure to provide such Personal information may result in MARSH being unable to provide clients and you with the services and/or products requested.

3. MARSH dapat memberikan atau mengungkapkan Informasi Pribadi ini kepada Afiliasinya untuk tujuan yang disebutkan dalam ayat 2 di atas.

Pengumpulan dan Pengungkapan

4. Informasi Pribadi yang diberikan kepada MARSH pada umumnya akan dirahasiakan tetapi Anda dengan ini menyetujui dan memberikan wewenang kepada MARSH untuk mengumpulkan, memberikan atau mengungkapkan Informasi Pribadi Anda untuk tujuan yang disebutkan dalam paragraf 2 di atas dari atau kepada:

   4.1. siapa pun yang diizinkan atau diwajibkan oleh MARSH di bawah undang-undang atau sebagai tanggapan terhadap instansi yang berwenang atau instansi pemerintah;

   4.2. pihak terkait yang mengatur asuransi atau memberikan layanan klaim atau layanan administrasi atau layanan kesehatan seperti perusahaan asuransi, organisasi perawatan kesehatan, agen dan penyedia layanan (termasuk namun tidak terbatas pada konsultan, riset pasar dan perusahaan penjaminan mutu);

   4.3. Afiliasi Marsh;

   4.4. instansi pemerintah dan pengawas industri;

   4.5. Auditor MARSH, akuntan, pengacara atau penasihat keuangan atau profesional lainnya; dan

   4.6. sub-kontraktor atau layanan pihak ketiga atau penyedia produk seperti MARSH dapat menentukan diperlukan atau sesuai, sesuai dengan paragraf 2 dan paragraf 7.

   4.7. orang yang mungkin Anda instruksikan atau perlukan.

5. Anda selanjutnya menyetujui untuk memberikan, kepada atasan, perusahaan asuransi, organisasi perawatan kesehatan, agen dan / atau penyedia layanan atau pihak ketiga Anda untuk memberikan kepada MARSH Informasi Pribadi Anda untuk tujuan yang ditetapkan dalam paragraf 2 atas.

6. Kegagalan untuk memberikan informasi pribadi tersebut dapat menyebabkan MARSH tidak dapat menyediakan klien dan Anda dengan layanan dan / atau produk yang diminta.

Safeguards

7. MARSH confirms that MARSH has implemented the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Information and the accidental loss or destruction of, or damage to, your Personal Information.

Data Transfer

8. Where MARSH considers it necessary or appropriate for the purposes of data storage or processing or providing any service or product on our behalf to you, we may transfer your Personal Information to an Affiliate or third party service or product providers within or outside the country in which MARSH is established, under conditions of confidentiality and similar levels of security safeguards.

Your Rights of Access and Correction

9. You have the right to request access to and correction of information about you held by MARSH and you may:

   9.1 check whether MARSH holds or uses your Personal Information and request access to such data;

   9.2 request that MARSH correct any of your Personal Information that is inaccurate, incomplete or out-of-date;

   9.3 request that MARSH specify or explain its policies and procedures in relation to data and types of Personal Information handled by MARSH; and

   9.4 communicate to MARSH your objection to the use of your Personal Information for marketing purposes whereupon MARSH will not use your Personal Information for these purposes; and

   9.5 withdraw, in full or in part, your consent given previously,

Pengamanan

7. MARSH mengkonfirmasikan bahwa MARSH telah menerapkan prosedur dan prosedur pengamanan dan keamanan yang sesuai dengan peraturan perundang-undangan yang berlaku untuk mencegah pemrosesan Informasi Pribadi Anda secara tidak sah atau melanggar hukum dan menyebabkan hilangnya atau penghancuran atau kerusakan Informasi Pribadi Anda secara tidak sah.

Transfer Data

8. Dimana MARSH menganggap perlu atau sesuai untuk keperluan penyimpanan data atau pemrosesan atau penyediaan layanan atau produk atas nama kami kepada Anda, kami dapat mentransfer Informasi Pribadi Anda ke penyedia layanan atau pihak ketiga atau di luar perusahaan atau di luar negara tersebut. di mana MARSH terbentuk, dalam kondisi kerahasiaan dan tingkat keamanan yang setara.

Hak Anda untuk Akses dan Koreksi

9. Anda memiliki hak untuk meminta akses dan koreksi informasi tentang Anda yang dipegang oleh MARSH dan Anda dapat:

   9.1. memeriksa apakah MARSH memegang atau menggunakan Informasi Pribadi Anda dan meminta akses ke data tersebut;

   9.2. meminta agar MARSH memperbaiki Informasi Pribadi Anda yang tidak akurat, tidak lengkap atau tidak lengkap;

   9.3. meminta agar MARSH menentukan atau menjelaskan kebijakan dan prosedurnya sehubungan dengan penanganan data dan jenis Informasi Pribadi yang ditangani MARSH; dan

   9.4. berkomunikasi dengan MARSH mengenai keberatan Anda atas penggunaan Informasi Pribadi Anda untuk tujuan pemasaran dimana MARSH tidak diperbolehkan untuk menggunakan Informasi Pribadi Anda untuk tujuan ini; dan

   9.5. menarik, secara penuh atau sebagian, persetujuan Anda diberikan sebelumnya, in each case subject to any applicable legal restrictions, contractual conditions, reasonable internal policies/procedures, a reasonable time period (in accordance with applicable laws) as well as, in the case of an access request, a reasonable fee (where permitted under applicable laws and as MARSH may notify you in writing upon receipt of your request).

10. This PICS is prepared in 2 (two) languages, English and Indonesia. In the event of difference in interpretation, the Indonesian language shall prevail.

11. Written requests for access to Personal Information or correction and/or deletion of Personal Information or for information regarding policies and procedures and types of Personal Information handled by MARSH may be sent to privacycoordinator@marsh.com

dalam setiap kondisi tunduk pada pembatasan hukum, kondisi kontrak, kebijakan / kebijakan internal yang wajar, jangka waktu yang wajar (sesuai dengan undang-undang yang berlaku) serta, dalam kasus permintaan akses, pengenaan biaya yang masuk akal (jika diizinkan sesuai hukum dan MARSH dapat menginformasikan kepada Anda secara tertulis setelah menerima permintaan Anda).

10. PICS ini dibuat dalam 2 (dua) Bahasa, yaitu Inggris dan Indonesia. Dalam hal terdapat perbedaan penafsiran, versi Bahasa Indonesia yang akan berlaku.

11. Permintaan tertulis untuk akses terhadap Informasi Pribadi atau koreksi dan / atau penghapusan Informasi Pribadi atau untuk informasi mengenai kebijakan dan prosedur dan jenis Informasi Pribadi yang ditangani oleh MARSH dapat dikirim ke privacycoordinator@marsh.com

I have fully read and understood the terms and conditions set out in the Personal Information Collection Statement and consent to the collection, use, transfer and processing of my Personal Information in accordance with the terms of this Personal Information Collection Statement

Saya telah membaca dan memahami syarat dan ketentuan yang tercantum dalam Pernyataan Pengumpulan Informasi Pribadi dan menyetujui pengumpulan, penggunaan, pengalihan dan penginstalan Informasi Pribadi saya sesuai dengan ketentuan dalam Pernyataan Pengumpulan Informasi Pribadi ini.

Approved by,

____

Name of Client Company:
Name of Employee:
Date:

PT Marsh Indonesia

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