

**COVER NOTE**

**POLICY NUMBER:** 154.301.300.20.00001/000/000

**TYPE:** AIRCRAFT HULL, LIABILITY AND AVIATION PERSONAL ACCIDENT

**INSURED :** PERKUMPULAN PENERBANG ALFA INDONESIA AND/OR SIGIT HENDRAWAN SAMSU

**ADDRESS :**  
Jl. Flamboyan No. 17 RT.005 RW. 003 Rempoa Ciputat Timur  
Tangerang Selatan

**PERIOD:** From: 7 January 2020 To: 6 January 2021 (BDI)  
Both days inclusive standard time at the address of the Insured shown above.

**INTEREST:** **Hull:**  
Physical loss of or damage to Aircraft as per the Schedule of Aircraft.

Liability:  
The Insured's legal liability to third parties and passengers resulting from damage to property or bodily injury to persons in respect of the Aircraft as per the Schedule of Aircraft.

Personal Accident:  
To cover Crew and Passengers Personal Accident and Medical Expenses coverage whilst flying only including whilst entering and alighting from aircraft. All as may arise out of their operations.

**SUM INSURED:** Hull:  
Agreed Value as per Schedule subject to a maximum Agreed Value of USD20,000.- any one aircraft.

Liability:  
Combined Single Limit: (Bodily Injury / Property Damage / Passenger Legal Liability) USD 50,000.- each occurrence / each aircraft / unlimited in all.

Personal Accident:  
Pilot:  
Schedule of Benefits 1 to 7:  
Capital Sum Insured: USD 50,000.- each insured person.



Passenger:

Schedule of Benefits 1 to 7:

Capital Sum Insured: USD 20,000.- each insured person.

In the event of an Occurrence involving more than one Insured Person traveling in the same Aircraft Insurers will not be liable for more than not applicable each Aircraft.

Medical and Related Expenses: Passenger :

USD 2,000 each Insured Person

Pilot :

USD 5,000 each Insured Person

In the event of Medical and Related Expenses applying to more than one Insured Person traveling in the same Aircraft Insurers will not be liable for more than not applicable each Aircraft.

**DEDUCTIBLES:**

Hull:

(Applicable to all losses including Total Flight, Taxiing Loss/ Constructive Total Loss/ Arranged Total Ground Loss.)

USD 4,250 each and every loss But in the event of an Occurrence involving the application of more than one deductible then the highest applicable deductible shall be applied as an aggregate deductible for all losses arising out of that Occurrence.

**SITUATION:**

Geographical Limits:

Indonesia only excluding West Papua.

**CONDITIONS:**

London Aircraft Insurance Policy AVN1C (No Proposal) and Aviation Personal Accident Insurance (Air Travel only) AVN113 as amended herein.

**USES:**

Standard Uses: Private Pleasure and Business / Joy flight.

Special Uses : None

Special Rental Uses: None.

**PILOT:**

- a. Capt. Rahayu Kuntardi with 22,250 hours total time and 5,000 hours on Make & Model
- b. Capt. Fadjat Agung Nugroho with a minimum 10,500 hours Total time and 270 hours Make & Model
- c. Capt. Goeroeh Andhi Djaja with 250 hours total time and 200 hours on Make & Model



- d. Capt. Sugiyanto with a minimum 5,200 hours on Total time and 2,000 hours on Make & Model
- e. Capt. Rifqi Nugraha with 5,500 hours and 5,000 hours on Make & Model
- f. Capt. Florianus Adel with 350 hours total time : Cessna 172 (250 hours) & Cessna 152 ( 100 hours)
- g. Capt. Nanda Rizky with 298 hours total time : Cessna 172 (200 hours) & Cessna 152 (98hours)
- h. Capt. Aldo Pramarta with 199 hours total time :Cessna 172 (155 hours) & Cessna 152 (44 hours)
- i. Capt Stefani Saoumi with 170 hours total time: Liberty XL (154 hours) & Cessna 152 (14hours)

Plus pilots as approved by the Insured with a minimum of 100 hours Pilot-in-Command plus 10 hours make and model and subject prior check flight with CFI if not flown within last 30 days.

**Warranted to be accompany by named pilot mentioned above, when the other pilots uses the aircraft.**

The following shall apply to the Hull and Liability:

**AVN19A - Additions and Deletions (Combined).**

**AVN23A - Unlicensed Landing Ground Suitability Clause. AVN38B - Nuclear Risks Exclusion Clause.**

**AVN46B - Noise and Pollution and Other Perils Exclusion Clause.**

Applicable to Section II of AVN1C only.

AVN48B-War, Hi-jacking and Other Perils Exclusion Clause (Aviation).

General Exclusion 10 of AVN1C is deleted and replaced by this Clause

**AVN52E - Extended Coverage Endorsement (Aviation Liabilities).**

In respect of Sections II and III of AVN1C only. All sub-paragraphs except (b) of AVN48B are deleted. Limit in respect of Section II of AVN1C in paragraph 3 is USD 50,000 each occurrence and in the annual aggregate. This Limit being included within the Sum Insured and not in addition to.

**AVN60A - Personal Injury Extension.**

Limit of Liability shall be USD 50,000 any one offence which is included within the Sum Insured and not in addition to, in the aggregate during the Period of Insurance.

**AVN61 - Agreed Value Clause.**



**AVN76 - Supplementary Payments Clause.**

Search, Rescue, Runway Foaming, Wreck Removal Expenses and Public Enquiry Costs included up to 10% of Aircraft Agreed Value any one accident, each coverage and in the aggregate over all coverages

**AVN77 - Unauthorised Use Clause.**

In respect of the theft of the Aircraft only.

**AVN78 - Forced Landing Clause. AVN81 - Out of Notified Hours Clause.**

**AVN2001A - Date Recognition Limited Coverage Clause. 2488AGM00003 - Asbestos Exclusion Clause.**

Not applicable to Section I of AVN1C.

**Cancellation AVN38B and AVN52E**

Cancellation Clause (applicable to all coverage) 30 days other than in respect of Extended Coverage Endorsement AVN52E and Nuclear Risks Exclusion Clause AVN38B where cancellation provisions of each clause remain paramount.

**Contractual Provisions:**

Notwithstanding General Exclusion 6 of Section IV (A) of AVN1C and General Condition 2 Section IV (C) of AVN1C, additional Insureds, hold harmless agreements, waivers of subrogation, breach of warranty, loss payees, severability of interests, maintenance and other contractual agreements in force at the commencement of this Insurance are automatically included. Any further such agreements entered into by the Insured in accordance with their operations are automatically included in this Insurance.

**Certificate of Airworthiness flights Clause.**

Flights undertaken for purposes of renewal of Certificate of Airworthiness and other flights performed under local Aviation Authority permit or waiver.

**Check Flights Clause.**

Check flights under the supervision of an approved pilot with the necessary licence from the appropriate local authority.

**Disappearance amendment.**

In Section I, paragraph 1. (a) of AVN1C reference to 'sixty days' is amended to 'ten days'.



**Various flights by pilot being approved by local authority**

Licence up-rating flights, maintenance flights and Certificate of Airworthiness flights with provision for such flights to be performed by pilots not conforming with the pilot provision but such pilots being approved by the local authority to perform such flights.

Where permitted under the uses stated and notwithstanding anything contained herein to the contrary, in the event of there being an instructor and a student pilot on board the aircraft, the instructor shall be deemed to be the pilot and the student pilot the passenger, therefore being covered under the Passenger Section of the Policy. It is also agreed that if the student pilot is making a solo flight, the student will be deemed to be the pilot and shall be excluded from cover under the Passenger Section of the Aircraft.

**Including Total Loss Clause.**

In Condition 3 (c) of Section I of AVN1C, the following words are deleted "Except where the Insurers exercise their option to pay for or replace the Aircraft".

**Physical Coverage Clause.**

The heading of Section I of AVN1C is amended to read "SECTION I PHYSICAL LOSS OF OR DAMAGE TO AIRCRAFT". Under Coverage 1. (a) of Section I and the final paragraph of Exclusion 2 of AVN 1C the word 'accidental' is deleted and replaced with the word 'physical'.

Under Coverage 1. of Section II of AVN 1C wherever the word 'accidental' appears it is deleted and replaced with the word 'physical'.

Under Coverage 1. (a) of Section III of AVN 1C the word 'accidental' is deleted and replaced with the word 'physical'.

**Occurrence Clause.**

Wherever the word "Accident" appears in AVN1C it shall be deleted and replaced by the word "Occurrence", except for the following:

1. In the opening paragraph of AVN1C, the words "Accident occurring" are deleted and replaced by the word "Occurrence".
2. In Section II, Coverage 1. of AVN1C, the words "accidental bodily injury



(fatal or otherwise) and accidental damage to property caused by the Aircraft or by any person or object falling therefrom." are deleted and replaced by the words "bodily injury (fatal or otherwise) and damage to property caused by the Aircraft or by any person or object falling therefrom arising from an Occurrence."

3. In Section III, sub-paragraphs 1. (a) and 1. (b) of AVN1C are deleted and replaced by the following sub-paragraphs:

"(a) bodily injury (fatal or otherwise) to passengers whilst entering, on board, or alighting from the Aircraft and

(b) loss of or damage to baggage and personal articles of passengers arising out of an Occurrence"

In Section IV (D) of AVN1C, Definition 1 "ACCIDENT" is deleted and replaced by the following Definition:

1. "OCCURRENCE" means an accident or a continued or repeated exposure to conditions occurring during the Period of Insurance, which results in bodily injury and/or property damage which is neither expected nor intended from the standpoint of the Insured. All bodily injury and/or property damage arising out of such exposure to substantially the same general conditions shall be deemed to arise out of one Occurrence.

The following shall apply to the Hull, Liability and Personal Accident:

**AVN72 - Contracts (Rights of Third Parties) Act 1999 Exclusion Clause.**

**AVN111 - Sanctions and Embargo Clause.**

**AVN2000A - Date Recognition Exclusion Clause. Cancellation Clause**

General Condition 4 of Section IV of AVN1C and Condition 6 of AVN113 are deleted and replaced by the following Clause:

"Cancellation Clause:

This Policy may be cancelled by either the Insurers or the Insured giving 30 days notice in writing of such cancellation. If cancelled by the Insurers they will return a pro rata portion of the premium in respect of the unexpired period of the Policy. If cancelled by the Insured a return of premium shall be at the discretion of the Insurers. There will be no return of premium in respect of any Aircraft on which a loss is paid or is payable under this Policy."

**Expiring No Claim Bonus or Profit Commission on Renewal Provision.**

(Re)insurers agree to return the same portion of the expiring No Claim Bonus on Renewal or Profit Commission on Renewal as their signed lines hereon.

Jakarta, 13 January 2020  
PT Asuransi Jasa Indonesia (Persero)  
**Group of Private Sector, Construction  
and Broker**



asuransi  
jasindo

**M. Baihaqi**  
Group Head of Private Sector,  
Construction and Broker



**SCHEDULE OF AIRCRAFT:**

The following shall apply to the Hull and Liability:

Item	Make	Type	Registration Marks	Declared Maximum Number of Passengers at any one time	Declared Maximum Number of Crew at any one time	Agreed Value	Risks Covered
1	Cessna 152	Land	PK-IFC	1	1	USD 20,000	Flight Taxiing Ground

The following shall apply to the Personal Accident:

			Maximum Number of Insured Persons		
Make and Model	Registration Marks	Serial	Pilots	Crew Members	Passengers
Cessna 152	PK-IFC		1	0	1



**CHOICE OF LAW**

**AND JURISDICTION:**

This Insurance shall be governed by and construed in accordance with the law of Indonesia and each party agrees to submit to the exclusive jurisdiction of the courts of Indonesia in any dispute arising hereunder.

In connection with the foregoing General Condition 7 of Section IV (C) of AVN1C and Item 9 of the Policy Schedule of AVN113 are deleted.

**PREMIUM:**

Hull:

8.5% of aircraft agreed value

Liability:

USD 1,000 per aircraft

PA :

Crew: 1.25% of Capital Sum Insured each seat

Pass. 1.25% of Capital Sum Insured each seat

**PREMIUM PAYMENT**

**TERMS:**

Payable in two instalments subject to AVN6A with Notice of Cancellation under Paragraph 3 amended to ten (10) days.

1 <sup>st</sup> instalment	22 January 2020	50%
2 <sup>nd</sup> instalment	7 April 2020	50%