

SCHEDULE
Attaching to and forming part of the
FIRE STATISTICAL CESSION
REINSURANCE TREATY
YEAR : 2015

- 1. BUSINESS SCOPE** : All property business (Fire and Allied Perils, Industrial / Commercial / Property All Risk) including Business Interruption as written in the Reinsured's Fire Department and Earthquake Risks.
- 2. EXCLUSIONS** :
1. Standard General Exclusions :
 - a. Reinsurance Treaty (Proportional and Non Proportional) Business.
 - b. Retrocession Business.
 - c. Inward Facultative Business.
 - d. Pool Business such as Konsorsium Asuransi Risiko Khusus (KARK).
 - e. Excess of Loss / First Loss / Layered and PML Basis Insurance and Reinsurance Business.
 - f. Extra Contractual Obligations Exclusion Endorsement.
 - g. All Type of Business not expressly mentioned under the Business & Scope.
 2. Others Exclusions :
 - a. Nuclear Energy Risks Exclusion Clause 1994 – NMA 1975 (a).
 - b. War and Civil War Exclusion Clause NMA 464.
 - c. Seepage and Pollution Risks - NMA 1685.
 - d. Riots, Strikes, Malicious Damage greater than 4.1AAA less terrorism and sabotage (as per NMA 2921).
 - e. Electronic Date Recognition Endorsement A; NMA 2800 11/12/1997.
 - f. Transmission & Distribution Lines Exclusion Clause.
 - g. IT Hazard Clarification Clause NMA 2912 – 12/11/01.
 - h. Cyber Exclusion Clause – NMA 2915.
 - j. Pasar Traditional Risk – Code 2935.

3. **TERRITORIAL SCOPE** : The Republic of Indonesia.
4. **LIMIT** : 2.50% of Total Sum Insured but not exceeding Rp. 500.000.000,00 or US\$. 41,667.00 (or equivalent to US\$ limit hereon in any other currencies) any one risks or policy.
5. **CESSION REPORT BY REINSURED** : In a form of monthly Borderaux, by mean of electronic method e.g email, softcopy not later than 30 days after the end of each respective month.
6. **PREMIUM AND CLAIM LIST SUBMITTED BY REINSURER** : Monthly in original currencies on an underwriting year basis.
 ☞ **Submission** : Within 21 days after the end of each month
 ☞ **Confirmation** : Within 15 days after receipt from reinsurer
 ☞ **Payment** : Within 15 days after confirmation received from reinsured.
7. **REINSURANCE COMMISSION** : 30% on Original Gross Premium Basis.
8. **PRELIMINARY LOSS ADVICE AND DEFINITE LOSS ADVICE** : Every Single Claim.
9. **CASH LOSS FOR 100% TREATY STATISTICAL CESSIONS** : NIL
10. **COMMENCEMENT** : Risks attaching on or after 1st January, 2015.
11. **TERMINATION** : 3 (Three) calendar months notice of cancellation to expire on 31st December of any year.
 "It is understood that Provisional Notice of Cancellation (PNOC) is automatically tendered on 30 September of any year, first cancellation being 31 December 2015 by Reinsured and reinsurer hereon. No Formal documentation will be issued by either party".
12. **SPECIAL CONDITIONS** : a. Cession in respect of Earthquake, Volcanic Eruption and Tsunami Endorsement code 4.2 is subject to Otoritas Jasa Keuangan (OJK).

b. Currency Fluctuation Clause (Proportional).

In witness whereof this Schedule has been signed in duplicate on behalf of and by the authority of each is contracting parties.

Signed in Jakarta, this ²² days of ^{DECEMBER} 2014

For and on behalf of Reinsured:



and in Jakarta, this of December, 2014
for and on behalf of Reinsurer :

PT. REASURANSI INTERNASIONAL INDONESIA
as Administrator BPPDAN