



## Headline News

### HEALTH & BENEFITS

➔ *Efforts to Prevent an Outbreak Incident of Diphtheria in Indonesia.*

### CORPORATE RISKS

➔ *Increasing Construction Risk.*

### SME & AFFINITY RISKS

➔ *It Is Important To Buy Travel Insurance.*

### STRATEGIC BUSINESS DEVELOPMENT

➔ *Caring For Your Car.*

### HEALTH & BENEFITS

➔ *Efforts to Prevent an Outbreak Incident of Diphtheria in Indonesia.*



dr. Yusuf. Rusmana

As we know, nowadays Diphtheria is quite popular in Indonesia.

#### What is Diphtheria?

Diphtheria is an infective disease caused by the germ *Corynebacterium Diphtheriae*. It is infectious and dangerous. Transmission of the Diphtheria could happen through a droplet from sufferer, but could also be transmitted through healthy people who carry the germ in their body.

What makes Diphtheria dangerous? In addition to it is so highly contagious and dangerous, Diphtheria can cause death. Because it can cause blockage of the airway due to swelling of laryngeal and inflammation of the heart muscle due to activation of exotoxin that exist on the bacteria.

Recently, there are many news about Diphtheria. The Government has defined Diphtheria as an Outbreaking Incident. According to the data obtained by the government, the diphtheria has spread in 142 districts/cities in 28 provinces. The number of victims died has now increased to 38 people, while the total victims who are treated account to 600 patients. From January to December 2017, incident of diphtheria in Indonesia is the largest in the world. Previously, there was a diphtheria outbreak in Russia, but not as big as in Indonesia. Also in selected provinces In India, Brazil, and South Africa. However, in Indonesia it has occurred in 28 provinces.

What are the symptoms of Diphtheria? Symptoms of diphtheria appear within 2-5 days after exposed to bacteria. Some people do not show symptoms, but some people have mild symptoms usually similar to common cold. Symptoms that can be found including, fever, shivering, strong voice like barking, Laryngitis, Enlargement of the gland in the neck, blinding skin, and hipersalivasi or saliva out continuously.

But there are symptoms that diphtheria can be differentiated with common cold. What are the

main difference? The diphtheria disease can be seen in the throat of a thick layer of the gray and tonsils. If the thick layer touched, it is easily bleeds. In addition to the above symptoms, there are several symptoms that occur in sufferer, such as: (1) difficulty breathing and swallowing, (2) change of view (3) talk of lisp, and there are signs of shock such as pale, cold skin and sweats, and rapid heartbeat. Besides attacking the respiratory. Diphtheria can also attack the skin such as cutaneous diphtheria or skin diphtheria. It can happen if we have a poor hygiene and lives in the tropics. Diphtheria often causes ulcers and redness of the affected skin.

Having identified about the diphtheria symptoms and how it is transmitted, we now must understand how to prevent the disease. Moreover, after diphtheria becoming an outbreak incident in many regions of Indonesia, the government held a diphtheria vaccine program for free, as a preventive measure for diphtheria.

The first precaution we should educate about diphtheria to public are what is diphtheria and how it can be contagious. Public need to know how diphtheria can spread through the air, sneezing, coughing or exposure to objects that are splattered from sneezing by the sufferer. The first action is to wear mask and regularly wash hands.

In addition, the most powerful step to prevent diphtheria by immunization and vaccination. With vaccinations, immunity will be maximized and chances of infected become small. Protection of vaccine can reach 80 up to 90 percent and able to fortify the body up to 10 years.

Diphtheria Vaccine is not only given to children or toddlers, but also to adults, especially pregnant woman.

For further information on protection against Diphtheria. Please visit <http://www.howdenindonesia.com> and email us at [general@id.howdengroup.com](mailto:general@id.howdengroup.com) or contact us on 0212939 4900 - Health & Benefits.

### GENERAL CLAIM PROCEDURES AND DOCUMENTATION FOR EVERY TYPE OF INSURANCE

#### Claim Procedures And Documentation For Property Insurance

Generally, in such a case claim process will tend to be complicated and time consuming. Usually the insurer will assign loss-adjuster to handle the calculation/adjustment and negotiation of the claim with insured and broker until final figures to the satisfactory of all parties are obtained.

Typical basic claim documents consist of:

- Claim letter and accident report showing chronology of the accident.
- Completed claim form.
- Official report from authorized such as policy report, if necessary.
- Quotation from supplier and/or contractors or repairer in details.
- Original receipt(s) from supplier, contractors or repairer.
- Original purchase receipt(s) of affected property (if available).

If policy is extended by business interruption insurance following fire, then in addition to property damage claim, you are entitled to claim for loss of profit due to reduction in turn over during the interruption of business operations or increase in working expenses to minimize further loss.

For the business interruption claim documentations may consist of:

- Sales records,
- Purchase records,
- Calculation of cost goods sold,
- Stock records,
- Financial report,
- Audited financial statements

Other claim documents may be required depend on the extent o loss and/or damage.

## CORPORATE RISKS

### Increasing Construction Risk.



Bayu Wicaksono

As part of Indonesian preparation to become the host of the Asian Games the 18th edition which will be during 18th August – 2nd September 2018, the government have put various projects to fix the cities especially Jakarta and Palembang where the event will take place, in order to make attractive in front of the participating countries. Various efforts are made such as stadium renovation, fixing of athlete's homestead, improving the infrastructure such as road repair, construction of supporting facilities, construction of LRT, MRT and others.

The infrastructure being built should continue be available for a long term use, and not only during the Asian Games event. Therefore, it is necessary to

ensure that infrastructure works is in accordance with the standard civil construction. The government must strictly maintain the quality of contractors, who carry out the construction work. This is very important in order to avoid the undesirable accident that recently occurred.

Recently, eleven cases of construction project accidents occurred within 6 months. The accident causing death people and bodily injury for the workers and other people around the project site. These incidents seemed to open our eyes that despite the construction being run with strict standard operating (SOP), possibility of loss still can happen.

For your convenience in running a project, we offer a product that specifically covers the risks during the construction or erection process namely Construction or Erection All Risk insurance. These types of insurances covers material damage and third party liability that may occurred during your Construction/ Erection period including maintenance period. Howden can provide you with tailored Construction/ Erection All Risks Insurance for your project needs.

For further information, you may visit our website <http://www.howdenindonesia.com>. If you need any queries, please email us at [general@id.howdengroup.com](mailto:general@id.howdengroup.com) or contact us on 021-29394900 - Corporate Risk.

## SME & AFFINITY RISKS

### It Is Important To Buy Travel Insurance.

Nowadays, while traveling has become a lifestyle for many, the tendency to spare a minimum amount from its travel budget to buy travel insurance are still low. Most people may not yet realize the importance of having travel insurance while you travel. One of the case I have learned is through my close friends, one that bought, the other one did not.

#### Case A: The one who did not buy

He was a newlywed and had planned to spend his honeymoon in Bali and Lombok. Then, he purchased everything from accommodation, plane tickets, and made all the necessary arrangements. With all the preparations being done, a tragedy occurred. The airport was closed due to an eruption from Gunung Agung last November. As you may predict, the trip was canceled, and he cannot go Bali at all. The other tragedy is that he did not bought travel insurance. Imagine if he did, his flight ticket might be refunded (although not fully refunded) by the airlines since it was caused by natural disaster, however he cannot get any refund for all the cost that he has spent such as the tour package along with the hotel cost.

#### Case B: The one who did buy

While my other friend decided to buy travel insurance before she leave Indonesia to Japan. She had plan to go to Tokyo, Osaka and Shirakawago (with one-night transit at Kanazawa city). She was planning to go to Kanazawa from Osaka, however due to heavy snow, she could not travel to Kanazawa at all since the road was closed and there was no access to reach the city. Just like my other friend, she already purchased



Theresia Janeta

everything from accommodation and transportation. She already prepared to lodge a claim, and had inform us for what happened. However, after a few days she decided not to lodge her claim since the Hotel and transportation company agreed to refund all her cost, with small penalty.

Looking at both cases, we may be able to judge, which one suffers from minor loss and major loss. Indeed, the one who did not buy suffers more. If only he purchased the travel insurance, his cost could be covered, and could easily plan another trip with a small additional amount. While the one who bought, even though the loss were minor, there was one thing which she achieved in purchasing Travel Insurance, she felt **more secure and safe**.

For further information on travel insurance. Please visit <https://facilities.howdenindonesia.com/>. Please email us at [general@id.howdengroup.com](mailto:general@id.howdengroup.com) or contact us on 0212939 4900 – Financial, SME & Affinity Risks.

## STRATEGIC BUSINESS DEVELOPMENT

### Caring For Your Car.



Iman Ranindito

The lifetime of a car can be shortened due to poor maintenance. Not only does it shortened the lifespan of our car, leaving your vehicle in a bad condition may be detrimental for others or even for you. Cases such as a burned car, for example, may happen due to faulty design, oil leak, short circuit, or other external factor such as an accident or a criminal act. These things must be understood when a person chose to have a car as its medium of transport.

Such maintenance does not only have to be on the technical aspect of the vehicle. Another maintenance to preserve the lifespan of your car is to purchase an insurance. This is another method of maintaining your financial aspect of the car, as some or most of the cost of having your car fixed from burning down would be retain. Or in other cases, someone might even sue you for having your car burned down. That is because their car was sitting right next to your car when it was burned. These type of situations that sometime we cannot foresee or handle are the more reason for us to regularly have maintenance and more importantly to have insurance.

In Howden, we have our own online platform for car owners to buy a Motor Vehicle Insurance. It will be more of a beneficial value to your car and your wallet to have such insurance. Plus, it is very easy to get it from us. Visit us on <https://facilities.howdenindonesia.com>, click Howden Wheels and the rest is simple.

If you wish to know more about Howden Wheels, send us you query at [general@id.howdengroup.com](mailto:general@id.howdengroup.com) or call us at +6221-2939-4900 - Strategic Business Development .