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GENERAL CLAIM PROCEDURES AND DOCUMENTATION FOR EVERY TYPE OF INSURANCE

Claim Procedures And Documentation For Cash in Transit / Cash in Safe Insurance

This insurance, subject to policy exclusions, will provide protection against accidental physical loss and/or damage to "money" in transit or in safe caused by robbery, theft or burglary or other crime act.

Any accident either robbery, theft or burglary must be reported to the police officer for further handling and investigation.

Basic Claim documents may consist of:

1. Completed Claim Form.
2. Police Report and Police Investigation Report.
3. Any documents evidence the existence of the money immediately before the accident such as Daily Sales Report, Collection Report, Cashier's Report.
4. Accident Report or Statement prepared by the employee(s) who carry the money.
5. Photographs showing the damages to premises and safe box, if necessary.

If the lost or stolen money includes checks, you must report the accident to respective Bank and request to [stop payment](#).

HEALTH & BENEFITS

Why Do We Need Medical Check-up?

Have you ever done a medical check-up? If you never, please immediately do a check-up to the nearest clinic or hospital. Healthy is so expensive, but when illness comes it can be even more expensive. Therefore, prevention is better than cure. Medical check-up aims to detect early if there are hidden health problems that have not shown symptoms, especially diseases of the heart, kidney disease, liver disease and blood sugar. Besides that medical check-up also determine the level of fitness and general health of a person. The earlier a disease is detected, the faster help can be given. In this way, the disease does not progress to a more serious stage while preventing more complicated help. Medical check-ups are also useful for planning appropriate treatment and treatment methods before the disease develops.

Medical check-ups are needed by women and men, both young people and the elderly, and even healthy people are also advised to do medical check-ups to maintain their health. Moreover, if you already proven from an illness, medical check-ups should be done periodically.

Ideally in conducting medical check-ups once a year if the results are normal, but for the results of medical check-ups that are less good and should be treated further by a doctor, medical check-ups should be done twice a year. In general, the following can be a list of things that are checked through medical check-ups.

Weight

Body mass index (body mass index / BMI) that exceeds the normal value of obesity (obesity) can trigger various diseases such as the risk of stroke, heart disease, type 2 diabetes, osteoarthritis, hypertension, and cancer. While less than normal or thin values are at risk of weakening the immune system, anemia and osteoporosis.

Blood sugar

This test is carried out at age < 35 years because people's lifestyles today are generally unhealthy. But if you have a risk of diabetes, consult your doctor to immediately undergo tests, and more often for example every year or periodically every month.

Blood pressure

Normal blood pressure ranges from 120/80 mmHg, someone is said to have high blood pressure or has hypertension if the blood pressure reading shows



dr. Syaeh Reza

140/90 mmHg. Blood pressure that is too high will disrupt blood circulation.

Cholesterol

Cholesterol is basically the type of fat the body needs, but excessive amounts can clog arteries and trigger heart disease and stroke.

Heart

The heart is one of the vital organs in the human body. Cardiac examination can be done with an electrocardiogram (ECG) test, known as a heart record.

Ear

Do a hearing test (audiometry) if you have hearing loss.

Tooth

No one is free from plaque and tartar. Therefore, routine dental checks are needed every 6 months early.

In addition to the above examination, several other tests may be needed such as urine examination, paps smear, ultrasound of the abdomen to see organs in the body, breast mammography and other tests needed in further tests. Stay Healthy!

For further information on Medical Check-up Please visit <http://www.howdenindonesia.com> and email us at general@id.howdengroup.com or contact us on 0212939 4900 - Health & Benefits.

CLAIMS & RISK MANAGEMENT

Jakarta Flash Flood, January 1st 2020.



Rudi Tampubolon

Flash floods occurred throughout of Jakarta and its surrounding areas on the early hours of 1 January 2020, due to the overnight rain which causing two major rivers Ciliwung and Cisadane major rivers to overflow. At many parts of the city, water levels reached 30 to 200 cm, even water levels peaked at four metres. Many residential complexes, business districts, automobiles and other properties were seriously affected by the flood. Multiple transportation networks were disrupted for , including light rail transit due to the submerged runways, toll roads inundated at some points,] and the Halim Perdanakusuma International Airport. also could not operated for a couple of hours.

Insurance Claims

As per February 15th 2020, based on data compiled from 40 insurance companies, Indonesian General Insurance Association (AAUI) stating that estimated loss is up to IDR. 1,555 bio for automobile, property industrial insurance, property commercial insurance,

and residential. Not to mention business interruption claims, since the flood was less than 4 days in many areas which fall under the deductible or waiting period. The property industrial claims include manufacturing plant and warehouse with total estimated loss IDR. 770 bio under 544 insurance policies. The property commercial claims are includes hotel, office, "ruko", shopping mall, apartment with total estimated loss IDR. 184 bio under 1610 insurance policies. While the remaining of IDR. 12.4 bio are for other objects under 188 insurance policies. Automobile claims is quite significant which IDR. 147 bio under 3,303 insurance policies.

Claim Process and Documentation

In advance, need to make sure the followings:

- The object is the subject matter of insured.
- Calculating the loss, either repair cost or replacement cost.
- Flood risk is covered, nor part of the exclusion.

It is insured obligation to assist insurance company to provide evidence of claim, and would be better the insured to do the followings:

- Report to insurance company or the intermediary (broker or agent) as soon as possible. There is a possibility insurance company will send its representative to witnesses the incident.
- Take some photographs to show how severe is the loss.

- Keep safe the damage assets, to give the insurance company opportunity conducting claim survey. After the survey, ask approval from insurance company whether to scrapped out or to repair the damage assets.
- Take photographs of every damage asset to show its type and specification.
- The claim documentation will includes :
 - Purchase order of the assets claimed.
 - Quotation for repair.
 - Photographs.
 - For the unrepairable items (total loss), quotation for replacement of the similar type.
 - Breakdown of sum insured.
 - Payment evidence to the repairer or supplier of the replaced items.

Understand that purchase documentation of the damaged assets most probably not available as it also damaged by the flood, or they were bought few years back. Hence, it is very crucial to take clear photographs showing the type and technical specification.

For further information on Flood Insurance. Please visit <http://www.howdenindonesia.com>. If you need any queries, please email us at general@id.howdengroup.com or contact us on 021-29394900 - Claims & Risk Management.

SME & AFFINITY RISKS

Surety Bond / Contra Bank Guarantee as a Part of "Project Insurance Scheme"

To discuss more about each product of Guarantee (irrespectively in Surety Bond scheme or Contra Bank Guarantee scheme). Each type of guarantee refers to timeline project, which separated into 4 phases, (1). During Tender Period. (2). Within Construction Period. (3). During Maintenance Period and (4). During Operational Period. Except for last phase; phase 1 – 3 needs to be provided for Guarantee.

Phase 1 – During Tender Period

Type of guarantee needed is **Bid Bond** - this guarantee is being required is to show the sincerity of the contractor to undergo the tender and indeed has the intention to win the tender. If – the contractor being appointed by Bid Committee and decide to withdraw; then Bid Committee can "call" (Can be read as: Claim) that guarantee being submitted within part of submission document tender. Usually amount guarantee around 1% -3% from bid price.

Phase 2 – Within Construction Period

In this phase, there are 2 Type of guarantee needed which are **Performance Bond & Advance Payment Bond**.

Performance Bond is required once the contractor is awarded as winner from the bid process. Usually the winner were asked to recapture the original Bid Bond, to exchange with Performance Bond; which essential meaning for this one is to ensure the contractor to complete their work just on time based on the contract. Normally the guarantee would around 5% - 10% of the amount contract.

If we look in the contract, on Payment section – the Oblige (Owner) will give Down Payment to Contractor so they can start the project. At this part Some of contract require **Advance Payment Bond**; some aren't, depend on the contract itself. Essential meaning of this guarantee is to ensure Contractor will be able to return the advance Down Payment



Gilang Sunaryuniarto

received from the Oblige (Owner) in accordance with the provisions of the contract – if the contractor cannot meet to the progress being asked by Oblige (Owner) at certain period. Amount guarantee is referring to how much Down Payment being deliver to the Contractor, usually around 10%5 – 30% of amount contract.

Phase 3 - During Maintenance Period

In this phase, type of guarantee needed is **Maintenance Bond**. Essential meaning for this one is to ensure Contractor will be able to do repair work damage after completion of project and already hand-over. OR this can be also used for contractor to charge some remaining payment that still being hold by Oblige (Owner). Usually amount guarantee is around 5% - 10% of contract.

For further information on Surety Bond / Contra Bank Guarantee. Please visit <http://www.howdenindonesia.com>. If you need any queries, please email us at general@id.howdengroup.com or contact us on 021-29394900 - Financial, SME & Affinity Risks.

STRATEGIC BUSINESS DEVELOPMENT

New Update Alert! Howden Travel Mobile App Version.



Firman Amersyah

Greetings people!

At this day of age, technology is on a high demand especially mobile device. It has been an integral part of life ever since in the early 2000's. Mobile phones initially was used just like a conventional phone. However, as you may already aware and surely one of the people that could not get your hands of your mobile phones, has evolved significantly. Mobile phones are not just for calling, but more than that, it has gotten "smarter". With the ever-evolving technology, smart phones have become a gadget that you just can't live without and in no doubt have made our daily lives a lot easier and more convenient.

That is what drives Howden Indonesia to develop the mobile app version of Howden Facilities, and we are always to improve the use of it to the benefit of its users - our clients. We have already launched the app for Howden Wheels, and now finally we are happy to announce that Howden Travel is now available to purchase through the app.

Howden Travel is essentially our custom-made product of Travel Insurance. It is arranged specifically to cater to your risks while traveling whether for business or holiday, overseas or domestically.

Its available on both Apple Store and Google Play. Download yours and try it now!

If you wish to know more about our mobile apps send us you query at general@id.howdengroup.com or call us at +6221-2939-4900 - Strategic Business Development.