



Home Partner

Asuransi Rumah Tinggal

Paket produk asuransi yang memberikan perlindungan terhadap bangunan rumah tinggal beserta dengan isinya dari segala risiko seperti kebakaran, petir, ledakan, kejatuhan pesawat terbang, asap, kerusakan, huru-hara, kerusakan akibat air, angin topan, badai, banjir, tanggung jawab hukum kepada pihak ketiga, kematian akibat kecelakaan dan lain-lain (sesuai pilihan paket), sepanjang risiko tersebut tidak di sebutkan dalam pengecualian

Asuransi Home Partner terdiri dari 5 paket yaitu Bronze, Silver, Gold, Platinum, dan Contents Only yang diklasifikasikan berdasarkan luas jaminan.

An insurance product that provides the protection to the dwelling house including its contents from all risk such as fire, lightning, explosion, impact of falling aircraft, smoke, strike, riot, water damage, windstorm, tempest, flood, third party legal liability, death due to accident and others (as per package chosen), throughout those risks are not mentioned in the exclusion.

Home Partner insurance consists of 5 packages which are Bronze, Silver, Gold, Platinum, and Contents Only that classified by the coverage.

Risiko Sendiri

Deductible

Jaminan <i>Coverage</i>	Risiko Sendiri <i>Deductible</i>
FLEXAS	Nil
FWTWD	10% dari jumlah klaim yang dibayar <i>10% of total claim payable</i>
SRMDCC	10% dari jumlah klaim, min. Rp. 5,000,000 <i>10% of total claim, min. Rp. 5,000,000</i>
Kematian akibat kecelakaan <i>Death due to accident</i>	Nil
Tanggung jawab hukum kepada pihak ketiga <i>Third party legal liability</i>	Nil
Lain-lain <i>Others</i>	Rp. 1.000.000

Objek Pertanggungan

Insured Objects

Objek pertanggungan dalam paket ini adalah bangunan rumah tinggal dan/ atau isinya.

The insured object in this package is dwelling house building and/or its content.



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PT Asuransi Tokio Marine Indonesia is licensed and supervised by Indonesia Financial Services Authority.



**CUSTOMER
SERVICE**

Hotline (021) 572 4004
SMS 0812 118 4004
Email customervoice@tokiomarine.co.id
Contact Center 14006
TMIPartner
TokioMarineIndonesia

Kantor Pusat

Head Office

PT Asuransi Tokio Marine Indonesia
Sentral Senayan I, 3rd Floor
Jl. Asia Afrika No. 8, Jakarta 10270
Phone : (021) 572 5772
Fax : (021) 572 4007, (021) 572 4010 (Claim)



Kantor Cabang

Branch Offices

Bandung

Wisma HSBC, 3A Floor
Jl. Asia Afrika No. 116, Bandung 40261
Phone : (022) 426 7252-3
Fax : (022) 426 7254

Lampung

Jl. Jend. Sudirman No.73A, Pahoman
Bandar Lampung 35128
Phone : (0721) 260910, 260881
Fax : (0721) 260902

Makassar

Ruko Pettarani Business Center
Jl. A.P. Pettarani Blok E No. 7
Makassar 90211
Phone : (0411) 466 0816-7
Fax : (0411) 466 0818

Medan

Wisma HSBC, 4th Floor
Jl. Diponegoro No. 11, Medan 20152
Phone : (061) 453 6180
Fax : (061) 451 6176

Kantor Perwakilan

Representative Offices

Batam

Graha Pena Batam Building
3A Floor Unit 3A-05
Jl. Raya Batam Center, Kel. Teluk Tering
Kec. Batam Kota, Kota Batam - 29461
Phone : 0778 4171926

Cikarang

Ruko Menteng Blok B No. 25
Jl. MH Thamrin Lippo Cikarang
Phone : (021) 8911 7421-2
Fax : (021) 8990 9859

Palembang

PTC Mall RK, Blok B2
Jl. R. Sukanto No. 8A, Palembang 30114
Phone : (0711) 382 141-2
Fax : (0711) 382 044

Pekanbaru

Sudirman City Square
Jl. Jend. Sudirman Blok D-10, Pekanbaru 28282
Phone : (0761) 789 1530
Fax : (0761) 789 1531

Semarang

Wisma HSBC, 6th Floor
Jl. Gajah Mada No. 135
Semarang 50134
Phone : (024) 845 4191-2
Fax : (024) 845 4190

Surabaya

Gedung Medan Pemuda, 5th Floor
Jl. Pemuda No. 27-31, Surabaya 60271
Phone : (031) 532 1202, 532 4546-7
Fax : (031) 532 1201

Bali

Landmark, Jl. Prof. Moh. Yamin No. 7
Renon, Denpasar Timur
Kota Denpasar
Bali 80226
Phone : 0361-2003261

Balikpapan

Kompleks Ruko Balikpapan Permai,
H1-28 Jl. Jenderal Sudirman, Balikpapan
Kalimantan Timur 76114
Phone : (0542) 546 3024

Perusahaan telah menetapkan suatu sasaran mutu bahwa akan membayar uang tuntutan ganti rugi dalam tempo 6 (enam) hari kerja terhitung sejak dicapainya kesepakatan tertulis antara Penanggung dan Tertanggung mengenai jumlah uang ganti rugi serta Tertanggung telah memenuhi kewajibannya dalam mengajukan tuntutan ganti rugi.

The company have decided a quality objective of claim settlement within 6 (six) working days as of the date of obtaining mutual written agreement between the Insurer and the Insured on total claim settlement amount and the Insured has completed his/her liability.

PT Asuransi
Tokio Marine Indonesia

tokiomarine.com

Life & Health | Property & Casualty



TOKIO MARINE
INSURANCE GROUP

Home Partner

Asuransi Rumah Tinggal



Asuransi Tokio Marine Indonesia
is rated "A-" (excellent) by A.M. Best



BRONZE
Package

Contoh perhitungan premi dengan nilai
pertanggungan sebesar:
*Sample of premium calculation
with sum insured as*

Rp. 500,000,000



SILVER
Package

Contoh perhitungan premi dengan nilai
pertanggungan sebesar:
*Sample of premium calculation
with sum insured as*

Rp. 500,000,000



GOLD
Package

Contoh perhitungan premi dengan nilai
pertanggungan sebesar:
*Sample of premium calculation
with sum insured as*

Rp. 500,000,000



PLATINUM
Package

Contoh perhitungan premi dengan nilai
pertanggungan sebesar:
*Sample of premium calculation
with sum insured as*

Rp. 500,000,000



CONTENTS
Only Package

Contoh perhitungan premi dengan nilai
pertanggungan sebesar:
*Sample of premium calculation
with sum insured as*

Rp. 100,000,000

JAMINAN	TARIF Tariff	PREMI Premium
FLEXAS*	0.0294%	Rp. 147,000
FWTWD		
SRMDCC		
Kematian akibat kecelakaan Death due to accident		
Tanggung jawab hukum kepada pihak ketiga Third party legal liability		
Others	0.0001%	Rp. 500
Total premi Total premium		Rp. 147,500

Nilai pertanggungan Sum insured	Batas total hingga Rp. 11,280,000,000 Total limit up to Rp. 11,280,000,000
Bangunan Buildings	Sesuai nilai pertanggungan Based on sum insured
Isi bangunan Building contents	Sesuai nilai pertanggungan Based on sum insured
Barang milik pembantu RT Housemaid's personal belongings	5% dari nilai pertanggungan isi 5% from sum insured of contents
Uang sewa Rental fee	Maksimum Rp. 50,000 per hari selama 6 bulan Maximum of Rp. 50,000 per day for 6 months
Tanggung jawab hukum kepada pihak ketiga Third party legal liability	Tidak dijamin Not Covered
Kematian akibat kecelakaan Death due to accident	Tidak dijamin Not Covered
Banjir, angin topan, badai, kerusakan akibat air. Flood, Windstorm, Tempest, Water Damage(FWTWD)	Tidak dijamin Not Covered
Pemogokan, kerusuhan, tindakan jahat, kerusakan, huru-hara. Strike, riot, malicious act, damage, civil commotion (SRMDCC)	Tidak dijamin Not Covered
Lain-lain Others	Sesuai nilai pertanggungan Based on sum insured
Pembersihan puing-puing Removal of debris	10% dari total nilai pertanggungan bangunan 10% from total sum insured of building

JAMINAN	TARIF Tariff	PREMI Premium
FLEXAS*	0.0294%	Rp. 147,000
FWTWD	0.035%	Rp. 175,000
SRMDCC		
Kematian akibat kecelakaan Death due to accident		
Tanggung jawab hukum kepada pihak ketiga Third party legal liability		
Others	0.0001%	Rp. 500
Total premi Total premium		Rp. 322,500

Nilai pertanggungan Sum insured	Batas total hingga Rp. 11,280,000,000 Total limit up to Rp. 11,280,000,000
Bangunan Buildings	Sesuai nilai pertanggungan Based on sum insured
Isi bangunan Building contents	Sesuai nilai pertanggungan Based on sum insured
Barang milik pembantu RT Housemaid's personal belongings	5% dari nilai pertanggungan isi 5% from sum insured of contents
Uang sewa Rental fee	Maksimum Rp. 50,000 per hari selama 6 bulan Maximum of Rp. 50,000 per day for 6 months
Tanggung jawab hukum kepada pihak ketiga Third party legal liability	Tidak dijamin Not Covered
Kematian akibat kecelakaan Death due to accident	Tidak dijamin Not Covered
Banjir, angin topan, badai, kerusakan akibat air. Flood, Windstorm, Tempest, Water Damage(FWTWD)	20% dari nilai pertanggungan 20% of sum insured
Pemogokan, kerusuhan, tindakan jahat, kerusakan, huru-hara. Strike, riot, malicious act, damage, civil commotion (SRMDCC)	Tidak dijamin Not Covered
Lain-lain Others	Sesuai nilai pertanggungan Based on sum insured
Pembersihan puing-puing Removal of debris	10% dari total nilai pertanggungan bangunan 10% from total sum insured of building

JAMINAN	TARIF Tariff	PREMI Premium
FLEXAS*	0.0294%	Rp. 147,000
FWTWD	0.0425%	Rp. 212.500
SRMDCC	0.0001%	Rp. 500
Kematian akibat kecelakaan Death due to accident		
Tanggung jawab hukum kepada pihak ketiga Third party legal liability		
Others	0.0001%	Rp. 500
Total premi Total premium		Rp. 360,500

Nilai pertanggungan Sum insured	Batas total hingga Rp. 11,280,000,000 Total limit up to Rp. 11,280,000,000
Bangunan Buildings	Sesuai nilai pertanggungan Based on sum insured
Isi bangunan Building contents	Sesuai nilai pertanggungan Based on sum insured
Barang milik pembantu RT Housemaid's personal belongings	5% dari nilai pertanggungan isi 5% from sum insured of contents
Uang sewa Rental fee	Maksimum Rp. 50,000 per hari selama 6 bulan Maximum of Rp. 50,000 per day for 6 months
Tanggung jawab hukum kepada pihak ketiga Third party legal liability	Tidak dijamin Not Covered
Kematian akibat kecelakaan Death due to accident	Tidak dijamin Not Covered
Banjir, angin topan, badai, kerusakan akibat air. Flood, Windstorm, Tempest, Water Damage(FWTWD)	50% dari nilai pertanggungan 50% of sum insured
Pemogokan, kerusuhan, tindakan jahat, kerusakan, huru-hara. Strike, riot, malicious act, damage, civil commotion (SRMDCC)	Sesuai nilai pertanggungan Based on sum insured
Lain-lain Others	Sesuai nilai pertanggungan Based on sum insured
Pembersihan puing-puing Removal of debris	10% dari total nilai pertanggungan bangunan 10% from total sum insured of building

JAMINAN	TARIF Tariff	PREMI Premium
FLEXAS*	0.0294%	Rp. 147,000
FWTWD	0.05%	Rp. 250,000
SRMDCC	0.0001%	Rp. 500
Kematian akibat kecelakaan Death due to accident	0.020%	Rp. 20,000
Tanggung jawab hukum kepada pihak ketiga Third party legal liability	0.025%	Rp. 25,000
Others	0.0001%	Rp. 500
Total premi Total premium		Rp. 443,000

Nilai pertanggungan Sum insured	Batas total hingga Rp. 11,280,000,000 Total limit up to Rp. 11,280,000,000
Bangunan Buildings	Sesuai nilai pertanggungan Based on sum insured
Isi bangunan Building contents	Sesuai nilai pertanggungan Based on sum insured
Barang milik pembantu RT Housemaid's personal belongings	5% dari nilai pertanggungan isi 5% from sum insured of contents
Uang sewa Rental fee	Maksimum Rp. 50,000 per hari selama 6 bulan Maximum of Rp. 50,000 per day for 6 months
Tanggung jawab hukum kepada pihak ketiga Third party legal liability	Rp. 100,000,000 per kejadian atau per periode Rp. 100,000,000 per accident or per period
Kematian akibat kecelakaan Death due to accident	Rp. 100,000,000 per kejadian atau per periode Rp. 100,000,000 per accident or per period
Banjir, angin topan, badai, kerusakan akibat air. Flood, Windstorm, Tempest, Water Damage(FWTWD)	Sesuai nilai pertanggungan Based on sum insured
Pemogokan, kerusuhan, tindakan jahat, kerusakan, huru-hara. Strike, riot, malicious act, damage, civil commotion (SRMDCC)	Sesuai Nilai Pertanggungan Based on sum insured
Lain-lain Others	Sesuai nilai pertanggungan Based on sum insured
Pembersihan puing-puing Removal of debris	10% dari total nilai pertanggungan bangunan 10% from total sum insured of building

JAMINAN	TARIF Tariff	PREMI Premium
FLEXAS*	0.0294%	Rp. 29,400
FWTWD	0.05%	Rp. 50,000
SRMDCC	0.0001%	Rp. 100
Kematian akibat kecelakaan Death due to accident	0.020%	Rp. 20,000
Tanggung jawab hukum kepada pihak ketiga Third party legal liability	0.025%	Rp. 25,000
Others	0.0001%	Rp. 100
Total premi Total premium		Rp. 124,600

Nilai pertanggungan Sum insured	Batas total hingga Rp. 11,280,000,000 Total limit up to Rp. 11,280,000,000
Bangunan Buildings	Sesuai nilai pertanggungan Based on sum insured
Isi bangunan Building contents	Sesuai nilai pertanggungan Based on sum insured
Barang milik pembantu RT Housemaid's personal belongings	5% dari nilai pertanggungan isi 5% from sum insured of contents
Uang sewa Rental fee	Maksimum Rp. 50,000 per hari selama 6 bulan Maximum of Rp. 50,000 per day for 6 months
Tanggung jawab hukum kepada pihak ketiga Third party legal liability	Rp. 100,000,000 per kejadian atau per periode Rp. 100,000,000 per accident or per period
Kematian akibat kecelakaan Death due to accident	Rp. 100,000,000 per kejadian atau per periode Rp. 100,000,000 per accident or per period
Banjir, angin topan, badai, kerusakan akibat air. Flood, Windstorm, Tempest, Water Damage(FWTWD)	Sesuai nilai pertanggungan Based on sum insured
Pemogokan, kerusuhan, tindakan jahat, kerusakan, huru-hara. Strike, riot, malicious act, damage, civil commotion (SRMDCC)	Sesuai Nilai Pertanggungan Based on sum insured
Lain-lain Others	Sesuai nilai pertanggungan Based on sum insured
Pembersihan puing-puing Removal of debris	10% dari total nilai pertanggungan bangunan 10% from total sum insured of building

*FLEXAS : Kebakaran, petir, ledakan, kejatuhan pesawat terbang, asap,
Fire, lightning, explosion, impact of falling aircraft, smoke.
Minimum Premium : IDR 100,000



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conditions will be referred to the policy. It is crucial that you read and understand the policy's terms and conditions well. For
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