PSAKI: Fire Insurance Policy for Buildings in Indonesia

Presenter • November 16, 2026



PSAKI sets the common language of fire protection

POLIS STANDAR ASURANSI KEBAKARAN INDONESIA

PSAKI is Indonesia’s standard fire insurance policy framework. It defines how insured property, covered causes, exclusions, duties and claims are understood in a professional contract.

Pertanggungan

The scope of property or interests insured.

Jaminan

The perils and events the policy promises to cover.

Tanggung Jawab Polis

The contractual responsibility that arises when terms are met.

From policy form to policy responsibility

NAMED PERILS

PSAKI • PSAKBI • PSG BI

ALL RISKS

CAR • EAR • PAR / IAR

OTHER COVER

MB

COVERED CAUSES MAY INCLUDE

Fire / Explosion / Lightning / Accidents / Earthquakes / Sudden & unexpected events

Policy responsibility may exist — or may not — depending on the contract, peril, conditions and exclusions.

What the PSAKI protection attaches to

01

Loss

Kerugian of insured property

02

Damage

Kerusakan to insured property

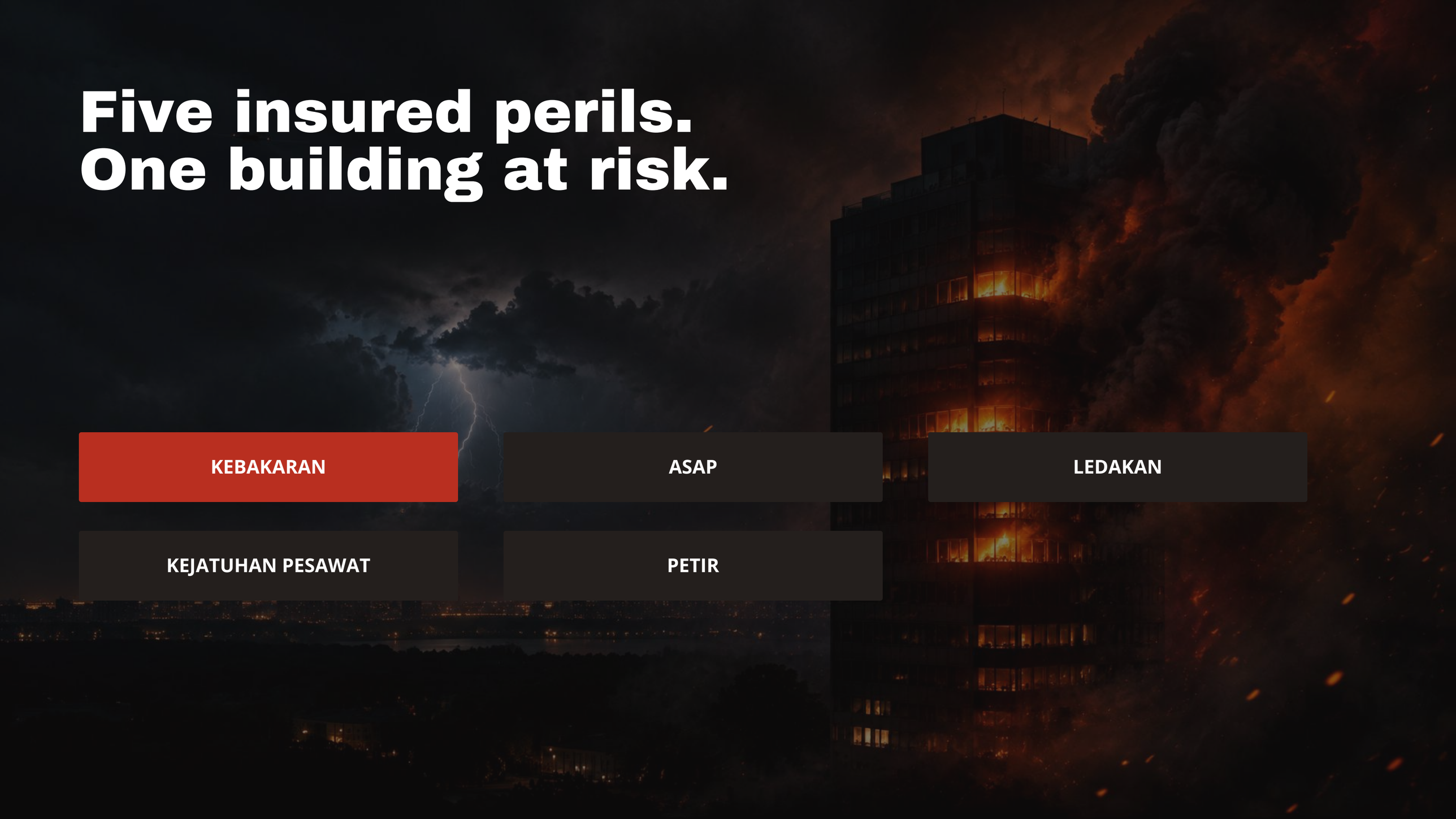
03

Interest

Kepentingan yang dipertanggungkan

For buildings, cover can extend to the structure and associated assets specifically declared in the policy.

Five insured perils.
One building at risk.



KEBAKARAN

ASAP

LEDAKAN

KEJATUHAN PESAWAT

PETIR

Fire is an event. Arson is an intent.



KEBAKARAN / FIRE

Accidental and calamitous; visible flame or embers affect an object that should not burn.



PEMBAKARAN / ARSON

An intentional act of setting a fire that causes damage. Intent is the defining distinction.

Similar heat. Different material behavior.

SELF-COMBUSTION / TERBAKAR SENDIRI

ORGANIC MATERIALS
Agriculture and fishery products.

RISK DRIVERS
Temperature • humidity • piling • ventilation

SELF-IGNITION / SIFAT BARANG SENDIRI

INORGANIC MATERIALS
Factory and mining products.

RISK DRIVERS
Temperature • pressure • piling • air control

Inherent properties may produce flame, sparks or electrical sparks — even without an external fire source.

Electrical energy can ignite long before flames appear

SHORT CIRCUIT

Phase-to-phase • phase-to-neutral • phase-to-ground
Insulation wear and aging increase vulnerability.

LIGHTNING

Natural and artificial sources; ribbon, single and ball lightning. High voltage and induced currents can overheat materials and trigger fire.



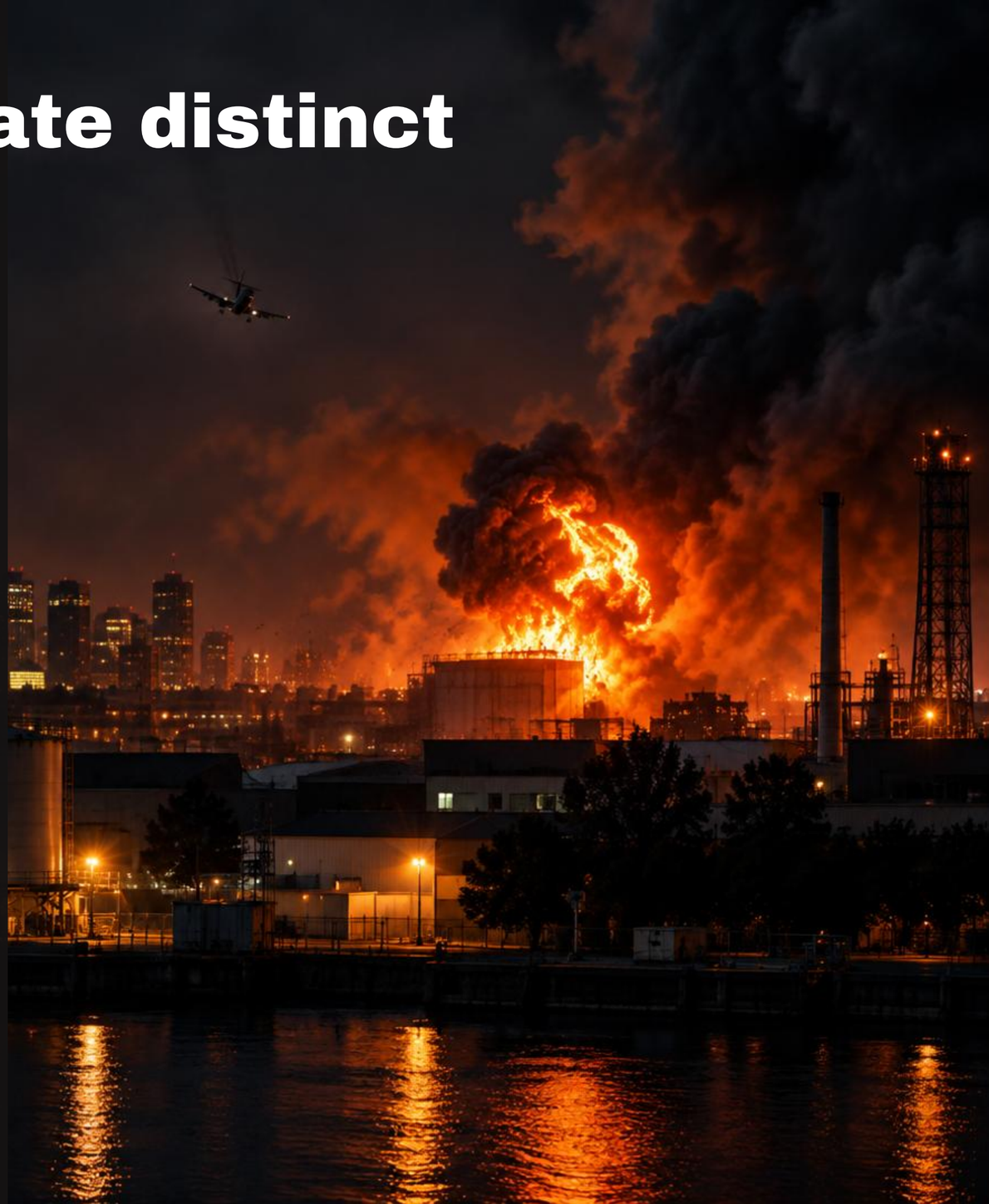
Pressure and impact create distinct loss paths

EXPLOSION / IMPLOSION

Expansion or contraction of pressure. Causes may be physical, chemical, electrical, nuclear, sonic or lightning-induced.

FALLING AIRCRAFT

Aircraft and helicopters are contemplated; damage may arise from direct impact or debris struck by the aircraft.



A changed occupancy can change the insurer’s decision

Supporting business ≤ 10% • **Ancillary business ≤ 5%**

Under Circular DAI No. 10/BRTS/SE/93, these levels do not constitute a change of risk.

CONTINUE

Coverage remains as is

ADJUST

Continue with additional premium

TERMINATE

End the coverage

Notify the insurer promptly. Risk management and disclosure preserve clarity before a loss occurs.

Indemnity begins with disciplined assessment

01 Establish

Identify the insured property and interest.

02 Assess

Document loss or physical damage accurately.

03 Evaluate

Relate cause, extent and policy terms.

04 Conclude

Determine the factual indemnity position.

The source provides no detailed valuation formula; treatment should remain factual, procedural and policy-led.