

BAB V

PENUTUP

5.1. Kesimpulan

Penerapan *risk based internal auditing* di perusahaan perkebunan di Indonesia masih relatif baru. Beberapa perusahaan perkebunan BUMN yang relatif sudah lama, belum ada yang menerapkan sistem ini dalam audit internalnya. Namun, PT 'X', salah satu perusahaan perkebunan swasta telah menerapkan internal audit berbasis resiko (*risk based internal auditing*) dengan baik.

1. Penerapan *risk based internal auditing* terhadap persediaan CPO, PKO, dan kernel yang diasuransikan pada PT.'X' dipaparkan sebagai berikut:
 - a. Mengidentifikasi, menaksir, dan menjabarkan risiko
 - b. Mengumpulkan data dan informasi
 - c. Menyusun program audit
 - Melakukan pembaharuan terus menerus atas *risk register* berdasarkan *risk mapping*.
 - Penentuan tujuan pemeriksaan
 - Menyusun teknik audit
 - d. Auditor internal melakukan rapat pembukaan (*opening meeting*) dengan Kepala Divisi Internal Audit, Manajer internal audit, Manajer Utama Site, serta para manajer PT.'X'.

- e. Melaksanakan program audit yang telah disusun.
- f. Auditor internal melakukan evaluasi atas asuransi terhadap persediaan CPO, PKO dan kernel.
- g. Auditor internal menyusun hasil audit dalam Kertas Kerja Pemeriksaan (*working paper*).
- h. Auditor internal menyusun laporan sementara (*draft report*).
- i. Auditor internal melakukan rapat penutup dengan manajemen PT.'X'.
- j. Auditor internal menyusun laporan audit sementara final
- k. Auditor internal melakukan pertemuan dengan Direktur Operasional Area dan Direktur Keuangan Area.
- l. Auditor internal menyusun laporan audit sementara formal (*formal draft audit report*).
- m. Auditor internal meminta tanggapan akhir dari manajemen PT.'X'.
- n. Auditor internal menyusun laporan audit akhir (*final audit report*).
- o. Auditor internal melakukan pertemuan dengan Dewan Direksi (*meeting with BOD/Board of Directors*).
- p. Auditor internal melakukan tahap *monitoring* atau tahap evaluasi.

2. Berdasarkan penelitian yang telah dilakukan, diketahui bahwa penerapan *risk based internal auditing* terhadap persediaan CPO, PKO dan kernel yang diasuransikan pada PT.'X' telah memadai atau telah sesuai dengan teori, meskipun ada beberapa modifikasi, antara lain:
- a. Tahap menentukan satuan layak audit tidak dilakukan oleh auditor internal, namun oleh Kepala Divisi Internal Audit dan Manajer Internal Audit.
 - b. Tahap menetapkan *audit universe* tidak dilakukan oleh auditor internal secara langsung, namun dilakukan oleh Kepala Divisi Internal Audit dan Manajer Internal Audit dan terkait dengan penyusunan rencana tahunan audit (pra-audit).
 - c. Tahap menentukan risiko dilakukan oleh auditor internal dan pihak manajemen melalui *workshop Control Self Assessment (CSA)*. *Workshop CSA* ini menghasilkan profil risiko perusahaan, yang disebut sebagai *risk register*. *Workshop CSA* ini tidak dilakukan secara rutin. Oleh karena itu, untuk memperbaharui *risk register*, Kepala Divisi Internal Audit dan Manajer Internal Audit melakukan *risk mapping*.
 - d. Auditor internal biasanya menyusun rencana audit. Selanjutnya, rencana audit tersebut direview oleh Kepala Divisi Internal Audit dan Manajer Internal Audit.
Penyusunan rencana audit
 - e. Sebelum melaksanakan audit lapangan, auditor internal melakukan rapat pembukaan dengan manajemen PT.'X' guna mengkomunikasikan hal-hal yang berhubungan dengan proses audit lapangan. Selanjutnya, auditor internal

- melakukan audit lapangan guna memperoleh hasil audit. Hasil audit tersebut akan dipaparkan pada kertas kerja audit, yang selanjutnya direview oleh Manajer Internal Audit untuk memastikan bahwa prosedur audit pada kertas kerja audit telah lengkap.
- e. Pada tahap mengevaluasi hasil audit, auditor internal menyusun laporan sementara audit yang telah direview oleh Manajer Internal Audit dan selanjutnya dikomunikasikan kepada manajemen PT.'X' pada rapat penutup. Dalam hal ini, auditor internal tidak hanya mengkomunikasikan hasil audit kepada manajemen, namun juga meminta tanggapan dan tindak lanjut yang akan dilakukan oleh manajemen atas hasil audit tersebut.
- f. Pada tahap menyusun hasil audit, auditor internal melakukan pertemuan dengan Direktur Operasional Area dan Direktur Keuangan Area. Pada pertemuan ini, auditor internal tidak hanya memaparkan temuan-temuan strategis (*major finding*), namun juga meminta tanggapan Direktur Operasional Area dan Direktur Keuangan Area *date* atas temuan-temuan audit yang bersifat strategis (*major finding*), serta penentuan PIC dan *due date* atas temuan-temuan audit tersebut. Hasil dari pertemuan inilah yang digunakan untuk memperbaharui informasi pada laporan audit sementara final, yang kemudian disusun menjadi laporan formal audit.
- g. Pada tahap menyampaikan hasil audit, auditor internal menyampaikan laporan audit dan memberi saran atas audit kepada manajemen PT.'X'. Auditor internal meminta tanggapan manajemen atas hasil audit serta penentuan *Personal In*

Charge (PIC) yang bertanggungjawab dan waktu pelaksanaan perbaikan (*due date*) dari hasil audit, sehingga memudahkan auditor internal untuk melakukan *follow up* atas respon manajemen PT.'X' terhadap hasil audit.

- h. Pada tahap menyampaikan laporan hasil audit kepada Dewan Direksi, auditor internal tidak hanya memberikan laporan audit tertulis kepada Dewan Direksi. Auditor internal juga melakukan pertemuan dengan Dewan Direksi guna membahas dan mengkomunikasikan temuan-temuan audit yang bersifat strategis. Selain itu, auditor internal juga meminta saran, pendapat serta penentuan PIC dan *due date* oleh Dewan Direksi atas temuan-temuan audit yang bersifat strategis tersebut. Selanjutnya, hasil pertemuan tersebut dijadikan sebagai dasar pelaksanaan tahap *monitoring*. Tahap *monitoring* ini dilakukan secara kontiniu guna mengevaluasi implementasi dari saran dan rekomendasi yang diberikan kepada manajemen PT.'X'. Hasil dari tahap *monitoring* inilah yang dijadikan sebagai salah satu panduan dalam menyusun perencanaan audit selanjutnya.

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RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Feasibility Study & Select Site	1. Survei lahan	1. Tidak layak (lama musim kering >3bln, top soil tipis, rawa permanen, gambut > 3meter, berpasir, kemiringan > 30°) 2. Peruntukan lahan tumpang tindih dengan perusahaan lain 3. Flora / fauna / budaya yang dilindungi	1. Tanaman mati, tidak berkembang, high cost 2. Investment loss	1. Data curah hujan dari meterologi & geofisika setempat 2. Soil test 3. Peninjauan lokasi secara sampling. 4. Peta 5. Foto Udara, foto satelit 6. Rekomendasi Disbun / Konsultan 7. Pengecekan status peruntukan lahan ke BPN pusat dan daerah 8. Bisa dbuat perimeter/tata batas dengan flora, fauna & budaya yg dilindungi		Pengembangan (done by)	
	2. Iklim / Curah hujan	1. Defisit air / kekeringan (lamanya musim kering > 3 bln)	1. Stagnasi tanaman yang lama. 2. Penurunan produksi yang signifikan.	Membuat rorak, waduk, mulching		ADC (Spek)Rorak, SOP Mulching), Infrass (Spek Waduk)	
		2. Kebakaran	1. Kehilangan : tanaman, produksi, infrastruktur . 2. Biaya pemadaman kebakaran yang tinggi. 3. Stagnasi tanaman yang lama. 4. Tuntutan oleh masyarakat, pemerintah, sanksi hukum.	1. Penyiapan prasarana / pemadam 2. Pembentukan TKTD; 3. Pembuatan watergate sederhana; 4. Pembuatan rambu peringatan bahaya kebakaran; 5. Pembentukan Tim Jaga Api & Tower Pemantau Kebakaran; 6. Pembinaan hubungan dan pelaporan ke BAPEDALDA; 7. Sosialisasi bahaya kebakaran kepada karyawan dan masyarakat; 8. Tanam sisip (untuk recover tanaman yang terbakar)		SHE (SOP, Assessment)	

	3. Curah hujan diatas standar / banjir.	1. Rendemen rendah. 2. Produksi rendah :sulit panen, busuknya buah dan bunga. 3. Rusaknya tanaman dan infrastruktur. 4. Pencucian hara (pemupukan gagal).	1. Panen selektif. 2. Water Management (pembuatan : tanggul, main drain, parit sirip, pintu air, cuci sungai). 3. Rotasi panen diatur. 4. Pembuatan perahu; langsir manual; 5. Rehab infrastruktur yang rusak .		ADC (SOP Panen) Infras (Spek WM)	
3. Soil/Struktur tanah	1. Tanah kelas 3 (top soil tipis, berpasir). 2. Gambut >3 meter	1. Cost pupuk bertambah, tanaman abnormal & produksi rendah. 2. Tidak dapat ditanami / dibuka .	1. Pemberian pupuk ekstra sesuai rekomendasi. 2. Thinning out tanaman yang tidak produktif, diganti dengan yang lebih produktif.		ADC (SOP Pemupukan, Rekomendasi Pemupukan, SOP Thinning Out)	
4. Topographi	1. Bukit / lereng (kemiringan > 30°)	Cost LC / Rawat / Panen & Infrastruktur tinggi.	1. Pembuatan jalan / tangga pikul kontur. 2. Perketatan kontrol panen. 3. Pembuatan platform / tapal Kuda. 4. Pembedaan basis panen		ADC (Sop Panen, Spek Kontur, Tapak Kuda), Infras (Spek Jalan Timbun)	
	2. Rawa permanen	Cost LC / Rawat / Panen & Infrastruktur tinggi.	1. Water Management (pembuatan : tanggul, main drain, parit sirip, pintu air, cuci sungai). 2. Tapak timbun. 3. Pembuatan jalan timbun.		ADC (Spek Tapak Timbun), Infras (Spek WM)	
5. Lokasi Pabrik	Sumber air terbatas (<1 liter / kg tbs) & Lokasi jauh.	1. Stop proses pabrik menunggu supply air, loss karena kehilangan produksi CPO dan Kernel. 2. Cost olah (air, labour) & cost transport tinggi.	1. Ketersediaan pompa. 2. Pembuatan dan pembersihan / cuci waduk / parit / sungai / sumber air. 3. Pembuatan dam beton (concrete). 4. Kegiatan 6 R.		EDC (SOP Cuci Tangki, SOP 6 R)	
6. Lokasi Dermaga	1. Kedalaman dasar laut / sungai 2. Lokasi Jauh dari pabrik	1. Tunggu pasang, demurrage 2. Cost transport & maintenance tinggi	Pembangunan dermaga dekat site.		EDC (Spek Dermaga)	
7. Block Design	Ukuran luas tidak standart	SPH rendah, yield rendah & EFC tinggi	Penataan ulang block		ADC (Spek Block Design) Finance (SOP Pemilihan Konsultan)	

	8. Sosial Ekonomi	1. Gangguan keamanan kerja, okupasi 2. Tenaga kerja kurang	1. Social cost tinggi. 2. Lahan tidak dapat dikelola. 3. Target yield tidak tercapai. 4. Operasional terhenti. 5. Sisa HGU yang belum dikelola masih tetap harus dibayarkan pajaknya. 6. Recovery atas lahan yang diokupasi.	1. Pengamanan menggunakan jasa pihak yg berwajib (brimob/TNI/Tokoh Masyarakat). 2. Jalur hukum dan legalisasi HGU (pemenuhan syarat legal). 3. Pemberian kompensasi. 4. Membangun hubungan baik dengan masyarakat. 5. Rekrut tenaga AKAD		Finance (SOP Entertain), CD (done by)	
Land Legal Status	1. Izin Pelepasan Kawasan Hutan 2. SK Pencadangan 3. Arahan Lokasi 4. Ijin Prinsip 5. Ijin Lokasi 6. Amdal 7. Tata Guna Tanah 8. Ijin Usaha Perkebunan 9. Permohonan HGU 10. Kadasteral 11. Ijin Pembukaan Lahan 12. Sidang Panitia B 13. Bayar BPHTB 14. SK HGU BPN Pusat 15. HGU 16. Akte Jual beli 17. Administrasi	Tidak dapat tanah, tanah overlap, produksi kurang, loss of investment	Rencana strategis tidak tercapai, stagnasi pertumbuhan bisnis.	1. Buat plan pengurusan, budgeting. 2. Pendekatan terjadwal tokoh, pejabat. 3. BA pertemuan / notulen / laporan. 4. BA entertain. 5. Due Dilligence, notulen. 6. Foto udara, foto satelit. 7. Bukti bayar PBB / BPHTB		Finance (SOP Entertain), Legal (done by, SOP Legal)	

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Perijinan Operasional	1. Tanda Daftar Perusahaan 2. Ijin frekuensi 3. Ijin instalasi listrik 4. SIUP 5. NPWP, NPWPD, IMB, IPB, Ijin Dermaga, Ijin Tangki, B3, Ijin Trayek / angkutan darat, Ijin merek, Ijin label, Hak Patent, Sertifikat Halal, Ijin domisili 6. Administrasi	Tidak ada/belum diurus/ masa berlaku habis	1. Tidak dapat operasional & loss of investment. 2. Sanksi administrasi, pidana	1. Plan jadwal pengurusan & perpanjangan, budget. 2. Check list perijinan. 3. Filing 4. Feed back ke HO.		Finance (SOP Entertain) , Legal (SOP Perijinan)	
Nursery	1. Pengadaan KKS	1. Jaminan kualitas tidak ada, tidak ada sertifikat. 2. Supplier terbatas.	1. Bibit palsu 2. Tidak dapat bibit, jadwal tanam tertunda, high cost (rehab).	1. Pengadaan kerja sama dengan PPKS. 2. Pembuatan jadwal untuk permintaan kecambah. 3. Pembelian bibit siap salur bersertifikat asli. 4. Pembuatan seed garden, kerjasama dengan penelitian di Kamerun.		ADC (SOP Bibitan), Procurement (MOU)	
	2. Media Tanam & polybag	1. Komposisi tidak standart (top soil, sub soil, kompos) 2. PH tidak standar. 3. Tidak diayak. 4. Polybag terlambat tersedia 5. Kualitas polybag dibawah standar	Mati , tumbuh abnormal	SOP comply & verifikasi fisik		ADC (SOP Bibitan), Procurement (MOU)	
	3. Lahan Bibitan	Lahan bibitan tidak ada .	Bibitan tidak ada	1. Sewa lahan. 2. Tumbang areal sawit. 3. Plan sejak awal.		ADC (SOP Bibitan)	

	4. Air & instalasi	Bibit kekeringan karena instalasi dan sumber air tidak memadai	1. Kerugian kehilangan / bibit mati 2. Bibit under quality / pertumbuhan abnormal 3. Biaya rawat bibit over 4. Bibit siap tanam kurang	1. Buat permintaan untuk instalasi air. 2. Siram manual. 3. Buat penampungan air. 4. Siapkan unit untuk langsir air. 5. Cari sumber air yang mencukupi.		ADC (Spek Instalasi)	
	5. Naungan	Naungan di pre nursery tidak ada	Bibit mati.	Membuat naungan di prenursery.		ADC (SOP Bibitan)	
	6. Labor	Karyawan kurang, tidak kompeten, tidak produktif	Cost labor tinggi, perawatan terlambat, bibit mati / abnormal.	1. Rekrut tenaga sesuai kebutuhan. 2. Training, pengarahan.		HR (SOP Rekrutmen)	
	7. Perumahan / emplasemen	Fasum & fasos tidak memadai	Turn over tinggi, produktifitas rendah	Pemenuhan fasum & fasos yang layak sesuai kebutuhan.		Infras (Spek Fasum & Fasos)	
	8. Pupuk	Bibit tidak dipupuk, rotasi terlambat.	Mati, tumbuh abnormal, seleksi tinggi.	Wajib memupuk mengikuti SOP Pemupukan 4 T (Waktu, Dosis, Tempat, Alat) dan rekomendasi.		ADC (SOP Pemupukan, Rekomendasi Pemupukan)	
	9. Perawatan	Bibit terserang hama	Mati, tumbuh abnormal, seleksi tinggi.	Rotasi perawatan bibit sesuai SOP dan norma ADC			
	10. HPT	1. Tidak ada EWS, tidak ada pengendalian & pencegahan. 2. Tidak dikarantina / dipisahkan bagi yang terkena penyakit (ringan)	Terserang hama & penyakit, tumbuh abnormal, seleksi tinggi.	1. Struktur HPT. 2. Rutin EWS. 3. P3K		ADC (SOP EWS, SOP Minimum Stock P3K)	
	11. Seleksi	1. Tidak ada seleksi. 2. Bibit afkir hasil seleksi tidak dimusnahkan.	1. Bibit abnormal terdistribusi ke areal tanam. 2. Stock siap tanam tidak sesuai kebutuhan. 3. Penyakit menular ke bibit yg sehat.	1. Seleksi sesuai SOP. 2. Pemisahan bagi yang terkena penyakit. 3. Pemusnahan bibit afkir .		ADC (SOP Seleksi dan Pemusnahan)	
	12. Transplanting	1. Bibit under quality karena umur ketuaan (terlambat transplanting) pre ke main	1. Tambahan biaya rawat. 2. Bibit tumbuh tidak normal / etiolasi. 3. Bibit afkir tinggi.	1. Disalurkan untuk sisip. 2. Mutasi ke kebun yang membutuhkan : sisip, tanam, KKPA, IGA.		ADC (SOP Bibitan)	

		2. Bibit siap salur ketuaan	1. Etiolasi. 2. Menambah Cost langsung, angkut, pangkas 3. Pertumbuhan stagnan	1. Mutasi bibit ke PT yang membutuhkan 2. Menjual ke luar (pihak lain)		Dir Area (SPK Jual Bibit, Memo Mutasi)	
	13. Distribusi / siap salur	Bibit rusak / mati / hilang karena salah pengangkutannya.	1. Kerugian kehilangan bibit. 2. Bibit under quality / abnormal.	1. Penyusunan sesuai umur & kapasitas angkutan . 2. Pemberian papan pelindung jika ada penumpukan . 3. Infrastruktur jalan harus bisa dilewati. 4. Penyiraman sebelum diangkut ke truck		ADC (SOP Angkut Bibit)	
	14. Administrasi bibitan	1. Error, tidak tertib, tidak dibuat 2. Tahun tanam bibit tidak jelas	1. Pembayaran HK Fiktif / Mark Up HK / fraud 2. Pupuk / chemist hilang / selisih 3. Bibit hilang 4. Loss of Investment ,Cost mahal 5. Salah identifikasi umur bibit	1. Catat setiap bibit keluar termasuk unit (SJ). selalu cross check ke afd penerima. 2. Bibit double harus dicatat dan dimasukkan dalam Struktur Bibitan. 3. BA seleksi bibit afkir 4. Filing surat keluar bibit 5. Pemberian label bedengan		ADC (SOP Angkut Bibit, SOP Bibitan include Bibit Kembar/Double)	
Land Clearing	1. Blocking	1. Belum ada 2. Salah , luas blok tidak standart	1. Overlap, fiktif 2. SPH rendah , jalan lebih panjang dr norma.	1. Block design (mengikuti kontur). 2. Foto udara. 3. Menggunakan alat ukur yang standard (theodolit, GPS)		ADC (SOP LC), Dir Area (Struktur Organisasi)	

	2. Imas , Tumbang , Perun / Rumpuk, steking	1.Pengawasan lapangan lemah / Struktur Organisasi tidak lengkap 2.Kontraktor tidak kompeten 3.Pengukuran tidak pakai GPS 4.Tidak ada schedule/plan yang jelas 5. Alat berat tidak mencukupi	1. Under speck, cost investasi tinggi 2. Progress lambat 3. Overlap/dobel ukur	1. Pemenuhan struktur organisasi. 2. Kalibrasi . 3. Tender / seleksi kontraktor. 4. Blocking / penentuan areal. 5. Pengawasan Secara kontinyu. 6. Pengaturan jadwal verifikasi BA dan pembayaran. 7. Pengukuran dengan alat GPS dan tim yang memadai. 8. Perencanaan dan pengadaan alat berat sesuai kebutuhan		Idem	
	3. Tapak kuda , teras kontur	1.Pengawasan lapangan lemah / Struktur Organisasi tidak lengkap 2.Kontraktor tidak kompeten 3.Pengukuran tidak pakai GPS 4.Tidak ada schedule/plan yang jelas 5. Alat berat tidak mencukupi	1. Under speck, cost investasi tinggi 2. Progress lambat 3. Overlap/dobel ukur	1. Pemenuhan struktur organisasi. 2. Kalibrasi . 3. Tender / seleksi kontraktor. 4. Blocking / penentuan areal. 5. Pengawasan Secara kontinyu. 6. Pengaturan jadwal verifikasi BA dan pembayaran. 7. Pengukuran dengan alat GPS dan tim yang memadai. 8. Perencanaan dan pengadaan alat berat sesuai kebutuhan		ADC (SOP Teras Kontur, SOP Tapak Kuda)	
	4. Administrasi LC	Error, administrasi / internal control LC lemah.	1. Pembayaran HK fiktif 2. Mark up HK, luasan 3. Cost mahal	1. SOP comply. 2. BA verifikasi dengan rinci dan ditandatangani oleh pihak terkait (tanaman, kontraktor, administrasi).		ADC (SOP LC), Finance (SOP Pembayaran).	
New Planting	1. Pancang / jarak tanam	1. Pancang tanam tidak standart, progres lambat. 2. SPH rendah / tinggi dari standard.	Sisip tinggi, thinning out, investment cost tinggi, baris tanam tidak teratur, cost rawat & panen tinggi .	1. Jarak akan disesuaikan dengan sumber bibit (costarica, socfin, bsm, dll). 2. Pancang sesuai SOP dan alat yang memadai. 3. Supervisi.		ADC (SOP LC & Tanam)	

	2. Lubang	Lubang tanam out spect (terlalu dalam atau kurang dalam), progres lambat.	Tanaman mati, abnormal, cost sisip/konsolidasi .	1. Lubang sesuai SOP. 2. Menggunakan alat ukur kedalaman / mall		Idem	
	3. Ecer bibit	Bibit lama tidak tertanam	Mati, stagnan	H-1 bibit sudah diecer di lokasi tanam			
	4. LCC	1. LCC tidak ditanam 2. LCC tidak terawat 3. Stock LCC tidak ada	Cost rawat tinggi, areal kekeringan & kebakaran.	1. Penanaman LCC dengan sistem larikan . 2. Perawatan dan pemupukan sesuai rotasi 3. Perencanaan pengadaan LCC sesuai kebutuhan		Idem	
	5. Pagar Individu	Tidak dipagar, progres lambat : tanaman diserang hama babi , landak	Tanaman mati, cost sisip & cost investasi tinggi .	1. Penyediaan material sesuai kebutuhan. 2. Pemasangan sesuai kondisi.		Idem	
	6. Pupuk lubang & tanam	1. Penanaman tanpa pupuk lubang. 2. Tanah + polybag dipotong sebagian. 3. Tanah dipolybag dibuang semua. 4. Polybag tidak dibuka+dililit pada pokok.	1. Tanaman abnormal, kerdil & masa produksi terlambat. 2. Mati kena serangan hama.	1. Supervisi. 2. Buat cek list verifikasi lapangan. 3. Blok tuntas.		Idem	
	7. Labor	Karyawan tidak mencukupi, tidak kompeten, tidak produktif	Cost tinggi & produktifitas rendah	1. Pemilihan pemborongan (SPK) dengan selektif, dengan spek yang jelas. 2. Pengarahan & briefing sebelum tanam.		HR (SOP Rekrutmen), Finance (SOP Pemilihan Kontraktor).	
	8. Administrasi Tanam	Potensi error, fraud karena administrasi / internal control tanam lemah	1. Pembayaran HK fiktif/mark up HK 2. Bibit hilang 3. Cost mahal	1. SOP comply. 2. BA verifikasi dengan rinci dan ditandatangani oleh pihak terkait (tanaman, kontraktor)		Finance (SOP Pembayaran)	

Replanting	1. Land Clearing - Tanam	1. Pancang tanam tidak standart, progres lambat. 2. SPH rendah / tinggi dari standard. 3. Lubang tanam out speck (terlalu dalam atau kurang dalam), progres lambat. 4. LCC tidak ditanam/ tdk tumbuh, progres lambat. 5. Tidak dipagar, progres lambat : tanaman diserang hama babi , landak . 6. Penanaman tanpa pupuk lubang. 7. Tanah + polybag dipotong sebagian. 8. Tanah dipolybag dibuang semua. 9. Polybag tidak dibuka+dililit pada pokok.	Under spect, overlap, cost investasi tinggi	1. Kalibrasi . 2. Tender / seleksi kontraktor. 3. Pengawasan Secara kontinyu. 4. Pengaturan jadwal verifikasi BA dan pembayaran. 5. Pengukuran dengan alat GPS dan tim yang memadai.		ADC (SOP Replanting), Finance (SOP Pembayaran , SOP Tender / Pemilihan Kontraktor), Dir Area (Pengadaan GPS)	
	2. Pancang, Lubang, Tanam, Pagar Individu	Jarak tanam & pancang tidak standart, lubang underspek, tidak dipupuk lubang, LCC tidak ditanam, tidak dipagar individu, tidak konsolidasi, tidak dikonsolidasi.	1. High cost, investment losses. 2. Produksi rendah, tidak mencapai target kuantitas dan waktu. 3. Mill utility rendah.	1. Kalibrasi . 2. Tender / seleksi kontraktor. 3. Pengawasan Secara kontinyu. 4. Pengaturan jadwal verifikasi BA dan pembayaran. 5. Pengukuran dengan alat GPS dan tim yang memadai.		ADC (SOP LC & Tanam)	
	3. Administrasi Tanam	Potensi error, fraud karena administrasi / internal control tanam	1. Pembayaran HK fiktif/mark up HK 2. Bibit hilang 3. Cost mahal	1. SOP comply. 2. BA verifikasi dengan rinci dan ditandatangani oleh pihak terkait (tanaman, kontraktor)		Finance (SOP Pembayaran)	
Infrastruktur	1. Planning : jalan, jembatan, water management, fasum, fasos	Tidak ada planning , terlambat	High cost, operasional inefisiensi	1. Pembuatan desain & spesifikasi & BQ , infrastruktur, fasum, fasos. 2. Jadwal.			

	2. Pembangunan / Infrastructure Development	Tidak sesuai kebutuhan, underspec.	Operasional terhambat, under target, high cost, restan tinggi, langsir tinggi.	Project management : Struktur, jadwal, verifikasi BA			
	3a. Maintenance infrastruktur	1. Tidak sesuai kebutuhan, underspec. 2. Tidak ada maintenance , tidak sesuai kebutuhan.	Operasional terhambat, under target, high cost, restan tinggi, langsir tinggi.	Jadwal, verifikasi.			
	3b. Maintenance Alat	1. Spare part tidak ada, lambat / lama, underspec spare part. 2. Skill mekanik kurang. 3. Tidak ada maintenance , tidak sesuai kebutuhan. 4. Tidak ada norma, manual, part book 5. Alat workshop tidak lengkap	Utilisasi rendah, high cost, restan & langsir tinggi.	1. Konsinyasi spare part, kontrak service, original part 2. Jadwal, verifikasi. 3. Traning operator, mekanik. 4. Manual Book, historical book, copy part book 5. Norma. 6. Daftar tool set.			
	4. Monitoring & control	Tidak ada kontrol progres dan kualitas	Under target, high cost, error, fraud	Verifikasi berkala, kontrol progres vs target, Work Order, Job Order, Buku monitoring (P2H, P2B).			
	5. Administrasi	Tidak dibuat, tidak tertib.	Fraud (mark up, fiktif), error.	1. Filing, dokumentasi secara up to date & prenumbered. 2. SOP comply.			

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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Seed Garden	1. Planning	1. Kekurangan bahan baku 2. Terserang hama dan penyakit	No Production, Under target	Dimasukan kedalam master budget dan business plan			
	2. Organization Set up	1. Kebun tidak terawat 2. Terserang hama dan penyakit	No Production, Under target	1. Disusun sebelum project riset dilaksanakan 2. Penyusunan job description			
	3. Laboratorium/ Alat	1. Kualitas KKS buruk 2. Reject rate dari SPU tinggi	No Production, Under target	1. Pengadaan harus disesuaikan dengan standar seed garden 2. Daftar asset/perlengkapan alat 3. Pelaksanaan asset opnam secara periodik 4. Dilengkapi buku petunjuk (manual book)			
	4. Kebun induk	1. Kurang perawatan 2. Terserang hama dan penyakit 3. Yield rendah	No Production, Under target	1. Pembauatan SOP kebun induk 2. Dimonitor secara periodik 3. Mengikuti rekomendasi operasional ADC			
	5. Reporting	Error, tidak tertib , tidak diverifikasi, fiktif	No Value added	1. Harus ada laporan seed garden secara periodik 3. Seed garden review secara periodik			
Seed Processing Unit	1. Planning	1. SPU tidak terkontrol 2. SPU under/over capacity 3. Fraud, error	No Production, Under target	Dimasukan kedalam master budget dan bisnis plan			
	2. Organization Set up	1. Quality kontrol tidak berjalan 2. Produktifitas dan skill rendah	No Production, Under target	1. Disusun sebelum project riset dilaksanakan 2. Penyusunan job description			

	3. Alat	Produksi tidak berjalan	No Production, Under target	1. Pengadaan harus disesuaikan dengan standar SPU 2. Daftar asset/perlengkapan alat 3. Pelaksanaan asset opnam secara periodik 4. Dilengkapi buku petunjuk (manual book)			
	4. Laboratorium	1.Kualitas dibawah standar 2. Proses produksi terhambat	No Production, Under target, Customer claim	1. Pengadaan harus disesuaikan dengan standar lab SPU 2. Daftar asset/perlengkapan alat 3. Pelaksanaan asset opnam secara periodik 4. Dilengkapi buku petunjuk (manual book)			
	6. Reporting	Error, tidak tertib , tidak diverifikasi, fiktif	No Value added	1. Harus ada laporan SPU secara periodik 2. SPU review secara periodik			
	7. Sertifikasi	No sales	Loss, Fraud	1. Dibuat sesuai standar varitas 2. Sertifikat harus mendapatkan ijin dari Dirjenbun			

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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	
		Loss Events / Cause	Risk - Impact				Audit Program
Up Keep	1. Pupuk	Pemupukan tidak sesuai rekomendasi, perawatan tidak sesuai SOP dan rotasi	Produktifitas tanaman rendah / yield rendah	1. Supervisi. 2. Buat cek list verifikasi lapangan. 3. Blok tuntas.		Procurement (Tender & pengadaan Pupuk & Herbisida), ADC (SOP Pemupukan , Rekomendasi Pemupukan, Norma Herbisida)	
	2. Perawatan tanaman	1. Perawatan tidak sesuai SOP dan rotasi 2. HK mahal 3. Herbisida tidak tersedia	Tanaman mati, abnormal, cost rawat tinggi	1. Perawatan sesuai SOP 2. Perawatan manual dan chemis secara selektif 3. Pengadaan herbisida sesuai kebutuhan			
	3. Penyisipan	SPH tidak standar	Yield rendah	Pada saat penanaman mengikuti SOP tanam			
	4. HPT	Serangan hama	1. Tanaman mati. 2. Yield rendah	pelaksanaan sesuai SOP			
	5. Labor	Karyawan tidak mencukupi, tidak kompeten	Produktifitas tanaman dan tenaga kerja rendah , Cost tinggi	1. Pemilihan pemborongan (SPK) dengan selektif, dengan spek yang jelas. 2. Pengarahan & briefing sebelum rawat.		ADC (Norma HK Rawat)	
	6. Administrasi rawat	Error, fraud, tidak tertib	1. Pembayaran HK fiktif/mark up HK 2. Pupuk / chemist hilang / selisih 3. Cost mahal	SOP comply & verifikasi fisik		Finance (SOP Pembayaran)	

Harvesting	1. Labor	Produktifitas rendah , turn over tinggi, tenaga kurang	Cost tinggi & produktifitas rendah	1. Rekrut selektif sesuai kebutuhan. 2. Pengarahan 3. Training. 4. Reward & punishment yg menarik. 5. Pemenuhan fasum & fasos		ADC (Norma HK Panen, SOP Panen), HR (Benefit), GA (Norma Fasilitas), Infrast (Spek Fasum & Fasos).	
	2. Alat panen	Tidak ada, kurang , rendah mutunya	Target panen tidak tercapai	Penyediaan alat panen sesuai kebutuhan.		ADC (Standart Alat Kerja)	
	3. Panen	1. Rotasi terlambat 2. Brondolan tidak dikutip 3. Buah tinggal (pokok, tph, piringan) 4. Buah mentah, tangkai panjang	1. Cost panen tinggi, ER rendah 2. FFA tinggi	1. Monitoring rotasi panen, plan vs realisasi panen. 2. Supervisi.		ADC (SOP Panen, Norma Rotasi Panen)	
	4. Administrasi Panen	Error, fraud, tidak tertib	1. Pembayaran HK / premi fiktif , mark up HK / premi 2. Alat panen hilang / selisih 3. Cost mahal	SOP comply & verifikasi fisik		Finance (SOP Pembayaran)	
Transport FFB	1. Kanban	Utilisasi pabrik rendah .	Cost olah tinggi ; jam olah mundur : lembur tinggi.	1. Jadwal kanban. 2. Supervisi. 3. Pembuatan terminal kanban.		EDC (SOP Kanban), Dir Area (Persetujuan Pembuatan Terminal)	
	2. Unit Kontraktor	Kurang, tidak tender.	Cost tinggi , restanTPH, fraud	1. Tender. 2. Pemenuhan etika bisnis. 3. Pembuatan SPK.		Finance (SOP Pembayaran, SOP Tender), SHE (SOP 5K2S)	
	3. Unit Sendiri	Utilisasi rendah .	Cost tinggi, restan TPH	1. Pembuatan basis angkut (kg) 2. Memberikan premi / reward.		Dir Area (SK Basis Premi), SHE (SOP 5K2S)	

	4. Labor	Turn over tinggi, tenaga bongkar muat tidak ada / kurang	Restan, buah busuk di TPH	1. Tenaga BM diambil dari SKU. 2. Tenaga borongan, include SPK transport			
	5. Administrasi Transport TBS	Error, tidak tertib	1. Pembayaran transport fiktif/mark up transport. 2. TBS hilang / selisih 3. Cost mahal	SOP comply & verifikasi fisik		Finance (SOP Pembayaran)	
Storage (fertilizer, herbicide)	1. Purchase Requisition / Order	1. Outstanding lama. 2. Over kuantitas.	1. Produksi turun 2. Carrying cost.	Penyelesaian SPB & PO secara tepat waktu sesuai Plan pemupukan			
	2. Penerimaan barang	1. Lambat 2. Tidak sesuai spek.	Dead stock	1. Pemeriksaan fisik barang dari supplier dicocokkan dgn spek PO 2. Pengaturan jam kerja penerimaan brg (Malam hari tdk diterima) 3. Menolak barang yang tidak sesuai spek / tidak dibuat TTG			
	3. Penyimpanan barang	Hilang, lapuk, rusak, dead stock	Investment losses	1. Diberikan pengamanan (pintu digembok, jeruji besi, 1 pintu) 2. Selain petugas dilarang masuk. 3. Barang2 dipisah menurut jenis, palet, terpal, rak, sesuai IKA. 4. Sistem FIFO.			

	4. Pengeluaran	Over, hilang	Investment losses	1. Brg dikeluarkan setelah BPB & SKB selesai (otorisasi lengkap) 2. Sebelum brg keluar Petugas gudang melakukan verifikasi fisik dan cros check dgn Bon Permintaan Brg & SKB 3. Brg diserahkan langsung kepada user dan ada ttd penerima			
	5. Bangunan	Over capacity, kebakaran, rusak	Inventory : rusak, lapuk, hilang ; investment losses	1. Pembuatan Gudang sesuai kebutuhan 2. Pembuatan & penyusunan rak-rak barang 3. PM & kebersihan bangunan sesuai IK			
	6. Administrasi Gudang	Error, fraud (PR/PO dibuat belakangan setelah beli, tanpa ada perbandingan harga, dll)	Mark up, kick back, inventory hilang, pembelian fiktif, pemakaian fiktif ; investment lossess	1. Pembuatan BPB, SKB & TTG sesuai SOP 2. Laporan stock , kartu stock, kartu barang up to date 3. Stock opname secara rutin			

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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Riset	1. Planning	1. Riset tidak terkontrol 2. Riset gagal	No Value added	Dimasukan kedalam master budget dan business plan			
	2. Organization Set up	1. Riset tidak terkontrol 2. Riset gagal	No Result	1. Disusun sebelum project riset dilaksanakan 2. Penyusunan job description			
	3. Alat	1. Riset gagal 2. Sulit mengambil konklusi	No Result	1. Pengadaan harus disesuaikan dengan standar seed garden 2. Daftar asset/perengkapan alat 3. Pelaksanaan asset opnam secara periodik 4. Dilengkapi buku petunjuk (manual book)			
	4. Reporting/ Publikasi	1. Tidak ada konklusi 2. Riset terbengkalai	No Value added	1. Harus ada laporan riset secara periodik 3. Riset review secara periodik			
	5. Standarisasi	1. Tidak ada konklusi 2. Riset terbengkalai	Not applicable	Pembuatan standarisasi yang disetujui Direktur terkait			
	6. Monitoring	1. Riset tidak terkontrol 2. Riset gagal	Error, Fraud	1. Project monitoring (pengawas harus turun ke lapangan secara periodik) 2. Harus ada laporan project secara periodik 3. Project review secara periodik			
	7. Filing	Error, tidak tertib , tidak diverifikasi, fiktif	Lost, Stolen	1. Mengikuti SOP filing 2. Monitoring & review secara periodik			

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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Process	1. Timbangan	Error, rusak,	1. Pembayaran transport / TBS luar fiktif / mark up / fraud 2. High cost. 3. Klaim kuantitas (CPO, PKO, Kernel)	1. Kontrak service dgn principal, 1 thn sekali. 2. Service intern 3 bln sekali. 3. Kalibrasi / Lintas timbang antar PT. 4. Tera setiap rtahun sekali dari Metrologi.		EDC (SPK Kontrak Service)	
	2. Loading Ramp	1. No / over grading , undercapacity / Overload. 2. Tidak digrading	1. FFA tinggi 2. ER rendah 3. Maintenance tinggi	1. Kanban dengan tertib sesuai kapasitas. 2. Grading konsisten, rotasi petugas grading 3. Tidak menerima TBS luar dimalam hari.		EDC (SOP Kanban, SOP Grading), ADC (Kriteria Buah)	
	3. Lori	1. Kekurangan lori / rusak 2. Pengisian lori tidak/terlalu penuh. 3. Kekurangan tali kapstan / sling.	1. Throughput rendah. 2. Restan Pabrik.	1. Lori cadangan yg stand by. 2. Minimum stock Tali kasptan. 3. PM		EDC (SOP PM, Advisor)	
	4. Sterilizer	1. Tekanan rendah / dibawah standart (2.8 - 3.2 bar) 2. Waktu rebus tidak tercapai (90 - 115 menit). 3. Pintu sterilizer sudah aus.	1. USB tinggi (>3%) 2. Throughput tidak maksimal	1. Reparasi, PM 2. Monitoring grafik tekanan. 3. Menambah tekanan (kompresor : KTS).		EDC (SOP Olah, Advisor, Quality Control)	

	5. Tippler/Hosting Crane	1. Breakdown / tali sling / chain putus. 2. Pabrik breakdown. 3. Feeding TBS tidak kontinyu.	Stop produksi, TBS dijual keluar.	1. PM. 2. Minimum stock. 3. Kontrak service.		EDC (SPK Kontrak Service)	
	5. Thresher	1. Overload , breakdown. 2. RPM <23	USB tinggi (>3%), stop produksi (asumsi 1 thresher, margin rendah).	1. PM. 2. Reorder Level.		EDC (SOP Olah, Advisor, Quality Control)	
	6. Digester	1. Overload (> ¼ dari volume), 2. Suhu dibawah standart (<90°) 3. RPM	1. Oil losses tinggi 2. ER rendah	1. PM. 2. Reorder Level.		EDC (SOP Olah, Advisor, Quality Control)	
	7. Press	Underpower, breakdown	Oil losses tinggi, throughput rendah	1. PM. 2. Reorder Level.		EDC (SOP Olah, Advisor, Quality Control)	
	8. Clarification	Kotor (jadwal cuci diatas standart) , rusak	1. Mutu CPO rendah (dirt, moisture, FFA) 2. Harga jual rendah/Claim mutu	1. PM/Kontrak service 2. Reorder Level.		EDC (SOP Olah, Advisor, Quality Control)	

	9. Kernel Station a. Nut Polishing Drum b. Ripple Mill c. LTDS-1(Ligh Tenera Dry Separating) tahap.1 d. Cracked Mixture Grading e. LTDS-2(Ligh Tenera Dry Separating) tahap.2 f. Hidrocyclone g. Kernel Dryer	a. Dirt diatas standart b. Broken kernel diatas standart c. Kernel Losses d. ER Kernel e. Kernel Losses f. Moisture tinggi & Kernel Losses g. Moisture tinggi	1. Harga Jual turun 2. Cost olah naik karena ER < std	1. PM sesuai schedule 2. Reoder Level		EDC (SOP Olah, Advisor, Quality Control)	
	10. Power House a. Boiler b. Turbin c. Genset	a. Feeding Air tidak terkontrol, Pemeriksaan kelayakan tidak kontinyu b. Overload, underpower c. Saat dibutuhkan breakdown	a. Stop produksi CPO/ Undercapacity b. KCP stop produksi/ Undercapacity	1. PM sesuai schedule 2. Reoder Level 3. Kontrol P2H secara kontinyu			
	11. Storage CPO/PKO	a. Over flow b. Tanki Kotor (cuci diatas standart) c. Belum ada SOP & Norma Susut	a. Minyak tumpah b. Stop produksi c. Susut diatas kewajaran	1. Pengawasan/kontrol ass. Proses perjam terhadap load tanki/kapasitas terpakai. 2. Pencucian tangki sesuai norma (10.000 ton terpakai /6 bulan) 3. Pembuatan SOP/norma susut oleh EDC			

	12. KCP	Undercapacity ER rendah, cost tinggi	1. Produksi kernel over, menumpuk, losses (karung pecah), mutu rendah (open storage) 2. Cost tinggi				
	13. Storage Kemel/ PKE : a. Bunker Kemel / Gudang b. Silo Kernel c. Instalasi Dispatch	a. Over capacity (kepenuhan) b. Bocor/ Lembab c. Instalasi loading ke truk macet	a. Penurunan mutu, b. losses (karung pecah) c. Klaim kualitas.	a. Koordinal dengan marketing untuk memperlancar DO/penjualan b. Kontrol harian/penggunaan palet digudang/ventilasi yang cukup c. PM Instalasi dispatch			
	14. Effluent : a. Fat Pit ex St Klasifikasi b. Colling Pond c. Mixing Pond d. Anerobic Pond e. Contact Pond	a. Pompa ke colling pond rusak b. Suhu masih panas (> 45 C) sudah dipindahkan ke mixing pond c. Mixing pond over flow d. Bakteri tidak aktif (mati) e. PH masih > 6 & BOD > 5000	a. Pencemaran, tuntutan hukum . b. Areal yang di aliri LA perlu tambahan pupuk Bakteri mati, cost tinggi . c. Tambahan cost untuk pengadaan bakteri	a. PM sesuai schedule b. Kontrol rutin sesuai IK c. Pemagaran/pengamanan limbah			

	15. Water Treatment : a. Clarifier/waduk b. Bak Sadiment c. Sand Filter d. Tower Water Tank	a. Air waduk habis/kurang b. PH air tidak std (rendah/ketinggian) c. Tidak terawat d. Tidak terawat (bocor/pompa rusak) e. Tidak terawat (bocor/ pompa rusak)	a. Tidak bisa olah b. Boiler rusak c. Cost tinggi (Penggunaan chemis diatas Std)	a. PM sesuai schedule b. Kontrol sesuai IK			
	16. LA Cair a. Pompa b. Instalasi c. Flatbad	a. Pompa tidak terawat b. Bocor/ tidak berfungsi c. Dangkal/ meluap/ kurang	a. Flatbad tidak teraliri b. Pencemaran, tuntutan hukum c. Dosis pupuk cair kurang (Tidak sesuai rek)	a. PM sesuai schedule b. Perhitungan kebutuhan sesuai std c. Pembuatan flatbad sesuai kebutuhan			
	17. Tankos a. Sortir b. Transport	a. USB tidak tersortir b. Restan lama	a. Rendemen rendah, anak sawit tankos. b. Manfaat tankos berkurang c. Serangan OPT	a. Sortir sesuai shift Pabrik, tempat sortir penerangan cukup b. Kontrol Supervisi sesuai IK c. Unit sesuai kebutuhan (Tidak mengerjakan pekerjaan)			
	18. Laboratorium a. Analisa cairan. b. Analisa padatan. c. Analisa limbah.	a. Alat ukur tidak akurat. b. Perhitungan ER tidak benar (fraud) c. Bahan kimia kadaluarsa.	a. Selisih stock fisik b. Losses kuantitas (karet) c. Hasil analisa tidak akurat	a. Kalibrasi alat sesuai Std waktunya b. Laporan ER & kualitas sesuai std IK c. Penggunaan material Laboratorium sesuai masa berlakunya d. Pelanggaran terhadap laporan dikenakan sanksi yg tegas			

	19. Despatch Pabrik a. Instalasi b. Timbangan	a. Pompa rusak . b. Timbangan rusak, tidak akurat c. Unit kurang, tanki unit tidak disegel d. TTBJ, SJ & DO under record, tidak dimonitor per DO	a. Tanki penuh/ stop olah b. Selisih diatas norma, claim kuantitas dari Customer. c. Susut minyak di jalan diatas norma. d. Selisih penjualan , lebih kirim dibanding DO.	a. PM sesuai schedule b. Kontrol rutin sesuai IK c. Kalibrasi timbangan sesuai jadwal d. Penerapan sanksi sesuai SPK untuk transporter luar			
	20. Despatch Dermaga a. Instalasi b. Timbangan	a. Error, fraud. b. Stock kurang/underspeck c. Boiler tidak terawat d. Genset tidak terawat e. Instalasi tidak terawat f. Jetty tidak terawat g. Coast way under speck h. Alat ukur labor tidak akurat i. Pihak suveyor tidak hadir J. Quantity Bill of Loading (BL) kurang	1. Lembur tidak efektif, lembur fiktif, pencurian spare part ./ alat, dll. 2. Kerusakan mesin / alat karena kontrol tidak jalan karena administrasi tidak jalan. 3. Investment losses.				

Storage (Consumable Good)	1. Purchase Requisition/Order (SPB)	1. Spek tidak jelas. 2. Outstanding lama. 3. Urgent, tanpa perencanaan / tdk sesuai schedule PM 4. Over kuantitas	1. Salah beli , dead stock, idle investment. 2. Under stock, pabrik breakdown. 3. Carrying cost.	1. Pengisian nomor seri part (dari part book) di PR/PO 2. Monitoring PO/PR outstanding . 3. Min-max stock/Reorder point (Safety stock + lead time order) 4. PR/PO harus melampirkan rencana pemakaiannya 5. SPB / PR memuat stock yang tersedia			
	2. Penerimaan barang	Tidak sesuai spek tetapi tetap diterima	Dead stock	1. Pemeriksaan fisik barang dari supplier dicocokkan dgn spek PO 2. Pengaturan jam kerja penerimaan brg (Malam hari tdk diterima) 3. Menolak barang yang tidak sesuai spek / tidak dibuat TTG			
	3. Penyimpanan barang	Hilang, lapuk, rusak, dead stock	Investment losses	1. Diberikan pengamanan (pintu digembok, jeruji besi, 1 pintu) 2. Selain petugas dilarang masuk. 3. Barang2 dipisah menurut jenis , sesuai IKA. 4. Sistem FIFO.J110			
	4. Pengeluaran	Over, hilang	Investment losses	1. Brg dikeluarkan setelah BPB & SKB selesai (otorisasi lengkap) 2. Sebelum brg keluar Petugas gudang melakukan verifikasi fisik dan cros check dgn Bon Permintaan Brg & SKB 3. Brg diserahkan terimakan langsung kepada user dan ada ttd penerima			

	5. Bangunan	Over capacity, kebakaran, rusak	Inventory : rusak, lapuk, hilang ; investment losses	1. Pembuatan Gudang sesuai kebutuhan 2. Pembuatan & penyusunan rak-rak barang 3. PM & kebersihan bangunan sesuai IK 4. Keamanan (Satpam, Gembok, Penerangan)			
	6. Administrasi Gudang	Error, fraud (PR/PO dibuat belakangan setelah beli, tanpa ada perbandingan harga, dll)	Mark up, kick back, inventory hilang, pembelian fiktif, pemakaian fiktif ; investment lossess	1. Pembuatan BPB, SKB & TTG sesuai SOP 2. Laporan stock , kartu stock, kartu barang up to date 3. Stock opname secara rutin			
Storage Dermaga / Mills (Finished Goods / CPO, PKO, Kernel)	1. Penerimaan barang Dermaga	Susut diatas toleransi	Losses / opportunity cost of revenue	1. Tangki setiap angkutan diberi segel. 2. Pengenaan denda / klaim diatas toleransi sesuai SPK.			1. Dapatkan data susut, dan analisa apakah susut diatas toleransi. 2. Dapatkan dokumen pendukung dari surveyor. 3. Analisa trend susut : customer, transporter, tujuan, pengamanan, dll. 4. Cek juga penerimaan apakah sesuai dengan SOP.
	2. Timbangan Dermaga	Rusak, tidak akurat	1. Investment losses. 2. Selisih, claim customer. 3. Demurrage.	1. Monitoring stock. 2. Kalibrasi alat secara berkala.			1. Lakukan pemeriksaan pada evt log. 2. Review pengamanan instalasi apakah sesuai prosedur. 3. Review otorisasi Nota Penerimaan / Pengeluaran apakah sesuai dengan SOP.

	3. Penyimpanan (tangki/silo)	1. Kualitas turun, hilang, susut, 2. Kebakaran	Losses / opportunity cost of revenue	1. Cuci tangki sesuai SOP. 2. Pengamanan . 3 Penyusunan, menggunakan palet & terpal (kernel).			1. Lakukan pemeriksaan fisik pada silo / tangki. 2. Cek kelengkapan APAR dan Hydrant disekitarnya. 3. Cek jadwal cuci tangki / pembersihan silo apakah sesuai SOP. 4. Cek realisasi tera apakah sesuai peraturan.
	4. Pengeluaran / Pengiriman	Susut, hilang	Losses / opportunity cost of revenue, klaim customer.	1. Sounding CPO disaksikan Surveyor . 2. Pengawasan oleh aparat (franco).			1. Cek realisasi tera apakah sesuai peraturan. 2. Cek juga pengeluaran apakah sesuai dengan SOP.
	5. Bangunan / bunker	1. Rusak, korosi, bocor, heater mati 2. Kebakaran	1. Susut / hilang , penurunan mutu, klaim customer. 2. Investment losses.	1. Pembuatan Gudang sesuai kebutuhan 2. PM & kebersihan bangunan sesuai IK 3. Keamanan (Satpam, Gembok, Penerangan)			1. Lakukan pemeriksaan fisik pada bunker. 2. Cek kelengkapan APAR dan Hydrant disekitarnya. 3. Cek jadwal cuci tangki / pembersihan bunker apakah sesuai SOP. 4. Cek realisasi tera apakah sesuai peraturan.
	6. Instalasi	1. Rusak, korosi, bocor. 2. Korslet, kebakaran	1. Demurrage, susut / hilang , klaim oleh customer. 2. Investment losses	1. PM secara berkala. 2. Penempatan alat2 pemadam disekitar instalasi.			1. Lakukan pemeriksaan fisik pada instalasi. 2. Cek kelengkapan APAR dan Hydrant disekitarnya. 3. Cek jadwal preventive maintenance
	7. Jetty & coast way dermaga	1. Kebakaran, rusak, ditabrak, roboh. 2. Tidak sesuai kebutuhan. 3. Pendangkalan.	1. Investment losses. 2. Demurrage.	1. Pembuatan jetty secara permanen sesuai kebutuhan . 2. Penempatan bantalan pada jetty. 3. PM secara kontinyu. 4. Klaim kepada pihak ke-3 yang merusak / tabrak jetty. 5. Pemasangan dinding pemecah ombak. 6. Relokasi jetty / coastway. 7. Asuransi.			

	8. Labor	1. Turn over tinggi . 2. Kecelakaan.	1. Operasional terganggu , demurrage. 2. Cost tinggi, produktifitas rendah.	1. Kerjasama dengan masyarakat setempat / outsourcing untuk bongkar muat. 2. Pengaturan jam kerja / shift unt karyawan.				
	9. Administrasi Gudang	Error, fraud, tidak tertib	1. Pembayaran transport / bongkar muat fiktif / mark up . 2. CPO / PKO / Kernel hilang / selisih. 3. Cost mahal.	1. Rekonsiliasi NP antara pabrik dgn demaga. 2. Monitoring stock (kualitas & kuantitas). 3. Monitoring outstanding SO, DO.				

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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Marketing (HO)	1. Stock Position	1. Tidak ada & tidak akurat stock position 2. Stock menumpuk/gudang tidak tertampung.	1. No sales. 2. Stock rusak & susut	1. Monitoring posisi stock harian. 2. Koordinasi Site, Dermaga (tertulis/lotus note) 3. Penawaran, negosiasi, tender untuk mendapatkan pembeli-pembeli baru (tertulis)			
	2. Selling	1. No sales 2. No tender 3. Fluktuasi harga pasar	1. No revenue. 2. Harga jual tidak optimum. 3. Losses penurunan harga. 4. Stock over (memumpuk)	1. Sewa tanki 2. Price Hedging			
	3. Sales Order	1. Tidak dibuat. 2. Terlambat, penurunan mutu.	1. No cash in (SMTF). 2. Over stock , tangki penuh, operasional berhenti (O), klaim oleh customer.	Monitoring SO harian			
	4. Monitoring AR	Tidak dibuat	No cash in, bad debt.	Monitoring AR harian			
	5. Delivery Order	1. Tidak dibuat. 2. Terlambat, penurunan mutu.	1. No cash in (SMTF). 2. Over stock , tangki penuh, operasional berhenti (O), klaim oleh customer.	Monitoring DO harian			
	6. Transportation	1. Terlambat , penurunan mutu. 2. Pemilihan tanpa tender.	1. No revenue (SMTF), overstock (O), klaim oleh customer. 2. High cost transport (F).	1. Monitoring SJ harian 2. Pelaksanaan Tender J153 3. Monitoring schedule pengapalan/angkutan			
	7. Claim Service	Pelayanan klaim tidak memadai, lama	No customer , customer bad behavior .	1. Monitoring claim (mutu & kuantitas) secara periodik 2. Pengajuan claim asuransi ke pihak AAB			
	8. Administrasi (HO & Site)	Error, tidak tertib	1. Klaim fiktif , mark up biaya marketing, kick back commission / fraud. 2. CPO / PKO / Kernel hilang / selisih / tidak ditagih.	1. SOP comply. 2. Verifikasi & validasi 3. Self Assesment .			

Freight Out Darat (CPO/ PKO/ Kernel) :	1. Delivery Order	1. Terlambat / tidak sesuai jadwal. 2. Forecast produksi & kualitas tidak akurat.	1. Over stock / tangki penuh , stop produksi. 2. Kerugian harga.	1. Monitoring laporan pengapalan. 2. SPK mencantumkan premium charge untuk kelebihan kualitas (dalam angan-angan). 3. Koordinasi dengan marketing untuk penentuan kualitas yang akan ditenderkan, jumlah stock dll.			
	2. Angkut - Sendiri	1. Terlambat / tidak sesuai jadwal. 2. Susut, penurunan mutu, hilang.	1. Overstock, stop produksi. 2. Klaim oleh customer, revenue losses.	1. Target rit . 2. Premi basis. 3. Pemberian segel pada tangki. 4. Supervisi sesuai IK.			
	3. Angkut - Customer	1. Terlambat / tidak sesuai jadwal. 2. Susut, penurunan mutu, hilang.	1. Overstock, stop produksi. 2. Klaim oleh customer, revenue losses.	1. Pemberian segel pada tangki. 2. Dead line penyelesaian DO.			
	4. Labor	1. Turn over tinggi. 2. Kecelakaan.	1. Operasional terganggu , demurrage. 2. Cost tinggi, produktifitas rendah.	1. Kerjasama dengan masyarakat setempat / outsourcing untuk bongkar muat. 2. Pengaturan jam kerja / shift unt karyawan.			
	5. Control/ Monitoring	Lebih kirim tidak dibayar.	Revenue losses	1. Monitoring DO, SO, SJ 2. Menagih kelebihan / potong BA berikutnya.			
	6. Administrasi Transport	Error, tidak tertib	1. Pembayaran transport / bongkar muat fiktif/mark up transport bongkar muat / fraud 2. CPO / PKO / Kernel hilang / selisih 3. Cost mahal.	1. Rekonsiliasi NP antara pabrik dgn demaga. 2. Monitoring stock (kualitas & kuantitas). 3. Monitoring outstanding SO, DO.			

Freight Out Laut	1. Delivery Order	Terlambat / tidak sesuai jadwal.	Over stock / tangki penuh , stop produksi.	1. Monitoring laporan pengapalan. 2. SPK mencantumkan premium charge untuk kelebihan kualitas (dalam angan-angan). 3. Koordinasi dengan marketing untuk penentuan kualitas yang akan ditenderkan, jumlah stock dll.			
	2. Angkut - Customer	1. Terlambat / tidak sesuai jadwal. 2. Susut, penurunan mutu, hilang / dibajak.	1. Overstock, stop produksi. 2. Klaim oleh customer, revenue losses	1. Pemberian segel pada tangki. 2. Dead line penyelesaian DO. 3. Pengawasan oleh aparat. 4. Asuransi 5. Monitoring nominasi kapal.			
	3. Control/ Monitoring	Lebih kirim tidak dibayar.	Revenue losses	1. Monitoring DO, SO, SJ, B/L, Sounding Kapal, Laporan Surveyor. 2. Menagih kelebihan / potong BA berikutnya.			
	4. Administrasi Transport	1. Error, tidak tertib. 2. Tidak ada penilai independen / surveyor.	1. Pembayaran transport / bongkar muat fiktif/mark up transport bongkar muat / fraud. 2. CPO / PKO / Kernel hilang / selisih. 3. Cost mahal.	1. Rekonsiliasi BL, SJ, dengan SO Pabrik. 2. Monitoring stock (kualitas & kuantitas). 3. Monitoring outstanding SO, DO.			

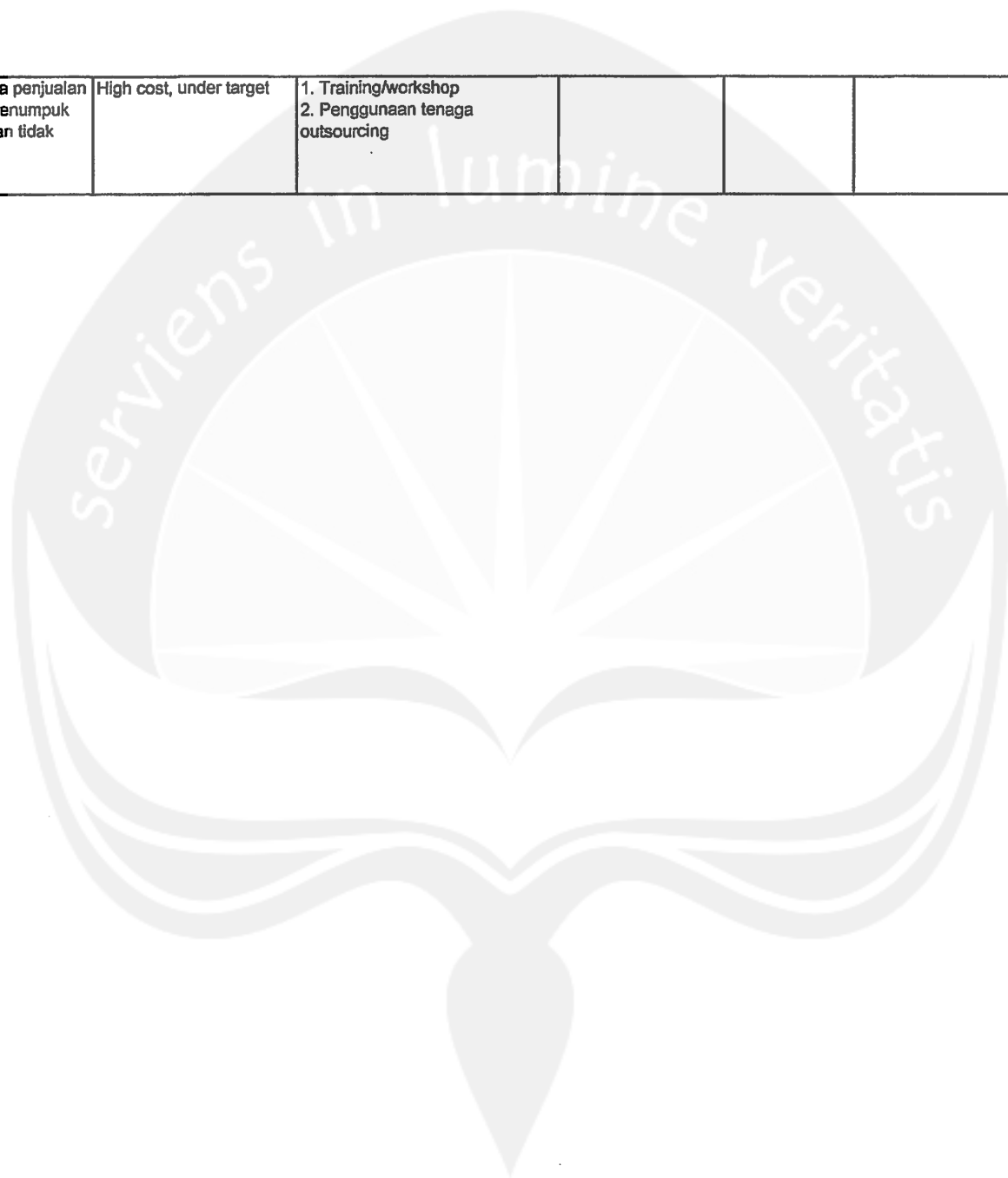
RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Refinery	1. Perencanaan	1. Over stock 2. Under revenue 3. Under maintenance	Losses	1. Pembuatan plan penjualan bulanan/periodik 2. Analisa perhitungan break event point			
	2. Pengadaan	Tidak ada produksi.	High cost, fraud	1. Multi sourcing 2. Mengikuti tender			
	3. Proses	1. Under Quality 2. Process tidak lancar	No production, miss target, under spect	1. Preventive maintenance dijalankan secara periodik 2. Inventory finished goods turn over harus maksimal			
	4. Penyimpanan	Kualitas turun, hilang, susut	Defect, Losses	1. Inventory finished goods turn over harus maksimal 2. Secured warehouse			
	5. PM	1. Breakdown time tinggi 2. Tidak ada spare part	No production, miss target,	Preventive maintenance dijalankan secara periodik			
	6. Limbah	Pencemaran (bocor)	Penalty, Claim	1. Pelaksanaan uji lab 2. Pengelolaan limbah sesuai ketentuan AMDAL			
	7. Labor	Tidak memenuhi kompetensi sesuai kebutuhan	High cost, under target, under speck, mogok	1. Training/workshop 2. Penggunaan tenaga outsourcing			
	8. Administrasi	Tidak dibuat, tidak tertib.	Error, fraud				

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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
BCO	1. Izin Product	Tidak ada penjualan	Penalty, Marketing fail, Jail	1. Terdaftar di BPOM dan Dinkes 2. Sertifikasi halal 3. Terdaftar di Dinkes negara tujuan			
	2. Packaging	1. Tidak standar 2. Tidak sesuai dengan perijinannya 3. Rusak	Defect, Retur, High cost, Losses	1. Pembuatan packaging sesuai SNI 2. Terdaftar di BPOM dan Dinkes			
	3. Penyimpanan	1. Tidak ada penjualan 2. Tidak ada tempat penyimpanan	Expired, Thief, Fraud, defect of quality	1. Inventory finished goods turn over harus maksimal 2. Secured warehouse			
	4. Distribusi	1. Tidak ada penjualan 2. Stock menumpuk	Loss, thief, fraud, claim	1. Raker/gathering dengan distributor 2. Direct selling non distributor 3. Pembuatan SPK/kontrak			
	5. Transportasi	Tidak ada penjualan	High cost, fraud	1. Multi sourcing 2. Mengikuti tender 3. Pembuatan SPK/Kontrak			
	6. Promotion	1. Tidak ada penjualan 2. Stock menumpuk	Under target sales	Dilakukan secara selektif disesuaikan kebutuhan			
	7. AR	AR tidak tertagih	Fraud, no cash in, losses	1. Aging AR direview secara periodik 2. Rekonsiliasi antara AR dengan faktur tagihan			
	8. Klaim Customer	1. Kurang respon claim 2. Barang return tinggi	High cost, reputation	1. Pembuatan data claim customer 2. Respon sesuai dengan kontrak/SPK penjualan			

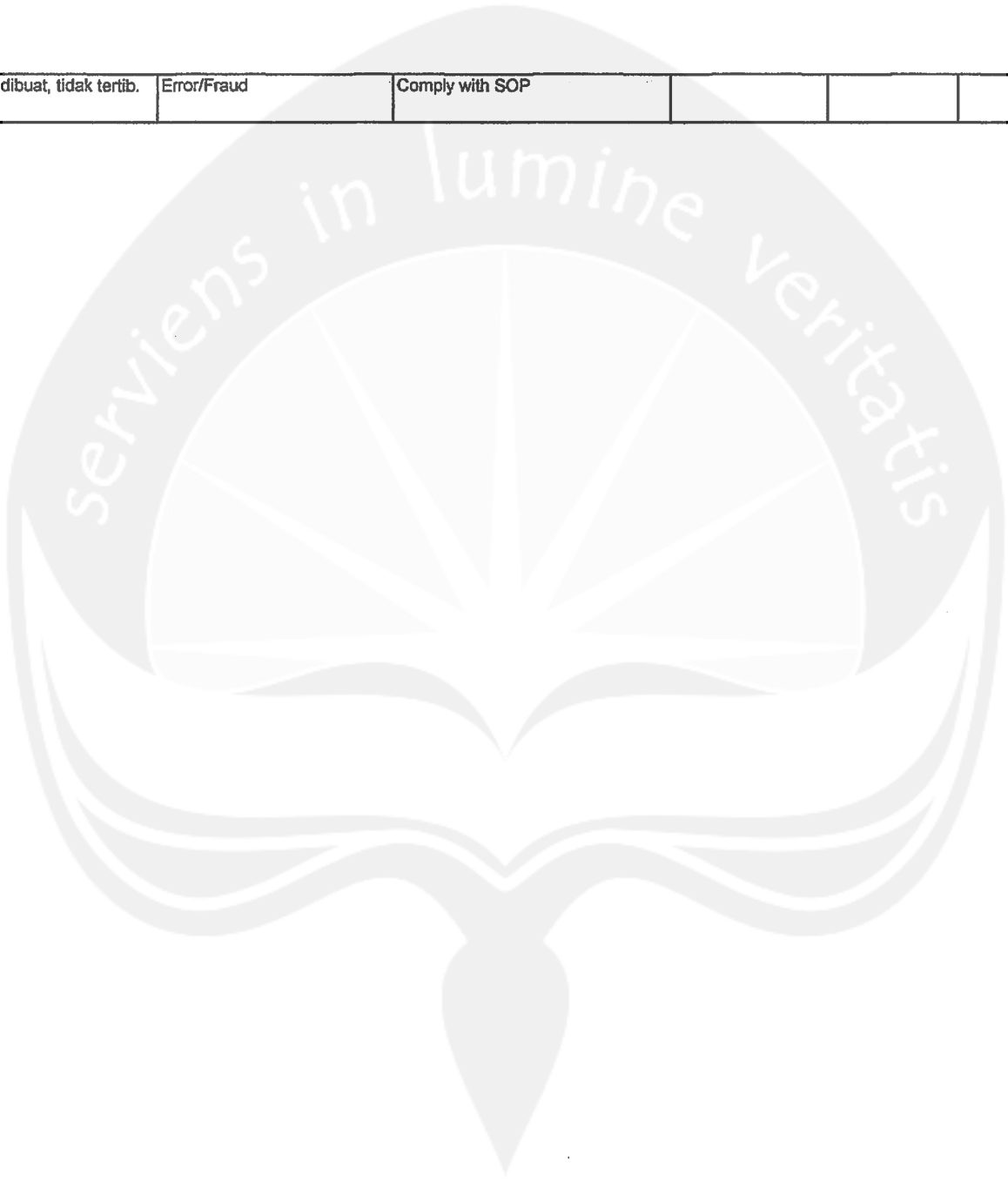
	9. Labor	1. Tidak ada penjualan 2. Stock menumpuk 3. Penjualan tidak tercontrol	High cost, under target	1. Training/workshop 2. Penggunaan tenaga outsourcing			
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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
HC	1. MPP	1. Tidak sesuai dengan kebutuhan. 2. Terlambat.	Operasional terhambat, Cost tinggi (SMOF)	1. Multitasking. 2. Rekrut secara bertahap.			
	2. Recruitment & selection	1. Rekrut tidak sesuai kebutuhan. 2. Tidak diseleksi sesuai kebutuhan.	Cost tinggi, produktifitas karyawan rendah (SMOF)	1. Menggunakan jasa konsultan / pihak ketiga yg ahli dibidangnya. 2. Rekrut tenaga expert.			
	3. Placement	Terlambat / tidak sesuai jadwal.	Operasional terhambat, Cost tinggi (SMOF)	1. Multitasking (rangkap tugas) 2. Cangkakan (belum duduk golnya)			
	4. Development	Tidak adanya pengembangan sesuai potensi dan kebutuhan.	Cost tinggi, produktifitas karyawan rendah, kompetensi rendah, jenuh	1. Rotasi, mutasi. 2. Membuat program training & TCA			
	5. Remuneration	1. Tidak kompetitif. 2. Terlambat.	Turn over naik, demotivasi, produktifitas turun (MOF), resah	Penyesuaian remunerasi.			
	6. Organization	Tidak sesuai kebutuhan	Operasional terhambat, Cost tinggi, rencana karir terhambat (MOF)	Menyesuaikan struktur organisasi sesuai kebutuhan			
	7. Welfare & benefit	1. Tidak kompetitif. 2. Terlambat.	Turn over naik, demotivasi, produktifitas turun, high cost (MOF)	Penyesuaian welfare dan benefit			
	8. Retirement	1. Tidak ada program pensiun. 2. Tidak ada pelatihan menjelang pensiun	Bad image (G)	1. Ikut YDBA. 2. Program pelatihan menjelang pensiun.			
	9. Industrial Relation	Tidak ada wadah komunikasi antara manajemen dgn karyawan.	Sanksi Depnaker, klaim karyawan, demonstrasi karyawan, stop operasional (L,F,G)	1. Senenan / five minute meeting. 2. Management meeting. 3. Family day.			
	10. Angsuran Petani / AR	1. Angsuran tidak masuk 2. Salah pencatatan 3. Lebih/kurang potong	Error/Fraud, no cash in, losses	1. Tertib administrasi dan pembukuan 2. Sistim penagihan (potong BA TBS)			

	11. Administrasi	Tidak dibuat, tidak tertib.	Error/Fraud	Comply with SOP			
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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Storage (Consumable Good)	1. Purchase Requisition/ Order (SPB)	1. Spek tidak jelas. 2. Outstanding lama. 3. Urgent, tanpa perencanaan / tdk sesuai schedule PM 4. Over kuantitas	1. Salah beli , dead stock, idle investment. 2. Under stock, pabrik breakdown. 3. Carrying cost.	1. Pengisian nomor seri part (dari part book) di PR/PO 2. Monitoring PO/PR outstanding. 3. Min-max stock/Reorder point (Safety stock + lead time order) 4. PR/PO harus melampirkan rencana pemakaiannya 5. SPB / PR memuat stock yang tersedia			
	2. Penerimaan barang	Tidak sesuai spek tetapi tetap diterima	Dead stock	1. Pemeriksaan fisik barang dari supplier dicocokkan dgn spek PO 2. Pengaturan jam kerja penerimaan brg (Malam hari tdk diterima) 3. Menolak barang yang tidak sesuai spek / tidak dibuat TTG			
	3. Penyimpanan barang	Hilang, lapuk, rusak, dead stock	Investment losses	1. Diberikan pengamanan (pintu digembok, jeruji besi, 1 pintu) 2. Selain petugas dilarang masuk. 3. Barang2 dipisah menurut jenis sesuai IKA. 4. Sistem FIFO.J110			

	4. Pengeluaran	Over, hilang	Investment losses	1. Brg dikeluarkan setelah BPB & SKB selesai (otorisasi lengkap) 2. Sebelum brg keluar Petugas gudang melakukan verifikasi fisik dan cros check dgn Bon Permintaan Brg & SKB 3. Brg diserahkan langsung kepada user dan ada ttd penerima			
	5. Bangunan	Over capacity, kebakaran, rusak	Inventory : rusak, lapuk, hilang ; investment losses	1. Pembuatan Gudang sesuai kebutuhan 2. Pembuatan & penyusunan rak-rak barang 3. PM & kebersihan bangunan sesuai IK 4. Keamanan (Satpam, Gembok, Penerangan)			
	6. Administrasi Gudang	Error, fraud (PR/PO dibuat belakangan setelah beli, tanpa ada perbandingan harga, dll)	Mark up, kick back, inventory hilang, pembelian fiktif, pemakaian fiktif ; investment lossess	1. Pembuatan BPB, SKB & TTG sesuai SOP 2. Laporan stock , kartu stock, kartu barang up to date 3. Stock opname secara rutin			
Storage (fertilizer, herbicide)	1. Purchase Requisition / Order	1. Outstanding lama. 2. Over kuantitas.	1. Produksi turun 2. Carrying cost.	Penyelesaian SPB & PO secara tepat waktu sesuai Plan pemupukan			
	2. Penerimaan barang	1. Lambat 2. Tidak sesuai spek.	Dead stock	1. Pemeriksaan fisik barang dari supplier dicocokkan dgn spek PO 2. Pengaturan jam kerja penerimaan brg (Malam hari tdk diterima) 3. Menolak barang yang tidak sesuai spek / tidak dibuat TTG			

	3. Penyimpanan barang	Hilang, lapuk, rusak, dead stock	Investment losses	1. Diberikan pengamanan (pintu digembok, jeruji besi, 1 pintu) 2. Selain petugas dilarang masuk. 3. Barang2 dipisah menurut jenis, palet, terpal, rak, sesuai IKA. 4. Sistem FIFO			
	4. Pengeluaran	Over, hilang	Investment losses	1. Brg dikeluarkan setelah BPB & SKB selesai (otorisasi lengkap) 2. Sebelum brg keluar Petugas gudang melakukan verifikasi fisik dan cross check dgn Bon Permintaan Brg & SKB 3. Brg diserahkan langsung kepada user dan ada ttd penerima			
	5. Bangunan	Over capacity, kebakaran, rusak	Inventory : rusak, lapuk, hilang ; investment losses	1. Pembuatan Gudang sesuai kebutuhan 2. Pembuatan & penyusunan rak-rak barang 3. PM & kebersihan bangunan sesuai IK			
	6. Administrasi Gudang	Error, fraud (PR/PO dibuat belakangan setelah beli, tanpa ada perbandingan harga, dll)	Mark up, kick back, inventory hilang, pemoeian fiktif, pemakaian fiktif ; investment lossess	1. Pembuatan BPB, SKB & TTG sesuai SOP 2. Laporan stock , kartu stock, kartu barang up to date 3. Stock opname secara rutin			
Procurement	1. Perencanaan	Tidak ada perencanaan	Operasional. terhambat, cost tinggi	1. Monitoring standar part using 2. Penentuan reorder level			
	2. Budgeting	Tidak membuat budget	Operasional terhambat, cost tinggi	1. Analytical review weekly 2. Activity review weekly			
	3. Permohonan	Tidak membuat permohonan, permohonan terlambat, underspec	Operasional terhambat, cost tinggi, fraud, error	Survey spesifikasi, Monitoring SPB/PR			

	4. Pengadaan	1. Beli tanpa PO 2. Kelangkaan barang (pupuk) 3. Tidak ada sparepart pabrik	Operasional terhambat, cost tinggi, fraud, error	1. Monitoring process di ERP (continuous auditing) 2. Penggunaan pupuk compound (NPK) 3. Naikan safety stock/minmax stock			
	5. Tender	1. Tidak tender 2. Penunjukan 3. Panitia tender tidak profesional	Operasional terhambat, cost tinggi, fraud, error	1. Bentuk komite tender 2. Verifikasi dokumen tender oleh komite tender			
	6. Kontrak/SPK	1. Pekerjaan kontrak tanpa SPK 2. SPK tidak menggunakan standart rekomendasi Divisi Legal	Operasional terhambat, cost tinggi, fraud, error	1. Dokumen review terhadap PK yang terbit . 2. Daftar kontraktor yang di black list (evaluasi kontraktor)			
	7. Pengiriman	Tidak terkirim, terlambat, rusak	Operasional terhambat, cost tinggi, fraud, error	1. Verifikasi kelengkapan dokumen pengiriman dan fisik brg 2. Claim kepada supplier/transporter 3. Penunjukan PIC pengiriman barang			
	8. Penerimaan	Tidak terima, terlambat, rusak, out speck	Operasional terhambat, cost tinggi, fraud, error	1. Verifikasi kelengkapan dokumen pengiriman dan fisik brg 2. Claim kepada supplier/transporter 3. Penunjukan PIC pengiriman barang			
	9. Pembukuan	Over/under stated	Error, fraud	Rekonsiliasi dan opname			
	10. Pembayaran	Over payment, fiktif	Error, fraud	verifikasi dokumen dan fisik brg			
	11. Filing/Dokumen	Dokumen hilang/tidak lengkap	Error, Fraud, disclaimer opinion, sanksi pajak	1. Monitoring file dokumen secara bulanan . 2. Dokumen harus diserahkan ke gudang B+1 bulan.			

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Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
Project Management	<u>A. Project Initial</u>	<u>A. Project Initial</u>	<u>A. Project Initial</u>				
	1. Business Reason	Salah investasi	Project Failure, Loss of Investment,	Masuk master budget tahunan dan lima tahunan			
	2. Business Plan	Salah investasi	Project Failure, Loss of Investment,	Feasibility study			
	3. Project Plan	Salah investasi	Project Failure, Loss of Investment, High cost	1. Pembuatan RAB 2. Desain project (spek, bill of quantity etc) 3. Schedule project 4. Harus melalui proses tender			
	4. MoU / Perjanjian / Kontrak	1. Salah investasi 2. Sengketa	Project Failure, Loss of Investment, High cost, Claim & Reputation	1. Pembuatan kontrak mengacu kepada standar legalitas corporate 2. Memperhatikan UU dan ketentuan yang berlaku seperti pajak, bea cukai, perda, ketenagakerjaan dll. 3. MoU dibuat sebelum pelaksanaan project, subcon diatur kedalam perjanjian yang ada. 4. Perlakuan addendum diatur bila ada pekerjaan tambah kurang dan disetujui oleh ketentuan wewenang yang ada			
	<u>B. Project Execution</u>	<u>B. Project Execution</u>	<u>B. Project Execution</u>				
	1. Organization Set up	1. Project tidak terkontrol 2. Project gagal	Progress lambat, Internal control Failure, High cost, Under Spect	1. Disusun sebelum project dilaksanakan 2. Penetapan tenaga pengawas (extern maupun intern) 3. Penyusunan job description			

	2. Man Power Fulfillment	1. Project tidak terkontrol 2. Project gagal	Progress lambat, Internal control Failure, High cost, Under Spect	1. MPP disesuaikan dengan kebutuhan kompetensi project 2. Rekrutmen tenaga			
	3. Procurement	1.Addendum project 2.Idle tenaga kerja dan alat	Progress lambat, Internal control Failure, High cost, Under Spect, Error/Fraud	1. Project monitoring 2. Mengikuti SOP pengadaan barang			
	4. Execution	1.Addendum project 2.Idle tenaga kerja 3.Peralatan tidak sesuai/tidak sesuai disain 4.Kecelakaan kerja	Uncompleted project, Late project, High cost	1. Project monitoring (pengawas harus turun ke lapangan secara periodik) 2. Harus ada laporan project secara periodik 3. Project review secara periodik			
	5. Monitoring	1. Project tidak terkontrol 2. Project gagal	Uncompleted project, Late project, High cost	1. Project monitoring (pengawas harus turun ke lapangan secara periodik) 2. Harus ada laporan project secara periodik 3. Project review secara periodik			
	<u>C. Payment & Settlement</u>	<u>C. Payment & Settlement</u>	<u>C. Payment & Settlement</u>				
	1. Verification	Error, tidak tertib , tidak diverifikasi, fiktif	Underspect, Fraud, Error	1. Verifikasi BA dilakukan oleh tim project secara menyeluruh disetiap termin 2. Pembuatan BA mengacu kepada SOP yang berlaku			
	2. Installment Payment	Error, tidak tertib , tidak diverifikasi, fiktif	Reputation, Late Progress	1. Sesuai dengan MoU dan dokumen pendukung sesuai SOP 2. Prosedur pembayaran sesuai SOP			
	3. Taking over certificate /BAST	Error, tidak tertib , tidak diverifikasi, fiktif	Unrecorded asset	1. BAST dilakukan setelah diverifikasi secara komprehensif oleh tim project 2. Commisioning/running test			
	4. Retention	Error, tidak tertib , tidak diverifikasi, fiktif	Unfinished project	Sesuai dengan MoU			
	5. Project Closing	Error, tidak tertib , tidak diverifikasi, fiktif	Unfinished project	1. Setelah dibuat BAST 2. Harus ada persetujuan direksi perusahaan			

RISK REGISTER PT.'X' 2007

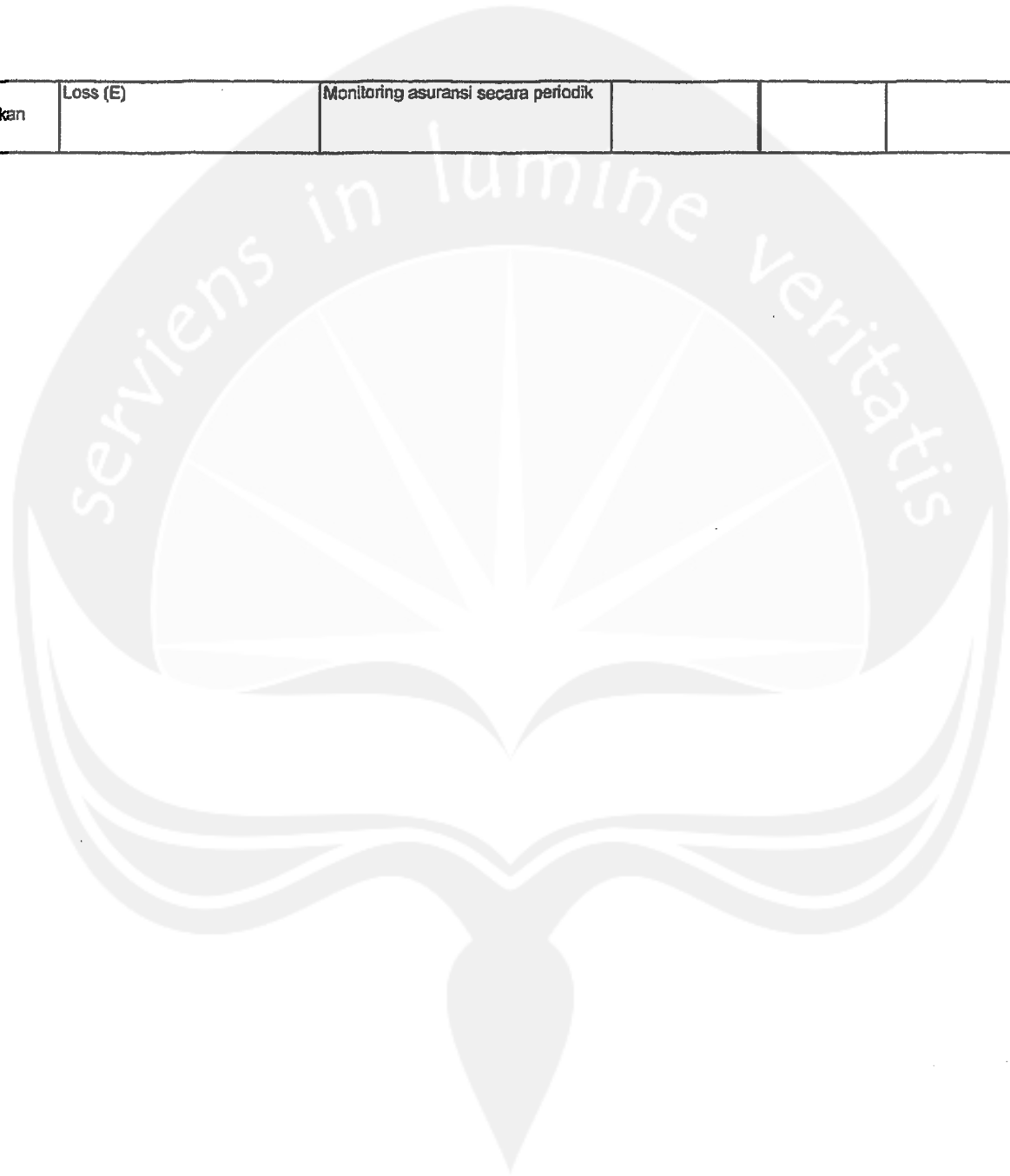
Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
SHE	1. Manual	Tidak ada manual, tidak sesuai kebutuhan	Error, kecelakaan kerja, loss	1. Pembuatan manual book SHE 2. Review pelaksanaan manual book			
	2. Rambu-Rambu	Tidak ada rambu2, kurang dibanding kebutuhan	Error, kecelakaan kerja, loss	1. Pembuatan dan pemasangan rambu-rambu LK3 sesuai kebutuhan 2. Pemeliharaan rambu-rambu LK3			
	3. APAR	Tidak ada, rusak, kurang dibandingkan kebutuhan.	Error, kecelakaan kerja, loss	1. Pemenuhan APAR sesuai kebutuhan 2. Pengecekan kondisi APAR secara rutin 3. Perawatan dan pengisian APAR sesuai schedule			
	4. Hydrant	Tidak ada, rusak, kurang dibandingkan kebutuhan.	Error, kecelakaan kerja, loss	1. Pemasangan hydrant sesuai kebutuhan 2. Pengecekan kondisi hydrant secara rutin 3. Perawatan dan perbaikan hydrant sesuai schedule			
	5. Damkar	Tidak ada, rusak, kurang dibandingkan kebutuhan.	Error, kecelakaan kerja, loss	1. Pemasangan damkar sesuai kebutuhan 2. Pengecekan kondisi damkar secara rutin 3. Perawatan dan perbaikan damkar sesuai schedule			
	6. Pompa	Tidak ada, rusak, kurang dibandingkan kebutuhan.	Error, kecelakaan kerja, loss	1. Pemasangan pompa sesuai kebutuhan 2. Pengecekan kondisi pompa secara rutin 3. Perawatan dan perbaikan pompa sesuai schedule			
	7. Latihan	Tidak pernah dilakukan latihan	Kecelakaan kerja, loss	1. Pelaksanaan latihan terjadwal secara rutin 2. Penyuluhan tentang LK3 kepada karyawan dan masyarakat sekitar			

	8. Labor	Tidak memenuhi kompetensi sesuai kebutuhan	Error, kecelakaan kerja, loss	1. Training/workshop/seminar tentang LK3 2. Rekrutment tenaga fresh graduate untuk PIC SHE di setiap kebun			
	9. TKTD	Tidak terkoordinir	Loss (E)	1. Pembentukan struktur organisasi TKTD 2. Pengadaan peralatan kerja TKTD 3. Pelaksanaan latihan terjadwal secara rutin 4. Penyuluhan tentang LK3 kepada karyawan dan masyarakat sekitar			
	10. Disaster recovery plan	Tidak ada DRP, tidak pernah disimulasikan	Error, kecelakaan kerja, loss, bisnis stop	1. Penyusunan DRP 2. Rencana sosialisasi dan latihan DRP			
	11. Polybun	Tidak ada polybun, tidak sesuai standart	Operasional terhambat, cost naik, kehilangan karyawan, mal praktek	1. Pembangunan polibun 2. Pemenuhan dokter dan tenaga medis polibun kebun 3. Pemenuhan kebutuhan obat sesuai rekomendasi 4. Kerjasama dengan rumah sakit terdekat untuk rujukan			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
Finance :	1. Expenditure Budgeting	1. Budget under / over dlm jml yg signifikan. 2. Terlambat	Operasional terhambat, opportunity cost (SMOTF)	1. Analytical review weekly 2. Activity review weekly			
	2. Cash in Budget	1. Budget under / over dlm jml yg signifikan. 2. Terlambat	Operasional terhambat, opportunity cost (SMOTF)	1. Analytical review weekly 2. Activity review weekly			
	3. Funding/ Dropping	1. Budget under / over dlm jml yg signifikan. 2. Terlambat	Operasional terhambat, opportunity cost (SMOTF)	1. Analytical review weekly 2. Activity review weekly			
	4. Verifikasi	Error, tidak tertib, tidak diverifikasi.	Fraud, over / under funding / dropping	1. Review transaksi secara detail bukan sampling 2. SOP comply			
	5. Payment	Error, tidak tertib	Fraud, over / under payment	1. Review transaksi secara detail bukan sampling 2. SOP comply.			
	6. Placement / investment	1. Under / over dlm jml yg signifikan. 2. Terlambat	Opportunity cost (SMOTF)	Analytical review			
	7. Penyimpanan	Tidak disimpan dengan aman	Hilang / dicuri, kurang / selisih	1. Penggunaan brankas 2. Asuransi CIS & CIT			
	8. Opname & Rekonsiliasi	Tidak pernah cash opname & tidak pernah direkonsiliasi.	Hilang / dicuri, kurang / selisih	1. Opname rutin sesuai SOP. 2. Rekonsiliasi direview oleh atasan secara bertingkat			
	9. Filling/ dokumentasi	Tidak : didokumentasi, file.	Error, Fraud, disclaimer opinion, sanksi pajak (LEG)	1. Monitoring file dokumen secara bulanan. 2. Dokumen harus diserahkan ke gudang B+1 bulan.			

	10. Cash Insurance	Tidak diasuransikan	Loss (E)	Monitoring asuransi secara periodik			
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RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
Accounting	1. Accounting Policy	1. Tidak sesuai PSAK 2. Tidak sesuai IFRS 3. Tidak sesuai aturan Bapepam 4. Tidak sesuai UU lainnya	Qualified, disclaimer, adverse	Pembuatan accounting policy mengacu ke PSAK, IFRS, Bapepam dan UU lainnya.			
	2. SOP	Tidak ada SOP	Lack of Internal Control, Error, Fraud	Pembuatan SOP			
	3. Reporting	Error, tidak tertib, tidak diverifikasi, fiktif, under/overstated.	Misstated Financial Statement, Reputation, Claim, Penalty	1. Pembuatan rekonsiliasi 2. Pelaksanaan cash opnam/stock opnam 3. Validasi bukti			
	4. Filing	1. Error, tidak tertib, tidak diverifikasi 2. Dokumen tidak lengkap/hilang/tidak difile.	Same as 1 to 3	1. Mengikuti SOP filing 2. Monitoring & review secara periodik			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
Pajak	1. Tax Planning	1. Tax over payment	High cost	Pembuatan tax plan mengacu ke UU Perpajakan yang berlaku			
	2. SOP	1. Tidak ada SOP 2. Tidak up date dengan UU	Penalty, High Cost	Pembuatan SOP Pajak mengacu ke UU Perpajakan yang berlaku			
	3. Pungutan Pajak	1. Tidak ada SOP 2. Tidak up date dengan UU	Penalty, High Cost	1. Mengikuti SOP Perpajakan 2. Monitoring & review secara periodik			
	4. Potongan Pajak	1. Tidak ada SOP 2. Tidak up date dengan UU	Penalty, High Cost	1. Mengikuti SOP Perpajakan 2. Monitoring & review secara periodik			
	5. Setoran Pajak	1. Tidak ada SOP 2. Tidak up date dengan UU	Penalty, High Cost	1. Mengikuti SOP Perpajakan 2. Monitoring & review secara periodik			
	6. Laporan Pajak	1. Tidak ada SOP 2. Tidak up date dengan UU	Penalty, High Cost	1. Mengikuti SOP Perpajakan 2. Monitoring & review secara periodik			
	7. Akutansi Pajak	Error, tidak tertib, tidak diverifikasi, fiktif, under/overstated.	Qualified, disclaimer, adverse	1. Pembuatan rekonsiliasi 2. Review SPT 3. Validasi bukti			
	8. Litigasi	1. Tidak ada SOP 2. Tidak up date dengan UU	Penalty, High Cost, Jail	1. Pembuatan Tax Status 2. Review Tax Status secara periodik			
	9. Filling	1. Error, tidak tertib, tidak diverifikasi 2. Dokumen tidak lengkap/hilang/tidak difile.	Penalty, High Cost, Jail	1. Mengikuti SOP filing 2. Monitoring & review secara periodik			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
GA	<u>A. Asset Management :</u>						
	1. Perolehan	1. Tidak ada penambahan sesuai kebutuhan. 2. Perolehan terlambat. 3. Perolehan underspec.	1. Operasional terhambat. 2. Cost tinggi, investment loss	1. Monitoring plan, kebutuhan vs realisasi 2. Beli lokal (furniture, elektronik dll) jika dilokal tersedia 3. Pemeriksaan secara detail terhadap SPB/PI/PR 4. Pemeriksaan phisik pada saat penerimaan dari supplier.			
	2. Maintenance	Asset tidak dirawat sesuai jadwal dan tidak ada penggantian / rehab sesuai kebutuhan.	Rusak, operasional terhambat, cost tinggi	1. Pembuatan schedule perawatan dan perbaikan 2. Riview terhadap pelaksanaan perawatan dan perbaikan (P2H)			
	3. Asuransi	Tidak diasuransikan	Investment loss	Review register asuransi dan register asset			
	4. Mutasi	1. Mutasi tanpa dokumen pendukung. 2. Tidak dimutasi ke PT yg lebih memerlukan, terlambat.	1. Asset loss. 2. Operasional terhambat, high cost.	Review register asset dan opname secara periodik			
	5. Penghapusan	1. Penghapusan tanpa otorisasi. 2. Belum di hapus sudah masuk scrap. 3. Lambat dihapuskan. 4. Scrap tidak dipisah.	Fraud, high cost unt maintenance, Tidak GCG	1. Verifikasi Persetujuan Penghapusan Asset (FHA) 2. Review register asset dan opname secara periodik 3. Verifikasi penjualan hasil scrap			
	6. Administrasi	Tidak tertib, Error	Asset hilang, penggelapan / fraud, Tidak GCG	SOP comply & verifikasi fisik			
	<u>B. Office Supplies</u>	<u>B. Office Supplies</u>					

	1. Perolehan	1. Tidak ada penambahan sesuai kebutuhan. 2. Perolehan terlambat. 3. Perolehan underspec.	1. Operasional terhambat. 2. Cost tinggi, investment loss	1. Monitoring plan, kebutuhan vs realisasi 2. Beli lokal jika dilokal tersedia 3. Pemeriksaan secara detail terhadap SPB/PI/PR 4. Pemeriksaan phisik pada saat penerimaan dari supplier.			
	2. Maintenance	Asset tidak dirawat sesuai jadwal dan tidak ada penggantian / rehab sesuai kebutuhan.	Rusak, operasional terhambat, cost tinggi	1. Pembuatan schedule perawatan dan perbaikan 2. Riview terhadap pelaksanaan perawatan dan perbaikan (P2H)			
	3. Administrasi	Tidak tertib, Error	Asset hilang, penggelapan / fraud, Tidak GCG	Review register asset dan opname phisik			
	<u>C. Overhead :</u> <u>(equipment)</u>	<u>C. Overhead :</u>					
	1. Perolehan	1. Tidak ada penambahan sesuai kebutuhan. 2. Perolehan terlambat. 3. Perolehan underspec.	1. Operasional terhambat. 2. Cost tinggi, investment loss	1. Monitoring plan, kebutuhan vs realisasi 2. Beli lokal jika dilokal tersedia 3. Pemeriksaan secara detail terhadap SPB/PI/PR 4. Pemeriksaan phisik pada saat penerimaan dari supplier.			
	2. Maintenance	Asset tidak dirawat sesuai jadwal dan tidak ada penggantian / rehab sesuai kebutuhan.	Rusak, operasional terhambat, cost tinggi	1. Pembuatan schedule perawatan dan perbaikan 2. Review terhadap pelaksanaan perawatan dan perbaikan (P2H)			
	3. Administrasi	Error, tidak tertib	Asset hilang, penggelapan / fraud, Tidak GCG	Review register asset dan opname phisik			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
Code Of Conduct	1. Policy	Ada penyimpangan dan pelanggaran	Reputation	1. Pembuatan policy disesuaikan dengan UU yang berlaku dan ditandatangani oleh pimpinan perusahaan. 2. Harus ada sosialisasi 3. Penerapan reward & punishment 4. Pengelolaan whistleblowing			
	2. Struktur Organisasi	Etika bisnis tidak jalan	Reputation	1. Harus ada sosialisasi dan diskusi 2. Adanya buku pedoman etika bisnis bagi karyawan 3. Penerapan reward & punishment			
	3. Procedure	Tidak konsisten/tidak jelas	Reputation, No applicable	1. Harus ada sosialisasi dan diskusi 2. Adanya buku pedoman etika bisnis bagi karyawan 3. Penerapan reward & punishment			
	4. Budget	Tidak konsisten/tidak jelas	Reputation, No applicable	1. Harus masuk kedalam master budget & business plan			
	5. Monitoring/ Review	Ada penyimpangan dan pelanggaran tidak direspon	Reputation, Fraud	1. Follow up fact finding sampai tuntas 2. Penerapan reward and punishment			
	6. Follow Up	Penyimpangan dan pelanggaran meningkat.	Reputation, Fraud	1. Follow up fact finding sampai tuntas 2. Penerapan reward and punishment			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
SOP	1. Request	1. Tidak sesuai kebutuhan 2. Tidak applicable	Lack of Internal Control, Error,Fraud	Pembuatan SOP help desk			
	2. Penyusunan	Tidak sesuai aturan/UU	Not Applicable.	Observasi lapangan dan survei peraturan			
	3. Pengesahan	Tidak legal	Lack of Internal Control	1. Kerjasama dengan Div. Legal 2. Otorisasi BOD			
	4. Sosialisasi	Karyawan tidak mengerti	Not Effective	1. Masuk kedalam jaringan intranet 2. Melakukan workshop dengan divisi terkait			
	5. Kontrol /Monitoring	Penyimpangan dan pelanggaran meningkat.	Not Effective	1. Review oleh pelaksana 2. Pelaksanaan audit 3. Punishment			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
GCG	1. Policy	Ada penyimpangan dan pelanggaran	Reputation	1. Pembuatan policy disesuaikan dengan UU yang berlaku dan ditandatangani oleh pimpinan perusahaan. 2. Harus ada sosialisasi 3. Penerapan reward & punishment 4. Pengelolaan whistleblowing			
	2. Struktur Organisasi	Etika bisnis tidak jalan	Reputation	1. Harus ada sosialisasi dan diskusi 2. Adanya buku pedoman etika bisnis bagi karyawan 3. Penerapan reward & punishment			
	3. Procedure/ Pedoman	Tidak konsisten/tidak jelas	Reputation	1. Harus ada sosialisasi dan diskusi 2. Adanya buku pedoman etika bisnis bagi karyawan 3. Penerapan reward & punishment			
	4. Budget	Tidak konsisten/tidak jelas	Reputation	1. Harus masuk kedalam master budget & business plan			
	5. Monitoring/ Review	Ada penyimpangan dan pelanggaran tidak direspon	Reputation, Jail, Penalty	1. Follow up fact finding sampai tuntas 2. Penerapan reward and punishment			
	6. Follow Up	Penyimpangan dan pelanggaran meningkat.	Reputation, Jail, Penalty	1. Follow up fact finding sampai tuntas 2. Penerapan reward and punishment			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
CD/CSR	1. Policy	Ada penyimpangan dan pelanggaran	Uncontrollable, High Cost, Unsecured,	Pembuatan SOP dan Policy tertulis			
	2. Program	Tidak tidak kontinyu	Not Value added, Unsecured,	Masuk kedalam master budget dan business plan yang disetujui BOD			
	3. Budget	1. Program tidak berjalan 2. Salah account	Not applicable, Unsecured,	Pembuatan RAB			
	4. Publikasi	Tidak selaras dengan policy perusahaan	Bad Image,	1. Pembuatan materi dan sosialisasi program 2. Pelaksanaan ideks kepuasan masyarakat secara periodik			
	5. Monitoring	Penyimpangan dan pelanggaran meningkat.	Error, Fraud, Claim, under target,	Laporan dan review CD/CSR secara periodik			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP	HO	Audit Program
		Loss Events / Cause	Risk - Impact				
KKPA	1. Plan/CPP	Kisruh, sengketa,okupasi	Losses (Petani diluar CPP	Permintaan CPP yang disetujui oleh BOD			
	2. Policy/SOP	Ada penyimpangan dan pelanggaran	Uncontrollable, High Cost, Unsecured	Pembuatan SOP dan Policy tertulis			
	3. Areal/Lahan	Kisruh, sengketa,okupasi	Lahan tidak mencukupi	1.Survei awal untuk perolehan lahan 2. Ijin lokasi s.d. penerbitan sertifikat kavling petani			
	4. Pendanaan Bank	Biaya pembangunan diatas norma	No progress, beban bunga naik	Mencari lembaga pendanaan pembangunan KKPA			
	5. Pembangunan Kebun	Biaya pembangunan diatas norma	High cost, under target, claim petani	Sesuai dengan SOP agronomi dan EDC			
	6. Perawatan / Pemupukan	Biaya pembangunan diatas norma	High cost, under target, claim petani	Sesuai dengan SOP agronomi dan EDC			
	7. Infrastruktur	Biaya pembangunan diatas norma	High cost, under target, claim petani	Sesuai dengan SOP agronomi dan EDC			
	8. Panen/ Penerimaan TBS	1.Penjualan TBS ke pabrik lain 2.Angsuran 30% tidak masuk	Losses (TBS tidak masuk pabrik)	1. Sistim operator 2. Perbaikan security sistem 3. Bantuan penyuluhan dan supervisi lapangan			
	9. Konversi / Pengalihan Kavling	1. Biaya subsidi 2. Pinjam pakai lahan kebun inti 3. Okupasi	High cost, under target, claim petani	1. pembuatan target dan jadwal konversi kavling 2. Monitoring dan review secara periodik 3. Koordinasi dengan Pemda dan KUD serta lembaga pendanaan			
	10. Angsuran Petani / AR	1. Angsuran tidak masuk 2. Salah pencatatan 3. Lebih/kurang potong	Error/Fraud, no cash in, losses	1. Tertib administrasi dan pembukuan 2. Sistim penagihan (potong BA TBS)			
	11. Administrasi	Tidak dibuat, tidak tertib.	Error/Fraud	Comply with SOP			
IGA	1. Plan / CPP	Kisruh, sengketa,okupasi	Losses	Permintaan CPP yang disetujui oleh BOD dan Pemda setempat			
	2. Policy / SOP	Ada penyimpangan dan pelanggaran	Uncontrollable, High Cost, Unsecured,	Pembuatan SOP dan Policy tertulis			

	3. Budget	1. Program tidak berjalan 2. Salah account	Not applicable, Unsecured,	1. Pembuatan budget yang disetujui BOD 2. Monitoring/review budget			
	4. Pengadaan Bibit	Kisruh, sengketa, okupasi	Not applicable, Unsecured,	Pengadaan bibit sesuai CPP yang disetujui oleh BOD dan Pemda setempat			
	5. Areal / Kebun	Kisruh, sengketa, okupasi	Not applicable, Unsecured,	1. Survei awal untuk perolehan lahan 2. Ijin lokasi s.d. penerbitan sertifikat kavling petani			
	6. AR	1. Angsuran tidak masuk 2. Salah pencatatan 3. Lebih/kurang potong	Error/Fraud, no cash in, losses	1. Tertib administrasi dan pembukuan 2. Sistem penagihan (potong BA TBS)			
	7. Labor (MPP)	1. Kebun tidak terawat 2. Terserang hama dan penyakit	Uncontrollable, High Cost, no success	1. Training/workshop/ seminar/ benchmarking 2. Rekrutment tenaga fresh graduate untuk PIC KKPA di setiap kebun			
	8. Administrasi (Inc.SPK dan Persyaratan Adm)	Tidak dibuat, tidak tertib.	Error, Fraud	Comply with SOP			

RISK REGISTER PT.'X' 2007

Business Process	Activity	Inherent (Gross) Risks Description		Current Actions / Controls to Manage The Risk	NO dan nama SOP		
		Loss Events / Cause	Risk - Impact			HO	Audit Program
IT	1. Hardware	1. Tidak sesuai spek saat ini 2. Hardware kurang tidak sesuai kebutuhan.	Tidak produktif	1. Disesuaikan dengan IT AAL plan dan minimal sesuai dengan AGCD 2. Perolehan secara bertahap dan sesuai dengan SOP pengadaan barang			
	2. Software	1. Illegal 2. Tidak mendukung proses	Tidak produktif, penalty & jail	1. Disesuaikan dengan IT AAL plan dan minimal sesuai dengan AGCD 2. Perolehan secara bertahap			
	3. Network	1. Error, tidak tertib, overload. 2. Terserang virus 3. Hackers	Tidak produktif, Claim, penalty	Disesuaikan dengan IT AAL plan dan minimal sesuai dengan AGCD			
	4. BCP	1. Jaringan mati 2. Bencana alam	Bisnis terhenti	Membuat computer network back up			
	5. Security	1. Error, tidak tertib, overload. 2. Terserang virus 3. Hackers	Pencurian data, bisnis terhenti	1. Sistem berlapis untuk masuk komputer (antivirus & anti spyware) 2. Otoritas penggunaan password			
	6. Administrasi	Tidak dibuat, tidak tertib.	Error, fraud	Disediakan computer log			

Tingkat risiko pada risk register umumnya beresiko *extreme*, *high* dan *medium*. Dan untuk bagian HO dan program audit, auditor internal belum mencatat pada *risk register*. Hal ini dikarenakan program audit yang dilakukan merupakan program audit yang rutin dilakukan dan dihapal oleh auditor internal.

RESUME AUDIT

PT. [REDACTED]
 PERIODE [REDACTED] (2d. April)

BAGIAN : _____

TUJUAN : Action yang telah dilakukan untuk menanggulangi areal yang tergenang

No.	Audit Program	Index	Kesimpulan
1	Dapatkan Land Utilization	Y-1.1	1. Data Land utilized sudah ada tetapi belum di up date.
2	Cek fisik tanggul		2. Tidak ada pekerjaan tanggul.
3	Dapatkan BA/BPK pembayaran pembuatan tanggul.		3. Pekerjaan cuci sungai tidak ada, treatment yang ada dengan pekerjaan cuci parit menggunakan exavator sewa (beban RM).
4	Cek fisik pekerjaan Cuci sungai dan dapatkan BPK/BA-nya.	Y-1.2	4. Laporan Hasil pekerjaan cuci parit tidak sesuai fisik di lapangan. (Temuan No. 28).
5	Buat catatan bila ada yang tidak sesuai.	Y-1.3 ↓ supporting schedule	5. KBS baru memiliki Action Plan, tetapi masih menunggu persetujuan Dir. Area & BOD
Date :		Date :	Date :
Prepared by :		Reviewed by :	
		Index : Y-1 ↓ top schedule	

RESUME AUDIT

PT. : [REDACTED]
PERIODE : [REDACTED] (s.d. April)
BAGIAN : _____

TUJUAN : 1. Untuk mengetahui apakah sudah ada Tim TKTD & realisasi program kerja
2. Apakah telah dipasang rambu-rambu bahaya kebakaran.
3. Apakah peralatan untuk antisipasi kebakaran telah tersedia/ready.

No.	Audit Program	Index	Kesimpulan
1	Dapatkan struktur Organisasi TKTD & Program kerjanya.	Y-2.1	1. Struktur TKTD yang terbaru dan program kerjanya telah dibuat.
2	Cek Kebutuhan alat pemadam VS yang ada	Y-2.2	2. APAR sudah tersedia sesuai kebutuhan.
3	Cek fisik Penempatan Rambu-rambu peringatan.	Y-2.3	3. Tidak ada data rambu-rambu yang telah dipasang. (Temuan No. 43--3).
4	Buat catatan bila ada yang tidak sesuai.	Y-2.4	4. Pemasangan rambu belum optimal, ada rambu yang sudah lama siap (peringatan kebakaran tapi belum dipasang). (Temuan No. 43--)
Date :		Date :	Date :
Prepared by :		Reviewed by :	
		Y-2	

RESUME AUDIT

PT. : 
PERIODE :  (s.d. April)
BAGIAN : _____

- TUJUAN :**
- 1. Mengetahui apakah treatment plan telah dikerjakan.
 - 2. Untuk mengetahui berapa luas areal gambut dan perlakuannya.
 - 3. Mengetahui berapa luas areal yang dipusokan.
 - 4. Mencari alternatif lain yang lebih efektif

No.	Audit Program	Index	Kesimpulan
1	Dapatkan data/luas areal gambut & petanya	Y-3	a. Areal gambut & puso sudah mulai di buka dengan dibuat parit manual, parit sirip tapi secara infrastruktur masih sulit karena jalan belum diperkeras sehingga belum terpanen sesuai rotasi. b. Telah ada Plan penyisipan dan progress baik : ada parit sirip, pagar individu dan LCC tumbuh normal.
2	Cek fisik blok-blok tersebut		
3	Cek areal yang dipusokan, dapatkan data dan petanya.		
4	Cek activity plan yang telah ada dan progfressnya, dapatkan BA/BPK-nya.		
5	5. Buat catatan bila ada yang tidak sesuai.		
Date :		Date :	Date :
Prepared by :		Reviewed by :	Index : Y-3

RESUME AUDIT

PT. [REDACTED]

PERIODE : [REDACTED] (s.d. April)

BAGIAN : _____

TUJUAN : 1. Mengetahui posisi kebutuhan VS bibit yang tersedia.
2. Apakah perawatan bibit dilakukan sesuai plan/rotasi.
3. Mengetahui kondisi bibit yang ada
4. Kesesuaian antara bibit yang keluar dari bibitan dengan laporan tanam / sisip

No.	Audit Program	Index	Kesimpulan
1	Lakukan pengecekan plan kebutuhan pembibitan vs riel	Y-4.1	a. Plan Sisip & IGA VS ketersediaan bibit wajar, untuk sementara asumsi sisa bibit : 18.413 Pokok, tapi ada rencana penambahan areal baru.
2	Lap. pengiriman bibit ke areal	Y-4.2	b. Distribusi bibit baru mulai bulan April '06 sebelumnya ambil bibit dari [REDACTED].
3	Opname fisik bibit	Y-4.3	c. Tidak dilakukan opname karena jumlahnya banyak 226.423 Pokok dan sebagian areal banjir.
4	Penanganan bibit abnormal		d. Telah dilakukan penanganan dg baik.
5	Administrasi penerimaan /seleksi / salur bibit		e. Telah diadministrasikan dengan baik.
6	Minta Action Plan atas jika ada kelebihan bibit.		
7	Buat catatan bila ada yang tidak sesuai.		
Date :		Date :	Date :
Prepared by :		Reviewed by :	Index : Y-4

Kuesioner Pelayanan Polibun

Demi meningkatkan pelayanan pelayanan terhadap Polibun PT PSK, harap jawab pertanyaan-pertanyaan dibawah ini dengan sejujur-jujurnya.

1. Apakah anda dan keluarga pernah sakit dalam periode 3 bulan terakhir (termasuk gigi) ?

Ya / Tidak

Jika Ya, terangkan dalam kolom-kolom dibawah ini :

No.	Nama	Sakit	Kapan	Nama Dokter-Dimana

2. Apakah anda dan keluarga sudah puas dengan pelayanan Polibun PT PSK ?

Ya / Tidak

Jika Tidak, coba terangkan

.....

.....

.....

Kuesioner Pelayanan Polibun

3. Apakah alat-alat dan fasilitas Polibun PT PSK cukup memadai ?

Ya / Tidak

Jika, coba terangkan

.....
.....
.....

4. Apakah dokter atau perawat polibun tanggap , cepat dan ramah dalam menangani pasiennya ?

Ya / Tidak

Jika Tidak, coba terangkan

.....
.....
.....

(.....)

DIVISI INTERNAL AUDIT
LAPORAN PEMERIKSAAN ATAS PT "X"
PERIODE Januari – Juli 2009

No.	Temuan	Tanggapan	Saran	PIC	Due Date																																																																		
KEUANGAN																																																																							
1.	Terdapat Kas Bon diatas 3 x 24 Jam yang belum diselesaikan senilai Rp 12.143.651 , per 30 Juli 2009 dengan rincian : <table border="1"> <thead> <tr> <th>No.</th><th>Tgl</th><th>PIC</th><th>Keterangan</th><th>Rp</th><th>Hari</th></tr> </thead> <tbody> <tr> <td>1.</td><td>18 Juni 09</td><td>Darmansyah</td><td>Beli Material</td><td>2.067.000</td><td>43</td></tr> <tr> <td>2.</td><td>2 Juli 09</td><td>Herry</td><td>Konsumsi Pengaspalan</td><td>444.600</td><td>28</td></tr> <tr> <td>3.</td><td>2 Juli 09</td><td>Darmansyah</td><td>Beli Material</td><td>3.600.000</td><td>28</td></tr> <tr> <td>4.</td><td>16 Juli 09</td><td>Darmansyah</td><td>UM Solar</td><td>3.303.451</td><td>14</td></tr> <tr> <td>5.</td><td>16 Juli 09</td><td>Darmansyah</td><td>Beli Aspal</td><td>32.600</td><td>14</td></tr> <tr> <td>6.</td><td>22 Juli 09</td><td>Masni</td><td>Antar Pasien</td><td>45.000</td><td>8</td></tr> <tr> <td>7.</td><td>22 Juli 09</td><td>Hermanto</td><td>Beli Spare Part</td><td>276.000</td><td>8</td></tr> <tr> <td>8.</td><td>22 Juli 09</td><td>Surya</td><td>Beli Kayu</td><td>2.000.000</td><td>8</td></tr> <tr> <td>9.</td><td>22 Juli 09</td><td>Nafarin</td><td>Beli Pasir</td><td>375.000</td><td>8</td></tr> <tr> <td colspan="4">Total</td><td>12.143.651</td><td></td></tr> </tbody> </table> Disebabkan : 1. Kurang disiplin PIC untuk segera menyelesaikan kas bon. 2. Penyelesaian kas bon untuk material bangunan bersamaan dengan pembayaran progres BA. Akibatnya : Laporan kas overstatement dan beresiko terjadi penyimpangan.	No.	Tgl	PIC	Keterangan	Rp	Hari	1.	18 Juni 09	Darmansyah	Beli Material	2.067.000	43	2.	2 Juli 09	Herry	Konsumsi Pengaspalan	444.600	28	3.	2 Juli 09	Darmansyah	Beli Material	3.600.000	28	4.	16 Juli 09	Darmansyah	UM Solar	3.303.451	14	5.	16 Juli 09	Darmansyah	Beli Aspal	32.600	14	6.	22 Juli 09	Masni	Antar Pasien	45.000	8	7.	22 Juli 09	Hermanto	Beli Spare Part	276.000	8	8.	22 Juli 09	Surya	Beli Kayu	2.000.000	8	9.	22 Juli 09	Nafarin	Beli Pasir	375.000	8	Total				12.143.651		1. Pembelian material terjadi karena PK berdasarkan realisasi. Pengaspalan dilakukan dengan swakelola murni. 2. Sampai dengan tanggal 7 Oktober 2006 sudah selesai semua, dan saran Audit sudah dijalankan.	1. Melaksanakan prosedur Kas Bon sesuai SOP. 2. Personal tidak dapat Kas Bon sebelum menyelesaikan Kas Bon sebelumnya. 3. Jika sampai akhir bulan belum diselesaikan, maka dilakukan pemotongan gaji.	AM	Done
No.	Tgl	PIC	Keterangan	Rp	Hari																																																																		
1.	18 Juni 09	Darmansyah	Beli Material	2.067.000	43																																																																		
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Total				12.143.651																																																																			
2.	Terdapat Faktur Pajak Masukan yang terlambat dikirim sehingga kedaluwarsa (Rp 12.986.008) dan Faktur Pajak Masukan Pertamina yang tidak dilaporkan ke Div. Tax (Rp 323.132.244) , dengan total Rp 336.118.252. Disebabkan : Tidak melakukan pemeriksaan pada tanggal dan fisik Faktur Pajak Masukan. Akibatnya : Perusahaan dirugikan Rp 336.118.252 akibat tidak dapat dikompensasi.	1. PIC gudang pabrik belum memahami perpajakan. 2. Sekarang sudah tidak ada lagi yang terlambat. 3. Invoice Pertamina dikirim ke Accounting HO bersama BPK. 4. Akan dilakukan training ke seluruh AO. 5. Next, copy invoice Pertamina dilampirkan di BPK, aslinya dikirim ke Div Tax HO. 6. Printer akan diperbaharui.	1. Faktur Pajak masukan harus segera dikirim ke Divisi Tax HO sebelum kedaluwarsa. 2. Menunjuk PIC yang menangani Pajak , dapat dirangkap dengan fungsi lainnya.	AM	M-1 Sept 09																																																																		

DIVISI INTERNAL AUDIT
LAPORAN PEMERIKSAAN ATAS PT "X"
PERIODE Januari – Juli 2009

No.	Temuan	Tanggapan	Saran	PIC	Due Date																		
GUDANG																							
3.	Terdapat penambahan jumlah stock pupuk Rock Phospat dan Kieserite yang sangat besar, padahal sisa stock pupuk Semester I masih sangat berlebihan untuk kebutuhan Semester II : <table border="1"> <thead> <tr> <th>No</th><th>Pupuk</th><th>Sisa SM I (Kg)</th><th>Drop. PO (Kg)</th><th>Plan SM II (Kg)</th><th>Sisa SM II (Kg)</th></tr> </thead> <tbody> <tr> <td>1</td><td>R P</td><td>139.214</td><td>115.050</td><td>9.164</td><td>245.100</td></tr> <tr> <td>2</td><td>Kieserite</td><td>183.323</td><td>145.940</td><td>38.958</td><td>290.305</td></tr> </tbody> </table> Disebabkan : Adanya pembelian pupuk dari Procurement HO tanpa SPB Site. Akibatnya : - Kapasitas gudang tidak dapat menampung, sehingga banyak barang-barang berharga seperti Genset, Herbisida diletakkan diluar gudang sehingga resiko hilang dan rusak sangat besar. - Banyak pupuk Urea dan Kieserite yang telah rusak/menggumpal, sehingga pada saat akan diaplikasikan perlu tenaga dan biaya untuk menghancurkan.	No	Pupuk	Sisa SM I (Kg)	Drop. PO (Kg)	Plan SM II (Kg)	Sisa SM II (Kg)	1	R P	139.214	115.050	9.164	245.100	2	Kieserite	183.323	145.940	38.958	290.305	- Site perlu dibangun gudang kapasitas 2.000 ton. - Untuk gramoxone dipindahkan ke gudang B3 yang sedang dalam proses pembangunan. - Mesin air 1 unit akan diambil proyek kebun baru di wilayah Tanah Grogot. - Spek gambar gudang masih diproses di HO.	- Stock pupuk yang sudah ada, harus diperhitungkan untuk kebutuhan SM II 2006, agar tidak menjadi penumpukan stock pupuk . - Mengingatkan Procurement HO untuk mengirim pupuk sesuai SPB yang diminta. - Koordinasi dengan PT terdekat yang membutuhkan pupuk tersebut.	AM	Done
No	Pupuk	Sisa SM I (Kg)	Drop. PO (Kg)	Plan SM II (Kg)	Sisa SM II (Kg)																		
1	R P	139.214	115.050	9.164	245.100																		
2	Kieserite	183.323	145.940	38.958	290.305																		
4.	Adanya spare parts Grader Komatsu (UT) senilai Rp 5.439.306 dan parts MF dan Vibro Dynapac yang sudah rusak Rp 19.338.000. yang sejak SKB terakhir tgl 30 April 2009 s/d sekarang tidak ada transaksi, total Rp 24.777.306. Disebabkan : - Sejak ada Contract Service , semua spare parts yang menyediakan adalah Distributor (United Tractor). - Alat sudah rusak dan perlu biaya yang besar untuk rekondisi. Akibatnya : Terjadi penambahan nilai Dead Stock di gudang.	- Saran Audit akan dilaksanakan. - Akan diverifikasi kembali : dead stock / slow moving, atau mas.h dapat digunakan kembali. - Vibro akan diwrite off, dan akan dijual / dilelang.	- Koordinasi dengan UT, apabila ada perbaikan/ penggantian spare parts diutamakan menggunakan stock yang ada terlebih dahulu. - Koordinasi dengan PT terdekat yang membutuhkan.	AM & IM	M-1 Sept 09.																		

DIVISI INTERNAL AUDIT
LAPORAN PEMERIKSAAN ATAS PT "X"
PERIODE Januari – Juli 2009

No.	Temuan	Tanggapan	Saran	PIC	Due Date
5.	Tidak dapat dilakukan stock opname solar Disebabkan : Salah satu tanki solar belum dikalibrasi. Akibatnya : Posisi stock solar yang akurat tidak bisa diketahui.	- Semua tangki solar selama ini dikalibrasi secara manual untuk kebutuhan internal, yang akurasiya masih kurang. - Akan mengundang konsultan / pihak ketiga.	Membuat kalibrasi dengan segera dan seakurat mungkin , bisa dilakukan sendiri atau dengan konsultan.	AM	Sept 09
UMUM					
6.	Terdapat unit kendaraan yang belum terdaftar dalam asset , yaitu - Toyota Fortuner (B 1548 JW) - Daihatsu Taft Pemadam Kebakaran (KT 8465 V) - Truck Tangki (KT 8606 VA) Disebabkan : Unit tersebut baru datang dan belum sempat diinput. Akibatnya : - Daftar asset tidak akurat / tidak sesuai realisasi fisik. - Asset tidak dapat dimonitor.	Akan segera didaftar dalam Asset.	- Segera memasukkan dalam daftar asset. - Up date setiap saat ada penambahan.	AM	M-1 Sept '09
7.	Masih ada kendaraan & alat berat yang seharusnya diasuransikan tetapi belum diasuransikan : - Toyota Fortuner (B 1548 JW) - Daihatsu Taft Pemadam Kebakaran (KT 8465 V) - Truck Tangki (KT 8606 VA) Disebabkan : Belum diusulkan oleh GA Site. Akibatnya : Potensi kerugian apabila terjadi resiko.	Akan segera diusulkan untuk diasuransikan.	Mengusulkan ke HO kendaraan & alat berat yang seharusnya diasuransikan.	AM	M-1 Sept '09

DIVISI INTERNAL AUDIT
LAPORAN PEMERIKSAAN ATAS PT "X"
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No.	Temuan	Tanggapan	Saran	PIC	Due Date
8.	Seluruh PKB asli (2008-2009) alat berat tidak ditemukan di Site (7 unit) dan 2 unit sudah tidak operasi tetapi diperpanjang Pajak Kendaraan Bermotor (2008-2009) : - Bechoe Loader MF 750 (1996) Rp 1.995.860 - Compactor Dynapac CA 251 (1996) <u>Rp 2.715.050</u> - Total <u>Rp 4.600.910</u> Disebabkan : Perpanjangan tanpa melihat kondisi riil alat. Akibatnya : Kerugian akibat biaya dikeluarkan tanpa membawa manfaat.	1. PKB asli menjadi lampiran di BPK. 2. Alat berat Dynapac masih ragu-ragu apakah akan direkondisi atau write off, begitu juga bechoe loader.	1. PKB asli disimpan dan BPK diberi copy. 2. Koordinasi dengan Ho mendapatkan kepastian Rekondisi atau write off. 3. Setiap perpanjangan harus melihat kondisi fisik.	AM & IM	Sept'09
9.	Pajak Pemakaian Air Bawah Tanah dan Air Permukaan periode 2006-2009 Total Rp 112.014.785 (2004-2005 Rp 96.863.400 dan 2005-2006 Rp 15.151.385) belum dibayarkan ke Dispenda. Disebabkan : Manajemen Site menunggu tanggapan Dispenda mengenai pengajuan keberatan Pajak Air Bawah Tanah dan Permukaan. Akibatnya : Keterlambatan pembayaran akan dikenakan sanksi sebesar 2% perbulan.	Sedang diusulkan untuk diputihkan tahun 2005-2006, yang akan dibayar tahun 2009. Hingga sekarang belum ada jawaban dari Dispenda.	Segera follow up dengan Dispenda untuk mengetahui jumlah kewajiban yang harus dibayar.	AM	Sept '09
S H E					
10.	Masih ada program SHE yang belum berjalan : - Pelatihan & training (uji coba TKTD pabrik, kantor, workshop & gudang, semua afdeling). - Pembuatan bulletin LK3. - Sertifikasi alat proses & inspeksi berkala. - Perpanjangan P2K3.	1. Permohonan ijin LA ke Bupati. 2. Koordinasi Administratur dgn Bupati PPU (Masih terkendala) dengan adanya demo masyarakat di kantor bupati PPU).	1. Memilih prioritas dan membuat plan yang jelas. 2. Melaksanakan realisasi sesuai plan.	Asst. SHE GM	18 Sept 09 M-IV Nov 09

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LAPORAN PEMERIKSAAN ATAS PT "X"
PERIODE Januari – Juli 2009

No.	Temuan	Tanggapan	Saran	PIC	Due Date
	Disebabkan : Belum menjadi prioritas dan belum membuat plan. Akibatnya : Kerugian akibat terjadinya resiko akibat unsafe condition & action.				
11.	Masih ada program SHE yang belum berjalan : - Pelatihan & training (uji coba TKTD pabrik, kantor, workshop & gudang, semua afdeling). - Pembuatan bulletin LK3. - Sertifikasi alat proses & inspeksi berkala. - Perpanjangan P2K3. Disebabkan : Belum menjadi prioritas dan belum membuat plan. Akibatnya : Kerugian akibat terjadinya resiko akibat unsafe condition & action.	Akan segera dilakukan : 1. Sosialisasi struktur TKTD. 2. Pelatihan Kebakaran. 3. Sertifikasi alat proses dan inspeksi berkala. 4. Perpanjangan organisasi P2K3.	Merealisasikan program-program SHE sesuai schedule dan plan yang telah dibuat .	Asst. SHE	10 Okt 09 12 Okt 09 M-1 Des 09 M-1 Des 09
12.	Kebutuhan flat bed 40.000 , tetapi hingga saat ini baru dibangun 21.132 flatbed , yang ada sudah dialiri 20.798 flatbed sehingga progresnya baru 52 %. Disebabkan : Proses pencarian kontraktor hingga pembuatan flatbed yang lambat. Akibatnya : 1. Resiko terjadi pencemaran lingkungan yang dapat ditutupnya Perusahaan. 2. Resiko terhadap cost yang lebih tinggi dari cost rehab akibat rotasi yang cepat / aplikasi yang berlebih dalam satu flatbed .	Usulan ke HO untuk merubah penerbitan PK Kontraktor menjadi swakelola, sehingga harga lebih wajar diterima pekerja.	Segera direalisasikan flatbed dengan harga wajar dengan peralatan serta accesoriesnya untuk menghindari resiko yang timbul akibat pencemaran lingkungan.	MM	M-3 Nov 09

DIVISI INTERNAL AUDIT
LAPORAN PEMERIKSAAN ATAS PT "X"
PERIODE Januari – Juli 2009

No.	Temuan	Tanggapan	Saran	PIC	Due Date																																													
TANAMAN																																																		
13.	Terdapat perbedaan antara stock fisik bibit di prenursery per September dengan catatan struktur bibitan posisi : Fisik bibit : 11.522 pokok Struktur Bibitan : <u>6.493 pokok</u> Selisih <u>5.029 pokok</u> Disebabkan : Allowance 1.600 , bibit double 2.589 pkk dan bibit afkir yang masih dirawat sebanyak 840 pkk belum dicatat dalam laporan Struktur Posisi Bibit (hanya dicatat di buku laporan mandor). Akibatnya : 1. Laporan posisi bibit lebih kecil (understate) dari stock fisik . 2. Membuka peluang tindak kecurangan.	- Kondisi awal kecambah extra (allowance) dan hasil seleksi tidak dilaporkan. - Kedepan, bibit extra dan hasil seleksi yg dipelihara masuk stock. Bibit afkir harus di musnahkan dan di buat BA serta dokumen (foto).	- Bibit double harus dilaporkan . - Dilakukan rekonsiliasi dan up date struktur bibitan setiap ada mutasi secara periodik.	PM	Laporan Periode Okt 09																																													
14.	Terdapat selisih antara bibit disalurkan dengan yang ditanam + sisip per Juli 2009 dengan rincian : <table border="1" style="margin-left: 40px;"> <thead> <tr> <th rowspan="2">Afd</th><th colspan="3">Aplikasi Di Areal</th><th rowspan="2">Salur Dari Bibitan</th><th rowspan="2">Selisih</th></tr> <tr> <th>Tanam</th><th>Sisip</th><th>Total</th></tr> </thead> <tbody> <tr> <td>OA</td><td>-</td><td>1.162</td><td>1.162</td><td>1.439</td><td>277</td></tr> <tr> <td>OB</td><td>1.697</td><td>-</td><td>1.697</td><td>2.025</td><td>328</td></tr> <tr> <td>OC</td><td>4.720</td><td>-</td><td>4.720</td><td>4.605</td><td>(115)</td></tr> <tr> <td>OF</td><td>971</td><td>-</td><td>971</td><td>1.121</td><td>150</td></tr> <tr> <td>OI</td><td>-</td><td>25.999</td><td>25.999</td><td>27.429</td><td>1.430</td></tr> <tr> <td></td><td>7.388</td><td>27.161</td><td>34.549</td><td>36.619</td><td>2.070</td></tr> </tbody> </table> Disebabkan : Tidak pernah dilakukan rekonsiliasi dan data tanam berdasarkan tutup buku Juli, sedangkan data salur bibitan diambil s.d. bln Juni M-1. Akibatnya : 1. Laporan yang tidak akurat dan tidak diketahui secara jelas selisihnya. 2. Membuka peluang tindak kecurangan.	Afd	Aplikasi Di Areal			Salur Dari Bibitan	Selisih	Tanam	Sisip	Total	OA	-	1.162	1.162	1.439	277	OB	1.697	-	1.697	2.025	328	OC	4.720	-	4.720	4.605	(115)	OF	971	-	971	1.121	150	OI	-	25.999	25.999	27.429	1.430		7.388	27.161	34.549	36.619	2.070	- Selisih pokok yang lebih dalam periode tanam dan sisip. - Miskomunikasi, antara mandor bibitan dengan sopir angkutan bibitan, form sudah disiapkan oleh afdeling OF tetapi diantar ke afd. OC, replas belum diganti. - Rekonsiliasi dilakukan detiap tutup buku antara afd. dgn bibitan. - OA ,OB, OI sudah tuntas tertanam pada bulan Juli 2009 , di M-1.	- Dilakukan rekonsiliasi secara rutin per tutup buku - Untuk selisih yang sekarang terjadi harus dicari keberadaannya jika hilang.	PM	Okt 09
Afd	Aplikasi Di Areal			Salur Dari Bibitan	Selisih																																													
	Tanam	Sisip	Total																																															
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DIVISI INTERNAL AUDIT
LAPORAN PEMERIKSAAN ATAS PT "X"
PERIODE Januari – Juli 2009

No.	Temuan	Tanggapan	Saran	PIC	Due Date
DERMAGA & PABRIK					
15.	Karung kernel banyak yang bocor dan rusak saat bongkat muat di pelabuhan Buluminung. Disebabkan : Pada saat memindahkan karung kernel dari gudang ke kapal pekerja menggunakan Ganco. Akibatnya : 1. Banyak kernel yang berserakan/terbuang ke laut dan tertinggal di kapal. 2. Complain dari Buyer mengenai susut timbangan diatas toleransi (data ada di Marketing)	Bersama KTU, meminta kontraktor / melalui SPK yang diperbaharui agar pada saat bongkar muat kernel di pelabuhan Buluminung dan di Pabrik tidak menggunakan gancu.	1. Tidak menggunakan ganco saat bongkar muat dari gudang ke kapal. 2 Menyediakan terpal yang lebih lebar untuk menutupi jetty pada saat truk bongkar muat. 3 Mengganti karung dengan karung goni. 4 Syarat penyerahan Loco atau Bulking. 5 Menggunakan surveyor independen (Sucofindo).	AM & MM	Des '09
16.	Truck yang bongkar muat TBS dan kotoran-kotoran sangat rawan masuk Loading Ramp nomor 2. Disebabkan : Pada loading ramp tersebut tidak ada stopper / pembatas dengan apron. Akibatnya : 1. Kotoran dapat masuk dengan mudah, yang akan mengakibatkan spart part pabrik cepat rusak. 2. Unsafe condition, sangat rawan terjadi kecelakaan yang dapat menghambat proses pabrik.	Segera akan dibuatkan stopper loading ramp no 2.	Segera membuat stopper/ pembatas antara apron dengan loading ramp untuk mencegah resiko yang lebih besar.	MM	M-1 Nov 2009

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No.	Temuan	Tanggapan	Saran	PIC	Due Date																																																																																																																		
17.	Oil losses selama sept 2008 – Juni 2009 senilai ± Rp 1,094 milyar dengan rincian : <table><tr><th rowspan="2">Bulan</th><th rowspan="2">TBS Olah (kg)</th><th colspan="2">Absolute Oil Losses (Kg/Ton)</th><th colspan="2">Losses CPO</th></tr><tr><th>Real</th><th>>Std</th><th>Kg</th><th>Nilai (Rp)</th></tr><tr><td>Sept 08</td><td>33.096.000</td><td>5.39</td><td>0.89</td><td>29.455</td><td>108.101.465</td></tr><tr><td>Nov</td><td>30.723.000</td><td>5.52</td><td>1.02</td><td>31.337</td><td>115.008.478</td></tr><tr><td>Des</td><td>36.201.060</td><td>5.82</td><td>1.32</td><td>47.785</td><td>175.370.950</td></tr><tr><td>Jan 09</td><td>28.631.546</td><td>5.88</td><td>1.38</td><td>39.512</td><td>145.007.328</td></tr><tr><td>Peb</td><td>28.350.000</td><td>5.42</td><td>0.92</td><td>26.082</td><td>95.720.940</td></tr><tr><td>Maret</td><td>31.494.480</td><td>5.81</td><td>1.31</td><td>41.258</td><td>151.416.011</td></tr><tr><td>April</td><td>20.056.000</td><td>6.08</td><td>1.58</td><td>31.688</td><td>116.296.722</td></tr><tr><td>Mei</td><td>19.681.000</td><td>5.75</td><td>1.25</td><td>24.601</td><td>90.286.587</td></tr><tr><td>Juni</td><td>20.072.000</td><td>5.82</td><td>1.32</td><td>26.495</td><td>97.236.797</td></tr><tr><td colspan="2">Total</td><td></td><td></td><td>298.213</td><td>1.094.445.278</td></tr></table> Note : Standar Absolut oil losses = 4,5 kg/ton TBS, Harga CPO asumsi Rp. 3.670 Disebabkan : - Sludge Separator , nozzle & bintang sudah menurun kinerjanya dan harus diganti partnya. - Outstanding SPB sudah > 3 bulan. - Belum adanya koordinasi antara Pembelian dan Pabrik untuk Perencanaan Pembelian Parts. Akibatnya : Perusahaan kehilangan pendapatan potensial sebesar Rp 1,094 milyar.	Bulan	TBS Olah (kg)	Absolute Oil Losses (Kg/Ton)		Losses CPO		Real	>Std	Kg	Nilai (Rp)	Sept 08	33.096.000	5.39	0.89	29.455	108.101.465	Nov	30.723.000	5.52	1.02	31.337	115.008.478	Des	36.201.060	5.82	1.32	47.785	175.370.950	Jan 09	28.631.546	5.88	1.38	39.512	145.007.328	Peb	28.350.000	5.42	0.92	26.082	95.720.940	Maret	31.494.480	5.81	1.31	41.258	151.416.011	April	20.056.000	6.08	1.58	31.688	116.296.722	Mei	19.681.000	5.75	1.25	24.601	90.286.587	Juni	20.072.000	5.82	1.32	26.495	97.236.797	Total				298.213	1.094.445.278	1.Tingginya kondisi buah busuk yg masuk pabrik menyebabkan emulsi tinggi, sesuai data underflow di CCT yang tinggi dan korelasinya dengan tingkat absolute oil losses : <table><tr><th>Bln</th><th>% Buah Busuk</th><th>% Under flow</th><th>Abslt Oil Losses</th></tr><tr><td></td><th>Std < 5</th><th>Std < 6</th><th>Kg/Ton</th></tr><tr><td>Jan</td><td>31.03</td><td>8.15</td><td>5.39</td></tr><tr><td>Peb</td><td>13.74</td><td>7.23</td><td>5.52</td></tr><tr><td>Maret</td><td>14.54</td><td>6.90</td><td>5.82</td></tr><tr><td>April</td><td>17.87</td><td>6.22</td><td>5.88</td></tr><tr><td>Mei</td><td>9.53</td><td>5.60</td><td>5.42</td></tr><tr><td>Juni</td><td>12.59</td><td>5.39</td><td>5.81</td></tr><tr><td>Juli</td><td>8.77</td><td>5.79</td><td>6.08</td></tr><tr><td>Agust</td><td>6.04</td><td>5.81</td><td>5.75</td></tr><tr><td>Sept</td><td>6.00</td><td>5.49</td><td>5.82</td></tr></table> 2.Spare part pendukung untuk mengatasi Absolute Oil Losses tidak terealisasi, hingga saat ini - Solenoid valve untuk Sand cyclone SPB No 904/pbk/XVI/08tgl 16 Desember '08 . - Start Bowl c/w Journal untuk Separtor, SPB No 021/pbk/wkp/01/06 tgl 5 Januari '08 1 set, dan SPB No 428/pbk /wk-/ VII/06 tgl 22 Juli '08. - Frame Body Vibrating Screen, dengan SPB No 188/pbk/wkp/III/06 tgl 14 Maret 2008. - Perbaikan Pondasi Sludge Separator dengan PPK No 05/PPK/PBK/WKP/V/2008.	Bln	% Buah Busuk	% Under flow	Abslt Oil Losses		Std < 5	Std < 6	Kg/Ton	Jan	31.03	8.15	5.39	Peb	13.74	7.23	5.52	Maret	14.54	6.90	5.82	April	17.87	6.22	5.88	Mei	9.53	5.60	5.42	Juni	12.59	5.39	5.81	Juli	8.77	5.79	6.08	Agust	6.04	5.81	5.75	Sept	6.00	5.49	5.82	- Memiliki safety stock dengan mempertimbangkan lead time. - Merealisasikan SPB dengan segera terutama parts yang vital . - Koordinasi antara Pabrik dan Pembelian untuk membuat Rencana Penggantian dan Pembelian Parts.	MM & AM	M-1 Nov '09
Bulan	TBS Olah (kg)			Absolute Oil Losses (Kg/Ton)		Losses CPO																																																																																																																	
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No.	Temuan	Tanggapan	Saran	PIC	Due Date																																								
TEKNIK																																													
18.	Beberapa progres pekerjaan teknik masih lambat progresnya per Juni (Q-2) 2009 : <table><tr><th>No.</th><th>Pekerjaan</th><th>Plan</th><th>Realisasi</th><th>Progres</th></tr><tr><td>1.</td><td>Jalan Dozer (meter)</td><td>40.812</td><td>11.422</td><td>28%</td></tr><tr><td>2.</td><td>Teras Contour (meter)</td><td>126.000</td><td>60.190</td><td>48%</td></tr><tr><td>3.</td><td>Perkerasan Jalan (meter)</td><td>37.756</td><td>14.333</td><td>38%</td></tr><tr><td>4.</td><td>Gorong2 Beton D 60 (unit)</td><td>40</td><td>1</td><td>3%</td></tr><tr><td>5.</td><td>Sisip Perkerasan / Pelapisan (meter)</td><td>10.183</td><td>772</td><td>8%</td></tr><tr><td>6.</td><td>Grading Jalan (meter)</td><td>1.362.000</td><td>651.906</td><td>48%</td></tr><tr><td>7.</td><td>Cuci Parit (meter)</td><td>31.250</td><td>16.758</td><td>54%</td></tr></table> Disebabkan : 1. Sulit mencari kontraktor sesuai SPK. 2. Alat berat sering digunakan untuk pekerjaan lainnya : buat tapak. 3. SPK gorong2 baru turun. Akibatnya : 1. Mengganggu progres investasi, rawat dan panen tanaman. 2. Membuat tingginya langsir yaitu 69% dibanding plan.	No.	Pekerjaan	Plan	Realisasi	Progres	1.	Jalan Dozer (meter)	40.812	11.422	28%	2.	Teras Contour (meter)	126.000	60.190	48%	3.	Perkerasan Jalan (meter)	37.756	14.333	38%	4.	Gorong2 Beton D 60 (unit)	40	1	3%	5.	Sisip Perkerasan / Pelapisan (meter)	10.183	772	8%	6.	Grading Jalan (meter)	1.362.000	651.906	48%	7.	Cuci Parit (meter)	31.250	16.758	54%	1. Gorong-gorong beton PK baru turun bulan Agustus 2008. 2. Greding jalan, plannya tidak memperhatikan kondisi cuaca, berdasarkan hari kerja efektif setahun. 3. Cuci parit, pekerjaan sementara diarahkan ke buat parit yg belum ada plannya di afd OC & OB untuk meningkatkan land utilized. 4. Sisip perkerasan, realisasinya dimasukkan ke progres pelapisan jalan karena menggunakan PK pelapisan. 5. Perkerasan jalan, PK tahun 2008 sudah ditutup karena harganya sudah tidak sesuai (PK terlampir). 6. Plan akan disesuaikan dengan plan tanaman dan kondisi cuaca.	1. Segera menata ulang plan dan sumber daya teknik dalam Q4. 2. Mengejar ketinggian progres dengan segera.	IM	Nov '09 Revisi Plan tahun 2009
No.	Pekerjaan	Plan	Realisasi	Progres																																									
1.	Jalan Dozer (meter)	40.812	11.422	28%																																									
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NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN																																																
GUDANG PABRIK																																																					
1.	Terdapat slow moving dan dead stock senilai Rp 462.731.155 dengan rincian : Slow moving <table><tr><th>No</th><th>Nama Barang</th><th>Sat</th><th>Spec</th><th>Harga</th><th>Stock</th><th>Total</th><th>Tgl TTG</th></tr><tr><td>1</td><td>BEARING</td><td>pc</td><td>547724.8</td><td>7,705,000</td><td>3</td><td>23,115,000</td><td>19-Jan-06</td></tr><tr><td>2</td><td>SEAT BEARING</td><td>pc</td><td>547630.01</td><td>6,083,003</td><td>1</td><td>6,083,003</td><td>19-Jan-06</td></tr><tr><td>3</td><td>PRESSURE GAUGE</td><td>pc</td><td>(-16-0)ml.Bar -6"</td><td>1,215,000</td><td>3</td><td>3,645,000</td><td>5-May-04</td></tr><tr><td>4</td><td>LOAD CELL</td><td>unt</td><td>8701</td><td>19,776,000</td><td>3</td><td>59,328,000</td><td>16-Jul-03</td></tr><tr><td colspan="4">Total</td><td></td><td></td><td>82,181,003</td><td></td></tr></table> Dead stock senilai Rp 370.550.152 terlampir. Disebabkan: 1. Mutasi / penjualan unit tidak disertai spare part. 2. Pembelian spare part yang tidak urgent. Akibatnya: Perusahaan mengeluarkan investasi yang tidak digunakan sebesar Rp 462.731.155 .	No	Nama Barang	Sat	Spec	Harga	Stock	Total	Tgl TTG	1	BEARING	pc	547724.8	7,705,000	3	23,115,000	19-Jan-06	2	SEAT BEARING	pc	547630.01	6,083,003	1	6,083,003	19-Jan-06	3	PRESSURE GAUGE	pc	(-16-0)ml.Bar -6"	1,215,000	3	3,645,000	5-May-04	4	LOAD CELL	unt	8701	19,776,000	3	59,328,000	16-Jul-03	Total						82,181,003		1. Bearing no. 5477248 merupakan spare part stck purifier yg sudah tidak operasi 2. Set bearing spare part purifier yang sdh tidak dioperasikan. 3. Vacuum Pressure gauge 2 (dua) unit kondisi rusak sebelum di pakai dan 1 (satu) sebagai spare jika ada kerusakan. 4. Load cell ada 2 (dua) type yaitu T8701 (1 unit) model terbaru sebagai spare barang dan T302 (2 unit) dan merupakan spare part type lama sehingga tidak dapat dipasang ke timbangan 5. Stock yang lama akan di informasikan ke PT lain dalam lingkungan PT.'X'. 6. Action : Point 1,2& 4 di tawarkan ke PT.lain dan MUGI, Point 3 pengajuan penghapusan.	Kepala Pabrik & KTU Juli 2007	Completed	1. Dead stock per 25/10/2007 Rp 354.706.150 2. Spare belum di gunakan karena tidak lengkap dan kekurangan stock di ajukan ke EDC dan procuremen HO (Bp. RS dan Bp. RN) 3. Data dead stock spare sudah dilaporkan ke KTU tidak dapat di laporkan atau dimutasikan ke PT lain 26.10.07 4. Untuk load cell sudah ada permintaan dari PT.'A'Mugi dan belum ada realisasi persetujuan menjual dari procurement HO Tgl. 22/9/07
No	Nama Barang	Sat	Spec	Harga	Stock	Total	Tgl TTG																																														
1	BEARING	pc	547724.8	7,705,000	3	23,115,000	19-Jan-06																																														
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Total						82,181,003																																															
2.	Terdapat barang Polypropylene rope 2" Senilai Rp. 5.700.000,- yang dipinjam oleh PT.'A' sejak tanggal 19 April 2007 yang di setuju oleh Mill Manager. <table><tr><th>Tanggal</th><th>Nama barang</th><th>Keterangan</th></tr><tr><td>17-Mar-07</td><td>Polypropeline 2,5 " 200 m</td><td>Pinjam ke PT.'A'</td></tr><tr><td>28-Mar-07</td><td>Polypropeline 2 " 200 m</td><td>Dipinjam ke PT .'A'</td></tr><tr><td>19-Apr-07</td><td>Polypropeline 2,5 " 200 m</td><td>PT.'X' mengembalikan ke PT.'A'.</td></tr></table>	Tanggal	Nama barang	Keterangan	17-Mar-07	Polypropeline 2,5 " 200 m	Pinjam ke PT.'A'	28-Mar-07	Polypropeline 2 " 200 m	Dipinjam ke PT .'A'	19-Apr-07	Polypropeline 2,5 " 200 m	PT.'X' mengembalikan ke PT.'A'.	1. Sudah dihubungi PT.'A' akan mengembalikan tgl 26 Juni 2007 2. Pengadaan tali Polypropylene secara konsinyasi.	Kepala Pabrik Rutin	Completed	Sudah di kembalikan sesuai spec Tgl. 26 juni 2007 oleh pabrik PT.'A'																																				
Tanggal	Nama barang	Keterangan																																																			
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NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN
	Disebabkan: Adanya perbedaan speck pemakaian polypropelin antara PT.'X' dan PT.'A' Akibatnya: Piutang barang berupa polypropeline rope 2 " 200 m senilai Rp 5.700.000,- belum bisa di tagih.				
3.	Terdapat SPB Outstanding sebanyak 380 SPB untuk pembelian Spare part pabrik sejak 3 Januari 2007 s/d 16 May 2007. Disebabkan: 1. Tidak adanya perencanaan pembelian , pembelian dilakukan jika spare part rusak , dan dilakukan secara sporadis. 2. Bagian pembelian hanya dilakukan oleh 1 orang dan di pusatkan di area. Akibatnya: 1. Banyak kerusakan di station pabrik . 2. Proses banyak terganggu, throughput rendah.	1. SPB sebahagian yang O/S adalah SPB tahun 2006 dan dilakukan pembelian secara prioritas. 2. Banyak mesin dan material yang telah rusak dan aus/tipis.	Kepala Pabrik Juli 2007	Completed	SPB tahun 2006 yang belum terealisasi di hapus dan di ajukan ulang SPB yang masih dibutuhkan spare part maupun material.
4.	Besi tua bekas lori dan cerobong di pabrik sudah mencapai $\pm$ 30 ton yang letaknya diruang terbuka . Disebabkan : Belum menyadari pentingnya 5 K2S. Akibatnya : 1. Besi tua rawan susut / hilang dan rawan penurunan mutu. 2. Tertundanya peluang other income Rp 69.000.000,- (asumsi harga Rp 2.300/kg).	Segera dibuatkan surat usulan penjualan karena sebahagian material bekas merupakan hasil pembongkaran pekerjaan PK investasi tahun 2007 dan sudah masuk penawaran pembelian besi bekas dari supplier	KTU Juni 2007	Completed	Besi tua sudah terjual pada tanggal : 17 Sept 2007 (2.080Kg) 15 Sept 2007 (12.310Kg) 15 Agust 2007 (13.840Kg) 6 Agustus 2007(20.180Kg) 7 Agustus 1007(16.560Kg)

NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN
LAND APLIKASI					
5.	Dari jumlah Flatbed sebanyak 42.742 unit terdapat 683 unit (1,6 %) tidak bisa di aliri dan 6.520 (15.3%) di afdeling OB blok 4,5,19,24,25 belum bisa di aliri. Disebabkan: a. Kurangnya perencanaan dan perawatan dalam pembuatan flatbed sehingga: 105 unit lokasi dekat sungai rawan pencemaran. 24 unit lokasi dekat rawa sehingga rawan pencemaran. 554 unit posisi lebih tinggi dari pada posisi main Chanel sehingga limbah tidak bisa mengalir b. Instalasi Land Aplikasi sampai sekarang belum dipasang . Akibatnya: - Perusahaan mengeluarkan biaya investasi sebesar 7.203 x Rp. 9.500 = Rp. 68.428.500,- belum bisa di manfaatkan. - Pengaliran limbah ke Afdeling OB terlambat. - Kerugian yang akan di tanggung perusahaan jika terjadi resiko pencemaran.	- Penyambungan belum dilakukan karena thermal welding yang ada hanya satu unit yang dipakai secara bergantian dan rencana penyambungan akan dilakukan dan selesai 5 Juni 2007 - Untuk flatbed yang ada di dekat sungai akan dilakukan kontrol ketat pada saat pengaliran dan di pakai pada saat musim kemarau/kering - Untuk areal flatbed didaerah ketinggian akan dialiri dengan menggunakan pipa HDPE sehingga limbah dapat dialirkan - Untuk flatbed yang dekat area rawa pada saat pengaliran dilakukan kontrol ketat agar tidak merembes sampai ke areal rawa .	Kepala Pabrik	Completed	Flatbed baru B. 19 = 1761 24 = 3313 25 = 955 04 = 491 F 28 = 663 CT = 1783 Semua sudah di Land Aplikasi Untuk yang 150 unit bisa dialiri Yang 24 unit bisa di aliri tapi rawan bocor Jadi yang tidak bisa di aliri PT.'X' total 507 Flat Bed.
LOADING RAMP					
6.	- Capstan no 7- 8 Breakdown (mesin di bongkar) sejak 2 bulan. - Bearing transfer Carriage aus. Disebabkan : Tidak ada safety stock. Akibatnya : Proses penarikan lori ke rebusan tidak lancar yang berpengaruh terhadap Throughput.	Capstan no. 7 sudah operasi dan no. 8 akan dipasang setelah pulpy terealisasi pembeliannya.	Kepala Pabrik M-2 Juni 2007	Completed	Capstan no. 8 terpasang pada Tgl. 27 Juli 2007 Capstan No. 7 terpasang pada Tgl. 6 Mei 2007

NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN
STERILISER					
7.	1. Packing pintu rebusan no 2 dan 3 bocor. 2. Pipa Condensat dan Aerasi menipis dan mulai bocor. Disebabkan : 1. Packing sudah tipis dan tidak presisi. 2. SPB No. S11/SPB-ST/PAB/1046/06 untuk pembelian Packing belum teralisasi 22 April 2007. Akibatnya : Kerja Steam tidak efisien / lebih besar untuk memenuhi tekanan yang normal dalam rebusan yang bocor.	Sudah dipasang pada tanggal 25 Mei 2007 dan tidak ada kebocoran lagi.	Kepala Pabrik 25 Mei 2007	Completed	Packing door ada stock untuk bulan November dan Desember 2007
CRANE					
8.	1. Crane 2 breakdown sudah 1 bulan. 2. Autoveeder no 2 scraper rontok. Disebabkan : 1. Drive shaft dan bearing pinion harus di ganti. 2. Screper harus di tambah. Akibatnya : Proses penuangan buah ke thresher mengalami lambat sehingga throughput tidak maksimal.	Housing gear belum terealisasi pembeliannya untuk sementara menggunakan crane no. 1 dan 3 kondisi baik.	Kepala Pabrik	Completed	1. Tgl 13 Mei'07 crane no. 2 dapat beroperasi. 2. Tanggal 8 Juli'07 spare part original terealisasi. 3. Scraper autofeeder diperbaiki dan di lengkapi pada tgl. 6 Mei 2007.
PRESSING					
9.	1. Chain Fruit Elevator rusak. 2. Body digester no 1 - 8 sudah tipis dan keropos. 3. Digester no 5 breakdown. 4. Digester hanya jalan 5 seharusnya minimal jalan 6 unit.	1. Unit fruit elevator no. 3 kondisi 45 % dan akan dilakukan perbaikan setelah terealisasi pembelian chain. 2. Sementara dilakukan penggantian	Kepala Pabrik	Completed	1. Fruit elevator no 3 chain sudah diganti 7 Okt'07. 2. Fruit elevator no. 2 chain diganti 9 sept 07.

NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN
	Disebabkan : 1. Material untuk perbaikan belum di order sesuai SPB. No SII/SPB-ST/PAB/0897/06. 2. Tidak ada minimum stock. Akibatnya : 1. Transfer buah dari thresher ke press terganggu. 2. Terdapat rembesan minyak dari body digester (oli losses) 3. Throughput tidak tercapai.	- liner digester terhubung karena body luar digester telah tipis dan bocor maka di ajukan penggantian body digester untuk investasi tahun 2008. 3. Digester no. 5 sudah operasi dan setiap olah dioperasikan 6 (enam) unit setiap hari.			3. Digester no. 1- 8 sudah dilaskan selesai tgl. 29 Mei 07 dan dilanjutkan 4. Digeser sudah operasi 6 unit setiap hari. 5. Body digester bagian luar di liner ulang dari luar secara bergantian dan sudah selesai no. 3 dan 5
KLARIFIKASI					
10.	1. Purifire tidak berfungsi. 2. Automatic valve Sand Cyclone Ceramic Cone tidak terpasang 3. Gearbox Brus Strainer No 3 Breakdown dan Bearing Brus Strainer no 1 Aus. Disebabkan : Pembelian Ceramic Cone sesuai SPB SII/SPB-ST/PAB/0214/07 sampai dengan saat ini belum di realisasikan. Akibatnya: 1. Proses pembuangan pasir tidak sempurna dan pemisahan di Sludge Centrifuge tidak optimal karena terlalu pekat. 2. Pemakaian Nozle pada Centrifuge boros dan oil losses tinggi. 3. Prosess pengolahan sludge tidak optimal (throughput tidak tercapai).	1. Purifier digantikan dengan filter bag sebanyak 5 unit dan yang sudah terpasang 3(tiga) unit. 2. Kondisi automatic valve rusak dan sudah diajukan pembelian baru. 3. Menunggu realisasi pembelian gear yang rusak.	Kepala Pabrik	Completed	1. Sudah diajukan PPK untuk service purifier dan menunggu persetujuan PK dari HO. 2. Sand cyclone sudah terpasang 1 unit dan yang lain menunggu realisasi pembelian spare partnya. 3. Rencana penambahan unit filrter bag sebanyak 4 unit dan menunggu realisasi pembelian.

NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN																																																						
KERNEL PLANT																																																											
11.	1. Kernel dryer penggantian plat tidak sesuai spek (ditutup Plat). 2. Destoner line A body keropos. Disebabkan : Material untuk penggantian plat kernel dryer tidak sesuai spek. Akibatnya : Temperatur kernel dryer tidak maksimal sehingga moisture kernel tinggi. <table><tr><th>Bulan</th><th>Std</th><th>Real</th><th>Selisih</th><th>TBS Olah (Ton)</th><th>Prod Kernel (ton)</th><th>Moisture Std (ton)</th><th>Real Moisture (ton)</th><th>Selisih (ton)</th></tr><tr><td>Jan</td><td>7.5%</td><td>8.9%</td><td>1.40%</td><td>19,837</td><td>909</td><td>68</td><td>81</td><td>13</td></tr><tr><td>Feb</td><td>7.5%</td><td>8.2%</td><td>0.70%</td><td>19,171</td><td>891</td><td>67</td><td>73</td><td>6</td></tr><tr><td>Mar</td><td>7.5%</td><td>8.8%</td><td>1.30%</td><td>24,139</td><td>1,175</td><td>88</td><td>103</td><td>15</td></tr><tr><td>Apr</td><td>7.5%</td><td>9.7%</td><td>2.21%</td><td>20,723</td><td>1,057</td><td>79</td><td>103</td><td>23</td></tr><tr><td>Total</td><td></td><td>8.9%</td><td></td><td>83,870</td><td>4,032</td><td>302</td><td>360</td><td>58</td></tr></table>	Bulan	Std	Real	Selisih	TBS Olah (Ton)	Prod Kernel (ton)	Moisture Std (ton)	Real Moisture (ton)	Selisih (ton)	Jan	7.5%	8.9%	1.40%	19,837	909	68	81	13	Feb	7.5%	8.2%	0.70%	19,171	891	67	73	6	Mar	7.5%	8.8%	1.30%	24,139	1,175	88	103	15	Apr	7.5%	9.7%	2.21%	20,723	1,057	79	103	23	Total		8.9%		83,870	4,032	302	360	58	1. Sudah diajukan pembelian plat bar untuk mengganti plat yang telah bocor 2. Menunggu realisasi PO pembelian Destoner	Kepala Pabrik	Completed	Masih proses pembuatan di bengkel jakarta berupa kisi-kisi dan pemasangan akan dilakukan dengan kontraktor site.
Bulan	Std	Real	Selisih	TBS Olah (Ton)	Prod Kernel (ton)	Moisture Std (ton)	Real Moisture (ton)	Selisih (ton)																																																			
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Total		8.9%		83,870	4,032	302	360	58																																																			
BOILER																																																											
12.	Multi cyclone, Cover depan dan pintu Boiler No.1 rusak. Disebabkan : SAF (Scandari Air Fan) Tidak ada. Akibatnya : Boiler breakdown / tidak berfungsi sehingga supplay power ke turbin tidak maksimal.	1. Sedang dilakukan penggantian Multyclone dan pintu sudah terpasang. 2. Sudah diorder no. PO dan akan segera dipasang setelah barang terealisasi. 3. Kondisi boiler no. 1 sedang dilakukan penggantian Multyclone, Boiler no. 2 dan 3 beroperasi dengan baik. 4. SAF plan bulan Juli 2007.	Kepala Pabrik	Completed	1.Sudah di pasang cover dan pintu boiler (menhole) 30 Sept 2007 selesai. 2.SAF terpasang tgl. 23 Sept'07.																																																						

NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN
POWER HOUSE					
13.	1. Turbin No. 1 Tidak bisa di operasikan. 2. Turbin No 2 Power yang di hasilkan tidak maksimal. Disebabkan : Suplai power dari boiler kurang. Akibatnya : Power untuk proses harus di bantu dengan Genset.	1. Turbine Skinner no. 1 unbalance pada alternator dan gearbox suara kasar karena gear aus. 2. Turbine Skinner no. 2 dapat beroperasi dan power hanya 400 KW. 3. Rencana pemindahan Turbine dari PT.'C' untuk pengganti Turbine Skinner.	Kepala Pabrik	Completed	Turbine 1 & 2 sudah dibongkar untuk melakukan pembobokan pembuatan pondasi turbin KKK ex dari PT.'C'
RAW WATER TREATMENT					
14.	1. Pompa rusak 1 unit dari 3 pompa yang ada. 2. Sand Filter tidak berfungsi 1 unit dari 4 unit yang ada. Disebabkan : 1. Elektro motor Pompa terbakar. 2. Material sand filter belum di terealisasi Akibatnya : Proses penyaringan air di water treatment tidak maksimal.	1. Pompa clarifier ini di pindahkan ke raw water pump no. 2 karena impeller pompa raw water yang lama belum terealisasi. 2. Sand filter baru selesai di inspeksi dan akan dioperasikan setelah penggantian pasir kwarsa ,PO 22/5/07. 3. Elektro motor sudah dipakai di softerner pump.	Kepala Pabrik	Completed	1. Sudah ready M II Oktober 2007 dengan menggunakan pompa ex hydrant pump yang lama. 2. Sudah diganti pasir kuarsa dan sudah dioperasikan.
15.	Penggunaan tali kapstan terlalu boros ,untuk periode Januari s.d 14 Mei 2007 pemakaian sebanyak 18 roll senilai Rp 106.541.250. Disebabkan : 1. Capstan No. 7 & 8 rusak sehingga untuk menarik lori menggunakan line capstan yang lain sehingga posisi tidak lurus. 2. Tali capstan mudah rusak karena sering bergesekan dengan sudut lori yang tajam. Akibatnya : Cost RM / olah pabrik tinggi.	1. Tali capstan kena bodi gearbox dan akan dilakukan pemasangan roler agar tali tidak tergesek. 2. Penarikan lori di loading ramp menggunakan capstan yang ada di depan steriliser sehingga beban di tanggung tali yang ditarik. 3. Capstan no. 7 sudah dioperasikan dan capstan no. 8 akan beroperasi M II Juni 2007 menunggu selesai rewinding elektromotor.	Kepala Pabrik	Completed	- Sedang dilakukan pembuatan roller untuk melengkapi gearbox kapstan. - Sudah terpasang capstan no 7 dan 8 dan opeasi mulai tgl 6 Mei 2007 No. 7 Tgl. 27 Juni 2007 no. 8

NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN																																				
PROSES																																									
16.	Oil Losses proses di pabrik masih di atas standar 4.5 kg/ton TBS dari bulan Januari s/d April 2007 selisih oil losses dari standar sebanyak 147.378 kg. <table border="1"> <thead> <tr> <th>Bulan</th><th>Standar</th><th>Real</th><th>Selisih</th><th>TBS Olah (Ton)</th><th>Total Oil Losses</th></tr> </thead> <tbody> <tr> <td>Jan</td><td>4.5</td><td>6.21</td><td>1.71</td><td>19,837</td><td>33,921</td></tr> <tr> <td>Feb</td><td>4.5</td><td>9.05</td><td>4.55</td><td>19,171</td><td>87,132</td></tr> <tr> <td>Mar</td><td>4.5</td><td>5.43</td><td>0.93</td><td>24,139</td><td>22,449</td></tr> <tr> <td>Apr</td><td>4.5</td><td>4.69</td><td>0.19</td><td>20,723</td><td>3,875</td></tr> <tr> <td></td><td></td><td></td><td></td><td></td><td>147,378</td></tr> </tbody> </table> Disebabkan : Terjadinya kerusakan di Station Klarifikasi seperti Sand Cyclone tidak di pasang Ceramik Cone. Akibatnya : Perusahaan kehilangan kesempatan menambah profit senilai Rp 957.956.584 (asumsi harga CPO Rp. 6.500).	Bulan	Standar	Real	Selisih	TBS Olah (Ton)	Total Oil Losses	Jan	4.5	6.21	1.71	19,837	33,921	Feb	4.5	9.05	4.55	19,171	87,132	Mar	4.5	5.43	0.93	24,139	22,449	Apr	4.5	4.69	0.19	20,723	3,875						147,378	- Untuk dapat mencapai losses dibawah standard akan dilakukan pelengkapan alat di sand cyclone (menyangkut pemasangan actuator, selenoid dan keramik cone). - Sudah diajukan SPB.	Kepala Pabrik	Completed	Sand cyclone sudah diopeasikan 1 unit secara otomatis dan yang 3 unit masih dioperasikan secara manual karena spare partnya belum lengkap (selenoid, valve dan actuator).
Bulan	Standar	Real	Selisih	TBS Olah (Ton)	Total Oil Losses																																				
Jan	4.5	6.21	1.71	19,837	33,921																																				
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					147,378																																				
17.	Throughput masih di bawah kapasitas pabrik 60 ton/jam selama periode Januari s/d April 2007. (rata-rata 55 ton/jam) seperti data di bawah : <table border="1"> <thead> <tr> <th>Bulan</th><th>TBS Olah (Ton)</th><th>Jam olah std (60ton/jam)</th><th>Real Jam Olah</th><th>Selisih Jam olah</th><th>Throughput (Ton/jam)</th></tr> </thead> <tbody> <tr> <td>Jan</td><td>19,837</td><td>331</td><td>355</td><td>24</td><td>55.9</td></tr> <tr> <td>Feb</td><td>19,171</td><td>320</td><td>357</td><td>38</td><td>53.7</td></tr> <tr> <td>Mar</td><td>24,139</td><td>402</td><td>434</td><td>32</td><td>55.6</td></tr> <tr> <td>Apr</td><td>20,723</td><td>345</td><td>378</td><td>33</td><td>54.8</td></tr> <tr> <td>Rata-rata</td><td>83,870</td><td>1,398</td><td>1,524</td><td>126</td><td>55.0</td></tr> </tbody> </table>	Bulan	TBS Olah (Ton)	Jam olah std (60ton/jam)	Real Jam Olah	Selisih Jam olah	Throughput (Ton/jam)	Jan	19,837	331	355	24	55.9	Feb	19,171	320	357	38	53.7	Mar	24,139	402	434	32	55.6	Apr	20,723	345	378	33	54.8	Rata-rata	83,870	1,398	1,524	126	55.0	Throughput tidak tercapai karena : - Breakdown fruit elevator disebabkan bucket dan chain aus - Sludge centrifuge operasi 5 unit disebabkan kerusakan bearing - CBC problem kerusakan pada joint shaft dan keausan hanger bearing Tekanan disteriliser sudah cukup karena blow up 3.1 bar dan sudah dipasang make up valve di BVP.	Kepala Pabrik	Completed	- Fruit elevator no. 2 s/d 3 sudah ganti chain baru . - Fruit elevator no. 1 chain masih bagus. - Sudah dapat beroperasi 6 unit / hari karena dan ada spare bearing di gudang. - CBC line B sudah ganti liner dan ganti hanger
Bulan	TBS Olah (Ton)	Jam olah std (60ton/jam)	Real Jam Olah	Selisih Jam olah	Throughput (Ton/jam)																																				
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NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN																																																						
	Disebabkan: Kerusakan pada Fruit Elevator . Akibatnya: Jam olah menjadi bertambah atau selisih 126 jam dengan jam oleh sesuai kapasitas (perusahaan menambah cost olah).				bearing pada tanggal 30 Sept 2007.																																																						
18.	Prosentase USB selama periode Januari s/d April 2007 masih diatas standar : <table><tr><th>Bulan</th><th>Std</th><th>Real</th><th>Selisih</th><th>TBS Olah (Ton)</th><th>Prod Tankos (ton)</th><th>Total USB Std (ton)</th><th>Real USB (ton)</th><th>Selisih (ton)</th></tr><tr><td>Jan</td><td>3.0%</td><td>6.09%</td><td>3.09%</td><td>19,837</td><td>3,924</td><td>117.72</td><td>238.97</td><td>121.25</td></tr><tr><td>Feb</td><td>3.0%</td><td>5.41%</td><td>2.41%</td><td>19,171</td><td>3,767</td><td>113.01</td><td>203.79</td><td>90.78</td></tr><tr><td>Mar</td><td>3.0%</td><td>4.38%</td><td>1.38%</td><td>24,139</td><td>4,828</td><td>144.84</td><td>211.23</td><td>66.39</td></tr><tr><td>Apr</td><td>3.0%</td><td>3.95%</td><td>0.95%</td><td>20,723</td><td>4,164</td><td>124.92</td><td>164.48</td><td>39.56</td></tr><tr><td colspan="4">Total</td><td>83,870</td><td>16,683</td><td>500</td><td>818</td><td>318</td></tr></table> Disebabkan: Tekanan di steam steriliser yang tidak maksimal. Akibatnya : Througput pabrik rendah karena harus merecycle USB.	Bulan	Std	Real	Selisih	TBS Olah (Ton)	Prod Tankos (ton)	Total USB Std (ton)	Real USB (ton)	Selisih (ton)	Jan	3.0%	6.09%	3.09%	19,837	3,924	117.72	238.97	121.25	Feb	3.0%	5.41%	2.41%	19,171	3,767	113.01	203.79	90.78	Mar	3.0%	4.38%	1.38%	24,139	4,828	144.84	211.23	66.39	Apr	3.0%	3.95%	0.95%	20,723	4,164	124.92	164.48	39.56	Total				83,870	16,683	500	818	318	Sudah mengalami trend persentase USB turun karena sudah dilakukan pemasangan otomatis make up valve steam pada periode IV Maret 2007.	Kepala Pabrik	Completed	Untuk mengendalikan persentase USB dari thresher dilakukan secara pengutipan maksimal.
Bulan	Std	Real	Selisih	TBS Olah (Ton)	Prod Tankos (ton)	Total USB Std (ton)	Real USB (ton)	Selisih (ton)																																																			
Jan	3.0%	6.09%	3.09%	19,837	3,924	117.72	238.97	121.25																																																			
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ADMINISTRASI																																																											
19.	Terdapat lembur karyawan yang lebih dari peraturan Depnaker yaitu maksimal 3 jam sehari, dengan contoh bulan April 2007 :	Untuk maintenance : 1. Melakukan perbaikan pompa cargo dan boiler di dermaga Bumi Harjo . 2. Melakukan breakdown maintenance di malam hari (perbaikan fruit elevator, press dan crane).	Kepala Pabrik	Completed	1. Untuk perbaikan di dermaga Bumi Harjo dan Pangkalan Dewa akan dilakukan pada jam kerja 2. Melaksanakan preventif maintenance sesuai schedule																																																						

NO.	TEMUAN													TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN					
	No	Nama	Bagian	April 07, Tanggal												Untuk proses : 1. Evakuasi pengolahan nut. 2. Over time penggantian operator yang sakit.						
				9	10	11	12	14	16	17	18	23	29									
	1	Hadi Pumomo	Maint									9.5	7.5									
	2	Ridwan	Maint									11.0										
	3	Joko Mulyanto	Maint	6.0								11.0										
	4	Sigit	Maint						5.0			5.0										
	5	Saliman	Maint								7.0											
	6	Suyanto	Maint								4.0											
	7	Muhtar	Maint	7.0	5.0				5.0	6.5												
	8	Slamet H	Maint	6.0					5.0													
	9	Masbuk Z	Maint			7.0	7.0															
	10	Parsianto	Maint			7.0																
	11	Basri	Maint		5.0																	
	12	Nur Ansoni	Maint		5.0																	
	13	Karsono	Proses					7.0														
	14	Rahman	Proses					5.0														
	15	Supartono	Proses					5.0														
	16	Puguh	Proses				7.0	5.0														
	17	Marsoni	Proses				5.0	5.0														
	18	Suriadi	Proses					8.0														
	19	Suroto	Proses	8.0			5.0															
	20	Noperi Sayang	Proses		7.0																	
	Disebabkan: Pekerjaan yang di kerjakan dalam lembur selesai lebih dari tiga jam.																					
	Akibatnya : Berpotensi terkena sanksi apabila ada pemeriksaan dari instansi terkait dan berpotensi terjadi kecelakaan kerja.																					
	PROYEK																					
21.	Terdapat pekerjaan yang under spek pada pembongkaran dan pembuatan Chimney Boiler No 3 yang di kerjakan oleh PT.'D'senilai Rp 217.071.100, dengan rincian :													Sudah dilakukan pembuatan berita acara penyelesaian pekerjaan sesuai dengan spesifikasi yang terpasang.	Kepala Pabrik	Completed	Chimney boiler no. 3 sudah dioperasikan dan membuat berita acara sesuai dengan kondisi fisik dilapangan					

NO.	TEMUAN	TANGGAPAN	PIC,DUE DATE	STATUS	KETERANGAN																																								
	<table><tr><th>No</th><th>Item Kerja (Spek)</th><th>Lapangan</th><th>Nilai Kont</th></tr><tr><td>1</td><td>MS Plat Tebal 20 mm u/ Stiffener</td><td>MS Plat tebal 10 MM</td><td>3,153,600</td></tr><tr><td>2</td><td>Manhole u/ Chimney</td><td>Plat sambungan</td><td>648,000</td></tr><tr><td>3</td><td>Siku Penguat 80x80x8 mm u/ Tangga</td><td>Siku 75x75x5 mm</td><td>5,774,400</td></tr><tr><td>4</td><td>Round Bar Dia 22 mm u/ Tangga</td><td>Round Bar 18 mm</td><td>1,339,200</td></tr><tr><td>5</td><td>Siku Penguat 80x80x8 mm u/ Platform</td><td>Siku 75x75x5 mm</td><td>4,132,800</td></tr><tr><td>6</td><td>Rockwool tebal 50 mm density 80kg/m2 u/ Isolasi</td><td>Tidak terpasang</td><td>680,000</td></tr><tr><td>7</td><td>Aluminium temal 0,7 mm u/ Isolasi</td><td>Tidak terpasang</td><td>1,760,000</td></tr><tr><td>8</td><td>Siku 50x50x5 mm u/ Ducting</td><td>Tidak terpasang</td><td>5,184,000</td></tr><tr><td>9</td><td>Plat Bar 8 x 50 mm</td><td>MS Plat 8 mm</td><td>532,800</td></tr></table> Disebabkan: Pengawasan dari supervisi proyek pada saat pelaksanaan pekerjaan kurang intensif. Akibatnya : 1. Umur investasi tidak sesuai dengan yang di harapkan. 2. Kekuatan kontruksi tidak maksimal.	No	Item Kerja (Spek)	Lapangan	Nilai Kont	1	MS Plat Tebal 20 mm u/ Stiffener	MS Plat tebal 10 MM	3,153,600	2	Manhole u/ Chimney	Plat sambungan	648,000	3	Siku Penguat 80x80x8 mm u/ Tangga	Siku 75x75x5 mm	5,774,400	4	Round Bar Dia 22 mm u/ Tangga	Round Bar 18 mm	1,339,200	5	Siku Penguat 80x80x8 mm u/ Platform	Siku 75x75x5 mm	4,132,800	6	Rockwool tebal 50 mm density 80kg/m2 u/ Isolasi	Tidak terpasang	680,000	7	Aluminium temal 0,7 mm u/ Isolasi	Tidak terpasang	1,760,000	8	Siku 50x50x5 mm u/ Ducting	Tidak terpasang	5,184,000	9	Plat Bar 8 x 50 mm	MS Plat 8 mm	532,800				
No	Item Kerja (Spek)	Lapangan	Nilai Kont																																										
1	MS Plat Tebal 20 mm u/ Stiffener	MS Plat tebal 10 MM	3,153,600																																										
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8	Siku 50x50x5 mm u/ Ducting	Tidak terpasang	5,184,000																																										
9	Plat Bar 8 x 50 mm	MS Plat 8 mm	532,800																																										

MEMORANDUM

Nomor : 001/Summary/Rep-IA-02/01/00
Tanggal : 1 Agustus 2009
Kepada Yth : 1. Presiden Direktur / Bpk.....
2. Wakil Presiden Direktur / Bpk.....
3. Direktur PDE & RNI / Bpk.....
4. Direktur ESR / Bpk.....
5. Direktur HCM & EMQ / Bpk.....
6. Direktur FCS / Ibu
Dari : Division Head Internal Audit
Hal : Hasil Pemeriksaan PT "X"

Sesuai dengan pemeriksaan Tim Internal Audit atas PT "X" periode pemeriksaan Januari – Juli 2009, berikut ini kami sampaikan beberapa temuan yang menurut kami menurut kami sebagai Major Finding yang perlu segera diselesaikan oleh bagian terkait .

Adapun Opini Internal Control di PT "X" adalah sebagai berikut :

No.	Bagian	Nilai	Opini
1.	Administrasi	2,99	Improvement Needed
2.	Tanaman	3,34	Satisfied
3.	Teknik	3,50	Satisfied
4.	Pabrik & Dermaga	3,47	Satisfied
Overall		3,32	Satisfied

Major Finding yang perlu mendapat perhatian adalah sebagai berikut :

1. Terdapat Faktur Pajak Masukan Pertamina yang terlambat dikirim dan tidak dilaporkan ke Div. Tax-HO , dengan total Rp 336.118.252 (*Temuan No. 2*).
2. Kebutuhan flat bed 40.000 , tetapi hingga saat ini baru dibangun 21.132 flatbed , yang ada sudah dialiri 20.798 flatbed sehingga progresnya baru 52 % (*Temuan No. 12*).
3. Oil losses diatas standart selama Januari – Juni 2006 senilai $\pm$ Rp 1,094 milyar karena outstanding SPB atas spare part vital (*Temuan No. 17*).

Report Internal Audit secara lengkap kami kirim melalui Lotus Notes.

Kami mohon tanggapan dan masukan dari Bapak / Ibu atas temuan-temuan tersebut diatas. Apabila ada hal-hal yang kurang jelas kami akan selalu bersedia untuk membahasnya. Atas perhatian dan kerjasama Bapak, kami ucapkan terima kasih

Hormat kami,

Bpk.

CC : Direktur Area B-2 / Bapak

PT "X"

**FAKTUR PAJAK PERTAMINA YANG TIDAK DILAPORKAN KE DIVISI PAJAK
PERIODE TAHUN 2009 (S.D Juni 2009)**

BPK		Nomor TTG	Beban	Nilai PPN (Rp)	Q (Liter)	Dilaporkan	
Nomor	Tanggal					Ya (Rp)	Tidak (Rp)
531	04 Februari 2009	49	dermaga	4.230.000	10.000	-	4.230.000
2483	02 Mei 2009	348	dermaga	2.331.440	5.000	-	2.331.440
3796	24 Juni 2009	498	dermaga	2.505.660	5.000	-	2.505.660
4361	22 Juli 2009	544	dermaga	2.734.050	5.000	-	2.734.050
4534	28 Juli 2009	554	dermaga	2.734.050	5.000	-	2.734.050
4988	25 Agustus 2009	608	dermaga	2.873.500	5.000	-	2.873.500
185	14 Januari 2009	11	kebun	2.250.000	5.000	-	2.250.000
182	14 Januari 2009	12	kebun	4.500.000	10.000	4.500.000	-
228	16 Januari 2009	20	kebun	2.250.000	5.000	-	2.250.000
361	20 Januari 2009	29	kebun	4.725.000	10.500	-	4.725.000
	24 Januari 2009	39	kebun	3.825.000	8.500	-	3.825.000
729	10 Februari 2009	48	kebun	4.500.000	10.000	4.500.000	-
713	09 Februari 2009	54	kebun	4.500.000	10.000	4.500.000	-
833	01 Januari 2009	55	kebun	1.890.908	4.000	-	1.890.908
1017	23 Februari 2009	68	kebun	2.363.635	5.000	-	2.363.635
1033	25 Februari 2009	87	kebun	4.727.270	10.000	-	4.727.270
1431	11 Maret 2009	99	kebun	2.292.690	5.000	-	2.292.690
1433	11 Maret 2009	100	kebun	2.292.690	5.000	-	2.292.690
1426	11 Maret 2009	102	kebun	4.585.380	10.000	-	4.585.380
1450	11 Maret 2009	105	kebun	2.292.690	5.000	-	2.292.690
	20 Maret 2009	112	kebun	1.834.152	4.000	-	1.834.152
1662	25 Maret 2009	113	kebun	4.793.810	10.000	-	4.793.810
2000	08 April 2009	124	kebun	2.396.905	5.000	-	2.396.905
	12 April 2009	132	kebun	4.662.870	10.000	-	4.662.870
2236	20 April 2009	143	kebun	4.662.870	10.000	-	4.662.870
2422	27 April 2009	159	kebun	2.331.435	5.000	-	2.331.435
2445	29 April 2009	160	kebun	4.662.870	10.000	-	4.662.870
2715	12 Mei 2009	184	kebun	5.011.320	10.000	-	5.011.320
2928	20 Mei 2009	193	kebun	4.760.754	9.500	-	4.760.754
2929	20 Mei 2009	209	kebun	5.011.320	10.000	-	5.011.320
	24 Mei 2009	239	kebun	5.011.320	10.000	-	5.011.320
3583	10 Juni 2009	243	kebun	5.011.320	10.000	-	5.011.320
3580	10 Juni 2009	244	kebun	2.550.566	5.000	-	2.550.566
3578	10 Juni 2009	245	kebun	5.011.320	10.000	-	5.011.320
3800	24 Juni 2009	278	kebun	5.011.320	10.000	5.011.320	-
3833	24 Juni 2009	286	kebun	2.505.660	5.000	-	2.505.660
3831	24 Juni 2009	287	kebun	2.505.660	5.000	-	2.505.660
	30 Juni 2009	299	kebun	5.011.320	10.000	5.011.320	-
	03 Juli 2009	303	kebun	2.734.050	5.000	-	2.734.050
	08 Juli 2009	304	kebun	5.468.100	10.000	-	5.468.100
	14 Juli 2009	320	kebun	2.734.050	5.000	-	2.734.050
4354	21 Juli 2009	334	kebun	5.468.100	10.000	-	5.468.100
	25 Juli 2009	346	kebun	2.873.500	5.000	-	2.873.500
	27 Juli 2009	347	kebun	2.873.500	5.000	-	2.873.500
4885	15 Agustus 2009	372	kebun	5.747.000	10.000	-	5.747.000
4880	15 Agustus 2009	380	kebun	5.747.000	10.000	-	5.747.000
5035	25 Agustus 2009	382	kebun	2.873.500	5.000	-	2.873.500
5040	25 Agustus 2009	383	kebun	5.747.000	10.000	-	5.747.000
5044	01 Agustus 2009	405	kebun	6.321.700	10.000	-	6.321.700

PT "X"

**FAKTUR PAJAK PERTAMINA YANG TIDAK DILAPORKAN KE DIVISI PAJAK
PERIODE TAHUN 2009 (S.D Juni 2009)**

BPK		Nomor TTG	Beban	Nilai PPN (Rp)	Q (Liter)	Dilaporkan	
Nomor	Tanggal					Ya (Rp)	Tidak (Rp)
	14 September 2009	425	kebun	6.321.700	10.000	-	6.321.700
5530	14 September 2009	426	kebun	3.145.450	5.500	-	3.145.450
	14 September 2009	427	kebun	3.145.450	5.000	-	3.145.450
	14 September 2009	428	kebun	1.258.180	2.000	-	1.258.180
	14 September 2009	429	kebun	6.290.900	10.000	-	6.290.900
	19 September 2009	457	kebun	3.145.450	5.000	-	3.145.450
	22 September 2009	458	kebun	5.032.720	8.000	-	5.032.720
364	20 Januari 2009	20	pabrik	6.750.000	15.000	-	6.750.000
527	04 Februari 2009	48	pabrik	7.470.000	15.000	-	7.470.000
	21 Januari 2009	53	pabrik	1.980.000	4.400	-	1.980.000
	21 Januari 2009	54	pabrik	1.980.000	7.100	-	1.980.000
710	09 Februari 2009	85	pabrik	4.500.000	10.000	4.500.000	-
707	09 Februari 2009	86	pabrik	4.500.000	10.000	4.500.000	-
1035	25 Februari 2009	115	pabrik	2.836.363	6.000	-	2.836.363
	29 Februari 2009	116	pabrik	2.836.362	6.000	-	2.836.362
1036	25 Februari 2009	139	pabrik	7.090.905	6.000	-	7.090.905
1434	11 Maret 2009	172	pabrik	9.629.298	21.000	-	9.629.298
1653	24 Maret 2009	203	pabrik	2.292.690	5.000	-	2.292.690
1655	24 Maret 2009	206	pabrik	2.292.690	5.000	-	2.292.690
1984	08 April 2009	260	pabrik	4.793.810	10.000	-	4.793.810
2232	20 April 2009	288	pabrik	2.396.905	5.000	-	2.396.905
2234	20 April 2009	289	pabrik	9.325.760	20.000	-	9.325.760
2481	02 Mei 2009	349	pabrik	4.662.880	10.000	-	4.662.880
2925	20 Mei 2009	372	pabrik	4.662.880	10.000	-	4.662.880
2920	19 Mei 2009	384	pabrik	5.011.320	10.000	-	5.011.320
3408	03 Juni 2009	433	pabrik	5.011.320	10.000	-	5.011.320
3412	03 Juni 2009	446	pabrik	5.011.320	10.000	-	5.011.320
3760	17 Juni 2009	463	pabrik	2.505.660	5.000	-	2.505.660
3763	17 Juni 2009	471	pabrik	5.011.320	10.000	5.011.320	-
	19 Juni 2009	478	pabrik	250.566	500	-	250.566
	26 Juni 2009	504	pabrik	2.734.050	5.000	-	2.734.050
	29 Juni 2009	509	pabrik	2.734.050	5.000	-	2.734.050
	24 Juli 2009	523	pabrik	5.468.100	10.000	-	5.468.100
4365	22 Juli 2009	543	pabrik	5.468.100	10.000	-	5.468.100
4888	15 Agustus 2009	586	pabrik	2.734.050	5.000	-	2.734.050
4998	25 Agustus 2009	605	pabrik	2.873.500	5.000	-	2.873.500
	09 Agustus 2009	609	pabrik	2.873.500	5.000	-	2.873.500
4994	25 Agustus 2009	614	pabrik	2.873.500	5.000	-	2.873.500
	23 Agustus 2009	639	pabrik	2.873.500	5.000	-	2.873.500
5526	14 September 2009	667	pabrik	7.434.700	13.000	-	7.434.700
	19 September 2009	690	pabrik	5.719.000	10.000	-	5.719.000
			Total	360.666.204	706.000	37.533.960	323.132.244

SELF ASSESSMENT COMPLIANCE TEST SITE

ITEM	CHECK POINT	STANDART KUKM	Current Condition				Description
			1	2	3	4	
KEUANGAN							
Hon Sementara	1 Hon sementara disetujui berdasarkan Permohonan Hon Sementara	- File Permohonan HS				3,5	Temuan No. 1 Temuan No. 1
	2 Persyaratan Permohonan Hon Sementara sesuai standar Perusahaan	- File lampiran HS				3,5	
	3 Laporan Hon Sementara diserahkan ke HK	- File Bukti Pengiriman			3		
4 Hon Sementara diserahkan 3 x 24 jam setelah Ym pulang atau selesai mengerjakan tugasnya (mlk termasuk hari libur)	- File Laporan Hon Sementara			3			
Sub Total Check Point			4		6	7	3,2
Cash Opname	1 Cash opname harian by Kasir dan Kabag Keuangan & diperiksa KTU	- Berita Acara Cash Opname				3,5	
	2 Saldo Kas menurut Buku = Fisik hasil cash opname					3,5	
	3 Uang kas, Cek Tunai dan Bukti Kas (Bon) yg disimpan dibungkus/boks petty cash semua sudah terhitung dalam cash opname					3,5	
Sub Total Check Point			3		-	10,5	3,50
Pembayaran	1 Pembayaran dilakukan atas Bukti Pengeluaran Kas (BPK) yang dibuat berdasarkan Permohonan Pembayaran (PP)	- File BPK dan lampiran lengkap				3,5	
	2 Permohonan Pembayaran (PP) dilengkapi Bukti Pendukung yang sudah valid sesuai Standar Adm Keuangan Perusahaan	- File PP dan Bukti Pendukung				3,5	
	3 Pembayaran kepada pihak ketiga menggunakan cek / giro (diatas Rp 1.000.000,-) dan atas nama yang berhak menerima / ada surat kuasa bernomorasi	- File BPK				3,5	
	4 Jumlah butasan nilai cek / giro yang di tandatangan sdr < 10 juta sedangkan cek/giro > 10 juta harus countersign HK berjalan lancar	- File Photo Copy Cek atau Giro				3,5	
	5 Hongkol Cek/giro memuat keterangan lengkap mengenai pembayar : a. Jumlah dana dibayarkan b. Ditandatangani penerima cek/giro	- File Hongkol Giro /Photo Copy				3,5	
	Sub Total Check Point			3		-	
Rekonsiliasi	1 LKM, BPK / BPN dan bukti - bukti pendukung dikirim ke HK	- Bukti Pengiriman dokumen				3,5	
	2 Rekonsiliasi rekening koran bank dengan buku Bank/LKM bulanan oleh Ka Keuangan, diperiksa KTU & Adm	- Rekening Koran Bank - Laporan Rekonsiliasi				3,5	
	Sub Total Check Point			3		-	
Dropping	1 Permohonan Dropping dibuat sesuai dengan kebutuhan dana kerja (satu/m fisik/ normal/ nilai) vs Rapi	- File Permohonan Dropping Site				3,5	Masih ada saldo
	2 Kebutuhan Dana dibuat sesuai dengan Estimasi Pengeluaran dikurangi saldo A/O	- File Kebutuhan Dana				3,5	
	3 Estimasi Pengeluaran Dana vs Realisasi selisih nol	- Laporan Estimasi & Realisasi Pengeluaran Dana			3		
	4 Pengeluaran Dana sesuai Budget (Permohonan Dropping)	- Laporan Saldo A/O				3,5	
Sub Total Check Point			4		3	11	3,38
Pajak	1 PPN dibayar ke PKP sesuai Faktur Pajak yang benar	- Register Faktur Pajak per BPK		2			Temuan No. 2
	2 Semua Objek PPh dipotong PPh 21/23/24 sesuai UU Pajak	- File Bukti Potong & Register Objek Pajak per BPK				3,5	
	3 Potongan PPh 22 pembebasan TB	- File Bukti Potong & Register Objek Pajak per BPK				3,5	
	4 Sewa/Lapor SPM PPh 21/23 tepat waktu	- File SSP/SPT PPh 21, 22, 23				3,5	
	5 SPM PPh 21 Karyawan dan Rekon vs IJU	- File rekonsiliasi PPh 21				3,5	
	6 Faktur Pajak asli dikirim ke HK	- File SPPT/Bukti Setor		2			Temuan No. 2 Temuan No. 2
	7 Laporan SPM ke Divisi Pajak HK	- Bukti Pengiriman		2			
	8 Pengisian SPPT PPh benar sesuai Objek PPh	- File Dokumen SPPT				3,5	
	9 Setoran PPh tepat waktu	- File Bukti Setor PPh				3,5	
	Sub Total Check Point			9	6	-	21
KEU							
PO Site	1 < Rp10 juta, PO open menggunakan SPB=TTG > Rp.10 juta, TTG = PO = SPB = Stock card	- File SPB		2			Temuan No. 17
	2 Sebagai kontraposisi, penawaran tertulis minimal 3 supplier & negosiasi harga final	- File penawaran harga & Bukti Negosiasi		2			
	3 Konfirmasi harga/survey ke Supplier by KTU/Keuangan tiap 3 bulan	- File Surat Konfirmasi & Survey harga/price list		2			
	4 Administrasi TTG, PO, SPB sesuai fisik beg	- File PO, TTG dilengkapi dokumen pendukung		2			
	5 Posisi AP/ dan pembayarannya termonitor/ up to date sesuai PO dan TTG	- Laporan Outstanding AP		2			
	6 PO & TTG dikirim ke HK untuk penyelesaian Administrasi & Dropping	- Bukti Pengiriman		2			
Sub Total Check Point			6	12	-	-	2,00
BPP	1 BPP sesuai kebutuhan & filing	- File BPP dan Rencana Pengumpulan				3,5	
	2 SKB sesuai Bon Permintaan Barang dari Afdeling	- BA Pengumpulan per SKB				3,5	
	3 Laporan distribusi material per blok	- Bukti Tanda Terima Afdeling				3,5	
	4 Aplikasi pengumpulan dan TKKS sesuai rekomendasi HK/normal	- BA Pengumpulan dan Aplikasi TKKS				3,5	
Sub Total Check Point			4		-	14	3,50
SPB	1 SPB sesuai kebutuhan vs min max stock	- File SPB dan Rencana Panen				3,5	
	2 SKB sesuai norma	- SKB Pemakaian Alat Panen				3,5	
Sub Total Check Point			2		-	7	3,50
Stock / Material PO	1 Administrasi stock termonitor / Up to date	- Kartu Stock, Kartu Barang			3		Temuan No. 3
	2 Hasil stock opname bulanan=Administrasi/kartu by Kabag gudang	- BA Stock Opname			3		
	3 Hasil stock opname per triwulan by Ka. Gudang dan diperiksa KTU	- BA Stock Opname			3		
	4 Tempat penyimpanan aman / terrib	- Kode Barang		2			
	5 Evaluasi umur dan ada rekam dengan HK	- Daftar Part Moving, Slow Moving, Dead Stock			3		
	6 Penerbitan material sesuai TTG = PO, dan fisik	- File TTG dan PO, SJ			3		
	7 Mutasi/peminjaman sesuai aturan	- File SKB Mutasi Beg			3		
	8 Laporan stock bulanan ke HK by Kabag Gudang KTU	- File Laporan Stock dan Bukti Kirim			3		
Sub Total Check Point			8	2	21	-	2,88
Sp parts, Hlm, OI / PO	1 Administrasi stock termonitor / Up to date	- File SPB, SKB, Stock Card & Lap. Stock		2			Temuan No. 5
	2 Hasil stock opname bulanan = administrasi / kartu by Kabag Gudang tiap-tiap bulan	- BA Stock Opname		2			
	3 Hasil stock opname (sampling) = Administrasi/kartu by Ka. Gudang dan KTU tiap triwulan	- BA Stock Opname			3,5		
	4 Tempat penyimpanan aman / terrib	- Nomor Kode Barang		2			
	5 Evaluasi umur dan ada rekam dengan HK	- Laporan stock part moving, slow moving & dead st			3,5		
Penerimaan	6 Penerbitan sesuai TTG = PO, dan fisik	- File SJ,Faktur, PO dan TTG			3,5		Temuan No. 5
	7 Pengeluaran Brg sesuai BPP dan Fisik	- File BPP dan SKB			3,5		
	8 Laporan stock bulanan ke HK by Kabag Gudang	- Bukti Pengiriman			3,5		
	9 Mutasi / peminjaman sesuai aturan	- File SPT & SKB			3,5		
	Sub Total Check Point			9	-	6	
Brik Palm Oil/Permintaan & Penerimaan	1 Order Brg/Part sesuai kebutuhan dan norma	- File SPB				3,5	
	2 Hasil stock opname bulanan=Administrasi/kartu/gudang	- BA Stock Opname				3,5	

SELF ASSESSMENT COMPLIANCE TEST SITE

ITEM	CHECK POINT	STANDART FORM	Current Condition				Description
			1	2	3	4	
	by Kabag Gudang Pakrik 3 Hasil stock opname per triwulan by Ka. Gudang Induk dan KTU 4 Tempat penyimpanan sesuai / tertib 5 Evaluasi umur dan ada rekam dengan IRO 6 Penerimaan material sesuai TTG = PO = Phisik diterima 7 Pemakaian Spare Part dan BHM/Re Pakrik Sesuai SPM dan Phisik yang dikeluarkan 8 Laporan stock bulanan Pakrikke IKI by Kabag Gudang 9 Mutasi / peminjaman sesuai aturan Sub Total Check Point	- BA Stock Opname - Nomor Kode Barang - Daftar Past Moving, Slow Moving, Dead Stock - File TTG dan PO, SJ Supplier dan Nota Timbang - File BPH dan SKH - Bukti Pengiriman - File SPM & SKH				3,5	
	1 Pembelian TIS harus ada Kontrak Pembelian 2 Harga TIS adalah berdasarkan SK Diaban yaitu dasar umur tanaman yang disesuaikan dengan HJR rata-rata dimasukkan ke Kontrak - Umur >= 10 tahun HJR > 18 kg - Umur 9 tahun HJR > 16,00-17,99 kg - Umur 8 tahun HJR > 14,00-15,99 kg - Umur 7 tahun HJR > 12,00-13,99 kg - Umur 6 tahun HJR > 10,00-11,99 kg - Umur 5 tahun HJR > 8,00-9,99 kg - Umur 5 tahun kebawah tidak boleh dibeli/ditolek 3 Potongan grading BHM/HD/TP/Kr sesuai SK Diaban & merupakan bagian dari isi kontrak dengan sistem grading leasti 100 % Pelaksanaan grading dilakukan oleh Kassa Supplier bukan supir 4 Penyimpanan isi kontrak oleh penjual harus ditandai terjuti dengan sanksi dan merupakan bagian dari isi kontrak 5 Pembuatan NP TIS harus terkontrol yaitu berat kotor TIS hasil timbangan publik dikurangi potongan Grading actual 6 Daftar Perincian NP/monor dipisahkan sesuai HJR untuk pembuatan PO dan TTG yang dibuat oleh Ka. Gudang dan diperiksa KTU/Aden. 7 Supplier TIS yang berstatus pengumpul dipotong PPh 22 Sub Total Check Point	- File Kontrak Pembelian - File SK Diaban & Hasil Rapet Harga TIS - File Nota Timbang (NP) - File Surat Peringatan atau Sanksi - File Nota Timbang (NP) - File Daftar Perincian NP, PO dan TTG - File bukti potong PPh 22				3,5	
	Pelaksanaan lembur : 1 Ada rencana kerja lembur 2 Ada Surat Perintah kerja lembur(SPL) resmi sebelum pekerjaan lembur Pembayaran gaji : 3 IK=Absensi=DU=Ukuk mandu=Nilai terima 4 Pembayaran oleh tim gaji 5 Biaya employee compensation / TIIR / bonus / penggantian/ Pembantu sesuai aturan 6 Jumlah karyawan Sesuai Norma/MPP Sub Total Check Point	- File Rencana Kerja Lembur Harian - File Surat Perintah Lembur - Absensi Lembur - File Daftar Upah - File BA Pembayaran Gaji - File Daftar Penggantian, TIIR & Bonus - File Slip Gaji atau Tanda Terima - File Job Description per personil - Struktur Unit Organisasi				3,5	
	1 Daftar inventaris Asset sesuai phisik dan kon disi / lokasi, meliputi : a Alat - alat berat/langkapan, peralatan/perkeng kapun, bangunan, jalan dan jembatan(Teknik) b Alat - alat mesin, peralatan / perlengkapan, bangunan dan lain2 terkait (Pakrik) c Kend bermotor, peralatan / perlengkapan , bangunan (Tata Usaha) d Peralatan / perlengkapan , Ila Tanaman dan bangunan (Tanaman) e Penambahan dan mutasi aset f Penomoran aset dilakukan update g Kartu aset = daftar inventaris 2 Hasil Assets opname = Daftar inventaris by GIA setiap semester by GA/Pers & Umum 3 Hasil Assets opname =Daftar inventaris setiap akhir tahun by Kabag GA/Pers & Umum 4 Assets sesuai BPKB/Faktor/STNK asli/Atas nama Perusahaan 5 File Surat/Dokumen Legal 6 Ada rekam posisi Assets dgn Mgt Asset IRO 7 Assets diarsipkan (incl. kerugian hilangnya peluang operasional karena breakdown mesin dan kebakaran pabrik) by IRO (Copy polis ada ada di kebun) 8 Evaluasi Pemakaian Asset by GIA & Teknik per triwulan 9 Penghapusan Asset sesuai SOP 10 Pemberian fasilitas asset sesuai standar jabatan 11 Transport anak sekolah : a. Penawaran tertulis min 3 pemilik kendaraan b. Standart Kontrak sesuai Acuan Kontrak dari Legal c. Buku monitoring alat untuk unit sendiri d. Copy STNK untuk kendaraan sewa e. Penentuan umur mobil Sub Total Check Point	- Daftar Asset - Daftar PIC penanggungjawab/pemakai - File Permohonan Investasi - Laporan Assets Opname - Laporan Assets Opname - File Copy BPKB/ STNK Asli - Copy IIGU, NPWP, API, SIUP, PMDN - File Rekonstitusi - File Copy Dokumen Asuransi/Unit - File BA Evaluasi - File BA Penghapusan Assets - File BA Serah Terima Asset ke User - File Surat Penawaran - File Kontrak Kerja - File Buku Kerja unit per hari - File Copy STNK - File Copy BPKB				3,5	
	1 Realisasi rawat sesuai norma IKK dan kalibrasi pekerjaan rawat 2 Ada monitoring hasil kerja dan absensi rawat harian 3 Administrasi PK rawat terkontrol : a. LPTI=BA=DU=SKB b Rotasi pekerjaan rawat/area/blok sesuai kondisi belah blok c Lembar rencana kerja Afdeling bulanan , triwulan dan semester d Cost/la/blok rawat PK sesuai norma IKK e. Cost Aplikasi pemupukan dan TKKS sesuai norma IKK f. Untuk benangan harus ada SPK 4 BA hasil kerja diverifikasi lapangan sesuai spek U/ Askep 5 Tanda terima upah diandatangani yang berhak 6 Pelaksanaan ricip / unsur : a Rencana per blok / Afdeling b. Penarikan bibit = PO = TTG = SJ c Pengeluaran bibit = SKB = BA tanam	- File BA Rawat - File Buku Gaji dan Geraip - File LPTI - File buku blok - File Rencana Rotasi Rawat - Laporan Realisasi Cost per Afdeling - Laporan Realisasi IKK pemupukan & Tanam - File SPK - BA Verifikasi Phisik - Slip Tanda Terima Upah - File Rencana Strip & Realisasi per blok - File PO, SI, TT, TTG Bibit - File SKB dan BA Tanam per SKB				3,5	

SELF ASSESSMENT COMPLIANCE TEST SITE

ITEM	CHECK POINT	STANDARD FORM	Current Condition				Description	
			1	2	3	4		
	d) HA tuntas sisp / tuntas Peta sensus & daftar blok tuntas e) Hasil operasi buki = stock menurut buku catatan f) Evaluasi SPK 7) Transport karyawan : a) Penawaran tertulis min 3 pemilik kendaraan b) Standar Kontrak sesuai Acuan Kontrak dari Legal c) Buku monitoring alat d) Copy STNK untuk kendaraan sewa e) Penentuan umur mobil	- File BA Sisp Tuntas per Blok - HA Operans Phisik (buku di Arus - HA Sensus Polok per blok - File Surat Penawaran - File Kontrak Kerja - File Buku Kerja unit per hari - File Copy STNK - File Copy HPKB				3,5	See tetaman no. 12 & 13 See tetaman no. 12 & 13 Tide ada sewa unit Kary	
ner/K	Sub Total Check Point		16	-	5	-	49	3,38
	1 Realisasi output pemanen sesuai standar 2 Sensus potensi produksi : a) Hulan / trivulan / semester b) Taksasi vs realisasi produksi 3 Rotasi panen tepat waktu 4 Melakukan panen tuntas / ancah / blok : a) Buah rusak, tinggal dipetik 0 % b) Restan dalam Blok 0 % c) Hrodolan / tapuk panen 0 % d) Restan Angkutan 0 % 5 Mengeja kualitas hasil panen : a) Buah mentah 0 % b) Buah busuk 0 % c) Tangkai panjang 0 % d) Buah Kotor 0 % 6 Monitoring administrasi panen : a) Cost / kg direct dan indirect b) Berita acara panen c) Buku mandor = LPPH = BA =DU d) Pinalty panen e) Premi panen sesuai standar	- Buku Gampil Genap Pemanen - File HA Hasil Sensus - Laporan Taksasi Panen & Realisasi - Schedule Rotasi Panen - Laporan Buah Tidak Terpanen - Laporan Restan blok - Laporan Kutip Hrodolan - Laporan Restan Tidak Terangkut - Hasil Grading THS di NP - Hasil Grading THS di NP - Hasil Grading THS di NP - Hasil Grading THS di NP - Buku Pemakaian IUK per Afdeling - File BA Panen - File LPPH Panen - BA Pinalty Panen - BA Perhitungan Lembur/Premi				3,5		
	Sub Total Check Point		17	-	-	-	60	3,50
anspartation	THS 1 Plan harian VS panen by blok 2 Monitoring administrasi yang mencakup rekup NP = BA = SPK/Kontrak 3 Penawaran 3 kontraktor / tender Terbuka 4 Batas Kewenangan SPK/Kontrak <= 200 Juta 5 Finalty transport sesuai SPK 6 Verifikasi BA dengan NP	- Buku Rencana Harian Angkutan THS per Blok - File NP, Daftar Perincian NP, BA dan SPK Angkutan THS - File Norma Kalibrasi dan Penawaran Harga/Tender - BA Potongan Finalty - File Verifikasi			3		Termusan no 8	
	Sub Total Check Point		5	-	-	3	11	3,36
ranspartation	TKKS 1 Plan harian VS blok tuntas 2 Monitoring administrasi yang mencakup rekup NP = BA = SPK/Kontrak 3 Penawaran 3 kontraktor / tender Terbuka 4 Batas Kewenangan SPK/Kontrak <= 200 Juta 5 Finalty transport sesuai SPK 6 Verifikasi BA dengan NP	- Buku Rencana Harian Angkutan TKKS per Blok - File NP, Daftar Perincian NP, BA dan SPK - File Norma Kalibrasi dan Penawaran Harga/Tender - File SPK/Kontrak - BA Potongan Finalty - File Verifikasi						
	Sub Total Check Point		6	-	-	-	21	3,50
KNIK								
M infra/sipil	1 Administrasi RM Infra/sipil terkontrol meliputi : Evaluasi PPK, SPK, SPK/Kontrak, Bill Quantity Speck Kerja dan BA Hasil Kerja 2 Progress / Hasil fisik sesuai spesifikasi 3 Penawaran tertulis minimal 3 kontraktor 4 Konfirmasi harga kontrol ke kontraktor dan Negosiasi harga final 5 Schedule/Rencana Kerja Maintenance Infra / sipil (bangunan, jalan, jembatan, drainase, saluran) = fisik / kondisi / norma kelayakan 6 Buku monitoring aktifitas alat yang mencakup hasil kerja, jam operasi, ILM/KM, lokasi jika sewa/rental 7 Perhitungan Upah/premi sesuai standar jika swakelola 8 Sanksi Penyimpangan Speck dan Kontrak Kerja diberikan sesuai Kontrak	- File PPK, SPK, PK, Bill Quality dan Speck - BA Verifikasi Fisik - Surat Penawaran dari Kontraktor - Surat Konfirmasi dan Bukti Negosiasi Harga - File Rencana Kerja dan Realisasinya - Buku Hasil Kerja Harian Unit - File DU/perhitungan premi - File Surat Peringatan, BA Penyimpangan Speck				3,5		
	Sub Total Check Point		8	-	-	-	28	3,50
Investasi/Infra/Sipil/ctension	1 Administrasi investasi terkontrol meliputi, PPK, PK, SPK/Kontrak BQ dan BA Hasil Kerja 2 Progress / Hasil fisik sesuai spesifikasi 3 Penawaran tertulis minimal 3 Kontraktor / Tender 4 Sanksi Penyimpangan Speck dan Kontrak Kerja dilakukan sesuai Kontrak	- File PPK, SPK/Kontrak, Speck Kerja, BQ dan BA Hasil Kerja - BA Verifikasi Fisik - File Penawaran / Dokumen tender - File Surat Peringatan, BA Penyimpangan Speck				3,5		
	Sub Total Check Point		4	-	-	-	14	3,50
ender/Tend/Sipil/Bangunan	1 Pelaksanaan Tata Tertib Tender sesuai standar Perusahaan 2 Persyaratan Praqualifikasi Peserta Tender sesuai standar Perusahaan 3 Penetapan Pemegang Nominasi Tender sesuai standar Perusahaan 4 Penyusunan Letter of Award dan Kontrak Kerja dengan pemenang tender dan penerbitan POMK terkontrol	- File BA Tata Tertib Pelaksanaan Tender - File dokumen persyaratan praqualifikasi peserta tender - File BA pemegang tender - File Letter of work, Kontrak & POMK				3,5		
	Sub Total Check Point		4	-	-	-	14	3,50
orkshop	1 Struktur Organisasi dan Job description Melomik yang jelas dan tegas sesuai dengan keahlian ybe 2 Job Order Bengkel Luar sesuai jika workshop tidak mampu memperbaiki sendiri 3 Sebagai bukti, sp parts yang diganti diberi label dan disimpan atau dimasukkan sesuai standar 4 Waktu penyelesaian perawatan/perbaikan unit 5 Daftar perlengkapan/peralatan work shop sesuai fisik 6 BPP = SKB = schedule maintenance = fisik 7 Khusus BJM dan pelumas=BJP=SKB=Norma	- Daftar PIC Melomik perbaikan/perawatan unit/alat - Surat Permohonan Job Order dan Penawaran Harga - BA Penggantian Spare Part - Buku perbaikan/perawatan unit - Daftar inventaris perlengkapan/peralatan W.Shop - File BPP, SKB dan BA pengantian Spart - Buku harian pemakaian BJM per unit				3,5		
	Sub Total Check Point		7	-	-	-	25	3,50
ni/Alat Perusahaan	1 Plan kebutuhan Unit/Alat, Unit sendiri yang terdada dan Kebutuhan Sewa	- File Plan Kebutuhan unit/alat				3,5		

SELF ASSESSMENT COMPLIANCE TEST SITE

ITEM	CHECK POINT	STANDART FORM	Current Condition				Description	
			1	2	3	4		
	2 Availability minimal 20 jam/ 24 hari dan Utility minimal 80 % dan Availability 3 Laporan : erja unit/stat terkontrol	- Laporan availability dan Utility unit/stat - Buku hasil kerja unit/stat				3,5 3,5		
	Sub Total Check Point		3	-	-	-	11	3,50
IRIK								
ak Palm (M/engodalar	1 Hasil grading HM, HII, TI' sesuai SK Dsbun 2 Penentuan Telsan Tanam TBS Teruma Actual (Data Tanam) 3 Penentuan HJR Terkontrol dan Sesuai Norma - Buah Inti/Plasma dilakukan grading sampling - Buah Luar dilakukan grading 100 % 4 Nota timbunng Penerimaan TBS, TBS (Mali dan Restan Pabrik (TBS Inti, Plasma/KKPA & TBS Luar) Termonitor 5 Kualitas CPO Sesuai Standart 6 Throughput Pabrik per jam sesuai kapasitas Pabrik 7 Break Down Time Pabrik Terkontrol 8 Jam Kerja (Mali/Produk) Terkontrol 9 Sounding Storage Tank Pabrik by Ka. Gudang & Pabrik 10 Penentuan Rendemen sesuai Norma 11 Penghitungan Produksi harian (Dasar TTHJ) termonitor 12 Lembar sesuai kebutuhan (Qty TBS)	- HA Hasil Grading TBS per truk - File SJ dan NP dan Ha Statement - HA Hasil Grading TBS per truk - Laporan TBS Teruma, TBS (Mali dan Restan - Laporan FFA - Laporan Produksi/ Hasil obahan Pabrik - Kartu Break down Unit Pabrik - Buku Harian Jam Kerja (Mali/Produk) - HA Hasil Sounding Harian Tensi Pabrik & Gudang - HA Perhitungan Rendemen Harian - HA Hasil Produksi CPO Harian - Laporan Perencanaan Lembar dan SPI.				3,5 3,5 3,5 3,5 2,5 3 3,5	Termaun No. 16 Termaun No. 16 Termaun No. 16	
	Sub Total Check Point		12	-	3	6	32	3,33
uporation	1 Solid 2 Plan harian VS land application 3 Monitoring administrasi yang mencakup rekap NP = HA = SPK 4 Penawaran 3 kontraktor /Tender Terbuka 5 Finalty transport sesuai SPK 6 Batas Kewenangan SPK/Kontrak <= 200 Juta 7 Monitoring alat untuk unit sendiri dan sewa 8 Penentuan umur mobil 9 Verifikasi HA dengan NP	- Buku Rencana Harian Angkutan TKKS per Blok - File NP, Daftar Perincian NP, HA dan SPK - File Norma Kalibrasi dari/Penawaran Harga/Tender - BA Potongan Finalty - File SPK/Kontrak - Buku Monitoring Hasil Kerja Harian per unit - File Copy STNK dan BPKB - File Verifikasi				3,5 3,5 3,5 3,5 3,5 3,5 3,5		
	Sub Total Check Point		8	-	-	-	28	3,50
uporation	1 C P () / Kernel 2 Plan harian 3 Monitoring NP = SJ = IK (ada segel) dan kontrak 4 Penawaran 3 kontraktor /Tender Terbuka 5 Finalty transport sesuai SPK 6 Batas Kewenangan SPK/Kontrak <= 200 Juta 7 Monitoring alat untuk unit sendiri dan sewa 8 Penentuan umur mobil sesuai kontrak 9 Verifikasi HA dengan NP	- Buku Rencana Harian Angkutan TKKS per Blok - File NP, Daftar Perincian NP, BA dan SPK - File Norma Kalibrasi dan Penawaran Harga/Tender - BA Potongan Finalty - File SPK/Kontrak - Buku Monitoring Hasil Kerja Harian per unit - File Copy STNK dan BPKB - File Verifikasi				3,5 3,5 3,5 2,5 3,5 3,5 3,5	Termaun No. 10	
	Sub Total Check Point		8	-	3	-	25	3,38
ngirim	1 Outstanding SO & DO Termonitor 2 Pengiriman Barang Jadi dari Pabrik ke Dermaga Termonitor 3 Penerimaan Barang dari Pabrik ke storage Tank di Dermaga Termonitor 4 NP Pengiriman Hrg Jadi Pabrik dengan NP Penerimaan Dermaga terkontrolisasi 5 Sounding Harian S.Tank di Dermaga sesuai Norma 6 Pembuatan Bill of Loading (Qty Must Kapal) berdasarkan Sounding Storage Tank Dermaga (Sounding sebelum dan sesudah must) ditambah Qty Truk Loading jika Ada dan dilakukan bersama-sama. Kapten Kapal, Surveyor dan Ka.Dermaga. 7 Bill of Loading Disetujui dan ditandatangani KTU/ADM, Surveyor & Kapten Kapal. Dan Agen Pelabuhan 8 HA Pengiriman Barang Dibuat Berdasarkan Bill of Loading dan Ditandatangani KTU/Adm dan Ka. Dermaga 9 HA Sounding Kapal dibuat berdasarkan Sounding Kapal yang dilakukan secara bersama-sama dan ditandatangani oleh Kapten Kapal, Surveyor, Agen Pelabuhan, Ka. Dermaga dan disetujui KTU/Adm . (Sounding Kapal dilaksanakan sebelum must dan sesudah must) 10 Peredaran Barang jadi di Storage Tank di Dermaga Termonitor 11 Tera satu Tabel untuk Penghitungan Volume Minyak di Storage Tank dari Metrologi masih berlaku 12 Pembersihan storage tank rutin sesuai Norma 13 Schedule maintenance peralatan/perengkapan dermaga 14 Perbaikan/Maintenance peralatan/perengkapan dermaga terkontrol dan sesuai schedule 15 Dokumen NP, SJ,Bill of Loading, BA Pengiriman, Laporan Realisasi & Outstanding SO dikirim ke HO tepat waktu	- Laporan Harian Outstanding SO dan DO - Nota Timbang Pabrik - File SJ Pabrik dan Nota Timbang Dermaga - Laporan Rekonsiliasi NP Pabrik dgn NP Dermaga - BA Sounding Harian - BA Sounding Darat, NP truk lossing dan perincian NP Truk Lossing (jika ada) - File Bill of Loading - File HA Pengiriman - File HA Sounding Kapal - Laporan Stock Brg Jadi di Dermaga - File Tera dari Metrologi yang dipakai - BA Kurus/Pembersihan Storage Tank. - File P2H , P2B, P2T, P2S dan P2T Dermaga - File BA Perbaikan/ Maintenance - Bukti Pengiriman				3,5 3,5 3,5 3,5 3,5 3,5 3,5 3,5 3,5 3,5 3,5 3,5 3,5 3,5		
	Sub Total Check Point		10	0	0	0	42	4,20
tenance	1 Realisasi maintenance sesuai Preventif maintenance Plan / Schedule 2 Terbit Pelaksanaan P2H / P2I, P2T P2S Dan P2Tahunan 3 Administrasi maintenance mesin, peralatan/ perlengkapan / instalasi termonitor / per unit berisi historical data perawatan/perbaikan dan pemeliharaan sp parts (SKB/useful life) 4 Daftar perlengkapan/peralatan sesuai fisik 5 SPB Spare Part sesuai kebutuhan/Norma Maintenance	- Analisa komparatif Plan dengan Realisasi Maintenance - File P2H, det - Buku Monitoring Kondisi Alat/Unit - BA Opsame Perlengkapan/Peralatan - File SPB dan TTG				3 3 2,5 3,5 3,5	Termaun no. 19	
	Sub Total Check Point		5	0	2,5	6	7	3,10
ng Jadi / Stock Opname	1 Sounding CPO / Olein / stearin / FFAD oleh Ka. Gudang Pabrik dan diperiksa oleh Mill Manager/KTU & Adm rutin perhari 2 Stock opname fisik kernel oleh Ka. Gudang dan diperiksa oleh Mill Manager/KTU & Adm rutin perhari 3 Hasil sounding CPO / Olein / stearin / FFAD perhari dengan Stock Buku rekonsiliasi dan selisih Nol 4 Hasil opname fisik kernel perhari dengan Stock Buku	- BA Stock Opname - BA Stock Opname - Laporan Rekonsiliasi - Laporan Rekonsiliasi				3 2,5 2,5 2,5	Termaun no 16 Termaun no. 17 Termaun no. 18 Termaun no. 18	

SELF ASSESSMENT COMPLIANCE TEST SITE

ITEM	CHECK POINT	STANDART FURM	Current Condition					Description
			1	2	3	4		
	terekonsiliasi dan setiuh nol							
	Sub Total Check Point		0	7,5	3	0		2,61
arang Jadi / Pencrimaan n Pengeluaran	1 Pembuatan TTBJ sesuai dengan Laporan Hasil Produksi Harian	- File TTBJ			3,5			
	2 Penerimaan Stock Htg Jadi sesuai TTBJ	- Laporan Penerimaan Stock			3,5			
	3 Pembuatan SJ sesuai dengan NP Kehut Htg Jadi	- File SJ			3,5			
	4 Pengeluaran Stock Brg Jadi SJ dan NP Kehut Brg Jadi	- Laporan Pengeluaran Stock			3,5			
	5 Laporan stock harian Aningsgung/bubanan by Ka Gudang dan diketahui Akut/Mill Manager AKTUJ dan dikuriri ke Ht	- File Laporan stock dan bukti pengiriman			3,5			
	6 Mutasi / peminjaman antar PT sesuai termenitor	- HA Mutasi Htg Jadi Antar PT			3,5			
	7 Min - max stock brg termenitor	- Laporan Stock Akhir setelah stock openacne			3,5			
	8 Segel pengiriman / penerimaan terkontrol	- HA Verifikasi segel pengiriman/penerimaan			3			Tecuan No. 15
	9 Timbangan di tera ulang sesuai standar Badan Metrologi	- File Tera dari Metrologi			3,5			
	10 Rekan pengiriman pabrik/Alernaga vs peneri maan customer/buyer	- Laporan hasil rekonstistasi.			3,5			
	Sub Total Check Point		10	0	0	34,5	0	3,45
TKS/JK	1 Restan TKKS di pabrik nol	- Laporan Restan TKKS di pabrik			3,5			
	2 Plan Distribusi TKKS dan realisasi per blok pencapaian 100 %	- Laporan Plan dan Realisasi Distribusi TKKS			3,5			
	3 Realiasi HA transport TKKS terkontrol	- File NP transport TKKS & HA Transport			3,5			
	4 Penawaran tertulis minimal 3 kontraktor transport TKKS/ender	- File Surat Penawaran dari Kontraktor			3,5			
	5 Kontrak /SPK Transport TKKS sesuai format Legal Division	- File Kontrak/SPK			3,5			
	Sub Total Check Point		5	0	0	17,5	0	3,5
	Total Check Point							
	Compliance rate = Jls Sesuai Angka /Ttd Check Point							
PAB								
				</				

cteris Angka Penilaian

angka 4
angka 3
angka 2
angka 1

Hila sudah berjalan sangat baik sesuai SOP
Hila sudah berjalan baik tetapi masih perlu perbaikan rutin tapi tidak sesuai SOP)
Hila berjalan tidak baik (tidak rutin dan tidak sesuai SOP)
Hila tidak berjalan

ADM	308,50	95,00	3,25
TAN	151,00	44,00	3,43
TEK	91,00	26,00	3,50
PAB	215,00	62,00	3,47
ALL WKP	191,38	56,75	3,41

PROPERTY ALL RISK INSURANCE

The Insured <i>Tertanggung</i>	PT. 'X'
Policy Number <i>No. Polis</i>	IARP05EHZI-0703
Period of Insurance <i>Jangka Waktu Pertanggungan</i>	August 01, 2007 to August 01, 2008

NOTE TO INSURED	The Insured is particularly requested to read this Policy, Schedule and Condition. If any error be found, please return the Policy for an immediate correction.
CATATAN KEPADA TERTANGGUNG	<i>Tertanggung dimohon untuk memeriksa Polis, Ikhtisar Pertanggungan serta Kondisi-nya Jika terdapat kesalahan, mohon mengembalikan polis ini untuk dapat segera diperbaiki</i>
CLAIM KLAIM	

PROPERTY ALL RISKS INSURANCE

Whereas the Insured named in the Schedule(s) hereto has made to the :

PT. ASUF

2. Bencana
1. Error, tide
overload,
2. Terserang

(hereinafter called "the Insurers") a written proposal by complex... Questionnaire(s) which together with any other statements made in writing by the Insured for the purpose of this policy is deemed to be incorporated herein,

now this Policy of Insurance witnesseth that subject to the Insured having paid to the Insurers the premium mentioned in the Schedule(s) and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Insurers will indemnify the Insured in the manner and to the extent hereinafter provided.

Signed for the Insurers

SCHEDULE IKHTISAR PERTANGGUNGAN

ORIGINAL | ASL/
RUS01

Policy Number <i>No. Polis</i>	IARP05EHZI-0703		
Type of Insurance <i>Jenis Asuransi</i>	1. Property All Risk Insurance 2. Business Interruption		
Form/Wording <i>Jenis Polis</i>	1. Munich Re amended with RSMD 4.1A plus Civil Commotion Endorsement and including boiler explosion as per the cover afforded by the Indonesian PSKI form. 2. BI Munich Re		
The Insured <i>Tertanggung</i>			
Address <i>Alamat</i>			
Period of Insurance <i>Jangka Waktu Pertanggungan</i>			
Business <i>Bisnis</i>	All operations of the Insured, including but not limited to CPO Mill and all other activities and any other occupation related to the Insured's nature of business.		
Occupation <i>Okupasi</i>	3160 - Minyak Kelapa Sawit (tanpa pemakaian bensin dalam pengerjaan)		
Risk Location <i>Lokasi Risiko</i>	Sei Manding Kota Lama, Sub District of Kunto Darussalam, District of Rokan Hulu, Province of Riau, Indonesia 28556		
Interest & Sum Insured <i>Objek & Nilai Pertanggungan</i>	Section I - Material Damage ▪ Main Structure IDR1,954,134,000.00 ▪ Ancillary Buildings IDR663,855,588.00 ▪ Proprietary Equipment IDR14,245,847,789.00 ▪ Machinery & Equipment IDR20,919,243,682.00 ▪ Stock Bahan Baku; Barang Setengah Jadi & Barang Jadi IDR4,140,000,000.00 Sub Total IDR41,923,081,059.00 Section II - Business Interruption ▪ Loss of Profit IDR2,000,000,000.00 Sub Total IDR2,000,000,000.00		
Total Sum Insured <i>Total Nilai Pertanggungan</i>	IDR 43,923,081,059.00		
Indemnity Period <i>Periode Penggantian Kerugian</i>	12 Months		
Rate <i>Tarif Premi</i>	0.2100 %		
Premium Calculation <i>Perhitungan premi</i>	IDR 43,923,081,059.00 X 0.2100 % X 100 % X 366/366 = IDR92,238,470.23 Administration Cost = IDR50,000.00 TOTAL = IDR92,288,470.23		
Ketentuan Clauses, Conditions and Warranties <i>Klausula, Kondisi, dan Syarat Khusus</i>	1. Riots, Strikes and Malicious Damage 4.1A plus Civil Commotion Endorsement with 7 days notice of cancellation 2. 72 Hours Clause (Time Adjustment Clause) 3. Alteration Clause 4. Appraisal Clause (IDR 500,000,000.00) 5. Arbitration "C" Clause 6. Architects, Surveyors & Consulting Engineers Expenses (5% of Total Sum Insured) 7. Average Relief Clause (85%) 8. Awnings Blinds Signs or Other Fitting of Every Description (limit IDR 50,000,000.00) 9. Boilers and Pressure Vessel Extension 10. Brand and Label Clause 11. Civil Authorities Clause		

	12. Cost of Re-Erection Clause 13. Cost Of Re-Writing Records and Claims Preparation Clause 14. Currency Clause 15. Customers Goods Clause 16. Designation Clause 17. Deterioration of Undamaged Stock Clause 18. Duty Clause 19. Earthquake Exclusion Clause 20. Electronic Date Recognition Clause EDRC (B). (Amended) 21. Errors and Omissions 22. Fire Brigades Charges Clause (limit IDR 50,000,000.00) 23. Fire Extinguishing Cost Clause (limit IDR 25,000,000.00) 24. General Interest Clause 25. Industries, Seepage, Pollution And Contamination Clause (NMA 1685) 26. Internal Removal Clause 27. Leased Property Clause 28. Loss Notification Clause (7 days) 29. Loss of Damage Goods Clause 30. Minor Alterations and Repairs Clause 31. Nuclear Exclusion Clause 32. Outbuildings Clause 33. Payment on Account Clause 34. Preventive Measure Clause 35. Property Damage Clarification Clause 36. Public Authorities Clause 37. Reinstatement Value Clause 38. Selling Price Clause 39. Services Clause 40. Structural Alteration Clause (Compulsory) 41. Temporary Removal Clause 42. Terrorism Exclusion Clause NMA 2921 43. Transmission & Distribution Lines Exclusion Clause 44. Vehicle Load Clause 45. War and Civil War Exclusion Clause – LIRMA G51 46. Workmen's Clause 47. Coinsurance Clause
Deductible (each & every loss) <i>Risiko Sendiri (tiap kejadian)</i>	Section I - Material Damage - Fire, Lightning, Explosion, Impact of Falling Aircraft and Smoke : <i>Nil</i> - Riots, Strikes and Malicious Damage plus Civil Commotion (RSMD 4.1A + CC) : <i>10% of claim, min. IDR 15,000,000.00</i> - Windstorm, Tempest, Flood and Water Damage : <i>10 % of claim</i> - Vehicle Impact : <i>IDR 1,000,000.00</i> - Other Losses : <i>IDR 5,000,000.00 each and every loss</i> Section II - Business Interruption - Business Interruption : <i>Time Excess 7 (seven) days</i>
Coinsurance <i>Koasuransi</i>	70.00 % (Leader) 15.00 % (Member) 15.00 % (Member)

Jakarta, September 19 2007



ISSUED IN DUPLICATE, VALID FOR ONE
Diterbitkan dalam duplikat, berlaku hanya satu

Authorized Signature



GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

The Insurers will not indemnify the Insured in respect of loss (including consequential loss), destruction, damage or expense whatsoever directly or indirectly caused by or arising out of or aggravated by :

EXCLUSIONS:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war; riot, strike, locked-out workers, malicious acts, looting, mutiny, civil commotion, military rising, insurrection, rebellion, revolution, military or usurped power, confiscation, requisition or nationalization, acts of terrorism, "Terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.
- 2.1 Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 2.2 The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Willful act or willful negligence of the Insured or of his representatives.
4. Total or partial cessation of work.
In any action, suit or other proceeding where the Insurers allege that by reason of the provisions of Exclusion 1) and 2) above any loss, destruction, damage, expense or liability is not covered by this insurance the burden of proving that such loss, destruction, damage, expense or liability is covered shall be upon the Insured.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. **Definition**
The Schedule(s) the Section(s) and the Endorsement(s) and the Questionnaire(s) shall be deemed to be incorporated in and form part of this Policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule(s) the Section(s) and the Endorsement(s) and Questionnaire(s).
Any word or expression to which a specific meaning has been attached in any part of a Section or of the Endorsement or Questionnaire shall bear such meaning wherever it may appear in such Section, Endorsement or Questionnaire.
2. **Policy Voidable**
This policy shall be voidable in the event of misdescription, misrepresentation or non-disclosure in any material particular.
3. **Alteration**
 - 3.1 Section I of this Policy shall be avoided with respect to any of the Property Insured in regard to which there be any alteration after the commencement of this insurance
 - 3.1.1 by removal or
 - 3.1.2 whereby the risk of loss destruction or damage is increased or
 - 3.1.3 whereby the interest of the Insured ceases except by will or operation of law unless admitted by the Insurer in writing.
 - 3.2 Section II of this Policy shall be avoided if after the commencement of this Insurance
 - 3.2.1 the Business be wound up or carried on by a liquidator or receiver or permanently is continued or
 - 3.2.2 the interest of the Insured ceases other than by death or
 - 3.2.3 any alteration be made either in the Business or in the Premises or property therein whereby the risk of loss destruction or damage is increased.unless admitted by the Insurer in writing.
4. **Warranties**
Every warranty to which this policy is or may be made subject shall from the time the warranty attaches apply and continue to be in force during the whole currency of this policy and non-compliance with any such warranty in so far as it increases the risk of any loss, destruction or damage shall be a bar to any claim in respect of such loss, destruction or damage.
5. **Reasonable Precautions**
The Insured shall take all reasonable precautions to prevent loss, destruction or damage, e.g. take at his own expense all reasonable precautions, comply with all reasonable recommendations of the Insurers to prevent loss, destruction or damage, comply with statutory requirements and manufacturers' recommendations.

6. Right of Inspection

Representatives of the Insurers shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Insurers with all details and information necessary for the assessment of the risk. Said inspection/examination shall not impose any liability on the insurer and shall not be taken as guarantee for the insured of the safety standards of his operations.

7. Claim Procedure

7.1 In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall:

- immediately notify the Insurers by telephone or facsimile as well as in writing about the nature and extent of loss, destruction or damage
- take all steps within his power to minimize the extent of the loss, destruction or damage.
- preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers.
- furnish all such information and documentary evidence as the Insurers may require
- immediately inform the police authorities in case of loss or damage due to theft or burglary or malicious damage.

Upon notification being given to the Insurers under this condition, a representative of the Insurers shall have the opportunity of inspecting the loss, destruction or damage before any repairs or alterations are effected. If a representative of the Insurers does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

7.2 The Insured shall not be entitled to abandon any property to the Insurers whether taken possession of by the Insurers or not.

7.3 No claim shall be payable under this policy unless the terms of this condition have been complied with.

7.4 Fraud

If a claim is fraudulent in any respect or if fraudulent means are used by the Insured or by anyone acting on his behalf to obtain any benefit under this policy or if any loss or destruction of or damage to the Property Insured or to property used by the Insured at the Premises for the purpose of the Business is caused by the willful act or with the connivance of the Insured all benefit under this policy shall be forfeited.

8. Indemnification

8.1 The Insurers shall indemnify adjusted losses within 30 days after receipt of loss adjuster's final report or equivalent proof of loss.

8.2 Liability having been admitted, payments on account not exceeding the minimum amount justified by the prevailing circumstances shall be effected.

8.3 The Insurers shall be entitled to withhold indemnification:

- if there are doubts regarding the Insured's right to receive the indemnity, pending receipt by the Insurers of the necessary proof.
- if in connection with the claim an examination by the police or an inquiry under criminal law has been instituted against the Insured, pending completion of such examination or inquiry.

9. Interest payments

The Insurers shall not be liable to pay interest other than interest for default.

10. Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties; if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the Arbitrators do not agree, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Insurers.

11. Subrogation

The Insured shall at the expense of the Insurers do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Insurers in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Insurers shall be or would become entitled or subrogated upon their paying for or the making good any loss, destruction, damage or liability under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Insurers.

12. Other Insurance

If at the time any claim arises under this Policy there is any other insurance covering the same loss, damage or destruction the Insurers shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss damage or destruction.

13. Period of Insurance

The period of insurance is one year. Inception and expiry shall both be 12 o'clock noon at the dates entered in the schedule.

14. Average

The sums insured of each item under Section I and of Section II of this policy (other than those applying solely to fees, rent, removal of debris or private dwelling houses) are declared to be separately subject to Average.

Section I :

If the property insured under any item shall at the commencement of any loss, damage or destruction hereby insured against be collectively of greater value than the respective sum insured, then the Insured shall be considered as being his own Insurer for the difference and shall bear a rateable share of the loss accordingly.

Section II :

The Insurance is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity thereunder shall be :

a) in respect of Reduction in Turnover :

the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall fall short of the Standard Turnover in Consequence of the Incident

b) in respect of Increase in Cost of Working :

the additional expenditure (subject to the provisions of the Uninsured Standing Charges Clause) necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Incident, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided

less any sum saved during the Indemnity Period in respect of such of the charges and expenses of the Business payable out or Gross Profit as may cease or be reduced in consequence of the Incident,

provided that if the sum insured by this item be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

15. Deductibles

This policy does not cover the amounts of the deductibles stated in the Schedule in respect of each and every loss as ascertained after the application of all other terms and conditions of the policy including any condition of Average.

Warranted that the Insured shall not effect insurance in respect of the amounts of the deductibles stated in the Schedule.

16. Sum(s) Insured

The Sum(s) Insured shall not be reduced by any indemnity payments.

SECTION I – MATERIAL DAMAGE

The Insurers hereby agree with the Insured that if at any time during the period of insurance the items or any part thereof entered in the Schedule and whilst at the premise(s) described in such Schedule shall suffer any unforeseen, sudden and Accidental physical loss, destruction or damage other than those specifically excluded in the General or Special Exclusions in a manner necessitating repair or replacement the Insurer will indemnify the Insured in respect of such loss, Destruction or damage as hereinafter provided by payment in cash, replacement or repair (at the Insurer's option) up to an amount not exceeding in respect of each of the items at any location specified in the Schedule the sum set opposite thereto (sum insured) and not exceeding in any one event the limit of indemnity where applicable and not exceeding in all the total sum expressed in the Schedule as insured hereby.

SPECIAL EXCLUSIONS TO SECTION I:

1. The Insurers shall not be liable for loss destruction of or damage to.
 - 1.1 Property in the course of construction or erection.
 - 1.2 Property being worked upon and actually arising from the process of manufacture testing repairing cleaning restoring alteration renovation or servicing.
 - 1.3 Property in transit by road, rail, air or water.
 - 1.4 Licensed road vehicles, railway locomotives and rolling stock, watercraft, aircraft, spacecraft, and the like.
 - 1.5 Jewelry, precious stones, precious metals, bullion, furs, curiosities, rare books or works of art.
 - 1.6 Standing timber, growing crops, animals, birds, fish.
 - 1.7 Land (including topsoil backfill drainage or culvert), driveways, pavements, roads, runways, railway lines, dams, reservoirs, surface water, underground water, canals, rigs, wells, pipelines, cables, tunnels, bridges, docks, piers, wharves, mining property underground, offshore property.
 - 1.8 Property in the possession of customers under Rental Agreements or Hire Purchase, Credit or other Suspensive Sale Agreements.
 - 1.9 Property which at the time of the happening of loss, destruction or damage is insured by or would but for the existence of this policy be insured by any marine policy or policies.
2. The Insurers shall not be liable for loss, destruction of or damage to the property insured directly or indirectly caused by or arising out of or aggravated by :
 - 2.1 Delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
 - 2.2 Dishonesty, fraudulent act, trick, device or other false pretence.
 - 2.3 Disappearance, unexplained or inventory shortage.
 - 2.4 Joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economizers, super heaters, pressure vessels or any range of steam and feed piping in connection therewith mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates.
 - 2.5 All gradually operating causes, including but not limited to wear and tear, rust, corrosion, mildew, mould, fungus, wet or dry rot, gradual deterioration, latent defect, inherent vice, slowly developing deformation or distortion, insects larvae or vermin of any kind, microbes of any kind, unless sudden and unforeseen physical loss, destruction or damage ensues, in which case Insurers liability shall be limited to such ensuing loss, damage or destruction.
 - 2.6 Pollution or contamination, unless caused by fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labor disturbances, malicious persons (other than thieves), earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.
 - 2.7 Enforcement of any ordinance or law regulating the construction, repair or demolition of any property insured hereunder except as provided for in the Public Authorities Memorandum incorporated in this Section.
 - 2.8 Shrinkage, evaporation, loss of weight, change in flavour, colour, texture or finish, action of light.
 - 2.9 Change in temperature or humidity, failure inadequate operation of any air-conditioning cooling or heating system due to operating error. The burden of proof that no operating error occurred, shall be upon the Insured.
 - 2.10 Exposure to weather conditions where property is left in the open or not contained in fully enclosed buildings.
3. The insurers shall not be liable for the costs.
 - 3.1 Of rectifying defective materials, faulty workmanship or design
 - 3.2 Of normal upkeep, normal making good, maintenance.
 - 3.3 Arising from false or unauthorized programming, punching, labeling or inserting inadvertent canceling of information or discarding of data media and from loss of information caused by magnetic fields.

SPECIAL CONDITIONS TO SECTION I

1. Sums Insured

It is a requirement of this Insurance that the sums insured stated in the Schedule shall not be less than the cost of reinstatement as if such property were reinstated on the first day of the Period of Insurance which shall mean the cost of replacement of the insured items by new items in a condition equal to but not better or more extensive than its condition when new.

2. Basis of Loss Settlement

In the event of any loss, destruction or damage the indemnification under this section shall be calculated on the basis of the reinstatement or replacement of the property lost, destroyed or damaged, subject to the following provisions :

2.1 Reinstatement or replacement shall mean:

- (1) Where property is lost or destroyed, the rebuilding of any buildings or the replacement of any other property by similar property, in either case in a condition equal to but not better or more extensive than its condition when new.
- (2) Where property is damaged, the repair of the damage and the restoration of the damaged portion of the property to a condition substantially the same as but not better or more extensive than its condition when new.

2.2 Special Provisions:

- (1) The work of reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the Insurers not being thereby increased) must be commenced and carried out with reasonable dispatch otherwise no payment beyond the amount which would have been payable under the policy if this special provisions had not been incorporated herein shall be made.
- (2) Where any property is lost destroyed or damaged in part only the liability of the Insurers shall not exceed the sum representing the cost which the Insurers could have been called upon to pay for reinstatement if such property had been wholly destroyed.
- (3) If at the time of reinstatement the sum representing the cost which would have been incurred in the reinstatement if the whole property covered by such item had been destroyed exceeds the sum insured thereon at the commencement of any destruction of or damage then the Insured shall be considered as being his own Insurer for the difference between the sum insured and the sum representing the cost of reinstatement of the whole of the property and shall bear a rateable proportion of the loss accordingly.
- (4) Until the cost of reinstatement or replacement shall have been actually incurred the amount payable under each of the items shall be calculated on the basis of the actual cash value of such items immediately before the loss destruction or damage with due allowance for depreciation for age, use and condition.

3. First Loss Insurance

3.1 The items mentioned hereinafter are covered on a First Loss Basis, subject to amounts per item entered in the schedule.

- Money and stamps
- Employees Pedal Cycles and other Personal Effects.
- Documents, Manuscripts and Business Books : only the value of materials as stationery together with the cost of clerical labour expended in writing up and not the value of the information to the Insured.
- Computer Systems records : the value of materials together with the cost of clerical labour and computer time expended in reproducing such records (excluding any expense in connection with the production of information to be recorded therein), but not for the value of the information contained therein to the Insured.
- Patterns, Models, Moulds, Plans and Designs: an amount not exceeding the cost of the labour and materials expended in reinstatement.

3.2 Debris Removal

This policy covers the necessary expense for removal of debris of insured property from the described premises as a result of physical loss destruction or damage insured against under this policy.

The company's total liability for debris removal is limited to the amount entered in the Schedule.

4. Capital Additions

The Insurance by this policy shall, subject to the terms and conditions extend to cover:

- any newly acquired buildings, machinery and other equipment in so far as the same are not otherwise insured, and
- alterations, additions and improvements to buildings, machinery and other equipment during the current period of insurance at any of the premises hereby insured, provided that:
 - (1) at any one location this increase shall not exceed 10% of the total sum insured on such item;
 - (2) the insured advise the Insurers within three months of the particulars of any such capital additions and pay such additional premiums as the Insurers may require.

SECTION II – BUSINESS INTERRUPTION

The Insurer(s) agree that if during the period of insurance the business carried on by the Insured all the premises specified in the Schedule is interrupted or interfered with in consequence of loss, destruction or damage indemnifiable under Section I, then the Insurers shall indemnify the Insured for the amount of loss as hereinafter defined resulting from such interruption or interference



provided that the liability of the Insurer(s) in no case exceeds the total sum insured or such other sum as may hereinafter be substituted therefore by Endorsement signed by or on behalf of the Insurer(s).

SPECIAL EXCLUSIONS TO SECTION II

1. This policy does not cover any loss resulting from interruption of or interference with the business directly or indirectly attributable to :
 - 1.1. any restrictions on reconstruction or operation imposed by any public authority.
 - 1.2. the Insured's lack of sufficient capital for timely restoration or replacement of property lost, destroyed or damaged.
 - 1.3. loss of business due to causes such as suspension, lapse or cancellation of a lease license or order etc. which occurs after the date when the items lost destroyed or damaged are again in operating condition and the business could have been resumed, if said lease license or order etc. had not lapsed or had not been suspended or cancelled.
2. This policy does not cover the deductible stated in the Schedule to be borne by the Insured.

BASIS OF INSURANCE

The cover provided under this Policy shall be limited to loss of gross profit due to reduction in turnover and increase in cost of working and the amount payable as indemnity hereunder shall be:

- (a) In respect of Reduction In Turnover: the sum produced by applying the rate of gross profit to the amount by which the turnover during the indemnity period, in consequence of the loss destruction or damage, falls short of the standard turnover.
- (b) In Respect of Increase in Cost of Working: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which but for that expenditure would have taken place during the indemnity period in consequence of loss destruction or damage, but not exceeding the sum produced by applying the rate of gross profit to the amount of the reduction thereby avoided

less any sum saved during the indemnity period in respect of such of the charges and expenses of the business payable out of the gross profit as may cease or be reduced in consequence of loss destruction or damage,

provided that if the Sum Insured by this item be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

1. Gross Profit

The amount by which

- the sum of the amount of the Turnover and the amounts of the closing stock and work in progress shall exceed.
- the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses.

Note :

The amounts of the opening and closing stocks and work in progress shall be arrived at in accordance with the Insured's normal accountancy methods, due provision being made for depreciation.

2. Uninsured Working Expenses

The variable expenses of the business which are not insured by this Policy:

- 2.1 Turnover and purchase taxes
- 2.2 Purchase (less discounts received)
- 2.3 Carriage, packing and freight.

3. Turnover

The money (less discounts allowed) paid or payable to the Insured for goods sold and delivered and for services rendered in the course of the business at the Premises.

4. Indemnity Period

The period beginning with the occurrence of loss destruction or damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence thereof.

5. Rate of Gross Profit:

The Rate of Gross Profit earned on the turnover during the financial year immediately before the date of loss destruction or damage.

Annual Turnover :

The Turnover during that period in the twelve months immediately before the date of loss destruction or damage

Standard Turnover :

The Turnover during that period in the twelve months immediately before the date of loss destruction or damage which corresponds with the indemnity Period appropriately adjusted where the Indemnity Period exceeds twelve months

to which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or other circumstances affecting the Business either before or after loss destruction or damage or which would have affected the Business had the loss destruction or damage not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the result which but for the loss destruction or damage would have been obtained during the relative period after the loss destruction or damage.

PROVISIONS :

Memo 1 - Benefits from other Premises

If during the indemnity period goods are sold or services are rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others acting on his behalf, the money paid or payable in respect of such sales or services shall be taken into account in arriving at the turnover during the indemnity period.

Memo 2 - Return of Premium

If the Insured declares at the latest six months after the expiry of any policy year that the gross profit earned during the accounting period of twelve months most nearly concurrent with any period of insurance, as certified by the Insured's auditors, was less than the sum insured there on, a pro rata return of premium not exceeding one third of the premium paid on such sum insured for such period of insurance shall be made in respect of the difference.

If any loss destruction or damage has occurred giving rise to a claim under this Policy, such return shall be made in respect only of so much of said difference as is not due to such loss destruction or damage.

CLAUSES:

RIOTS STRIKES AND MALICIOUS DAMAGE ENDORSEMENT 4.1 A
PLUS CIVIL COMMOTION

This Endorsement is attached to and forms an integral part of :

Policy Number : IARP05EHZI - 0703

Insured's Name : [REDACTED] and/or subsidiary and/or affiliated and/or inter-related companies for their respective rights and interests.

It is hereby agreed and declared that :

- a) notwithstanding anything contained in item 1 of the GENERAL EXCLUSIONS of this Policy and unless otherwise excluded in item 2. EXCLUSIONS of this Endorsement and subject to payment of additional premium, the Insurer agrees to extend this insurance as provided in this Endorsement;
- b) notwithstanding anything which may be defined in any laws or regulations to the contrary, for the purpose of this Endorsement, all terminology printed in italics shall be deemed to mean as defined in item 4. DEFINITIONS of this Endorsement.

1. EXTENSIONS

This insurance is extended to cover :

- Physical damage to the property and/or interest insured directly caused by one or more of the following perils :
 - 1.1. *Riots*
 - 1.2. *Strikes*
 - 1.3. *Locked-out Workers*
 - 1.4. *Malicious Acts*
 - 1.5. *Civil Commotion*
 - 1.6. *Preventive Acts related to perils 1.1. up to and including 1.5.*
- Physical loss of the property and/or interest insured directly caused by:
 - 1.7. *Looting occurring during Riots*
 - 1.8. *Looting occurring during Civil Commotion.*

provided that any of these perils does not develop in an uninterrupted chain of events into one or more of the excluded perils.

2. EXCLUSIONS

This extension does not cover all physical loss of or damage to the property and/or interest insured including loss or damage by fire directly or indirectly caused by or contributed to by or arising from or in consequence of one or more of the following perils :

- 2.1. *Insurrection/Popular Rising, Usurped Power, Revolution, Rebellion, Military Power, Invasion, Civil War, War and Hostilities, Subversive Acts, Terrorism, Sabotage or looting (except looting occurring during Riots or during Civil Commotion).*

in any action, suit or other proceedings, where the Insurer alleges that loss or damage is directly or indirectly caused by one or more of the excluded perils under this section, the burden of proof that such loss or damage is covered shall be on the insured.

- 2.2. Total or partial cessation of works, or retarding or interruption or cessation of any process or operation.

- 2.3. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority or body , or unlawful occupation by any person.

- 2.4. ~~Business interruption, or any kind of consequential loss.~~ (Deleted)

3. DEDUCTIBLES

As per Schedule

4. DEFINITIONS

Notwithstanding anything which may be defined in any laws or regulations to the contrary, for the purpose of this Policy, all terminology printed in italics shall be defined as follows :

- 4.1. *Riots* is an act of a group of a least 12 (twelve) persons, who in the execution of their common purpose cause public disturbance tumultuously with violence and damage to the property of others
- 4.2. *Strike* is a deliberate act of damage, by a group of workers of at least 12 (twelve) persons or one half of the entire workforce (if the total number of workforce is less than 24 person), to protest against the termination or suspension of a fellow employee by the employer.

- 4.3. **Locked-out Workers** is a deliberate act of damage, by a group of workers of at least 12(twelve) persons or one half of the entire workforce (if the total number of workforce is less than twenty-four persons), to protest against the termination or suspension of a fellow employee by the employer.
- 4.4. **Malicious Acts** is an act of any person(s) deliberately causing damage to the property of others driven by vengeance, hatred, anger or any other reasons with or without any reason whatsoever, except such done by the employee(s) of the Insured, or any person(s) on behalf of the Insured, or by person(s) entrusted by the Insured to maintain or keep such property, or by thieves/robbers/looters.
- 4.5. **Preventive Acts** is an act of any lawfully constituted authority or body in an attempt to prevent or suppress the occurrence of any of insured perils or to minimize the consequences of any such perils.
- 4.6. **Civil Commotions** is an act of a large number of people acting together disrupting public peace and disturbance tumultuously with violence and a chain of destruction of a large number of properties, indicated by the cessation of more than one half of the normal activity of commercial/shopping or business areas or schools of public transportation in one city for at least 24 (twenty-four) hours consecutively commencing immediately before, during or after the event.
- 4.7. **Insurrection/Popular Rising** is an uprising of a majority of the people in the capital city of the country, or in three or more capital cities of the provinces within 12(twelve) days, demanding a change in the government de jure or de facto, or open resistance against the government de jure or de facto, not amounting to a **Rebellion**.
- 4.8. **Usurped Power** is a situation where the established order has been overthrown and replaced by some illegal authority which is in a position to lay down rules of conduct and also ensure that the rules are obeyed.
- 4.9. **Revolution** is an uprising of the people with force to make a radical change to the current public administration system of the country or to overthrow the established government de jure or de facto, not amounting to a **Rebellion**.
- 4.10. **Rebellion** is a state of organized resistance against the established authority with the object of supplanting or overthrowing it with force using fire arms which threatens the existence of such authority.
- 4.11. **Military Power** is an act by a group of home or foreign armed forces personnel consisting of at least 30(thirty) persons using force with the intention to overthrow the established authority or to cause public disorder and disturbance.
- 4.12. **Invasion** is an act by the military power of one country to penetrate or invade the territory of another the object of permanently or temporarily occupying and taking control over such territory.
- 4.13. **Civil War** is an armed conflict between regions or political factions within the territorial limits of a country with the object of gaining legitimate power.
- 4.14. **War and Hostilities** is a widespread armed conflict (whether or not war has been declared) or a warlike situation between two or more countries, including military exercises of country or joint-military exercises between countries.
- 4.15. **Subversive Acts** is an act by any person on behalf of or in connection with any organization with activities directed toward the overthrow by force of the government "de jure" or "de facto" or to the influencing of it by **Terrorism** or **Sabotage** or violence.
- 4.16. **Terrorism** is an act by any person using force to create public fear in an attempt to achieve a goal which according to public opinion has a political background.
- 4.17. **Sabotage** is a destructive act against property or the obstruction of work process or causing the reduction in value of work, by any person in an attempt to achieve a goal which according to public opinion has a political background.
- 4.18. **Looting** is the appropriation of property belonging to another by any person (excluding those employed by or under the control of the Insured), with the intention of permanently depriving that other of it.

5. CANCELLATION

This insurance may be terminated at any time at the option of the Insurer on written notice to that effect being given to the Insured. The termination shall be effective at noon on the 3rd (third) day after receipt of such notice by the Insured. The Insurer shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date the termination is effective.

(This wording is a translation of the original version in Bahasa Indonesia; in the event of any dispute arising from the interpretation of any meaning herein, the terms and conditions shall be interpreted according to the Original Bahasa Indonesia version).

72 HOURS CLAUSE (TIME ADJUSTMENT CLAUSE)

Any loss of or damage to the Insured Property arising during any one period of seventy two (72) consecutive hours, accused by storm tempest flood shall be deemed as a single event and shall constitute one occurrence with regard to the deductible provided for herein. For the purposes of application of deductible the commencement of any such seventy two (72) hour period shall be decided at the discretion of the Insured. However, that there shall be no overlapping in any two or more such seventy two (72) hour periods in the event of damage occurring over a more extended period of time.

ALTERATIONS CLAUSE

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is noted and agreed that this Insurance shall not be prejudiced in the event of any alterations being made to the property insured whereby the risk of damage is increased, provided that notice of such alterations be given to the Insurer within sixty (60) days of the commencement of such alterations and additional premium paid, if required from the date of such alterations.

APPRAISEMENT CLAUSE (IDR 500,000,000.00)

If the aggregate claim for any one loss does not exceed IDR 500,000,000.00 whichever is the lesser amount by items effected no special inventory or appraisal of the undamaged property shall be required if two or more buildings be included in a single item this provision shall apply to the range of building and/or contents by the items or items effected.

ARBITRATION - C - CLAUSE

In the event of any dispute arising between the insurer and the insured in respect of the implementation and/or interpretation of this Policy, the dispute shall be settled amicably within 60 (sixty) days since the dispute arises. The dispute arises since the Insured or the Insurer has expressed in writing his disagreement on the subject matter of the dispute. If the dispute could not be settled, the Insurer shall give the option to the Insured to elect either one of the following dispute clauses to settle the dispute and such choice could not be revoked. The Insured must notify his choice to the Insurer by registered letter, telegrams, telex, facsimile, E-mail or by courier.

Settlement of Dispute (Arbitration) Clause

It is hereby noted and agreed that the Insured and the Insurer shall settle the dispute through Arbitration Ad Hoc as follows :

1. The Arbitration Ad Hoc consists of three arbitrators. The Insured and the Insurer each shall appoint an arbitrator within 30 (thirty) days from the date of receipt of the written notification, then the two arbitrators shall appoint the third arbitrator within 14 (fourteen) days from the date of appointment of the second arbitrator. The third arbitrator shall as umpire of the Arbitration Ad Hoc.
2. Should there be any disagreement as to the appointment of arbitrator(s) and or the two arbitrators fail to appoint the third arbitrator, then the Insured and or the Insurer could request the Chairman of the court (Ketua Pengadilan Negeri) where the defendant domiciles to appoint the arbitrator(s) and or the umpire.
3. The arbitrators shall examine the case and make an award within 180 (one hundred and eighty) days from the date of the formation of the Arbitration Ad Hoc. The period of examination of the case could be extended upon the consent of both parties and if it is deemed necessary by the Arbitration Ad Hoc.
4. The Arbitration award is final, binding and enforceable for both parties, the Insured and the Insurer. Should the Insured and or the Insurer fail to comply with the arbitration award, then at the request of the other party, the award shall be executed under the order of the Chairman of the court (Ketua Pengadilan Negeri) where the defendant domiciles.
5. Matters which are not provided and or not sufficiently provided under this clause shall be subject to the provisions of the Act of the Republic Indonesia Nr. 30 dated August 12, 1999 regarding the Arbitration and Alternative Dispute Resolution.

Settlement of Dispute (Court of Law) Clause

It is hereby noted and agreed that the Insured and the Insurer shall settle the dispute through Court of Law where the defendant resides.

ARCHITECTS, SURVEYORS AND ENGINEERS EXPENSES (5% OF TOTAL SUM INSURED)

It is hereby noted and agreed as follows

- The insurance of each item on Buildings or Contents includes an amount in respect of Architects' Surveyors' Legal, and Consulting Engineers' Fees not exceeding those provided under the scales of the various institutions and/or bodies regulating such fees prevailing at the time of the destruction or damage and not exceeding 5% of Total Sum Insured
- The insurance on Fees applies only to those necessarily and reasonably incurred in the reinstatement or repair of Property Insured consequent upon its destruction or damage but not for preparing any claim, it is being understood that the amount payable under the item shall not exceed in total its sum insured.

AVERAGE RELIEF CLAUSE (85 %)

If at the time of a loss the sum insured shall be less than 85 % of the value at risk in accordance with the cover defined under the policy then the insured shall be considered as being his own insurer shall bear a rateable proportion thereof.

AWNINGS, BLINDS, SIGNS OR OTHER FITTINGS OF EVERY DESCRIPTION CLAUSE (LIMIT IDR 50,000,000.00)

Awnings, blinds, signs or other outdoor fixtures or fittings of any description are covered by this Policy provided that the Insurer's liability under this extension shall be on first loss basis, not in the aggregate to exceed IDR 50,000,000.00



BOILERS AND PRESSURE VESSEL EXTENSION

This Policy is extended to include damage as specified below to boilers and pressure vessel plant. Damage caused by their own explosion or collapse,

Explosion shall mean the sudden and violent rending of the permanent structure of the plant by force of internal steam or fluid pressure or bodily displacement of any part of such structure together with forcible ejection of its contents, except in the case of a steam test at a pressure not exceeding the maximum pressure permitted by the inspecting authority the term explosion shall not mean failure under the test.

Collapse shall mean the sudden and dangerous distortion of any part of the permanent structure of plant by bending or crushing caused by force of steam or fluid pressure whether attended by rupture or not. Except in the case of a steam test at a pressure not exceeding the maximum pressure permitted by the inspecting authority the term collapse shall not mean failure under the test.

The following defects do not constitute explosion or collapse even though repair or replacement may be necessary.

- i. Wearing away or wasting of the material of the plant whether by leakage, corrosion or by the action of the fuel or otherwise;
- ii. Slowly developing deformation or distortion of any part of the plant;
- iii. Cracks, fractures, blisters, laminations, flaws or grooving even when accompanied by leakage or damage to tubes, headers or other parts of the plant caused by overheating or leakage at seams, tubes or other parts of the plant.
- iv. Failure of joints.

But explosion or collapse arising from any such defect is not excluded hereby.

EXCLUSIONS TO THIS EXTENSION :

Damage arising during the application of hydraulic tests of the plant and occasioned thereby.

DEFINITIONS :

The term boiler and pressure vessel plant includes any connected super-heaters, economizers, mountings, fittings, valves and steam piping.

SPECIFIC EXCLUSIONS TO THIS EXTENSION

If at the time of explosion or collapse or other damage insured by this extension :

- a. The load on the safety valve or safety valves upon the particular item of plant was in excess of that permitted by the latest certificate issued in accordance with Boiler Inspection Regulations applicable thereto, or
- b. If any safety valve limiting the pressure is removed or rendered inoperative, or
- c. Where certificate of inspection are issued by a Government Department if the particular item of plant was not certified.

Then the Insured shall not be entitled to any indemnity under the extension.

BRAND AND LABEL CLAUSE

If branded or labeled merchandise covered by this Policy is damaged, and the Insurer elects to take all or any of such merchandise at the agreed or appraised value, the Insured may, at his own expense, stamp "salvage" on the merchandise or its containers or may remove the brands or labels, if such stamp or removal of brand or label will not physically damage the merchandise but the Insured shall at its own cost relabel the merchandise or containers in compliance with all of the requirements of the applicable law.

CIVIL AUTHORITIES CLAUSE

The insurance is extended to cover direct loss or damage to the described property caused by acts of destruction executed by order of any Public Authority at the time of and only during a conflagration to retard the spread thereof, and subject to all other terms and conditions of this Policy. This Insurer shall not be liable, however, for more than the amount for which it would have been liable had the loss been caused by a peril insured against under this Policy.

COST OF RE-ERECTION CLAUSE

The insurance by this Policy extends to cover the cost of re-erecting, fitting and fixing machinery or plant destroyed or damaged by fire or by any other peril hereby insured against providing always that the liability of the Insurer shall not exceed the sum insured of such machinery or plant under this Policy.

COST OF RE-WRITING RECORDS AND CLAIMS PREPARATION CLAUSE

The Insurance by this Policy extends to cover the costs and expenses necessarily and reasonably incurred by the Insured following loss or damage to the property insured:

- a. to reconstruct and recompile information (but not for the value to the insured of the information contained therein)
- b. to extract and compile information required by the Company from the Insured's own record for the purpose of preparing a claim under the policy but excluding legal, investigation and research fees / expenses incurred for the purpose of contesting any issue over the Company's liability under the policy.

Provided always that no amount shall be recoverable under this endorsement if subsequent to the incurrence of any expenses the company shall deny liability for any claim in respect of which the expenses have been incurred (with or without the consent of the Company).

CURRENCY CLAUSE

It is hereby understood and agreed that in case a claimable loss hereunder, if any, is denominated in currency other than the currency stated in the Policy Schedule, then the conversion rate shall be the middle rate for bank notes published by the Bank Indonesia on the date of agreement between the Insurer and Insured as to the amount of loss.

CUSTOMERS GOODS CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within policy to the contrary but subject to its terms, limitations and conditions that as regards customer's goods this policy indemnifies the insured against his legal liability for destruction or damage or such property by fire or any other peril hereby insured against.

DESIGNATION CLAUSE

For the purpose of determining, where necessary, the definition of any property insured hereby the Insurer agrees to accept the designation under which such property has been entered in the Insured's books.

DETERIORATION OF UNDAMAGED STOCK CLAUSE

This Policy extends to include loss sustained by the Insured directly as a result of deterioration of undamaged stock which cannot be processed promptly due to interruption of or interference with the Business in consequence of Damage to Property Insured.

DUTIES CLAUSE

The insurer will also reimburse the Insured for customs and excise duties, import taxes, freight, insurance and similar charges in respect of the procurement of goods, materials, and services for replacement, restoration or re-commissioning to the extent that such charges are included within the declared Sum Insured.

EARTHQUAKE EXCLUSION CLAUSE

It is hereby noted and agreed that this insurance shall not in any case to cover Earthquake, Fire following Earthquake, Volcanic Eruption and Tsunami

ELECTRONIC DATA RECOGNITION CLAUSE EDRC (B) (Amended)

SECTION 1

This reinsurance does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to :

1. The calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations by any computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the original insured or not; or
2. Any change, alteration or modification involving the date change to the year 2000 or other date change, including leap year calculations, to any such computer system, hardware, program or software or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the original insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

However this section shall not apply in respect of physical damage and all business interruption and/or time element exposures whether by way of Contingent Business Interruption, Suppliers or Customers extensions occurring as a result of such physical damage, arising out of the perils of fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, hurricane, flood, cyclone, riot, strike, civil commotion, vandalism, malicious mischief, earthquake, volcano, tsunami, freeze or weight of snow.

SECTION 2

Notwithstanding Section 1 above, this reinsurance does not cover any costs and expenses, whether preventative, remedial or otherwise, arising out of or relating to change, alteration or modification of any computer system, hardware, program or software or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the original insured or not.

SECTION 3

The date change to the year 2000, or any other date change, including leap year calculations, shall not in and of itself be regarded as an event for the purposes of this reinsurance.

ERROR AND OMISSIONS CLAUSE

The Insured shall not be prejudiced by an unintentional and/or inadvertent omissions, errors, incorrect valuation or incorrect description of the interest, risks or property provided notice is given to the Company as soon as possible upon discovery of such errors and omissions and subject to the insured paying additional premium arising therefrom.

FIRE BRIGADES CHARGES CLAUSE (LIMIT IDR 50,000,000.00)

It is hereby understood and agreed that the reasonable charges raised by any local authority for the provision of Fire Fighting Appliances called for the purpose of protecting the premises shall be recoverable hereunder.

FIRE EXTINGUISHING COST CLAUSE (LIMIT IDR 25,000,000.00)

This policy extends to indemnify the Insured in respect of the cost of refilling of fire fighting appliances up to a limit of IDR 25,000,000.00 for any one occurrence. Provided always that the liability of the company in respect of such cost shall be limited to those necessarily and reasonably incurred in extinguishing fire at or adjoining the property insured or immediately threatening to involve such property.

GENERAL INTEREST CLAUSE

Certain of the Property insured may be the subject of hire purchase lease or other agreements and the interest of the other parties to these arrangements is noted in this insurance, the nature and extent of such interest to be disclosed by the Insured in the event of damage.

INDUSTRIES, SEEPAGE, POLLUTION AND CONTAMINATION CLAUSE(NMA 1685)

("SUDDEN AND ACCIDENTAL")

This Agreement does not cover any liability for :

- a. Personal Injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this paragraph (1) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this Insurance.
- b. The cost of removing, nullifying or cleaning – up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by sudden, unintended and unexpected happening during the period of this Insurance
- c. Fines, penalties, punitive or exemplary damages.

This Clause shall not extend this Agreement to cover any liability which would not have been covered under this Agreement had this Clause not been attached.

INTERNAL REMOVAL CLAUSE

It is understood and agreed that in the event of removal of property from one building to another at any of the situations covered by this Policy being inadvertently not advised to the Insurer, the insurance on such property shall follow removal, the necessary adjustments in Sum Insured and premium being made as from the date of removal as soon as the oversights is discovered. Provided however that the liability of the Insurer shall not exceed the Sum Insured hereunder.

LEASED PROPERTY CLAUSE

This Policy extends to indemnify any other party having an interest in the property insured by virtue of and in accordance with the terms of mortgage, Leasing, Hiring or Renting Agreement, provided such property is not more specifically insured.

LOSS NOTIFICATION CLAUSE (7 DAYS)

It is hereby noted and agreed that in contrary with item 7.1, In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall:

- a. Immediately notify the Insures by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage;
- b. Take all steps within his power to minimize the extent of the loss or damage;
- c. Preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers;
- d. Furnish all such information and documentary evidence as the Insurers may require;
- e. Inform the police authorities in case of loss or damage due to theft or burglary.

The Insurers shall not in any case be liable for loss, damage or liability of which no notification has been received by the Insurers within 7 days of its occurrence.

LOSS OF DAMAGED GOODS CLAUSE

In case of damage to property bearing brands labels and trademarks the sale of which carries in any way a guarantee of the Insured, the salvage value of such damaged property shall be determined after the removal in the customary manner of all brands labels and trade marks which might be taken to indicate that the guarantee of the Manufacturer or the Insured attached to said property. However notwithstanding anything to the contrary elsewhere herein, it is understood and agreed that in case of damage to goods insured under this Policy due to a peril insured against, the Insured or their representatives are to retain control of all damaged goods. The Insured, however agreed wherever practicable to recondition or sell such goods, the sale being made after removal of all brands labels or trademarks, with the Insurer being entitled to the proceeds of the sale. Where the use or disposal or sale of damage goods would be in the opinion of the Insured or their representatives detrimental to their interest such damage shall be treated as a constructive total loss and the Insured shall destroy the damaged goods in the presence of a representative of the Insurer and the Insured.

MINOR ALTERATIONS AND REPAIRS CLAUSE

Minor alterations, additions and repairs to building, plant fixtures and fittings, and machinery (exclusive of any Sprinkler Installations) and minor works in progress are allowed and the insurance by this Policy shall not be prejudiced by this.

NUCLEAR EXCLUSION CLAUSE

This Insurance Policy shall not apply to the following:

- i. Nuclear energy risks in accordance with the Nuclear Energy Risks Exclusion Clause (Reinsurance) 1994 NMA 1975 (a) (Worldwide excluding USA and Canada).
- ii. Any other liability loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss, save where such liability, loss, cost or expense arises under insurances or reinsurances expressly exempted from the Nuclear Energy Risks Exclusion Clause (Reinsurance) 1994 NMA 1975 (a) (Worldwide excluding USA and Canada) in respect of which "the Insurer" has specifically granted cover.

OUTBUILDINGS CLAUSE

The insurance by each item under buildings is understood to include walls, gates and fence, small outside buildings, extensions, annexes, exterior staircase, fuel installations, steel or iron framework and tanks in the said premises and the insurance by each item under contents extends to contents of each outbuilding, provided their values are included in the sum insured.

PAYMENT ON ACCOUNT CLAUSE

It is hereby declared and agreed that progress payment on account of any loss recoverable under this policy will be made to the Insured at such stage as may be mutually agreed upon if desired by the Insured and on production of an interim report by the loss adjuster (if appointed) provided that such payment are deducted from finally agreed claim settlement figures.

PREVENTIVE MEASURE CLAUSE

It is agreed that in the event of actual damage (or imminent damage) to the Insured Property, the Insurer will pay the reasonable costs necessary in preventing, minimising or reducing damage to the Insured Property, which the Insured can prove were necessarily incurred immediately and urgently in an emergency.

PROPERTY DAMAGE CLARIFICATION CLAUSE

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data of software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy :

- A. Loss or damage to data of software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

PUBLIC AUTHORITIES CLAUSE

The insurance by this Policy extends to include such additional cost of reinstatement of the destroyed or damaged property thereby insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Government Act or Bye-Law of any Municipal or Local Authority provided that :

- i The amount recoverable under this Extension shall not include :
 - a the cost incurred in complying with any of the aforesaid Regulations or Bye-Laws.
 1. In respect of destruction or damage occurring prior to the granting of this Extension.
 2. In respect of destruction or damage not insured by the Policy.

3. Under which notice has been served upon the insured prior to the happening of the destruction or damage.
4. In respect of undamaged property or undamaged portions of property.
- b the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or Bye-Laws not arisen.
- c the amount of any rate, tax, duty, development or other charge or assessment, arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-Laws.
- ii The work of reinstatement must be commenced and carried out within reasonable despatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Insurer may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-Laws so necessitate) subject to the liability of the Insurer under this Extension not being thereby increased.
- iii If the liability of the Insurer under (any item of) the Policy apart from this Extension shall be reduced by the application of any of the terms and conditions of the Policy then the Liability of the Insurer under this Extension (in respect of any such item) shall be reduced in proportion.
- iv The total amount recoverable under any item of the Policy shall not exceed the sum insured thereby.
- v All the conditions of the Policy except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

REINSTATEMENT VALUE CLAUSE

It is hereby declared and agreed that in the event of the property insured being destroyed or damaged the basis upon which the amount payable under the schedule of the Policy is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to or more extensive than the insured property when new, subject to the following Special Provisions and subject also to the terms and conditions of the Policy except insofar as the same may be varied hereby.

Special Provisions

- i. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of Insurer not being thereby increased) must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Insurer may (during the said 12 months) in writing allow otherwise no payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated therein shall be made.
- ii. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Insurer shall not be liable for any payment in excess of the amount which would have been payable under the Policy if this memorandum had not been incorporated therein.
- iii. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed exceeds the sum insured thereon at the breaking out of any fire or at the commencement of any destruction or damage to such property by any other peril insured against by this Policy then the Insured shall be considered as being his own insurer for the excess and shall bear a ratable proportion of the loss accordingly. Each item of the Policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.
- iv. No payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on behalf of the Insured which is not upon the identical basis of reinstatement set forth herein.
- v. This memorandum shall be without force or effect if
- (a) The Insured fails to intimate to the Insurer within 6 months from the date of destruction or damage or such further time as the Insurer may in writing allow his intention to replace or reinstate the property destroyed or damaged.
- (b) The insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

SELLING PRICE CLAUSE

It is noted and agreed that in respect of goods sold but not yet delivered for which the Insured is responsible and with regard to which under the written or printed conditions of sale the Sale Contract is cancelled by reason of the loss or damage indemnified by this Policy either wholly or to the extent of the loss or damage, the liability of the Insurer shall be based on the contract price, and for the purpose of average the value of all goods, to which this clause would in the event of loss or damage be applicable shall be ascertained on the same basis.

SERVICES CLAUSE

The insurance by this Policy relating to machinery and equipment extends to include telephone, gas, water and electric instruments, meters, piping, cabling and the like and accessories thereof including similar property in adjoining yards or roadways or underground all the property of the Insured or of suppliers or others for which the Insured are responsible provided their values are included in the sum insured.

STRUCTURAL ALTERATION CLAUSE

It is hereby understood that structural alteration and extension of the buildings mentioned in this Policy is allowed, as are the erection of new buildings, installation, reinstallation, replacement of machine, tools, implements, piping or other installations required for the process carried on, parts of installations and objects as well as to move all this within the premises. In case of removal or demolition of an insured object this insurance will cover the new items substituting the removed or demolished objects up to the original amount insured.

TEMPORARY REMOVAL CLAUSE

It is hereby agreed that the property insured by this Policy (other than any stock in trade or merchandise) is covered in respect of the perils hereby insured against, whilst temporarily removed for cleaning, renovation, repair or other similar purposes elsewhere on the same premises or any other premises in the Republic of Indonesia and in transit thereto and there from by road, rail or inland waterway.
Provided always that :

1. The amount recoverable under this extension in respect of each Item of this Policy shall not exceed the amount which would have been recoverable had the loss occurred in that part of the premises from which the property is temporarily removed not in respect of any loss occurring elsewhere than at the said premises, 10 per cent of the sum insured by this Policy after deducting there from the value of any building (exclusive of fixtures and fittings), stock in trade or merchandise hereby insured.
2. This extension does not apply to property if and so far as it is otherwise insured.
3. As regards losses occurring elsewhere than at the premises from which the property is temporarily removed this extension does not apply to
 - a. motor vehicles and motor chassis licensed for normal road use,
 - b. property held by the insured in trust, other than machinery and plant.

This clause is subject otherwise to all the terms and conditions of the Policy to which it is attached.

TERRORISM EXCLUSION CLAUSE NMA 2921 (Amended)

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

TRANSMISSION & DISTRIBUTION LINES EXCLUSION CLAUSE

Excluding losses in respect of overhead transmission and distribution lines and their supporting structures other than those on or within 305 meters (or 1,000 feet) of the insured premises.

It is understood and agreed that public utilities extension and/or suppliers extension and/or contingent business interruption coverages are not subject to this exclusion, provided that these are not part of a transmitters' or distributors' policy.

VEHICLE LOAD CLAUSE

In the event of the Insured's Property being left loaded in vehicles or freight containers overnight while in, on or about the premises hereby insured the Insurer will indemnify the Insured for the loss of or damage to such Property caused by fire or any other peril insured hereby, providing always that the Insurer's Liability shall not exceed the sum insured of such Property under the Policy.

WAR & CIVIL WAR EXCLUSION CLAUSE – LIRMA G51 (Amended)

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

WORKMENS CLAUSE

Workmen are allowed in and about any of the described premises for the purpose of making new erections or alteration, repair, decoration, plant installation, general maintenance and the like without prejudice to the terms and conditions of the Policy.



COINSURANCE CLAUSE

1. As this is a co-insurance, the under mentioned Insurance companies shall each for themselves and not one for the other, severally and independently have the rights and assume the liabilities in proportion to their respective shares as mentioned below.
2. PT.ASURANSI ASTRA BUANA shall be the representative of the Co-Insurers and shall attend to all matters connected with this co-insurance including collection of insurance premium but not settlement of claims. However, the indemnity money so fixed shall be paid to the Assured severally and independently by each Co-Insurers according to this proportionate share.
3. Any agreement or decision which may be made between the person affecting insurance on behalf of the Assured and/or the Assured and PT.ASURANSI ASTRA BUANA in connection with this Co-Insurance shall be final and binding upon all other Co-Insurers
4. Any notice which may be given by the Assured to PT.ASURANSI ASTRA BUANA in writing or otherwise shall be deemed as given to all other Co-Insurers as well

Names of Co-Insurers and their respective shares :

~~PT. ASURANSI ASTRA BUANA~~ - 70.00% (Leader)

~~PT. ASURANSI ASTRA BUANA~~

~~PT. ASURANSI ASTRA BUANA~~ 15.00% (Member)



~~PT. ASURANSI ASTRA BUANA~~ 15.00% (Member)



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PROPERTY ALL RISK INSURANCE

The Insured <i>Tertanggung</i>	PT. 'X'
Policy Number <i>No. Polis</i>	IARP05EHZI-0804
Period of Insurance <i>angka Waktu Pertanggungan</i>	August 01, 2008 to August 01, 2009

NOTE TO INSURED	The Insured is particularly requested to read this Policy, Schedule and Condition. If any error be found, please return the Policy for an immediate correction.
CATATAN KEPADA TERTANGGUNG	Tertanggung dimohon untuk memeriksa Polis, Ikhtisar Pertanggungan serta Kondisi-nya Jika terdapat kesalahan, mohon mengembalikan polis ini untuk dapat segera diperbaiki
CLAIM KLAIM	

PROPERTY ALL RISKS INSURANCE

Whereas the Insured named in the Schedule(s) hereto has made to the :

(hereinafter called "the Insurers") a written proposal by completing the Questionnaire(s) which together with any other statements made in writing by the Insured for the purpose of this policy is deemed to be incorporated herein,

now this Policy of Insurance witnesseth that subject to the Insured having paid to the Insurers the premium mentioned in the Schedule(s) and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Insurers will indemnify the Insured in the manner and to the extent hereinafter provided.

Signed for the Insurers

SCHEDULE IKHTISAR PERTANGGUNGAN

ORIGINAL/ ASLI
RUS01

Policy Number <i>No. Polis</i>	IARPO5EHZI-0804		
Type of Insurance <i>Jenis Asuransi</i>	1. Property All Risk Insurance 2. Business Interruption		
Form/Wording <i>Jenis Polis</i>	1. Munich Re amended Riots, Strikes, Malicious Damage And Civil Commotions Endorsement (Code : 4.1B / 2007) and including boiler explosion as per the cover afforded by the Indonesian PSKI form. 2. Business Interruption Munich Re		
The Insured <i>Tertanggung</i>			
Address <i>Alamat</i>			
Period of Insurance <i>Jangka Waktu Pertanggungan</i>	August 01, 2008 to August 01, 2009 (Both dates inclusive at 12.00 o'clock noon)		
Business <i>Bisnis</i>	All operations of the Insured, including but not limited to CPO Mill and all other activities and any other occupation related to the Insured's nature of business.		
Occupation <i>Okupasi</i>	3160 - Minyak Kelapa Sawit (tanpa pemakaian bensin dalam pengerjaan)		
Risk Location <i>Lokasi Risiko</i>	Sei Manding Kota Lama, Sub District of Kun to Darussalam, District of Rokan Hulu, Pro vince of Riau, Indonesia, Pasirpengaraian 28556		
Interest & Sum Insured <i>Objek & Nilai Pertanggungan</i>	Section I - Material Damage Main Structure IDR 2,931,201,000.00 Ancillary Buildings IDR 996,783,382.00 Proprietary Equipment IDR 21,368,771,683.00 Machinery & Equipment IDR 31,378,865,523.00 Stock Bahan Baku; Barang Setengah Jadi & Barang Jadi IDR 20,000,000,000.00 Sub Total IDR 76,675,621,588.00 Section II - Business Interruption Loss of Profit IDR 2,000,000,000.00 Sub Total IDR 2,000,000,000.00		
Indemnity Period <i>Periode Penggantian Kerugian</i>	12 Months		
Total Sum Insured <i>Total Nilai Pertanggungan</i>	IDR 78,675,621,588.00		
Rate <i>Tarif Premi</i>	0.21 %		
Premium Calculation <i>Perhitungan premi</i>	IDR 78,675,621,588.00 X 0.21 % = IDR 165,218,805.33 Administration Cost = IDR 50,000.00 TOTAL = IDR 165,268,805.33		
Clauses, Conditions and Warranties <i>Klausula, Kondisi, dan Syarat Khusus</i>	1. Riots, Strikes, Malicious Damage And Civil Commotions Endorsement (Code : 4.1B / 2007) with 7 days notice of cancellation 2. 72 Hours Clause (Time Adjustment Clause) 3. Alteration Clause 4. Appraisement Clause (IDR 500,000,000.00) 5. Arbitration "C" Clause 6. Architects, Surveyors & Consulting Engineers Expenses (5% of Total Sum Insured) 7. Average Relief Clause (85%) 8. Awnings Blinds Signs or Other Fitting of Every Description (limit IDR 50,000,000.00) 9. Boilers and Pressure Vessel Extension 10. Brand and Label Clause 11. Civil Authorities Clause 12. Cost of Re-Erection Clause		

	13. Cost Of Re-Writing Records and Claims Preparation Clause 14. Currency Clause 15. Customers Goods Clause 16. Designation Clause 17. Deterioration of Undamaged Stock Clause 18. Duty Clause 19. Earthquake Exclusion Clause 20. Electronic Date Recognition Clause EDRC (B) (Amended) 21. Errors and Omissions 22. Fire Brigades Charges Clause (limit IDR 50,000,000.00) 23. Fire Extinguishing Cost Clause (limit IDR 25,000,000.00) 24. General Interest Clause 25. Industries, Seepage, Pollution And Contamination Clause (NMA 1685) 26. Internal Removal Clause 27. Leased Property Clause 28. Loss Notification Clause (7 days) 29. Loss of Damage Goods Clause 30. Minor Alterations and Repairs Clause 31. Nuclear Exclusion Clause 32. Outbuildings Clause 33. Payment on Account Clause 34. Preventive Measure Clause 35. Property Damage Clarification Clause 36. Public Authorities Clause 37. Reinstatement Value Clause 38. Selling Price Clause 39. Services Clause 40. Structural Alteration Clause (Compulsory) 41. Temporary Removal Clause 42. Terrorism Exclusion Clause NMA 2921 43. Transmission & Distribution Lines Exclusion Clause 44. Vehicle Load Clause 45. War and Civil War Exclusion Clause – LIRMA G51 (amended) 46. Workmen's Clause 47. Coinsurance Clause	
Deductible (each & every loss) <i>Risiko Sendiri (tiap kejadian)</i>	<u>Section I - Material Damage</u> - Fire, Lightning, Explosion, Impact of Falling Aircraft and Smoke : <i>Nil</i> - Riots, Strikes, Malicious Damage And Civil Commotions Endorsement (Code : 4.1B / 2007): <i>10% of claim, min. IDR 15,000,000.00</i> - Windstorm, Tempest, Flood and Water Damage : <i>10 % of claim</i> - Vehicle Impact : <i>IDR 1,000,000.00</i> - Other Losses : <i>IDR 5,000,000.00 each and every loss</i> <u>Section II - Business Interruption</u> - Business Interruption : <i>Time-Excess 7 (seven) days</i>	
Coinsurance <i>Koasuransi</i>	- Asuransi Astra Buana, PT. (Leader) - Asuransi Dayin Mitra Tbk. PT. (Member) - Asuransi Tri Pakarta, PT. (Member)	60.00 % 20.00 % 20.00 %

Jakarta, August 27, 2008

ISSUED IN DUPLICATE, VALID FOR ONE
Diterbitkan dalam duplikat, berlaku hanya satu

Authorized Signatory



PT. ASTRA BUANA
Jl. ...
...

MEIRI TERAN
...

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

The Insurers will not indemnify the Insured in respect of loss (including consequential loss), destruction, damage or expense whatsoever directly or indirectly caused by or arising out of or aggravated by :

EXCLUSIONS:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war; riot, strike, locked-out workers, malicious acts, looting, mutiny, civil commotion, military rising, insurrection, rebellion, revolution, military or usurped power, confiscation, requisition or nationalization, acts of terrorism, "Terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.
- 2.1 Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 2.2 The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Willful act or willful negligence of the Insured or of his representatives.
4. Total or partial cessation of work.
In any action, suit or other proceeding where the Insurers allege that by reason of the provisions of Exclusion 1) and 2) above any loss, destruction, damage, expense or liability is not covered by this insurance the burden of proving that such loss, destruction, damage, expense or liability is covered shall be upon the Insured.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. Definition

The Schedule(s) the Section(s) and the Endorsement(s) and the Questionnaire(s) shall be deemed to be incorporated in and form part of this Policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule(s) the Section(s) and the Endorsement(s) and Questionnaire(s).

Any word or expression to which a specific meaning has been attached in any part of a Section or of the Endorsement or Questionnaire shall bear such meaning wherever it may appear in such Section, Endorsement or Questionnaire.

2. Policy Voidable

This policy shall be voidable in the event of misdescription, misrepresentation or non-disclosure in any material particular.

3. Alteration

3.1 Section I of this Policy shall be avoided with respect to any of the Property Insured in regard to which there be any alteration after the commencement of this insurance

3.1.1 by removal or

3.1.2 whereby the risk of loss destruction or damage is increased or

3.1.3 whereby the interest of the Insured ceases except by will or operation of law unless admitted by the Insurer in writing.

3.2 Section II of this Policy shall be avoided if after the commencement of this Insurance

3.2.1 the Business be wound up or carried on by a liquidator or receiver or permanently is continued or

3.2.2 the interest of the Insured ceases other than by death or

3.2.3 any alteration be made either in the Business or in the Premises or property therein whereby the risk of loss destruction or damage is increased.

unless admitted by the Insurer in writing.

4. Warranties

Every warranty to which this policy is or may be made subject shall from the time the warranty attaches apply and continue to be in force during the whole currency of this policy and non-compliance with any such warranty in so far as it increases the risk of any loss, destruction or damage shall be a bar to any claim in respect of such loss, destruction or damage.

5. Reasonable Precautions

The Insured shall take all reasonable precautions to prevent loss, destruction or damage, e.g. take at his own expense all reasonable precautions, comply with all reasonable recommendations of the Insurers to prevent loss, destruction or damage, comply with statutory requirements and manufacturers' recommendations.

6. Right of Inspection

Representatives of the Insurers shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Insurers with all details and information necessary for the assessment of the risk. Said inspection/examination shall not impose any liability on the insurer and shall not be taken as guarantee for the insured of the safety standards of his operations.

7. Claim Procedure

7.1 In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall:

- immediately notify the Insurers by telephone or facsimile as well as in writing about the nature and extent of loss, destruction or damage
- take all steps within his power to minimize the extent of the loss, destruction or damage.
- preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers.
- furnish all such information and documentary evidence as the Insurers may require
- immediately inform the police authorities in case of loss or damage due to theft or burglary or malicious damage.

Upon notification being given to the Insurers under this condition, a representative of the Insurers shall have the opportunity of inspecting the loss, destruction or damage before any repairs or alterations are effected. If a representative of the Insurers does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

7.2 The Insured shall not be entitled to abandon any property to the Insurers whether taken possession of by the Insurers or not.

7.3 No claim shall be payable under this policy unless the terms of this condition have been complied with.

7.4 Fraud

If a claim is fraudulent in any respect or if fraudulent means are used by the Insured or by anyone acting on his behalf to obtain any benefit under this policy or if any loss or destruction of or damage to the Property Insured or to property used by the Insured at the Premises for the purpose of the Business is caused by the willful act or with the connivance of the Insured all benefit under this policy shall be forfeited.

8. Indemnification

8.1 The Insurers shall indemnify adjusted losses within 30 days after receipt of loss adjuster's final report or equivalent proof of loss.

8.2 Liability having been admitted, payments on account not exceeding the minimum amount justified by the prevailing circumstances shall be effected.

8.3 The Insurers shall be entitled to withhold indemnification :

- if there are doubts regarding the Insured's right to receive the indemnity, pending receipt by the Insurers of the necessary proof.
- if in connection with the claim an examination by the police or an inquiry under criminal law has been instituted against the Insured, pending completion of such examination or inquiry.

9. Interest payments

The Insurers shall not be liable to pay interest other than interest for default.

10. Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties; if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the Arbitrators do not agree, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Insurers.

11. Subrogation

The Insured shall at the expense of the Insurers do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Insurers in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Insurers shall be or would become entitled or subrogated upon their paying for or the making good any loss, destruction, damage or liability under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Insurers.

12. Other Insurance

If at the time any claim arises under this Policy there is any other insurance covering the same loss, damage or destruction the Insurers shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss damage or destruction.

13. Period of Insurance

The period of insurance is one year. Inception and expiry shall both be 12 o'clock noon at the dates entered in the schedule.

14. Average

The sums insured of each item under Section I and of Section II of this policy (other than those applying solely to fees, rent, removal of debris or private dwelling houses) are declared to be separately subject to Average.

Section I:

If the property insured under any item shall at the commencement of any loss, damage or destruction hereby insured against be collectively of greater value than the respective sum insured, then the Insured shall be considered as being his own Insurer for the difference and shall bear a rateable share of the loss accordingly.

Section II:

The Insurance is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity thereunder shall be :

a) in respect of Reduction in Turnover :

the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall fall short of the Standard Turnover in Consequence of the Incident

b) in respect of Increase in Cost of Working :

the additional expenditure (subject to the provisions of the Uninsured Standing Charges Clause) necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Incident, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided

less any sum saved during the Indemnity Period in respect of such of the charges and expenses of the Business payable out of Gross Profit as may cease or be reduced in consequence of the Incident,

provided that if the sum insured by this item be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

15. Deductibles

This policy does not cover the amounts of the deductibles stated in the Schedule in respect of each and every loss as ascertained after the application of all other terms and conditions of the policy including any condition of Average.

Warranted that the Insured shall not effect insurance in respect of the amounts of the deductibles stated in the Schedule.

16. Sum(s) Insured

The Sum(s) Insured shall not be reduced by any indemnity payments.

SECTION I – MATERIAL DAMAGE

The Insurers hereby agree with the Insured that if at any time during the period of insurance the items or any part thereof entered in the Schedule and whilst at the premise(s) described in such Schedule shall suffer any unforeseen, sudden and Accidental physical loss, destruction or damage other than those specifically excluded in the General or Special Exclusions in a manner necessitating repair or replacement the Insurer will indemnify the Insured in respect of such loss, Destruction or damage as hereinafter provided by payment in cash, replacement or repair (at the Insurer's option) up to an amount not exceeding in respect of each of the items at any location specified in the Schedule the sum set opposite thereto (sum insured) and not exceeding in any one event the limit of indemnity where applicable and not exceeding in all the total sum expressed in the Schedule as insured hereby.

SPECIAL EXCLUSIONS TO SECTION I:

1. The Insurers shall not be liable for loss destruction of or damage to.
 - 1.1 Property in the course of construction or erection.
 - 1.2 Property being worked upon and actually arising from the process of manufacture testing repairing cleaning restoring alteration renovation or servicing.
 - 1.3 Property in transit by road, rail, air or water.
 - 1.4 Licensed road vehicles, railway locomotives and rolling stock, watercraft, aircraft, spacecraft, and the like.
 - 1.5 Jewelry, precious stones, precious metals, bullion, furs, curiosities, rare books or works of art.
 - 1.6 Standing timber, growing crops, animals, birds, fish.
 - 1.7 Land (including topsoil backfill drainage or culvert), driveways, pavements, roads, runways, railway lines, dams, reservoirs, surface water, underground water, canals, rigs, wells, pipelines, cables, tunnels, bridges, docks, piers, wharves, mining property underground, offshore property.
 - 1.8 Property in the possession of customers under Rental Agreements or Hire Purchase, Credit or other Suspensive Sale Agreements.
 - 1.9 Property which at the time of the happening of loss, destruction or damage is insured by or would but for the existence of this policy be insured by any marine policy or policies.
2. The Insurers shall not be liable for loss, destruction of or damage to the property insured directly or indirectly caused by or arising out of or aggravated by :
 - 2.1 Delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
 - 2.2 Dishonesty, fraudulent act, trick, device or other false pretence.
 - 2.3 Disappearance, unexplained or inventory shortage.
 - 2.4 Joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economizers, super heaters, pressure vessels or any range of steam and feed piping in connection therewith mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates.
 - 2.5 All gradually operating causes, including but not limited to wear and tear, rust, corrosion, mildew, mould, fungus, wet or dry rot, gradual deterioration, latent defect, inherent vice, slowly developing deformation or distortion, insects larvae or vermin of any kind, microbes of any kind, unless sudden and unforeseen physical loss, destruction or damage ensues, in which case Insurers liability shall be limited to such ensuing loss, damage or destruction.
 - 2.6 Pollution or contamination, unless caused by fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labor disturbances, malicious persons (other than thieves), earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.
 - 2.7 Enforcement of any ordinance or law regulating the construction, repair or demolition of any property insured hereunder except as provided for in the Public Authorities Memorandum incorporated in this Section.
 - 2.8 Shrinkage, evaporation, loss of weight, change in flavour, colour, texture or finish, action of light.
 - 2.9 Change in temperature or humidity, failure inadequate operation of any air-conditioning cooling or heating system due to operating error. The burden of proof that no operating error occurred, shall be upon the Insured.
 - 2.10 Exposure to weather conditions where property is left in the open or not contained in fully enclosed buildings.
3. The insurers shall not be liable for the costs.
 - 3.1 Of rectifying defective materials, faulty workmanship or design
 - 3.2 Of normal upkeep, normal making good, maintenance.
 - 3.3 Arising from false or unauthorized programming, punching, labeling or inserting inadvertent canceling of information or discarding of data media and from loss of information caused by magnetic fields.

SPECIAL CONDITIONS TO SECTION I

1. Sums Insured

It is a requirement of this Insurance that the sums insured stated in the Schedule shall not be less than the cost of reinstatement as if such property were reinstated on the first day of the Period of Insurance which shall mean the cost of replacement of the insured items by new items in a condition equal to but not better or more extensive than its condition when new.

2. Basis of Loss Settlement

In the event of any loss, destruction or damage the indemnification under this section shall be calculated on the basis of the reinstatement or replacement of the property lost, destroyed or damaged, subject to the following provisions :

2.1 Reinstatement or replacement shall mean:

- (1) Where property is lost or destroyed, the rebuilding of any buildings or the replacement of any other property by similar property, in either case in a condition equal to but not better or more extensive than its condition when new.
- (2) Where property is damaged, the repair of the damage and the restoration of the damaged portion of the property to a condition substantially the same as but not better or more extensive than its condition when new.

2.2 Special Provisions:

- (1) The work of reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the Insurers not being thereby increased) must be commenced and carried out with reasonable dispatch otherwise no payment beyond the amount which would have been payable under the policy if this special provisions had not been incorporated herein shall be made.
- (2) Where any property is lost destroyed or damaged in part only the liability of the Insurers shall not exceed the sum representing the cost which the Insurers could have been called upon to pay for reinstatement if such property had been wholly destroyed.
- (3) If at the time of reinstatement the sum representing the cost which would have been incurred in the reinstatement if the whole property covered by such item had been destroyed exceeds the sum insured thereon at the commencement of any destruction of or damage then the Insured shall be considered as being his own Insurer for the difference between the sum insured and the sum representing the cost of reinstatement of the whole of the property and shall bear a rateable proportion of the loss accordingly.
- (4) Until the cost of reinstatement or replacement shall have been actually incurred the amount payable under each of the items shall be calculated on the basis of the actual cash value of such items immediately before the loss destruction or damage with due allowance for depreciation for age, use and condition.

3. First Loss Insurance

3.1 The items mentioned hereinafter are covered on a First Loss Basis, subject to amounts per item entered in the schedule.

- Money and stamps
- Employees Pedal Cycles and other Personal Effects.
- Documents, Manuscripts and Business Books : only the value of materials as stationery together with the cost of clerical labour expended in writing up and not the value of the information to the Insured.
- Computer Systems records : the value of materials together with the cost of clerical labour and computer time expended in reproducing such records (excluding any expense in connection with the production of information to be recorded therein), but not for the value of the information contained there in to the Insured.
- Patterns, Models, Moulds, Plans and Designs: an amount not exceeding the cost of the labour and materials expended in reinstatement.

3.2 Debris Removal

This policy covers the necessary expense for removal of debris of insured property from the described premises as a result of physical loss destruction or damage insured against under this policy.

The company's total liability for debris removal is limited to the amount entered in the Schedule.

4. Capital Additions

The Insurance by this policy shall, subject to the terms and conditions extend to cover:

- any newly acquired buildings, machinery and other equipment in so far as the same are not otherwise insured, and
- alterations, additions and improvements to buildings, machinery and other equipment during the current period of insurance at any of the premises hereby insured, provided that:
 - (1) at any one location this increase shall not exceed 10% of the total sum insured on such item;
 - (2) the insured advise the Insurers within three months of the particulars of any such capital additions and pay such additional premiums as the Insurers may require.

SECTION II – BUSINESS INTERRUPTION

The Insurer(s) agree that if during the period of insurance the business carried on by the Insured all the premises specified in the Schedule is interrupted or interfered with in consequence of loss, destruction or damage indemnifiable under Section I, then the Insurers shall indemnify the Insured for the amount of loss as hereinafter defined resulting from such interruption or interference

provided that the liability of the Insurer(s) in no case exceeds the total sum insured or such other sum as may hereinafter be substituted therefore by Endorsement signed by or on behalf of the Insurer(s).

SPECIAL EXCLUSIONS TO SECTION II

1. This policy does not cover any loss resulting from interruption of or interference with the business directly or indirectly attributable to :
 - 1.1. any restrictions on reconstruction or operation imposed by any public authority.
 - 1.2. the Insured's lack of sufficient capital for timely restoration or replacement of property lost, destroyed or damaged.
 - 1.3. loss of business due to causes such as suspension, lapse or cancellation of a lease license or order etc. which occurs after the date when the items lost destroyed or damaged are again in operating condition and the business could have been resumed, if said lease license or order etc. had not lapsed or had not been suspended or cancelled.
2. This policy does not cover the deductible stated in the Schedule to be borne by the Insured.

BASIS OF INSURANCE

The cover provided under this Policy shall be limited to loss of gross profit due to reduction in turnover and increase in cost of working and the amount payable as indemnity hereunder shall be:

- (a) In respect of Reduction In Turnover: the sum produced by applying the rate of gross profit to the amount by which the turnover during the indemnity period, in consequence of the loss destruction or damage, falls short of the standard turnover.
- (b) In Respect of Increase in Cost of Working: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which but for that expenditure would have taken place during the indemnity period in consequence of loss destruction or damage, but not exceeding the sum produced by applying the rate of gross profit to the amount of the reduction thereby avoided

less any sum saved during the indemnity period in respect of such of the charges and expenses of the business payable out of the gross profit as may cease or be reduced in consequence of loss destruction or damage,

provided that if the Sum Insured by this item be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

1. Gross Profit

The amount by which

- the sum of the amount of the Turnover and the amounts of the closing stock and work in progress shall exceed.
- the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses.

Note :

The amounts of the opening and closing stocks and work in progress shall be arrived at in accordance with the Insured's normal accountancy methods, due provision being made for depreciation.

2. Uninsured Working Expenses

The variable expenses of the business which are not insured by this Policy:

- 2.1 Turnover and purchase taxes
- 2.2 Purchase (less discounts received)
- 2.3 Carriage, packing and freight.

3. Turnover

The money (less discounts allowed) paid or payable to the Insured for goods sold and delivered and for services rendered in the course of the business at the Premises.

4. Indemnity Period

The period beginning with the occurrence of loss destruction or damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence thereof.

5. Rate of Gross Profit:

The Rate of Gross Profit earned on the turnover during the financial year immediately before the date of loss destruction or damage.

Annual Turnover :

The Turnover during that period in the twelve months immediately before the date of loss destruction or damage

Standard Turnover :

The Turnover during that period in the twelve months immediately before the date of loss destruction or damage which corresponds with the indemnity Period appropriately adjusted where the Indemnity Period exceeds twelve months

to which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or other circumstances affecting the Business either before or after loss destruction or damage or which would have affected the Business had the loss destruction or damage not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the result which but for the loss destruction or damage would have been obtained during the relative period after the loss destruction or damage.

PROVISIONS :**Memo 1 - Benefits from other Premises**

If during the indemnity period goods are sold or services are rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others acting on his behalf, the money paid or payable in respect of such sales or services shall be taken into account in arriving at the turnover during the indemnity period.

Memo 2 - Return of Premium

If the Insured declares at the latest six months after the expiry of any policy year that the gross profit earned during the accounting period of twelve months most nearly concurrent with any period of insurance, as certified by the Insured's auditors, was less than the sum insured there on, a pro rata return of premium not exceeding one third of the premium paid on such sum insured for such period of insurance shall be made in respect of the difference.

If any loss destruction or damage has occurred giving rise to a claim under this Policy, such return shall be made in respect only of so much of said difference as is not due to such loss destruction or damage.

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CLAUSES :

RIOTS, STRIKES, MALICIOUS DAMAGE AND CIVIL COMMOTIONS ENDORSEMENT
(Code : 4.1B / 2007) with 7 days notice of cancellation

This Endorsement is attached to and forms an integral part of :

Policy Number. : IARP05EHZI-0804
Insured's Name :

It is hereby agreed and declared that:

- a. notwithstanding anything contained in **GENERAL EXCLUSION**, Item 1 of this Policy to the contrary and unless otherwise excluded in **EXCLUSION** of this endorsement and subject to payment of additional premium, the Insurer agrees to extend this insurance as provided in this Endorsement.
- b. notwithstanding anything which may be defined in any laws or regulations to the contrary, for the purpose of this Endorsement, all terminology printed in italics shall be deemed to mean as in the **DEFINITION** of this Endorsement.

1. EXTENSIONS

This insurance is extended to cover:

- Physical damage to the property and/or interest insured directly caused by one or more of the following perils:
 - 1.1 Riots*
 - 1.2 Strikes*
 - 1.3 Locked-out Workers*
 - 1.4 Malicious Acts*
 - 1.5 Civil Commotions*
 - 1.6 Preventive Acts* related to perils 1.1 up to and including 1.5.
- Physical loss of the property and/or interest insured directly caused by:
 - 1.7. Looting* occurring during *Riots* or *Civil Commotions*

provided that any of these perils does not develop in an uninterrupted chain of events into one or more of the excluded perils.

2. EXCLUSIONS

This extension does not cover all physical loss of or damage to the property and/or interest insured including loss or damage by fire directly or indirectly caused by or contributed to or arising from or in consequence of

2.1 one or more of the following perils:

Insurrection/Popular Rising, Usurped Power, Revolution, Rebellion, Military Power, Invasion, Civil War, War and Hostilities, Subversive Acts, Terrorism, Sabotage or Looting (except Looting occurring during Riots or Civil Commotions).

In any action, suit or other proceedings, where the Insurer alleges that loss or damage is directly or indirectly caused by one or more of the excluded perils under this Section, the burden of proof that such loss or damage is covered shall be on the Insured.

- 2.2** Total or partial cessation of works, or retarding or interruption or cessation of any process or operation.
- 2.3** Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority or body, or unlawful occupation by any person.
- 2.4** Business interruption, or any kind of consequential loss.

3. DEDUCTIBLES

As per Schedule

4. CANCELLATION

This Endorsement may be cancelled at any time by the Insurer by giving written notice through Registered Letter, Facsimile, Telex or Telegram to the Insured at his last known address.

The Insurer is relieved from all liability under this Endorsement 7 x 24 (twenty four) hours after the date of dispatch of written notice at 12.00 hours local time where the insured object is located.

As a result of this cancellation, the Insurer is obliged to return prorata premium for the unexpired period of insurance.

5. DEFINITION

Notwithstanding anything which may be defined in any laws or regulations to the contrary, for the purpose of this policy, all terminologies of EXTENSION of this endorsement shall be defined as follows :

- 5.1 **Riots** is an act of a group of at least 12 (twelve) persons, who in the execution of their common purpose cause public disturbance tumultuously with violence and damage to the property of others, not amounting to *Civil Commotions* or not appertaining to the act of *Terrorism*
- 5.2 **Strikes** is a deliberate act of damage, by a group of workers of at least 12 (twelve) persons or one half of the entire workforce (if the total number of workforce is less than 24 persons), refusing to work as usual in an attempt to force the employer to accept their demands or to protest against any terms of employment enforced by the employer provided such act is not appertaining to the act of *Terrorism*
- 5.3 **Locked-out Workers** is a deliberate act of damage, by a group of workers of at least 12 (twelve) persons or one half of the entire workforce (if the total number of workforce is less than twenty-four persons), to protest against the termination or suspension of a fellow employee by the employer provided such act is not appertaining to the act of *Terrorism*
- 5.4 **Malicious Acts** is an act of any person(s) deliberately causing damage to the property of others driven by vengeance, hatred, anger or vandalistic, except such acts done by the employee(s) of the Insured, or any person(s) on behalf of the Insured, or by person(s) entrusted by the Insured to maintain or keep such property, or by thieves/robbers/looters provided such act is not appertaining to the act of *Terrorism*
- 5.5 **Preventive Acts** is an act of any lawfully constituted authority or body in an attempt to prevent or suppress the occurrence of any of insured perils or to minimize the consequences of any such perils.
- 5.6 **Looting** is the appropriation of property belonging to another by any person (excluding those employed by or under the control of the Insured), with the intention of permanently depriving that other of it.
- 5.7 **Civil Commotions** is an act of a large number of people acting together disrupting public peace and disturbance tumultuously with violence and a chain of destruction of a large number of properties, indicated by the cessation of more than one half of the normal activity of commercial/shopping or business areas or schools or public transportation in one city for at least 24 (twenty-four) hours consecutively commencing immediately before, during or after the event *provided that such act is not appertaining to the act of Terrorism*

All other terms and conditions of the Policy remain unchanged.

(This wording is a translation of the original version in Bahasa Indonesia; in the event of any dispute arising from the interpretation of any meaning herein, the terms and conditions shall be interpreted according to the original Bahasa Indonesia version).

72 HOURS CLAUSE (TIME ADJUSTMENT CLAUSE)

Any loss of or damage to the Insured Property arising during any one period of seventy two (72) consecutive hours, accused by storm tempest flood shall be deemed as a single event and shall constitute one occurrence with regard to the deductible provided for herein. For the purposes of application of deductible the commencement of any such seventy two (72) hour period shall be decided at the discretion of the Insured. however, that there shall be no overlapping in any two or more such seventy two (72) hour periods in the event of damage occurring over a more extended period of time.

ALTERATIONS CLAUSE

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is noted and agreed that this Insurance shall not be prejudiced in the event of any alterations being made to the property insured whereby the risk of damage is increased, provided that notice of such alterations be given to the Insurer within sixty (60) days of the commencement of such alterations and additional premium paid, if required from the date of such alterations.

APPRAISEMENT CLAUSE (IDR 500,000,000.00)

If the aggregate claim for any one loss does not exceed IDR 500,000,000.00 whichever is the lesser amount by items effected no special inventory or appraisal of the undamaged property shall be required if two or more buildings be included in a single item this provision shall apply to the range of building and/or contents by the items or items effected.

ARBITRATION - C - CLAUSE

In the event of any dispute arising between the insurer and the insured in respect of the implementation and/or interpretation of this Policy, the dispute shall be settled amicably within 60 (sixty) days since the dispute arises. The dispute arises since the Insured or the Insurer has expressed in writing his disagreement on the subject matter of the dispute. If the dispute could not be settled, the Insurer shall give the option to the Insured to elect either one of the following dispute clauses to settle the dispute and such choice could not be revoked. The Insured must notify his choice to the Insurer by registered letter, telegrams, telex, facsimile, E-mail or by courier.

Settlement of Dispute (Arbitration) Clause

It is hereby noted and agreed that the Insured and the Insurer shall settle the dispute through Arbitration Ad Hoc as follows :

1. The Arbitration Ad Hoc consists of three arbitrators. The Insured and the Insurer each shall appoint an arbitrator within 30 (thirty) days from the date of receipt of the written notification, then the two arbitrators shall appoint the third arbitrator within 14 (fourteen) days from the date of appointment of the second arbitrator. The third arbitrator shall as umpire of the Arbitration Ad Hoc.
2. Should there be any disagreement as to the appointment of arbitrator(s) and or the two arbitrators fail to appoint the third arbitrator, then the Insured and or the Insurer could request the Chairman of the court (Ketua Pengadilan Negeri) where the defendant domiciles to appoint the arbitrator(s) and or the umpire.
3. The arbitrators shall examine the case and make an award within 180 (one hundred and eighty) days from the date of the formation of the Arbitration Ad Hoc. The period of examination of the case could be extended upon the consent of both parties and if it is deemed necessary by the Arbitration Ad Hoc.
4. The Arbitration award is final, binding and enforceable for both parties, the Insured and the Insurer. Should the Insured and or the Insurer fail to comply with the arbitration award, then at the request of the other party, the award shall be executed under the order of the Chairman of the court (Ketua Pengadilan Negeri) where the defendant domiciles.
5. Matters which are not provided and or not sufficiently provided under this clause shall be subject to the provisions of the Act of the Republic Indonesia Nr. 30 dated August 12, 1999 regarding the Arbitration and Alternative Dispute Resolution.

Settlement of Dispute (Court of Law) Clause

It is hereby noted and agreed that the Insured and the Insurer shall settle the dispute through Court of Law where the defendant resides.

ARCHITECTS, SURVEYORS AND ENGINEERS EXPENSES (5% OF TOTAL SUM INSURED)

It is hereby noted and agreed as follows

- The insurance of each item on Buildings or Contents includes an amount in respect of Architects' Surveyors' Legal, and Consulting Engineers' Fees not exceeding those provided under the scales of the various institutions and/or bodies regulating such fees prevailing at the time of the destruction or damage and not exceeding 5% of Total Sum Insured
- The insurance on Fees applies only to those necessarily and reasonably incurred in the reinstatement or repair of Property Insured consequent upon its destruction or damage but not for preparing any claim, it is being understood that the amount payable under the item shall not exceed in total its sum insured.

AVERAGE RELIEF CLAUSE (85 %)

If at the time of a loss the sum insured shall be less than 85 % of the value at risk in accordance with the cover defined under the policy then the insured shall be considered as being his own insurer shall bear a rateable proportion thereof.

AWNINGS, BLINDS, SIGNS OR OTHER FITTINGS OF EVERY DESCRIPTION CLAUSE (LIMIT IDR 50,000,000.00)

Awnings, blinds, signs or other outdoor fixtures or fittings of any description are covered by this Policy provided that the Insurer's liability under this extension shall be on first loss basis, not in the aggregate to exceed IDR 50,000,000.00

BOILERS AND PRESSURE VESSEL EXTENSION

This Policy is extended to include damage as specified below to boilers and pressure vessel plant. Damage caused by their own explosion or collapse,

Explosion shall mean the sudden and violent rending of the permanent structure of the plant by force of internal steam or fluid pressure or bodily displacement of any part of such structure together with forcible ejection of its contents, except in the case of a steam rest at a pressure not exceeding the maximum pressure permitted by the inspecting authority the term explosion shall not mean failure under the test.

Collapse shall mean the sudden and dangerous distortion of any part of the permanent structure of plant by bending or crushing caused by force of steam or fluid pressure whether attended by rupture or not. Except in the case of a steam test at a pressure not exceeding the maximum pressure permitted by the inspecting authority the term collapse shall not mean failure under the test.

The following defects do not constitute explosion or collapse even though repair or replacement may be necessary.

- i. Wearing away or wasting of the material of the plant whether by leakage, corrosion or by the action of the fuel or otherwise;
- ii. Slowly developing deformation or distortion of any part of the plant;
- iii. Cracks, fractures, blisters, laminations, flaws or grooving even when accompanied by leakage or damage to tubes, headers or other parts of the plant caused by overheating or leakage at seams, tubes or other parts of the plant.
- iv. Failure of joints.

But explosion or collapse arising from any such defect is not excluded hereby.

EXCLUSIONS TO THIS EXTENSION :

Damage arising during the application of hydraulic tests of the plant and occasioned thereby.

DEFINITIONS :

The term boiler and pressure vessel plant includes any connected super-heaters, economizers, mountings, fittings, valves and steam piping.

SPECIFIC EXCLUSIONS TO THIS EXTENSION

If at the time of explosion or collapse or other damage insured by this extension :

- a. The load on the safety valve or safety valves upon the particular item of plant was in excess of that permitted by the latest certificate issued in accordance with Boiler Inspection Regulations applicable thereto, or
- b. If any safety valve limiting the pressure is removed or rendered inoperative, or
- c. Where certificate of inspection are issued by a Government Department if the particular item of plant was not certified.

Then the Insured shall not be entitled to any indemnity under the extension.

BRAND AND LABEL CLAUSE

If branded or labeled merchandise covered by this Policy is damaged, and the Insurer elects to take all or any of such merchandise at the agreed or appraised value, the Insured may, at his own expense, stamp "salvage" on the merchandise or its containers or may remove the brands or labels, if such stamp or removal of brand or label will not physically damage the merchandise but the Insured shall at its own cost relabel the merchandise or containers in compliance with all of the requirements of the applicable law.

CIVIL AUTHORITIES CLAUSE

The insurance is extended to cover direct loss or damage to the described property caused by acts of destruction executed by order of any Public Authority at the time of and only during a conflagration to retard the spread thereof, and subject to all other terms and conditions of this Policy. This Insurer shall not be liable, however, for more than the amount for which it would have been liable had the loss been caused by a peril insured against under this Policy.

COST OF RE-ERECTION CLAUSE

The insurance by this Policy extends to cover the cost of re-erecting, fitting and fixing machinery or plant destroyed or damaged by fire or by any other peril hereby insured against providing always that the liability of the Insurer shall not exceed the sum insured of such machinery or plant under this Policy.

COST OF RE-WRITING RECORDS AND CLAIMS PREPARATION CLAUSE

The Insurance by this Policy extends to cover the costs and expenses necessarily and reasonably incurred by the Insured following loss or damage to the property insured:

- a. to reconstruct and recompile information (but not for the value to the insured of the information contained therein)
- b. to extract and compile information required by the Company from the Insured's own record for the purpose of preparing a claim under the policy but excluding legal, investigation and research fees / expenses incurred for the purpose of contesting any issue over the Company's liability under the policy.

Provided always that no amount shall be recoverable under this endorsement if subsequent to the incurrence of any expenses the company shall deny liability for any claim in respect of which the expenses have been incurred (with or without the consent of the Company).

CURRENCY CLAUSE

It is hereby understood and agreed that in case a claimable loss hereunder, if any, is denominated in currency other than the currency stated in the Policy Schedule, then the conversion rate shall be the middle rate for bank notes published by the Bank Indonesia on the date of agreement between the Insurer and Insured as to the amount of loss.

CUSTOMERS GOODS CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within policy to the contrary but subject to its items, limitations and conditions that as regards customer's goods this policy indemnifies the insured against his legal liability for destruction or damage or such property by fire or any other peril hereby insured against.

DESIGNATION CLAUSE

For the purpose of determining, where necessary, the definition of any property insured hereby the Insurer agrees to accept the designation under which such property has been entered in the Insured's books.

DETERIORATION OF UNDAMAGED STOCK CLAUSE

This Policy extends to include loss sustained by the Insured directly as a result of deterioration of undamaged stock which cannot be processed promptly due to interruption of or interference with the Business in consequence of Damage to Property Insured.

DUTIES CLAUSE

The insurer will also reimburse the Insured for customs and excise duties, import taxes, freight, insurance and similar charges in respect of the procurement of goods, materials, and services for replacement, restoration or re-commissioning to the extent that such charges are included within the declared Sum Insured.

EARTHQUAKE EXCLUSION CLAUSE

It is hereby noted and agreed that this insurance shall not in any case to cover Earthquake, Fire following Earthquake, Volcanic Eruption and Tsunami

ELECTRONIC DATA RECOGNITION CLAUSE EDRC (B) (Amended)

SECTION 1

This reinsurance does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to :

1. The calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations by any computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the original insured or not; or
2. Any change, alteration or modification involving the date change to the year 2000 or other date change, including leap year calculations, to any such computer system, hardware, program or software or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the original insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

However this section shall not apply in respect of physical damage and all business interruption and/or time element expenses whether by way of Contingent Business Interruption, Suppliers or Customers extensions occurring as a result of such physical damage, arising out of the perils of fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, hurricane, flood, cyclone, riot, strike, civil commotion, vandalism, malicious mischief, earthquake, volcano, tsunami, freeze or weight of snow.

SECTION 2

Notwithstanding Section 1 above, this reinsurance does not cover any costs and expenses, whether preventative, remedial or otherwise, arising out of or relating to change, alteration or modification of any computer system, hardware, program or software or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the original insured or not.

SECTION 3

The date change to the year 2000, or any other date change, including leap year calculations, shall not in and of itself be regarded as an event for the purposes of this reinsurance.

ERROR AND OMISSIONS CLAUSE

The Insured shall not be prejudiced by an unintentional and/or inadvertent omissions, errors, incorrect valuation or incorrect description of the interest, risks or property provided notice is given to the Company as soon as possible upon discovery of such errors and omissions and subject to the insured paying additional premium arising therefrom.

FIRE BRIGADES CHARGES CLAUSE (LIMIT IDR 50,000,000.00)

It is hereby understood and agreed that the reasonable charges raised by any local authority for the provision of Fire Fighting Appliances called for the purpose of protecting the premises shall be recoverable hereunder.

FIRE EXTINGUISHING COST CLAUSE (LIMIT IDR 25,000,000.00)

This policy extends to indemnify the Insured in respect of the cost of refilling of fire fighting appliances up to a limit of IDR 25,000,000.00 for any one occurrence. Provided always that the liability of the company in respect of such cost shall be limited to those necessarily and reasonably incurred in extinguishing fire at or adjoining the property insured or immediately threatening to involve such property.

GENERAL INTEREST CLAUSE

Certain of the Property insured may be the subject of hire purchase lease or other agreements and the interest of the other parties to these arrangements is noted in this insurance, the nature and extent of such interest to be disclosed by the Insured in the event of damage.

INDUSTRIES, SEEPAGE, POLLUTION AND CONTAMINATION EXCLUSION CLAUSE (NMA 1685)

("SUDDEN AND ACCIDENTAL")

This Agreement does not cover any liability for :

- a. Personal Injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this paragraph (1) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this Insurance.
- b. The cost of removing, nullifying or cleaning – up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by sudden, unintended and unexpected happening during the period of this Insurance
- c. Fines, penalties, punitive or exemplary damages.

This Clause shall not extend this Agreement to cover any liability which would not have been covered under this Agreement had this Clause not been attached.

INTERNAL REMOVAL CLAUSE

It is understood and agreed that in the event of removal of property from one building to another at any of the situations covered by this Policy being inadvertently not advised to the Insurer, the insurance on such property shall follow removal, the necessary adjustments in Sum Insured and premium being made as from the date of removal as soon as the oversight is discovered. Provided however that the liability of the Insurer shall not exceed the Sum Insured hereunder.

LEASED PROPERTY CLAUSE

This Policy extends to indemnify any other party having an interest in the property insured by virtue of and in accordance with the terms of mortgage, Leasing, Hiring or Renting Agreement, provided such property is not more specifically insured.

72 HOURS CLAUSE (TIME ADJUSTMENT CLAUSE)

Any loss of or damage to the Insured Property arising during any one period of seventy two (72) consecutive hours, accused by Typhoon, Storm, Flood and Water Damage shall be deemed as a single event and shall constitute one occurrence with regard to the deductible provided for herein. For the purposes of application of deductible the commencement of any such seventy two (72) hour period shall be decided at the discretion of the Insured. However, that there shall be no overlapping in any two or more such seventy two (72) hour periods in the event of damage occurring over a more extended period of time

ALTERATIONS CLAUSE

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is noted and agreed that this Insurance shall not be prejudiced in the event of any alterations being made to the property insured whereby the risk of damage is increased, provided that notice of such alterations be given to the Insurer within sixty (60) days of the commencement of such alterations and additional premium paid, if required from the date of such alterations.

APPRAISEMENT CLAUSE (IDR 500,000,000.00)

If the aggregate claim for any one loss does not exceed IDR 500,000,000.00 whichever is the lesser amount by items effected no special inventory or appraisal of the undamaged property shall be required if two or more buildings be included in a single item this provision shall apply to the range of building and/or contents by the items or items effected.

ARBITRATION - C - CLAUSE

In the event of any dispute arising between the insurer and the insured in respect of the implementation and/or interpretation of this Policy, the dispute shall be settled amicably within 60 (sixty) days since the dispute arises. The dispute arises since the Insured or the Insurer has expressed in writing his disagreement on the subject matter of the dispute. If the dispute could not be settled, the Insurer shall give the option to the Insured to elect either one of the following dispute clauses to settle the dispute and such choice could not be revoked. The Insured must notify his choice to the Insurer by registered letter, telegrams, telex, facsimile, E-mail or by courier.

Settlement of Dispute (Arbitration) Clause

It is hereby noted and agreed that the Insured and the Insurer shall settle the dispute through Arbitration Ad Hoc as follows :

1. The Arbitration Ad Hoc consists of three arbitrators. The Insured and the Insurer each shall appoint an arbitrator within 30 (thirty) days from the date of receipt of the written notification, then the two arbitrators shall appoint the third arbitrator within 14 (fourteen) days from the date of appointment of the second arbitrator. The third arbitrator shall as umpire of the Arbitration Ad Hoc.
2. Should there be any disagreement as to the appointment of arbitrator(s) and or the two arbitrators fail to appoint the third arbitrator, then the Insured and or the Insurer could request the Chairman of the court (Ketua Pengadilan Negeri) where the defendant domiciles to appoint the arbitrator(s) and or the umpire.
3. The arbitrators shall examine the case and make an award within 180 (one hundred and eighty) days from the date of the formation of the Arbitration Ad Hoc. The period of examination of the case could be extended upon the consent of both parties and if it is deemed necessary by the Arbitration Ad Hoc.
4. The Arbitration award is final, binding and enforceable for both parties, the Insured and the Insurer. Should the Insured and or the Insurer fail to comply with the arbitration award, then at the request of the other party, the award shall be executed under the order of the Chairman of the court (Ketua Pengadilan Negeri) where the defendant domiciles.
5. Matters which are not provided and or not sufficiently provided under this clause shall be subject to the provisions of the Act of the Republic Indonesia Nr. 30 dated August 12, 1999 regarding the Arbitration and Alternative Dispute Resolution.

Settlement of Dispute (Court of Law) Clause

It is hereby noted and agreed that the Insured and the Insurer shall settle the dispute through Court of Law where the defendant resides.

ARCHITECTS, SURVEYORS AND ENGINEERS EXPENSES (5% OF TOTAL SUM INSURED)

It is hereby noted and agreed as follows

- The insurance of each item on Buildings or Contents includes an amount in respect of Architects' Surveyors' Legal, and Consulting Engineers' Fees not exceeding those provided under the scales of the various institutions and/or bodies regulating such fees prevailing at the time of the destruction or damage and not exceeding 5% of Total Sum Insured
- The insurance on Fees applies only to those necessarily and reasonably incurred in the reinstatement or repair of Property Insured consequent upon its destruction or damage but not for preparing any claim, it is being understood that the amount payable under the item shall not exceed in total its sum insured.

PROPERTY DAMAGE CLARIFICATION CLAUSE

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data of software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy :

- A. Loss or damage to data of software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

PUBLIC AUTHORITIES CLAUSE

The insurance by this Policy extends to include such additional cost of reinstatement of the destroyed or damaged property thereby insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Government Act or Bye-Law of any Municipal or Local Authority provided that :

- i The amount recoverable under this Extension shall not include :
 - a the cost incurred in complying with any of the aforesaid Regulations or Bye-Laws.
 - 1. In respect of destruction or damage occurring prior to the granting of this Extension.
 - 2. In respect of destruction or damage not insured by the Policy.
 - 3. Under which notice has been served upon the insured prior to the happening of the destruction or damage.
 - 4. In respect of undamaged property or undamaged portions of property.
 - b the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or Bye-Laws not arisen.
 - c the amount of any rate, tax, duty, development or other charge or assessment, arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-Laws.
- ii The work of reinstatement must be commenced and carried out within reasonable despatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Insurer may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-Laws so necessitate) subject to the liability of the Insurer under this Extension not being thereby increased.
- iii If the liability of the Insurer under (any item of) the Policy apart from this Extension shall be reduced by the application of any of the terms and conditions of the Policy then the Liability of the Insurer under this Extension (in respect of any such item) shall be reduced in proportion.
- iv The total amount recoverable under any item of the Policy shall not exceed the sum insured thereby.
- v All the conditions of the Policy except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

REINSTATEMENT VALUE CLAUSE

It is hereby declared and agreed that in the event of the property insured being destroyed or damaged the basis upon which the amount payable under the schedule of the Policy is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to or more extensive than the insured property when new, subject to the following Special Provisions and subject also to the terms and conditions of the Policy except insofar as the same may be varied hereby.

Special Provisions

- i. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of Insurer not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Insurer may (during the said 12 months) in writing allow otherwise no payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated therein shall be made.
- ii. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Insurer shall not be liable for any payment in excess of the amount which would have been payable under the Policy if this memorandum had not been incorporated therein.

- iii. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed exceeds the sum insured thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this Policy then the Insured shall be considered as being his own insurer for the excess and shall bear a ratable proportion of the loss accordingly. Each item of the Policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.
- iv. No payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on behalf of the Insured which is not upon the identical basis of reinstatement set forth herein.
- v. This memorandum shall be without force or effect if
 - (a) The Insured fails to intimate to the Insurer within 6 months from the date of destruction or damage or such further time as the Insurer may in writing allow his intention to replace or reinstate the property destroyed or damaged.
 - (b) The insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

SELLING PRICE CLAUSE

It is noted and agreed that in respect of goods sold but not yet delivered for which the Insured is responsible and with regard to which under the written or printed conditions of sale the Sale Contract is cancelled by reason of the loss or damage indemnified by this Policy either wholly or to the extent of the loss or damage, the liability of the Insurer shall be based on the contract price, and for the purpose of average the value of all goods, to which this clause would in the event of loss or damage be applicable shall be ascertained on the same basis.

SERVICES CLAUSE

The insurance by this Policy relating to machinery and equipment extends to include telephone, gas, water and electric instruments, meters, piping, cabling and the like and accessories thereof including similar property in adjoining yards or roadways or underground all the property of the Insured or of suppliers or others for which the Insured are responsible provided their values are included in the sum insured.

STRUCTURAL ALTERATION CLAUSE

It is hereby understood that structural alteration and extension of the buildings mentioned in this Policy is allowed, as are the erection of new buildings, installation, reinstallation, replacement of machine, tools, implements, piping or other installations required for the process carried on, parts of installations and objects as well as to move all this within the premises. In case of removal or demolition of an insured object this insurance will cover the new items substituting the removed or demolished objects up to the original amount insured.

TEMPORARY REMOVAL CLAUSE

It is hereby agreed that the property insured by this Policy (other than any stock in trade or merchandise) is covered in respect of the perils hereby insured against, whilst temporarily removed for cleaning, renovation, repair or other similar purposes elsewhere on the same premises or any other premises in the Republic of Indonesia and in transit thereto and there from by road, rail or inland waterway.

Provided always that :

1. The amount recoverable under this extension in respect of each Item of this Policy shall not exceed the amount which would have been recoverable had the loss occurred in that part of the premises from which the property is temporarily removed not in respect of any loss occurring elsewhere than at the said premises, 10 per cent of the sum insured by this Policy after deducting there from the value of any building (exclusive of fixtures and fittings), stock in trade or merchandise hereby insured.
2. This extension does not apply to property if and so far as it is otherwise insured.
3. As regards losses occurring elsewhere than at the premises from which the property is temporarily removed this extension does not apply to
 - a. motor vehicles and motor chassis licensed for normal road use,
 - b. property held by the insured in trust, other than machinery and plant.

This clause is subject otherwise to all the terms and conditions of the Policy to which it is attached.

TERRORISM EXCLUSION CLAUSE NMA 2921 (Amended)

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

TRANSMISSION & DISTRIBUTION LINES EXCLUSION CLAUSE

Excluding losses in respect of overhead transmission and distribution lines and their supporting structures other than those on or within 305 meters (or 1,000 feet) of the insured premises.

It is understood and agreed that public utilities extension and/or suppliers extension and/or contingent business interruption coverages are not subject to this exclusion, provided that these are not part of a transmitters' or distributors' policy.

VEHICLE LOAD CLAUSE

In the event of the Insured's Property being left loaded in vehicles or freight containers overnight while in, on or about the premises hereby insured the Insurer will indemnify the Insured for the loss of or damage to such Property caused by fire or any other peril insured hereby, providing always that the Insurer's Liability shall not exceed the sum insured of such Property under the Policy.

WAR & CIVIL WAR EXCLUSION CLAUSE – LIRMA G51 (Amended)

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

WORKMENS CLAUSE

Workmen are allowed in and about any of the described premises for the purpose or making new erections or alteration, repair, decoration, plant installation, general maintenance and the like without prejudice to the terms and conditions of the Policy.

CO-INSURANCE CLAUSE

1. As this is a co-insurance, the under mentioned Insurance companies shall each for themselves and not one for the other, severally and independently have the rights and assume the liabilities in proportion to their respective shares as mentioned below.
2. PT.ASURANSI ASTRA BUANA shall be the representative of the Co-Insurers and shall attend to all matters connected with this co-insurance including collection of insurance premium but not settlement of claims. However, the indemnity money so fixed shall be paid to the Assured severally and independently by each Co-Insurers according to this proportionate share.
3. Any agreement or decision which may be made between the person affecting insurance on behalf of the Assured and/or the Assured and PT.ASURANSI ASTRA BUANA in connection with this Co-Insurance shall be final and binding upon all other Co-Insurers
4. Any notice which may be given by the Assured to PT.ASURANSI ASTRA BUANA in writing or otherwise shall be deemed as given to all other Co-Insurers as well

Names of Co-Insurers and their respective shares :

f. 60.00 % (Leader)

f. 20.00 % (Member)



20.00 % (Member)





PT ASTRA AGRO LESTARI Tbk

SURAT KETERANGAN

HR-PD/ 0170 /AAL/EXT/Ags-2009

Yang bertanda tangan dibawah ini, menerangkan bahwa :

Nama : **ERNINGTYAS ULI HOTMATIAR SIMBOLON**
Universitas : Universitas Atmajaya
Jl. Babarsari No. 43 Yogyakarta
Program Studi : Akuntansi
No. Mhs / Jurusan : 04 04 15124 / EA

adalah benar sebagai mahasiswa Fakultas Ekonomi Universitas Atmajaya Yogyakarta yang telah melaksanakan penelitian di PT. Astra Agro Lestari Tbk sejak tanggal 24 Maret 2009 s/d tanggal 31 Juli 2009, dalam rangka penulisan skripsi yang berjudul :

"Penerapan Risk Based Internal Auditing (Internal Audit Berbasis Risiko) pada Persediaan CPO, PKO dan Kernel yang Diasuransikan (Studi Kasus pada PT. 'X')".

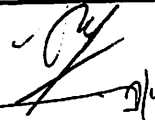
Demikian surat keterangan ini dibuat untuk dipergunakan sebagaimana mestinya.

Jakarta, 31 Agustus 2009
HR Development,

Herina
Dept. Head

File

REVISI SKRIPSI

NO.	NO.MHS	NAMA MAHASISWA	TGL. PDDR	DOSEN PENGUJI	ACC REVISI	
					TANGGAL	TANDA TANGAN
	15124	Erninghyas Uli	10 DES '09	L. Suparwati A. Ferrya Dewi Rustiana	12-1-10 12-1-10 18-01-10	 pusi

Hal yang perlu direvisi :

- Tabel prosedur sesuai dgn yang terdapat

- Penjelasan hasil base & bahas lebih rinci (yg dilakukan oleh auditor internal)
aplikasi