

Affordable insurance plan for your business

Premiums starting from

747 Baht

*Lowest Premium for
Office occupancy

Effective from
01/01/2022
onwards



Electrical Installation
Covering loss from over-running
or short circuiting



Fire, Lightning, Explosion
Including Natural Disaster



Flood Coverage
With Limit of Baht 20,000
Only for location outside high-risk Flood zone



Burglary Insurance
Theft, Robbery with visible mark of
forcible entry

Main Coverage	Sum Insured (Baht)
Fire and Additional Perils: Loss or damage to the Insured Property e.g. Building (excluding foundation) and Contents including Furniture, Office Supplies including Stock and Machinery resulting from	
1. Fire, Lightning, Explosion, Vehicle Impact and Aircraft Impact	500,000 (Minimum Sum Insured)
2. Hail, Windstorm, Earthquake and Water Damage (excluding Flood)	10% of Sum Insured
3. Flood Coverage (only for location outside high-risk Flood zone) (Deductible: 10% of loss or damage, minimum Baht 10,000 each and every loss for Flood)	20,000
Additional Coverage	Sum Insured (Baht) per occurrence/ year/policy
1. Electrical Installation: Loss or damage by Fire to dynamos, transformers, generators, motors, switchboards or electronic equipment and the electrical appliances insured under Main Coverage due to over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included)	50,000
2. Professional Fees for Architects, Surveyors, Consultant Engineers, Legal Consultants and other fees for design and cost appraisal to repair the damaged property caused by perils under Main Coverage	Not exceeding 10% of Sum Insured under no. 1 of Main Coverage
3. Fire Extinguishing Expenses of the Insured including any person in the course of employment of the Insured engaging in Firefighting activities	Not exceeding 10% of Loss Amount
4. Expenses for Shoring-up, Propping-up, Dismantling, or Removing Debris caused by perils under Main Coverage	Not exceeding 10% of Loss Amount
5. Loss of Income: In the event that Insured Building is no longer safe for use due to damage from perils under Main Coverage	Not exceeding 30,000 (1,000 per day, maximum 30 days)
6. Public Liability Insurance: Loss of or damage to Third Party for the loss of life, bodily injury and property damage arising at Insured Premises	500,000
7. Burglary Insurance (Jor Ror2): Loss of or damage to the Insured property arising from Theft with forcible entry and Robbery or Gang-Robbery	50,000
8. Plate Glass Insurance: Accidental loss or damage to Plate Glass fixed to Building Insured causing irrecoverably cracked plate glass	10,000
Premium (inclusive of VAT & Duty Stamp) for Office occupancy	747 baht

Insured Business by occupancy*

- Group 1 Office (Office which is excluding dangerous stocks and any kind of production process), Association, Club (excluding Night Club)
- Group 2 Retail Shop: Pharmacy, Gift Shop, Mini Mart, Photocopy Shop, Name Card Shop, Stationary Shop, Flower Shop, Grocery Shop, Camera Shop, Sport Equipment Shop, Auto and Motorcycle Part Shop, Watches Shop, Eyeglasses Shop, including shops located in Shopping Mall or Department Store
- Group 3 Servicing Business
- 3.1 Health & Beauty: Hospital, Clinic such as Beauty Clinic, Medical Treatment Clinic, Vet Clinic and Dental Clinic
 - 3.2 Education: Nursery, Computer School, Music School, Arts School, Private or State School, Language School and College
 - 3.3 Accommodation: Flat, Dormitory, Apartment, Guest House and Condominium with/without Juristic Person
 - 3.4 Entertainment: Coffee Shop, Restaurant, Bakery Shop, Ice-cream Shop, Restaurant with Karaoke, Eatery, Billiards and Snooker Club, Internet Shop, Games Shop and Hotel
 - 3.5 Other services: Barber Shop or Beauty Salon, Electrical Repair Shop, Engineering Shop, Laundry Shop, Wedding Studio, Photo Shop, Video Rent Shop, Garage or Show Room without painting process
- Group 4 Factory
- 4.1 Food Factory: Chili Powder Mill (without heating), Fish Ball Factory, Steamed Fish Factory, Dried Fruit (without heating), Macaroni Factory, Sausage Factory, Bread Factory, Glucose Syrup Factory, Egg Products Factory, Fish Sauce Factory, Wheat Flour Mill, Syrup Candy Factory, Glass Noodle Factory, Noodle Factory, Sweet and Candy Factory, Canned Food Factory (without cold room), Tapioca and Jelly Ball Factory, and Tofu Factory
 - 4.2 Beverage (non-alcohol) Factory: Instant Coffee Factory, Drinking Water Factory
 - 4.3 Glass/Ceramic/Plate Glass Factory: Glass or Plate Glass or Glass Bottle Factory, Porcelain (with heating process) Factory, Porcelain-related Factory, Sanitary Ware Factory, Cement or Concrete Product Factory
 - 4.4 Metal Factory: Metal Plating Factory, Nail Factory, Metal Window Factory, Aluminum Factory, Metal Product (without wood) Factory, Metal Pressing Factory and Milling (without wood) Factory
 - 4.5 Pharmaceutical Factory: Soap Factory, Toothpaste Factory, Cosmetic Factory and Medicine Factory

Remark: For any inquiry regarding occupancy group, please contact Allianz Ayudhya General Insurance or the appointed Agent or Broker

Insurance Conditions

1. Each policy covers one location only
2. This insurance is for concrete building only but excluding shop and stall in congested area and inaccessible by Fire Truck.
3. The Company reserves the right to exclude the following:
 - Property located in high-risk areas and congested areas such as Yaowarat, Sampeng, Chakkrawat, Chum Chon Khlong Toei
 - Stocks of mobile phone or related equipment
 - Businesses related to Gambling, Cabaret, Bars, Night Clubs
4. The Company reserves the right to underwrite on case by case basis for the following:
 - Property with Sum Insured over Baht 5,000,000 located in: Songkhla, Yala, Pattani and Narathiwat
 - The application requesting coverage for stock only for following businesses:
 - Apparel/Cloth Shop - Bag Shop - Dress Maker Shop - Book Shop
 - Furniture Shop - Shoes Shop - Buddhist Offerings Shop
5. This package can be purchased for a long term period up to 3 years; with a discount of 12.50% for 2 years and 16.66% for 3 years.
6. The Company may require a risk survey for some business type and will notify the Insured in advance.
7. The Company reserves the right to change the Underwriting Conditions without prior notice.
8. The Company reserves the right to underwrite on case by case basis for Flood Coverage in Ang Thong, Lopburi, Nakorn Sawan, Nonthaburi, Pathumthani, Ayudhya, Singburi, Samut Prakarn and some areas in Bangkok. Please contact Agent or Company Staff before binding cover.
9. The Insurance is subject to the Company's Underwriting Guidelines.

Warning

- The applicant should understand the Details, Coverage and Conditions before binding cover
- The information in this brochure is for advertisement purposes only. All conditions are subjected to the policy wording.
- Premium is in accordance with the pricing in calculation tools which is provided by the Company.
- The Company is entitled to cancel the policy if false declaration on occupancy by the Insured according to Civil and Commercial Acts no. 865

Excluded Property

- Mobile Phones, any kind of communication devices, Notebooks, Money, Cheques, Business Documents
- Property under care, custody and control

Basic SME is a marketing name. The name of policy that you received is "SME care Insurance"

