

The unexpected can happen at any time...

Protect your beloved home
and property

Full coverage, pay only

1,190 baht

*For Master Home Plus 1 Plan

Effective from
Oct 2025
onwards.



Comprehensive protection, Fire, Lightning
Explosion, Earthquake, Windstorm
and Hail. Sum Insured starts from
Baht 500,000



Natural Disaster Protection.
For Flood coverage starts from
Baht 20,000 The additional limit of
coverage can be purchased.



Plate Glass Insurance
Coverage up to Baht 5,000 per
occurrence and in aggregate per year
*Plate Glass installed as part of Insured Premise.



There are several plans to choose
from according to your needs.



Can insure the whole
Wooden house, Half-Timbered
Building or Concrete Building.



Solar Panel and Wastewater
Treatment System are insured,
as they are considered part of the
building's improvements and extensions.



Home Assistance 24 hours everyday
including Nursing care service.
Including Nursing Care Service for accidents arising
at Insured Premise.
* Terms and Conditions are as subject to the Company.

One Policy... for Better Lives

Every Master Home insurance policy is a part of giving and caring - supporting equitable access to medical treatment and patient care. The company will donate 1% of the net insurance premium to the Ramathibodi Foundation* to help build a sustainable society.

Premium excludes stamp duty and VAT. The company reserves the right to amend related terms and conditions without prior notice.

Main Coverage	Sum Insured (Baht)		
	Master Home	Master Log Home 2	Master Log Home 3
Loss or damage to Insured Property, Building (excluding foundation) and Contents resulting from Fire, Lightning, Explosion, Water Damage (excluding flood), Vehicle Impact, or Aircraft, Windstorm, Earthquake, Hail.	500,000	3,000,000	3,000,000
Flood Coverage (applicable to all areas) ***Waiting Period 7 days		20,000	
Additional Coverage	Sum Insured (Baht)		
Temporary Rent Expenses, if the Insured Building is unfit for living and building loss or damage over 50% of Sum Insured caused by perils under Main Coverage	Not exceeding 10% of Main Coverage Sum Insured and not exceeding Baht 50,000 per occurrence/year		
Loss of or damage to the Personal Effects being kept in the Insured Building such as clothes, shoes and eyeglasses belonging to the Insured or Insured's Family caused by perils under Main Coverage	Not exceeding Baht 2,500 per person and not exceeding Baht 20,000 per occurrence/year		
Loss or damage to Movable Property in the premises such as Mobile Phone, Pager, Computer Notebook, Flash Drive, Camera and/or any Portable Properties caused by perils under Main Coverage	Actual Value not exceeding Baht 20,000 per occurrence/year		
Loss or damage to Valuables being kept in the Insured Premise such as antiques, works of art, valuable stones, or bullion belonging to the Insured or Insured's Family caused by perils under Main Coverage	Not exceeding Baht 2,500 per item and not exceeding Baht 20,000 per occurrence/year		
Loss or damage to Property Insured being temporarily kept at other premises caused by perils under Main Coverage	Not exceeding 10% of Main Coverage Sum Insured and not exceeding Baht 50,000 per occurrence/per year.		
Accidental loss or damage to Plate Glass Fixed to Building Insured causing irrecoverably cracked plate glass	Limit of Baht 5,000 per occurrence/year		
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 Main Coverage Sum Insured		
Fire Extinguishing Expenses of the Insured including any persons in the course of employment of the Insured engaging in Firefighting activities against perils under Main Coverage	Not exceeding 10% of Total Actual Damage		
Expenses for Shoring-up, Propping-up, Dismantling, Demolishing, or Removing Debris after loss from perils under Main Coverage	Not exceeding 10% of Total Actual Damage		
Annual Premium starts from (inclusive VAT and Duty Stamp) *Lowest premium	700	5,500	8,500

Optional Additional Coverage	Sum Insured (Baht)		
	Master Home	Master Log Home 2	Master Log Home 3
Electrical appliances and devices which are damaged as the result of or occasioned by excess voltage, overloading or excessive power, short circuiting, arcing, self-combustion, leakage of electrical current, but such coverage shall be in force only when such loss or damage caused a fire. (Maximum Limit per occurrence/per year)	50,000	100,000	200,000
Burglary Insurance (Jor Ror2): Loss of or damage to Insured Property resulting from Burglary, Robbery, Gang-Robbery with a visible marks of forcible entry. (Maximum Limit per occurrence/per year)	50,000	100,000	200,000
Damage to part of Insured Building (Door or Window) from Burglary, Robbery or Gang-Robbery.	5,000	10,000	20,000
Pubic Liability: Covers legal liability for bodily injury, property damage sustained to a third party arising at the Insured Premise.	500,000	1,000,000	2,000,000
Personal Accident for the Insured, cover for Loss of Life, Dismemberment, Loss of Sight or Permanent Disability (PA.1), (24 hours worldwide)	50,000	100,000	200,000
Additional Premium (inclusive of VAT and Stamp Duty)	490	990	1,990
Flood Coverage: Loss of or damage to Insured Property such as Building, Household Content caused by Flood (applicable for location outside high-risk Flood zone) ***Waiting period 7 days***	Not exceeding 5% of Sum Insured (Building & Contents) and maximum not exceeding Baht 2,000,000		

*Waiting Period means: Flood coverage will be covered after 7 days since the policy is effective from the first insurance.

Insurance Conditions

- The underwriting criteria are subject to the terms and conditions of the Company's underwriting guideline.
- Under the property packaged products, one location can be insured under only 1 policy.
- This product provided exclusively for private residential properties and does not extend to properties used for commercial, business, income-generating, or rental purposes.
- This product is available for buildings with the following structural classes: Class 1 (Reinforced concrete), Class 2 (Semi-concrete and wood) and Class 3 (wooden or other materials)
- Total Sum Insured (including buildings and/or contents within the building):
 - > The total sum insured must range between 500,000 and 50,000,000 THB.
 - > For buildings class 2 (semi-concrete and wood) and class 3 (wooden/other materials), insurance is limited to detached houses with a total sum insured starting from 3,000,000 THB.
 - > In cases where the insurance applies to contents only (excluding building coverage), the total sum insured must not exceed 5,000,000 THB.
 - > In cases where the insurance applies to both building and contents, the sum insured of the contents must not exceed 50% of the total sum insured.
- This product is available nationwide throughout Thailand, with exceptions in certain areas subject to individual assessment by the Company, including:
 - > High-risk areas as designated by the Office of Insurance Commission (OIC), such as Yaowarat, Chakkrawat, and Sampeng
 - > Areas within the four southern border provinces (Songkhla, Pattani, Yala, and Narathiwat) where the total sum insured exceeds 5,000,000 THB
- Adjustments to coverage terms, coverages, and premium upon policy renewal shall be made in accordance with the Company's underwriting guideline for renewal businesses.
 - > In the event that a claim is made for building damage only (excluding contents) due to flood under a policy covering both the building and its contents, such a claim will not be taken into account in the underwriting consideration for policy renewal.

Climate change affect us all

To reduce the effects of climate-related events, preventive is necessary. Scan to find out what you can do and how they can have positive effects.



Excluded Property

- Property under care, custody and control.

Warning

- The applicant should understand the Details, Coverage and Conditions before proceeding to submit an application for coverage.
- The information in this brochure is for preliminary purposes only. All conditions are subjected to the wording of the Insurance Policy.

Pay less but protect longer period.

- Discount up to 12.50% for the insurance period of 2 years.
- Discount up to 16.66% for the insurance period of 3 years.

Master Home is a marketing name. The name of the insurance policy that you received is "Home Care Insurance."

