

The unexpected
happens at anytime..
Protect your beloved home
and property

Comprehensive coverage,
starting from

1,190 baht

*For Master Home Plus 1 Plan

Effective from
01/01/2022
onwards

Version 211214



Comprehensive Protection
Fire, Lightning, Explosion, Earthquake,
Windstorm and Hail
Sum Insured starting from Baht 500,000



Natural Disaster Protection
Flood coverage starting from
Baht 20,000 and top-up available



Plate Glass Insurance
Coverage up to Baht 5,000 per occurrence
and in aggregate per year
*Only Plate Glass fixed to building insured



Choices of Plan
serving your needs



All Types of Building
Wooden, Half-Wooden or
Concrete Building



Home Assistance 24 hours everyday
including Nursing care service
Only for accidents arising at the Insured Premise
* Terms and Conditions applied

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, Aircraft, Windstorm, Earthquake and Hail	500,000	3,000,000	3,000,000
Flood Coverage (applicable to all areas) ***Waiting Period 7 days	20,000		
Additional Coverage	Coverage Limit (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 and per 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 and per 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 and per 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 and per 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 and per year		
Annual Premium starts from (inclusive of VAT and Duty Stamp) *Lowest premium	700	5,500	8,500

Master Home

Optional Additional Coverages	Sum Insured (Baht)		
	Master Home Plus 1	Master Home Plus 2	Master Home Plus 3
Electrical appliances and devices which are damaged as the result of or occasioned by overloading or excessive power, short circuiting, arcing, self-combustion or leakage of electrical current with Fire ensuing always (Maximum Limit per occurrence and 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 mark of forcible entry (Maximum Limit per occurrence and 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 or property damage sustained by Third Party arising at the Insured Premises	500,000	1,000,000	2,000,000
Personal Accident for the Insured: 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 Building and Content Insured (only 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 effective after 7 days since the policy inception

Insurance Conditions

- The Insurance is subject to the Company's Underwriting Guidelines.
- This Package applies to concrete building (class 1), half-Wooden building (class 2), wooden building (class 3) and household contents with minimum Sum Insured Baht 500,000 for Building class 1, Baht 3,000,000 for Building class 2 and Building class 3.
- Building Class 2 and Class 3 acceptable only for isolated house or single house and used for individual residential only not for commercial use or profit
- Each policy covers one location only
- This package can be used in all areas except
 - Property located in high-risk areas and congested areas such as Yaowarat, Sampeng, Chakkrawat, Chum Chon Khlong Toei
 - Property with the Sum Insured over Baht 5,000,000 located in : Songkhla, Yala, Pattani and Narathiwat
 - A maximum Sum Insured of Baht 10,000,000 is available in the following districts in Songkhla : Muang Songkhla, Ranot, Krasae Sin, Ruttaphum, Hat Yai, Na Mom, Khuan Niang, Bang Klam, Singhanakhon and Khlong Hoi Khong
- The Company reserves the right to underwrite on case by case basis for the additional Flood coverage in Ang Thong, Lopburi, Nakorn Sawan, Nonthaburi, Pathumthani, Ayudhaya, Samut Prakarn, Singburi and some areas in Bangkok. Please contact the Agent or Company staff before binding cover.

Excluded Property

- Property under care, custody and control

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.

Pay less for the 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 policy that you received is "Home Care Insurance"

