

The unexpected happens any time...  
Protect your home and property  
with full coverage in one policy

Effective from  
**01/01/2022**  
onwards

Version 211214



### Comprehensive Protection in one policy

Fire, Lightning, Explosion, Earthquake,  
Windstorm, Hail including Burglary



### Protection for the Valuables

Money, Valuable Stone, Antiques and  
Works of Art



Natural Disaster Coverage

### Flood coverage starting from Baht 20,000

and top-up available



### Personal Accident

For Insured' Family and Employee  
Including Nursing Care Service for accidents arising  
at Insured Premise



Plate Glass Insurance

For Plate Glass fixed to Building Insured

### Coverage up to Baht 100,000 per occurrence and per year

\*For Perfect Home plan



Plus! Electrical Injury as the result  
of short circuit

### Coverage up to Baht 100,000

Main Coverage	Sum Insured (Baht)		
	Perfect Home	Perfect Log Home 2	Perfect Log Home 3
1. Loss or damage to Insured Property, Building (including foundation) and Contents (furniture, personal effect, kitchenware) resulting from Fire, Lightning, Explosion, Vehicle Impact, Aircraft, Water Damage (excluding Flood), Smoke, Strike, Riot, Malicious Acts, Bush Fire, Windstorm, Earthquake, Hail and other accidents or unforeseeable causes which are not specified in the exclusions of the Insurance Policy	1,000,000	3,000,000	3,000,000

2. Flood Coverage (applicable for all areas) \*Waiting Period 7 days 20,000

Additional Coverage	Sum Insured (Baht)		
	Perfect Home	Perfect Log Home 2	Perfect Log Home 3
3. Loss or damage to the Antiques or Works of Art belonging to the Insured			
- Maximum Limit per piece			30,000
- Maximum Limit per occurrence and in aggregate per year			100,000
4. Loss or damage to Money, Banknotes or Jewelry			Baht 20,000 per item, maximum Baht 200,000 per occurrence and per year
5. Temporary Rent Expenses if the Insured Building is unfit for living caused by perils under Main Coverage			
- Limit per day (maximum 3 months)			1,000
- Maximum Limit per occurrence and in aggregate per year			100,000
6. Loss or damage to Movable Property in the building (s) e.g. Mobile Phone, Pager, Computer Notebook, Flash Drive, Camera and all other Portable Properties caused by perils under Main Coverage			Actual value not exceeding Baht 30,000 per occurrence and per year with deductible Baht 2,000 each and every loss from accidental damage
7. Electrical appliances and devices which are damaged as the result of 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)			100,000
8. To cover loss to the Insured Property from Theft with a visible mark of forcible entry (Maximum Limit per occurrence and per year)			200,000
9. 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			Actual expense not exceeding 10% of Main Coverage Sum Insured
10. 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			10% of Main Coverage Sum Insured

Additional Coverage	Sum Insured (Baht)		
	Perfect Home	Perfect Log Home 2	Perfect Log Home 3
11. Expenses for Shoring-up, Propping-up, Dismantling, Demolishing, or Removing Debris after loss from perils under Main Coverage	Actual Expense not exceeding 10% of Main Coverage Sum Insured		
12. Plate Glass Insurance: Accidental loss or damage to Plate Glass fixed to the Building Insured causing irrecoverably cracked plate glass (Maximum Limit per occurrence and per year)	100,000	200,000	200,000
13. Public Liability: Covers legal liability for bodily injury, death, or property damage sustained by Third Party arising within the Insured Premises or as a result of using the Insured Premises (Maximum Limit per occurrence and per year)	1,000,000		
Special Coverage	Coverage Limit (Baht)		
Personal Accident for the Insured (House Owner), Spouse, Children and Maid, cover for Loss of Life, Dismemberments, Loss of Sight or Permanent Disability (PA.1) (24 hours, worldwide)			
- Insured (House Owner)	100,000		
- Spouse	100,000		
- Children (Specific name) (Maximum 3 persons)	100,000		
- Maid (Maximum 1 person)	100,000		
Annual Premium starts from (inclusive of VAT and Duty Stamp)	3,900	8,500	11,900

Optional Additional Coverage	
Electrical Injury	Maximum not exceeding Baht 500,000
Plate Glass Insurance	Maximum not exceeding Baht 500,000
Public Liability (inside the Insured Premises)	Maximum not exceeding Baht 3,000,000
Public Liability (outside the Insured Premises)	Maximum not exceeding Baht 500,000
Flood Coverage (only for location outside high-risk Flood zone) <b>*Waiting Period 7 days</b>	Not exceeding 5% of Sum Insured (Building and Contents) and not exceeding Baht 2,000,000

\*Waiting Period means: Flood coverage will be effective after 7 days since the policy inception.

Perfect Home is a marketing name. The name of policy that you received is "Value Home Care Insurance"

Perfect  
Home

## 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 1,000,000 for Building class 1, minimum Sum Insured Baht 3,000,000 for Building class 2 and 3.
- This package applicable for single house, town house, residence unit (condominium) and apartment used for individual residential only not for commercial use or profit. For Building class 2 and 3, this package applicable only for single house.
- Each policy covers one location only
- This package applicable for 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, Hat Yai, Ranot, Ruttaphum, Na Mom, Khuan Niang, Bang Klam, Singhanakhon, Khlong Hoi Khong and Krasae Sin
- 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.
- Personal Accident coverage applies to family members aged 1-70 years, but maximum 60 years for maid.

## Excluded Property

- Property under care, custody and control

## 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
- Discount up to 30.22% for the insurance period of 5 years

## 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.

