

Moving business forward without worries

By Perfect SME Package

Effective from
01/01/2022
onwards

Version 211214



Take it all!

All perils protection, if not excluded under the policy



Natural Disaster Protection
(excluding Flood)



Flood Coverage
with Limit of Baht 20,000

Top-up available
Up to Baht 5,000,000 for location outside high-risk Flood zone



Premium starting from Baht 8 per day

*Lowest premium for Office occupancy



Loss of Income

Coverage up to 10% of Main Coverage Sum insured, maximum Baht 5,000,000



Burglary Protection

Coverage up to 20% of Main Coverage Sum Insured

Maximum Baht 5,000,000

Main Coverage	Sum Insured (Baht) per occurrence/per year
Property Damage Insurance: Loss or damage to Insured Property, e.g. Building (excluding foundation) and Contents (furniture and office supplies) including Stock and Machinery resulting from Fire, Lightning, Explosion, Windstorm, Earthquake, Hail, Vehicle Impact, or Aircraft, Water Damage (excluding Flood), Strike, Riot or Malicious Acts, Bush Fire, and other accidents or unforeseen causes which are not specified in the exclusions of the Insurance Policy	1.5 million to 150 million depends on Property Insured value
***Deductible: Baht 2,000 each and every loss for Accidental Damage and Water Damage	
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
Flood Coverage (only for location within high-risk Flood zone)	5,000
Additional Coverage	Sum Insured (Baht) per occurrence/per year
1. Electrical Installation: Loss or damage to dynamos, transformers, generators, motors, switchboards, electronic equipment and the electrical appliances insured under Main Coverage arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity	20% of Main Coverage Sum Insured, not exceeding Baht 5,000,000
2. Temporary Rent Expense: In the event that the Insured Building is unsafe for use resulting from any peril under Main Coverage	2,000 per day (Maximum not exceeding 30 days)
3. Loss of Income: In the event that Insured Building is unsafe for use resulting from any peril under Main Coverage (Maximum Indemnity Period 3 months)	10% of Main Coverage Sum Insured, not exceeding Baht 5,000,000
4. Loss of Rental Fee: In the event that Insured Building is unsafe for use resulting from any peril under Main Coverage	Not exceeding 150,000/ year
5. 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, not exceeding 3,000,000
6. Fire Extinguishing Expenses of the Insured including any persons in the course of employment of the Insured engaging in Firefighting activities	10% of Main Coverage Sum Insured, not exceeding 1,000,000
7. Expenses for Shoring-up, Propping-up, Dismantling, or Removing Debris caused by perils under Main Coverage	10% of Main Coverage Sum Insured, not exceeding 1,000,000

Additional Coverage	Sum Insured (Baht) per occurrence/per year
8. Loss of or damage to Neon Sign fixed to the building internally or externally, resulting from any peril covered under Neon Sign coverage section	100,000
9. 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 30,000
10. Personal Effects: Loss of or damage to the Personal Effects being kept in the Insured Building such as clothes, shoes and eyeglasses caused by perils under Main Coverage which belonging to:	2,000 per person 100,000 per occurrence
- Insured's Employees	
- Insured	
11. Burglary Insurance (Jor Ror2): Loss of or damage to the Insured property arising from Theft with forcible entry and Robbery or Gang-Robbery	20% of Main Coverage Sum Insured, not exceeding 5,000,000
12. Money Insurance (Por Ngor2): Loss of Money in the care of a custodian within the Insured Building or while being secured in a locked safe or strong room	10% of Main Coverage Sum Insured, not exceeding 500,000
13. Plate Glass Insurance: Accidental loss or damage to Plate Glass fixed to Building Insured causing irrecoverably cracked plate glass	10% of Main Coverage Sum Insured, not exceeding 5,000,000
14. Public Liability Insurance: Loss of or damage to Third Party for the loss of life, bodily injury and property damage arising from operations in connection with the Insured business, with the extension to cover any liability arising from Neon Sign	2,000,000
14.1. Food and Drink poisoning	10,000 per occurrence 100,000 per year
14.2. Car Park Liability	1,000,000
14.3. Premises Medical Payment	5,000 per person 200,000 per year
15. Employer's Liability: To indemnify the Insured's employee who sustained bodily injury by accident or disease arising in the course of employment	1,500,000
16. All Other Contents (within building)	Not exceeding Limit per item as specified (per occurrence), not exceeding 100,000

Additional Coverage	Sum Insured (Baht) per occurrence/per year
17. Alterations and Repairs: To cover alteration, additions, deletions or improvements to the Insured Property	200,000
18. Cost of Temporary Protection: To cover the cost to temporary protection reasonably necessary for the safety while the damaged property being repaired or reconstructed	1,000,000
19. Expediting Expenses: To cover an express delivery, airfreight, overtime or holiday work incurred in connection with repairs or replacement of the Insured Property	250,000
20. Outside Buildings: To cover any small outside buildings, annexes or facilities insured with the buildings to which such property belong	1,000,000
21. Sue and Labor: To cover any reasonable expenses incurred by the Insured in their efforts to recover, safeguard or preserve the Insured Property, to minimize any loss incurred	1,000,000
Optional Additional Coverage	Sum Insured (Baht) per occurrence/per year
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.	Not exceeding 10% of Main Coverage Sum Insured, maximum 5,000,000

Coverage and Conditions

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, Condominium with/without Juristic Person and Hotel
 - 3.4 Entertainment: Coffee Shop, Small Restaurant, Bakery Shop, Ice-cream Shop, Restaurant with Karaoke, Eatery, Billiards and Snooker Club, Internet Shop and Games Shop
 - 3.5 Other services business: 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 Beverage (non-alcohol) Factory: Instant Coffee Factory, Drinking Water Factory
 - 4.2 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
 - 4.3 Pharmaceutical Factory: Soap Factory, Toothpaste Factory, Cosmetic Factory and Medicine Factory
 - 4.4 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
 - 4.5 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

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

Perfect SME

Insurance Conditions

1. Each policy covers one location only
2. This insurance is for concrete building (class 1) only but excluding shop and stall in congested area and inaccessible for 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
 - Factory occupancy with Sum Insured over Baht 50,000,000 and Fire Protection system is unavailable at Insured location
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. The long term period 3 years acceptable for Sum Insured not over Baht 60,000,000 only
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, Ayudhaya, 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 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

- Property under care, custody and control

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

