

# House Insurance

## HOME INSURANCE

Your house usually represents your largest asset and needs to be protected accordingly.

Owner Condo : Interior Improvement to building, Furniture, Fixture, Fitting and all other Contents (within the insured premise)  
 Detached house : Building (excluding foundation) improvements, building, Furniture, Fixture and all other Contents (within the insured premise)  
 Tenant Condo : Interior Improvement to building and all other Contents (within the insured premise)  
 Detached house : Interior Improvement to building Furniture, Fixture, Fitting and all other Contents (within the insured premise)

Section I: Fire insurance Coverage % Sum Insured  
 1. Fire, Lightning, Explosion, Windstorm, Water Damage, Vehicle, Aircraft 100%  
 2. Electrical Injury (damage to electronic appliances or components) 10%  
 3. Temporary rental and other necessary expenses ( maximum of 90 days) 5%  
 4. Professional fee related to the repair or replacement of damaged property 5%  
 5. Debris removal expenses 5%  
 6. Fire extinguishing expenses ( per each occurrence) 10,000 Baht.

Section II: Burglary insurance Coverage % Sum Insured  
 1. Theft with forcible entry into or exit from the insured premise including armed robbery and gang-robbery ( per each occurrence & in aggregate) 10%  
 Repair of building arising from forced entry (per occurrence) 2.5%

Section III: Third Party Personal Liability Coverage % Sum Insured Indemnity which the insured becomes legally liable to pay as a result of an Accident occurring at the insured premise and upon the use of the insured Property which must occur within the insured premise. Limit of Liability 1,000,000 Bht. per each occurrence & In aggregate

Section IIII: Death Benefit Coverage % Sum Insured Loss of life to the insured and/or spouse and/or children which is caused by a covered peril under Section 1-Fire and Section 2 &ndash; Burglary per each occurrence 200,000. Bht. Remark : 1. Not cover to semi-wooden or wooden building 2. Property (typically) excluded : Satellite dish, TV antenna, Mobile phone, Laptop, Money, Document, please refer to the policy For more information or get a quote on-line, please go here