



Home Insurance Policy

(Sell through electronic channel (Online))

In reliance upon the statement made in the insurance application which is considered as a part of this Insurance Policy, and in consideration of the premium paid by the Insured under the general conditions, insuring agreements, exclusions, and attachments of this Insurance Policy, the Company agrees to the Insured as follows;

Section 1 Definitions

Words or expressions to which specific meanings have been given in any parts of this Policy shall have such specific meaning wherever they shall appear unless specified otherwise in the Policy.

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| 1.1 Policy | mean | The Insurance Schedule, Conditions, Insuring Agreement, Exclusions, Attachments, Special Provisions, Warranties, Endorsements, and Summary of Policy are considered as parts of this Insurance Contract. |
| 1.2 Company | mean | Tune Insurance Public Company Limited |
| 1.3 Insured | mean | The person named as the Insured person in this policy schedule and have an agreement to pay for the insurance premium. |
| 1.4 Damage | mean | Loss or damage, whether in whole or in part caused by the insured circumstances incurred to the property insured under this insurance policy. |
| 1.5 Insured place | mean | The insured location specified in the insurance policy schedule which is the location or storage of the insured property. |
| 1.6 Insured property | mean | Building (excluding foundations) and/or contents inside the building as specified in the insurance policy schedule. |
| 1.7 Building (not including foundation) | mean | A) Houses, townhouses, twin houses, commercial buildings for a living, garages, sub-buildings such as servants' houses, kitchens, etc., walls, fences, doors, including improvements, except for foundations.
B) Flats, and condominiums except for foundations. |
| 1.8 Contents | mean | Furniture, decorations, tools, home appliances, Electrical appliances, Musical instruments, audio equipment, kitchenware, clothing, and other assets (not specified in the general exclusions and/or additional |



exemptions) for the residence of the insured or individual who normally resides with the insured.

- 1.9 Deductible** mean The amount which the insured is responsible for as specified in the policy schedule against each damage and each time receiving compensation under this insurance policy.
- 1.10 Insurance policy year** mean A period of one year from the date the insurance policy becomes effective or from the anniversary of the insurance policy year in the following years.

Section 2 General Terms and Conditions

2.1 Inaccuracies and voiding of the insurance policy

If the insured or any person which has the authority to act on behalf of the insured makes a false statement or refrains from declaring material facts of the insured property or in the essence of the building or the location of the property or the nature of the use of such buildings or in the actual text that is essential to know for risk assessment or determination premium or has refrained from disclosing such facts, it shall be deemed that the insurance contract under this insurance policy is void under Section 865 of the Civil and Commercial Code and the company maintains the right to nullify this insurance contract within the period specified by law.

2.2 Change of insurance contract

For any text changes in the insurance contract, the consent of the company must be obtained. The Company will issue an endorsement certificate of the insurance policy as evidence.

2.3 Claim for Indemnification

When loss or damage occurs, the Insured or the Insured's representative must notify the Company without delay. In the event of death, the Company must be notified immediately unless it can be proved that there is a reasonable necessity, it may not be immediately notified to the company but is required to notify as soon as possible

In claiming indemnification, the insured or beneficiary or representatives of such persons, depending on the circumstance, the evidence or documents specified under each insuring agreement must be submitted to the company within a specified period at the insured's own expense.

Failure to submit the proofs within the afore-mentioned period does not deteriorate the right to claim if it can be demonstrated that there are reasonable grounds for failing to submit such proofs within the specified period, but the submission has been made as soon as possible.



2.4 Indemnification

The Company will pay indemnification within 15 days from the date on which the company received complete and correct proof of loss or damage. Indemnification for death will be paid to the Beneficiary, while other indemnification will be paid to the Insured.

In case it is doubtful that the above-mentioned claim is not in compliance with the insuring agreement stated in the Insurance Policy, the period may be extended as deemed necessary but shall not exceed 90 days from the date on which the Company receives complete documents.

If the Company is unable to settle the claim within the period mentioned above, the Company will be responsible to pay 15% interest per annum of the payable amount commencing from the due date.

2.5 Denial of indemnification

The company has the right to refuse indemnification for the damage without returning the premium in the following cases:

2.5.1 Damage is caused due to corruption or negligence of the insured or beneficiary

2.5.2 Fraud

1) The damage is caused by an intentional act or beneficiary or any person acting on behalf of the insured or beneficiaries to receive benefits from this insurance policy and/or

2) The insured or the insured's representative has done any act or shown any statement or document which is false to obtain benefits under this insurance policy.

2.6 Company Limitation of Liability

The Company shall indemnify for each insuring agreement under this insurance policy not exceeding

2.6.1 Total sum insured or sum insured according to each item while incurring loss or damage

2.6.2 The sum insured remaining after deducting the value of loss or damage incurred during the same insured period unless the company has previously agreed in this insurance policy, the remaining sum insured shall be returned in full as specified in this insurance policy including the amount of liability limit and deductible. The insured agrees to pay additional premiums for the remaining insured period. (from the date of damage until the end of the period insured)

The insured shall be liable for the deductible (if any) as specified in this insurance policy.

2.7 Dispute Resolution by Arbitration

In case of dispute, contradictory, or any claim under the Insurance Policy between the person who has the right to claim under the Insurance Policy and the Company, if that person requires or finds it necessary to settle the dispute by arbitration, the Company agrees to such arbitration according to the arbitration regulations governed by the Office of Insurance Commission (OIC).

2.8 Suspension of the insurance contract

Coverage under this insurance policy shall be terminated immediately upon:-



2.8.1 There is a change of purpose in using the insured place from residential use to other purposes and that change has increased the damage risks. The company will return the premium according to the short-term premium rate table.

2.8.2 Ownership of the insured property has been changed hands from the insured by means other than by will or by the provisions of law, however, this condition will not apply if the nature of the use of the insured building/ property in the insurance policy schedule still is used for residential purpose, the company will return the insurance premium according to the short-term premium rate table.

2.8.3 Buildings listed in the insurance policy schedule or any part of the building that has been destroyed or moved from the original whether in whole or in part and cause the building to not be able to be utilized normally whether in whole or in part or make that building or any part of the building or property within the building is at increased risk of casualties except for the aforementioned is a result of the perils that are covered under this insurance policy.

2.8.4 The insured building or the location of the insured property is in a state of being uninhabited or unattended and remains in that condition for more than 60 consecutive days.

However, these General Terms and Conditions Clause 2.8 shall not apply if the insured has notified and let the company know and the company agrees to accept further insurance and the amendments have been recorded in this insurance policy.

2.9 Insurance premium payment

The Insured is obliged to pay premiums to the Company within 60 days from the date that the insurance policy becomes effective. If that period is passed, the company has the right to terminate the insurance contract by making a written document notifying the termination of the insurance contract to the insured.

2.10 Insurance Policy Cancellation

2.10.1 The Company may terminate this insurance policy by giving written notice of not less than 15 days in advance by registered mail to the Insured at the last address notified to the Company. In such a case, the company will return the premium to the insured by deducting premiums for the period that this insurance policy has been in force and then issued in proportion.

2.10.2 The insured may cancel this insurance policy by notifying the Company in writing and have the right to receive the premium back after deducting premiums for the duration of this insurance policy has come into force and calculate based on short-term insurance premium rates or if the insurance premium has not been paid, the insured must pay the same amount of time and premium rates as the following table.

Short-term insurance premium rate table



Insurance period (not more than / month)	Percentage of full-year premium
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85
10	90
11	95
12	100

Any termination of an insurance policy under the terms of this article, whether made by any party, must be a complete termination only. It is unable to choose to cancel only one of the insuring agreements. However, if the company has paid more than the premium received, the premium will not be returned.

2.11 Right to request cancellation of Insurance Policy (Free Look Period)

If the Insured requires the cancellation of this Insurance Policy for any reason, the Insured has the right to request cancellation of the Insurance Policy and return the Insurance Policy to the Company within 15 days from the date of receiving the Insurance Policy from the Company, unless the company has issued the Insurance Policy to the Insured by electronic means, the Insured does not have to return the Insurance Policy to the Company. This Insurance Policy is deemed to be ineffective from the start date of the insurance period as specified in the insurance policy schedule. The Company shall not be liable for any loss or damage occurring under this Insurance Policy and the Company will return all received premiums to the Insured in accordance with the mutually agreed method without deducting any expenses.

3 Prerequisite

The company will be liable to pay indemnification under this insurance policy if the insured or the insured's representative has fully complied with the insurance contract and the conditions of the insurance policy.

Section 3 General Exclusions



This insurance policy does not cover

- 3.1 The first part of the damage that the insured is responsible for as specified in the policy schedule
- 3.2 Any loss or damage or expense whatsoever, whether caused directly or indirectly as a result of or in connection with the following events: and whether it is an event which has an ongoing impact or has a certain order of events for that loss or damage.
 - 3.2.1 War, invasion, malicious acts of foreign enemies or malicious acts or event similar to a war, whether it's declared or not, or civil war, which refers to a war between people living in the same country, uprising, rebellion, riot, strike disturbance, revolution, coup d'état, declaration of martial law or any event which will cause the announcement or maintain martial law.
 - 3.2.2 Terrorism includes acts of force or violence and/or intimidation by any person or group whether acting alone, on behalf of, or in connection with any organization or government, acting for political, religious, ideological, or similar purposes aiming to cause the government and/or the public or any part of the public to be in a state of panic.
 - 3.2.3 Radiation or radioactive emission from nuclear fuel or any nuclear waste due to the combustion of nuclear fuel and from any process of nuclear fission which proceeded in contact with each other by themselves.
 - 3.2.4 Radioactive explosion or nuclear components or any other dangerous substance that could explode in nuclear processes.

Chapter 4 Insuring Agreement

While this insurance policy is in effect under the regulations, General terms and conditions, general exclusions, insuring agreement, and attachments of the insurance policy, and in return for the premium paid to the company, the company will cover the insured assets only the insuring agreement and attachments attached with this insurance policy and the sum insured is specified in the insurance policy table and/or attachments only

In addition, the Insured will be liable for the deductible (if any) as specified in the policy schedule and/or attachments (if any)

Insuring Agreement



Fire Insurance and Additional Perils

Protection

The company will indemnify the insured if the insured property is damaged due to the following reasons:

1. Fire
2. Lightning (including damage to electrical appliances and electrical equipment caused by short circuits or by lightning)
3. Explosions
4. Danger from a car crash or collision of vehicles or animals such as elephants, horses, cattle, buffaloes, etc., causing damage to the insured property including smashing, crashing, and or falling over by the product or property carried on a vehicle or beast, but does not include aircraft. The Company shall not be liable for loss or damage to the insured property arising out of the slew and or collision of the insured's vehicle or vehicle of the insured's family members who are together with the insured or any person being employed or used by the Insured.
5. Danger from aircraft and/or objects falling from aircraft, including self-propelled rockets and spacecraft, except weaponized rockets. This does not include damage caused by sound waves or pressure waves from Aircraft in normal flying conditions
6. Water Damage caused by accidental discharge, leakage, or overflow of water or steam from pipes, tanks, heating systems, cooling systems, air conditioning systems, pumps, and including rainwater that flows through the inside of the building caused by damage to roofs, windows, doors, door frames, vents, water pipes, or gutter, but does not include
 - 6.1 Damage caused by runoff flooding from outside the building or water that seeps through the walls, foundations, and floors of buildings
 - 6.2 Drain cleaning, cracks or leaks from underground plumbing systems or underground fire water pipes which is the main pipe outside the insured place or automatic sprinkler system
7. Hazards from wind storms shall include:
 - 7.1 Damage to the insured property from water in the sea, lake, or ocean, which is blown or carried by a storm and causing waves to flood the coast.
 - 7.2 Damage to insured property inside the building due to rain, frost, snow, sand, or dust that enters the building along the cracks of the damaged buildings is caused by direct storms only.



7.3 Damage of insured property within the building due to water sprinkler or other water pipes which are damaged by direct storm only. This does not cover

7.3.1 Direct or indirect damage caused by Tidal Wave or Tsunami and/or High Water and/or Overflow and/or Flood.

7.3.2 The moveable insured property is kept in an airy building or a building with an open wall on one side or kept outdoors whether it is covered with canvas or any covering material or inside the tent.

8. Flood, the term “flood” in this insuring agreement means water that overflows or flows out of normal waterways, which are natural waterways or a well-built waterway (not including roof gutter) or caused by broken public water pipes causing flooding of water from the outside of the insured building or buildings that store assets insured under this insurance policy including flooding caused by wind storms, forest waters, and mudslides. This does not cover

8.1 Direct or indirect damage caused by Tidal Wave or Tsunami and/or High Water and/or Overflow and/or Flood caused by an earthquake or volcanic eruption.

8.2 The moveable insured property is kept in an airy building or buildings with one wall, open air, or stored outdoors whether it is covered with canvas or any covering material or inside the tent.

9. Threats from earthquakes or volcanic eruptions or underwater waves or tsunamis that are caused by nature and shall include floods caused by an earthquake or volcanic eruptions caused by natural causes.

This does not cover direct or indirect damage caused by an earthquake or volcanic eruption caused by any object from space.

10. Hail shall include rainwater, frost, snow, sand, or dust flowing through the building to the cracks of buildings and structures that have been damaged directly caused by hail only or water from a sprinkler or other water pipes damage caused by direct hail.

In this regard, the coverage of natural disasters is from Article no. 7. - 10., the company will indemnify according to the damage of all disasters combined not exceeding 20,000 baht per year.



Extension of temporary housing rental coverage

In the case of the property insured under this category of insurance coverage for fire and additional perils is a building that has been damaged due to disasters according to Article 1. – 6, protection will be extended as follows:

1. If the damage is greater than 50 % of the cost of the replacement of the building or the building being reconstructed

- Building on the 1st floor (with brick walls) more than 80 percent of the total wall area), the company will indemnify temporary housing rental to the Insured in the amount not exceeding per day baht (specify a minimum of 1,000 baht not more than 2,000 baht) and total not more than baht per year of insurance policy (specify a minimum of 50,000 baht not more than 100,000 baht)

- Buildings on the 2nd floor (with brick walls 50 – 80 percent of the total wall area) or a building on the 3rd floor (containing other materials such as wood, zinc, flat tiles more than 50 percent of the total wall area). baht (specify a minimum of 500 baht not more than 1,000 baht) and total not more than baht per year of insurance policy (specify a minimum of 25,000 baht not more than 100,000 baht)

2. If the damage is equal to the value of the replacement of the building or the building being reconstructed

- Building on the 1st floor (with brick walls) more than 80 percent of the total wall area), the company will indemnify temporary housing rental to the Insured in the amount not exceeding per day baht (specify a minimum of 1,000 baht not more than 2,000 baht) and total not more than baht per year of insurance policy (specify a minimum of 100,000 baht not more than 200,000 baht)

- Buildings on the 2nd floor (with brick walls, 50-80% of the total wall area) or buildings on the 3rd floor (containing other materials such as wood, zinc, and flat tiles more than 50 percent of the total wall area). The Company shall reimburse the temporary housing rental to the Insured in the amount not exceeding per day. baht (specify a minimum of 500 baht not more than 1,000 baht) and total not more than baht per year of insurance policy (specify a minimum of 50,000 baht not more than 200,000 baht)

3. In claiming reimbursement of the temporary housing rent under this extension, the insured must submit documents showing payment of temporary housing rentals to the Company as evidence without delay.

4. The amount of the company's liability limit under this extension constitutes an additional liability.

5. separated from the sum insured for specific building items as specified in this policy schedule.



Terms and conditions (Applicable only to the Fire and Additional Perils Insurance Coverage Agreement)

1. Indemnification in case of using the insured place in addition to living

If it appears that the insured place which is used as a residence has been used for other purposes in addition to living even partially and gets damaged, the company will indemnify by calculating in proportion to the average sum insured that can be calculated according to the rate of fire insurance premiums according to the nature of the danger that the insured place was used in the net premium amount (excluding stamp duty and VAT) under this insurance policy at the time the loss or damage occurred with the actual value of the insured property. The amount of indemnification to be paid under this condition will not exceed the maximum sum insured as stated in this policy schedule.

2. Determination of the sum insured and Indemnification

In determining the sum insured and indemnification, the insured has the right to choose one of the following methods,

2.1 Determine the sum insured according to the replacement cost valuation method and indemnify according to the new property value method at the time and place of damage or

2.2 Determine the sum insured according to the actual value of the property (Actual Cash Value) and indemnify according to the actual value of the property which is equal to the value of new property minus depreciation at the time and place of the damage.

During the insured period as specified in the insurance policy schedule which includes the period that the company has agreed to renew the insurance contract (if any), the company will pay the insured according to the actual damage when the damage occurs to the insured property.

3. Indemnification by providing replacement assets

The company may choose to create a new one or procure assets to replace all lost or damaged assets or any part instead of paying compensation for damages incurred or maybe in conjunction with other insurance companies to do such actions:

But the company is not obligated to rebuild it to be the same as the original property or complete in all respects. The company will act as reasonably as possible and in any case, the Company is not obligated to rebuild beyond the value of the property at the time of damage or in excess of the amount insured by the company.



If the company chooses to create a new one or procure assets to replace, the insured must provide a plan, diagram, details of the plan, quantity, size, and other details at his/her own expense as required by the Company. Any action that the company has done or is ordered to do to consider rebuilding or procuring a replacement property shall not be deemed a final choice by the Company to rebuild or procure a replacement.

If the company is unable to arrange a new build or repair the insured property because there are any ordinances or regulations provided for in the line of roads or the construction of buildings or other things, the Company shall be liable to reimburse sufficient funds necessary for the reconstruction or repair the property returning to original condition if legally possible without depreciation.

4. Property insurance is below intrinsic value.

If the sum insured is equal to or more than a percentage 70 of the real value of the property insured at the time of damage due to the perils that are covered under this insurance policy, the Company shall indemnify the insured according to the actual damage value (but not more than the sum insured) without applying the insurance condition below the intrinsic value.

But if the sum insured is lower than the percentage of 70 of the actual value of the insured property at the time of the damage due to the perils that are covered under this policy, it shall be deemed that the insured will be responsible for the difference with the actual value of the insured property. By calculating this compensation, the insured must be liable for the average portion of the damage in every item and if there is more than one item, it shall be considered separately for each item by the formula used to calculate the compensation for which the Company will be responsible in this case.

$$\text{Indemnification} = \frac{\text{Sum insured}}{\text{Property value on damage time}} \times \text{damage value}$$

(not more than the sum insured)

However, if there is damage to the insured property under the coverage Article 7. - 10, the company will not take the condition of property insurance lower than the real value for consideration in calculating compensation.

5. Claim for indemnification

In the event of a damage event causing a claim under this insurance policy, the insured has the following duties:

5.1 must notify the Company without delay and must submit evidence and documents as specified below to the company within 30 days since the date of damage unless the insured has reasonable grounds to not be able to do so within the specified time or within the time limit extended by the company in writing, however, at the expense of the insured.



5.1.1 Submit a written claim for damages which must inform the details of the property, the loss or damage, and the damage value of that property when the damage is done as detailed as possible

5.1.2 Other insurance includes insurance with other insurance companies concerning the insured assets under this policy.

5.2 Must show or provide or notify or give to the company additional evidence and items such as diagram, documents showing ownership, title deeds, manuscript, a copy of that document, proofs and statements about claims and fires or the cause of the fire and the circumstance that causes the damage as the company needs and as appropriate in the case at the expense of the insured.

5.3 Must act and allow the company or its representative to take any action suitable to protect against damage that may increase. The company may not be considered for indemnification if the insured intentionally or there is reasonable ground to believe that there are intentions not to comply with any of the aforementioned conditions.

6. The right of the company in the wreckage of the damaged property

When any damage occurs to the insured property, the insured must take care of and cannot abandon the damaged property and the company may

6.1 Demand that the damaged property that is insured be delivered to the Company

6.2 To take possession of the insured property and explore, arrange, select, move or otherwise deal with the property.

6.3 Sell or dispose of or destroy damaged property for the benefit of the persons involved

The Company may reasonably exercise its existing rights from the date of damage until the claim is agreed on or has been notified in writing from the insured that the rights have been waived to claim compensation under the insurance policy.

The exercise of the above company's rights will not cause additional liability to the company and will not weaken the company's right to invoke the terms of the insurance policy to contest any claim.

7. Duty to maintain the company's rights for subrogation

By the cost of the company, the insured must do everything necessary or as requested by the company to do as appropriate whether before or after receiving compensation from the Company to maintain the company's right to claim damages from third parties.

8. Double Insurance and importation of average

While the damage occurs and it appears that the same property is insured against other insurance



companies, whether by the insured himself or by any other person acting on behalf insured,

The Company will be liable for the indemnification following the ratio insured by the Company to the total sum insured of all insurance policies but not exceeding the sum insured which the company has been insured and it is agreed that in the payment of such indemnity, the company shall not refer to the prior or later rank of insurance as a pretext for jointly averaging such claims.

Additional exclusions (applicable only to the Fire and Additional Perils Insurance Coverage Agreement)

This section of the protection agreement does not cover the following assets unless clearly stated otherwise in this insurance policy: -

- 1.1 Bullion or money or gold bars or jewelry or gems
 - 1.2 Objects of art with a total value exceeding 35,000 baht.
 - 1.3 Original or copy of a document, plan, diagram, painting design, figure, pattern type, or mold
 - 1.4 Debt collateral, securities, important documents, postage stamp, duty stamps, currency, banknote checks, credit cards, call refilling cards, or business documents
 - 1.5 Wristwatch, mobile phone, communication equipment and all kinds of peripheral equipment, all types of cameras, and a notebook for damage exceeding 3,000 baht per piece and total damage exceeding 30,000 baht,
 - 1.6 Explosives
 - 1.7 All kinds of vehicles whether it is land vehicles, waterways or by air
 - 1.8 Trees, landscaping, lawn
 - 1.9 Damage to the television antenna and satellite dish
 - 1.10 Property under the care of the insured as a custodian
 - 1.11 Electrical appliances and various electrical equipment, circuit boards, electronic equipment, electrical wires or lamps that have been damaged due to overloading, overpressure, short circuit, electric spark, self-ignition of the wiring electric, current leakage including the cause resulting from natural deterioration.
- 2) Property burning damage by order of officials or employees with legal authority



Insuring Agreement

Personal Accident Insurance

Additional definitions

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|--------------------------------------|------|---|
| 1. Insured person | mean | The insured or family member including persons residing with the insured specified in the insurance policy schedule. |
| 2. Family members | mean | Spouse and legal child of the Insured, father, mother, relative, or servant who normally resides with the insured. |
| 3. Accident | mean | Sudden events caused by external factors and resulting in situations that the insured person did not intend or expect. |
| 4. Injury | mean | Bodily injury resulting directly from an accident that occurs independently and independently of any other causes. |
| 5. Dismemberment | mean | Detachment from the body at the wrist or ankle and also include loss of functional function of the aforementioned organs completely and there are clear medical indications that it cannot be reused permanently. |
| 6. Loss of sight | mean | Completely blind and there is no cure for it permanently |
| 7. Total Permanent Disability | mean | All insured persons are permanently disabled as a result of an injury and are unable to perform 3 or more daily activities permanently by themselves and are unable to work or engage in any occupation to receive compensation or profit. Such disability must be continuous for at least 180 days, including any loss or disability resulting from an injury caused by one of the following cases:
<ol style="list-style-type: none">1) loss of both eyes2) loss of two hands or two feet or one hand and one foot3) lost one eye and lost one hand or loss of one eye and one foot, the company will provide total permanent disability protection as a result of an injury that occurred after the effective date of the policy. |
| 8. Daily routine | mean | The ability to perform the main daily tasks of normal people, 6 types, which are medical criteria for evaluating patients who are unable to perform such missions as follows: |



- 1) Mobility capabilities, such as the ability to move from a chair to and from a bed on their own without the help of others or the use of assistive devices.
- 2) The ability to walk or move, such as the ability to walk or move from room to room on your own without the help of others or the use of assistive devices
- 3) Dressing abilities, such as the ability to put on or take off your clothes on your own without the help of others or the use of assistive devices.
- 4) The ability to bathe, such as the ability to take a shower, including entering and exiting the shower on your own without the help of others or the use of assistive devices.
- 5) The ability to eat food, such as the ability to eat on their own without help from others or the use of assistive devices.
- 6) The ability to excrete, such as the ability to use the toilet for defecation including entering and exiting the toilet by yourself without the help of others or the use of assistive devices.

Protection

The Company will cover loss or damage caused by bodily injury of insured person by accident which occurred within the insured place due to the dangers that are covered in the category of insurance coverage for fire and additional perils or the insuring agreement for theft insurance category or the protection agreement for the cash insurance category and cause the insured person to lose life and loss of organs, eyesight or total permanent disability within 180 days from the date of the accident or injuries causing the insured person to be continually treated as an inpatient in a hospital or medical facility and died from that injury whenever.

The company will indemnify the beneficiary named in the insurance policy schedule but if not specified, it will be paid to the statutory heirs according to the sum insured as specified in the insurance policy schedule.



1	100% of the sum insured	For death
2	100% of the sum insured	For a person with a total permanent disability that has continued for at least 12 months from the date of the onset of total permanent disability or there is a clear medical indication that the insured person becomes a person with a complete permanent disability.
3	100% of the sum insured	For both hands from the wrist or two feet from the ankle or both eyes.
4	100% of the sum insured	For one hand from the wrist and one foot from the ankle.
5	100% of the sum insured	For one hand from the wrist and one eye.
6	100% of the sum insured	For one foot from the ankle and one eye.
7	60% of the sum insured	For one hand from the wrist.
8	60% of the sum insured	For one foot from the ankle.
9	60% of the sum insured	For one eye.

The company will indemnify under this clause for the highest article.

Throughout the insuring period, the Company will indemnify for the consequences of this insuring agreement. The total amount does not exceed the sum insured specified in the insurance policy schedule. If the company has not indemnified under this insuring agreement in the full amount of the sum insured, the company will continue to provide coverage until the end of the insurance period equal to the remaining sum insured only.

Terms and conditions (Applicable only to the personal accident insurance coverage agreement)

1. Claims for death benefit

The beneficiary must submit the following evidence to the company within 30 days from the date of the beneficiary's death at the expense of the beneficiary:

- 1.1 Compensation claim form designated by the company
- 1.2 Death Certificate
- 1.3 Copy of autopsy report Certified by the case officer or the reporting agency
- 1.4 Copies of police diaries Certified by the case officer
- 1.5 Copy of ID card and a copy of the house registration stamped “death” of the insured person
- 1.6 Copy of ID card and a copy of the beneficiary's house registration



Failure to submit evidence within the said period does not impair the right to claim if it can be shown that there are reasonable grounds for not being able to submit such evidence within the specified period, but it has been delivered as soon as possible.

1. Claims, benefits, total permanent disability, or dismemberment

The insured person must submit the following evidence to the company within 30 days from the date of the doctor's conclusion that it is a total permanent disability or dismemberment at their own expense.

- 2.1 Indemnification claim form designated by the company
- 2.2 A medical report confirming total permanent disability or dismemberment

Failure to submit evidence within the said period does not impair the right to claim if it can be shown that there are reasonable grounds for not being able to submit such evidence within the specified period, but it has been delivered as soon as possible.

Additional exclusions (Applicable only to the personal accident insurance coverage agreement)

This section of indemnity does not cover injury, loss, or damage caused by or happened in time as follows

1. Suicide attempt, suicide, self-harm
2. Acts of the insured person while under the influence of alcohol, or narcotics until unable to control consciousness.

The term "under the influence of alcohol" means that in the case of a blood test, a blood alcohol level of 150-milligram percent or more.

3. While the insured person joins the quarrel or is involved in provoking a quarrel
4. While the insured person commits a serious crime or while being arrested or fleeing

5. War, invasion, malicious acts of foreign enemies or acts of hostility like war whether it has been declared or not, or civil war, which refers to a war between people living in the same country, uprising, rebellion, riot, strike, chaos, revolution, coup, declaration of martial law or any event that cause martial law to be declared or maintained.

6. Terrorism includes acts of force or violence and/or intimidation by any person or group whether acting alone, on behalf of, or in connection with any organization or government, acting for political, religious, ideological, or similar purposes including wanting the government and/or the public or any part of the public to be in a state of panic.



7. Radiation or radioactive emission from nuclear fuel or any nuclear waste due to the combustion of nuclear fuel and from any process of nuclear fission which proceeded in contact with each other by themselves.
8. Radioactive explosion or nuclear components or any other potentially dangerous goods explosion in nuclear processes.



Insuring Agreement

Glass insurance category

Protection

The company will cover loss or damage to the fixed glass which is part of the building or structure from being broken or damaged due to accidents caused by external factors that are not in additional exclusions during the insurance period.

The Company will indemnify for any loss or damage incurred or choose to find another glass to replace or repair broken glass together with the necessary and reasonable expenses to cover the area while the glass has not been inserted according to the actual loss or damage, but not more than the sum insured.

The insured will be liable for the deductible (if any) as specified in the policy schedule.

However, in case the company agrees to find another glass to replace, the Insured must pay the cost for modification, removal, and repair to the original condition, including the cost for window fittings, window sills, fasteners, window frames, tiles, and other objects which must be modified and removed before insertion of glass.

Additional terms and conditions (applicable only for insurance coverage agreements mirror only)

Claims for Indemnification

1. If the glass insured under this insurance policy is broken, the Insured must notify the Company in writing within 7 days after the glass is broken at the expense of the insured. The insured must submit the details of the broken glass claim in writing including other necessary and appropriate expenses such as bringing other things off before the replacement of glass for exterior glass and must show details as required by the company regarding claim compensation.

2. **Duty to maintain the company's rights for subrogation**

The Company has the right to act on behalf of the insured to claim damages or to receive third-party damages related to glass breakage covered by the insurance policy at the company's own expense.

3. **Double Insurance and importation of average**

While the damage occurs and it appears that the same property is insured against other insurance companies, whether by the insured himself or by any other person acting on behalf insured,

The Company will be liable for the indemnification following the ratio insured by the Company to the total sum insured of all insurance policies but not exceeding the sum insured which the company has been insured and it is agreed that in the payment of such indemnity, the company shall not refer to the prior or later rank of insurance as a pretext for jointly averaging such claims.



4. Property insurance is below intrinsic value.

In the event of damage to the insured property under this category of coverage, the company will not take the condition of property insurance lower than the real value in the calculation of compensation.

Additional exclusions (applicable only to glass insurance coverage agreements)

Insuring Agreement under this section does not cover

1. Deformation or damage other than cracks throughout the thickness of the glass.
2. A fracture that does not take reasonable precautions to keep the insured property safe.
3. Breakage occurs during transportation or installation or removal, or during modification of the insured location specified in the insurance policy schedule.
4. Defects or errors in design, poor use of materials or workmanship, malformation, hidden anomalies, gradual deterioration, deformation, or distortion.
5. Fractures resulting directly or indirectly or in connection with fire, explosion, lightning, flood, windstorm, volcanic explosion, earthquake, or other variation of nature or that is a direct or indirect consequence of such cause.
6. Fractures result directly or indirectly or in connection with containment, seizure, confiscation, or these sorts of attempts.



Insuring Agreement

Cash Insurance

Additional definitions

1. **Money** mean Legally liable banknotes or coins that the bank certifies for the payment. All of which are the property of the insured.
2. **Robbery** mean Taking the property belonging to another person or that is owned by another person by using force or by threatening to:
 - 1) facilitate the theft or taking away of the thing or
 - 2) hand over such property; or
 - 3) seize the property, or
 - 4) conceal the commission of the offense, or
 - 5) Escape the arrest.
3. **Gang-Robbery** mean Stealing by jointly committing three or more persons
4. **Stealing money from a safe or vault** mean
 - 1) Taking the property belonging to another person or that is owned by another person using an intense force and a trace appears on the outer wall of the safe or vault which has already been locked according to the system of the safe or vault. Furthermore, it can be seen that explosive devices, electrical or chemical machines are used or
 - 2) Taking an entire safe from an insured facility

Protection

The Company will cover the loss or damage of money as follows:

1. Loss or damage of money inside the insured place

The company will indemnify for any loss or damage of money while the money is in the insured place and there is a robbery or attempts to commit such acts.

The company will indemnify according to the actual loss or damage of the money, but not more than the sum insured specified in the insurance policy schedule. The insured will be liable for the deductible (if any) as specified in the insurance policy schedule.

2. Loss or damage of money inside a safe or vault



The Company will indemnify for any loss or damage of money resulting from getting money stolen from a safe or vault or attempts to do so while keeping the money in a safe which has been successfully locked according to the system of safe or vault.

The company will indemnify according to the actual loss or damage of the money, but not more than the sum insured specified in the insurance policy schedule. The insured will be liable for the deductible (if any) as specified in the insurance policy schedule.

3. Loss or damage to a safe or vault

The Company will indemnify for any loss or damage to the safe, vault which holds the insured property and other assets resulting from robbery, gang robbery, stealing money from safes, vaults, or attempts to do so;

The company will indemnify according to the actual loss or damage of the safe or vault, but not more than the sum insured specified in the insurance policy schedule by which the insured will be liable for the deductible (if any) as specified in the insurance policy schedule.

Additional terms and conditions (Applicable only to the cash insurance coverage agreement)

1. How to claim for indemnification and the limitation of the company's liability

The company will consider making compensation in any way as follows

1.1 Paid for the intrinsic value (excluding profits) of the money, safe, and/or assets at the time of loss or damage; or

1.2 Cost of repair or replacement of similar property at the time of damage or the actual value of that property at the time of loss or damage.

However, the company's liability per insurance policy year for loss or damage of money within the insured place, losing money in a safe or vault, and damage to safes or vault, the total amount does not exceed the sum insured specified in the insurance policy schedule. This is the total liability of the Company for damages to the Insured's property as a result of the perils covered in this section of the insuring agreement whether it is done by one person or many shall be deemed to be caused by the same event. If the company has paid the compensation in full according to the company's liability, the damaged property will be the property of the company.

2. Claim for indemnification

In the event of loss or damage, the insured must comply with the following:

2.1 Notify the police immediately and report such loss or damage to the company without delay.



2.2 Submit a detailed list of loss or damage in writing to the company within 15 days since being aware of the loss or damage at their own expense and must deliver all the details and evidence of loss or damage as required by the company and cooperate with the company as needed.

3. Duty to maintain the company's rights for subrogation

By the cost of the company, the insured must do everything necessary or as requested by the company to do as appropriate whether before or after receiving compensation from the company to maintain the company's right to subcontract claims for damages from third parties.

4. Double Insurance and importation of average

While the damage occurs and it appears that the same property is insured against other insurance companies, whether by the insured himself or by any other person acting on behalf of the insured, the Company will be liable for the compensation following the ratio insured by the Company to the total sum insured of every insurance policy but not exceeding the sum insured which the company has been insured. And it is agreed that in the payment of such indemnity, the company shall not refer to the prior or later rank of insurance as a pretext for jointly averaging such claims.

5. Property insurance is below intrinsic value.

In the event of damage to the insured property under this category of coverage, the company will not take the condition of property insurance lower than the real value for consideration in calculating compensation.

Additional exclusions (Applicable only to the cash insurance coverage agreement)

This section of the protection agreement does not cover fraud or embezzlement offenses against property under the criminal code by the insured or the person acting on behalf of the insured or employees of the insured whether doing it yourself, alone, or in collusion with another person.



Insuring Agreement

Theft insurance category

Additional definitions

1. **Burglary** mean Fraudulent taking of property belonging to another person or that is owned by others.
2. **Robbery** mean Taking the property belonging to another person or that is owned by another person by using force or by threatening to:
 - 1) facilitate the theft or taking away of the thing or
 - 2) hand over such property; or
 - 3) seize the property, or
 - 4) conceal the commission of the offense, or
 - 5) Escape the arrest.
3. **Gang-Robbery** mean Stealing by jointly committing three or more persons

Protection

The Company will cover the following losses or damages:

1. Loss or damage to insured property

Caused by theft by any person that is not specified in the general exclusions or additional exemptions, which has entered or left the insured place by using violent force and causing obvious damage to the insured place. from using the tool explosives electricity chemical or caused by robbery including any loss or damage resulting from any attempt to do so.

The indemnification will be paid according to the actual damage but not exceeding the sum insured of the property within the building according to the list of each item in the insurance policy schedule.

2. Damage to the insured building where the insured property is kept

If the insured building or any part of the building is damaged due to actions that are covered under article 1. above, the Company shall indemnify for this coverage as specified in the insurance policy schedule.



Additional terms and conditions (Applicable only to the theft insurance coverage agreement)

6. How to claim for indemnification and the limitation of the company's liability

The company will consider indemnification in any way as follows

1.1 Repair according to actual damage or

1.2 Procure similar assets to replace or

1.3 Paid for the real value (excluding profits) of the property at the time of loss or damage.

However, the company's liability throughout the insured period for loss or damage of property within the building and the insured place where the insured property is stored is not more than the total amount insured as specified in the insurance policy schedule.

2. Claim for indemnification

In the event of loss or damage, the insured must comply with the following:

2.1 Notify the police immediately and report such loss or damage to the company without delay.

2.2 Submit a detailed list of loss or damage in writing to the company within 15 days since being aware of the loss or damage at their own expense and must deliver all the details and evidence of loss or damage as required by the company and cooperate with the company as needed.

3. Duty to maintain the company's rights for subrogation

By the cost of the company, the insured must do everything necessary or as requested by the company to do as appropriate whether before or after receiving compensation from the company to maintain the company's right to subcontract claims for damages from third parties.

4. Double Insurance and importation of average

While the damage occurs and it appears that the same property is insured against other insurance companies, whether by the insured himself or by any other person acting on behalf of the insured, the Company will be liable for the compensation following the ratio insured by the Company to the total sum insured of every insurance policy but not exceeding the sum insured which the company has been insured. And it is agreed that in the payment of such indemnity, the company shall not refer to the prior or later rank of insurance as a pretext for jointly averaging such claims.

5. Property insurance is below intrinsic value.

In the event of damage to the insured property under this category of coverage, the company will not take the condition of property insurance lower than the real value for consideration in calculating compensation.



Additional exclusions (Applicable only to the theft insurance coverage agreement)

This category of protection does not cover

- 1. The first part of the damage that the insured is responsible for is specified in the policy schedule.**
- 2. Damage to glass or glass ornaments or glass text**
- 3. Loss or damage resulting from acts or participation by any person which is legally in the insured place as specified in the insurance policy schedule or fraud or embezzlement offenses against property under the Criminal Code or caused by acts by the insured or an employee of the insured whether doing it by yourself alone or collusion with another person.**
- 4. Loss or damage of money, gold, gems, antiques, objects of art, coins, manuscripts, title deeds, plans, plans, paintings, designs, patterns, prints, collateral for liabilities, securities, important documents, postage stamps, stamp duty, currency, banknotes, credit cards, bank cards, cheques, telephone, prepaid cards, account books or any business-related books unless specified to be included in this insurance as specified in the insurance policy schedule.**
- 5. Loss or damage incurred while the insured place is abandoned without occupants or unattended. for more than 7 consecutive days.**
- 6. Loss or damage of property contained in or on the veranda, balcony, courtyard, non-existent property in enclosed buildings, and open-air assets.**



Insuring agreement

Section of legal liability insurance against third parties

Additional definitions

- | | | |
|--|------|---|
| 1. Outsider | mean | Any person who is not a party to this insurance contract and not the person listed in the additional exclusions under this insuring agreement. |
| 2. Accident | mean | Any event that occurs that the insured has no intention or expectation and causes loss or damage to life, body, injury, sickness, or health and/or property of third parties. |
| 3. Loss of life, body, injury, illness, or health | mean | Accidental death, injury, bodily illness, including health |
| 4. Loss or damage to property | mean | Physical damage to property including the loss from the use of that asset either partially or entirely by accident. |
| 5. Litigation costs | mean | Fees, attorney fees, and other expenses in the litigation that the insured has paid. In this regard, consent is required in a written letter from the company before. |

Protection

The Company shall indemnify on behalf of the Insured for any loss or damage caused to outsiders in which the insured will be legally liable as a result of an accident within the insured place or caused by using the insured place which occurs during the insurance period. However, the liability of the Company shall not exceed the amount of liability limit for each incident and/or per insurance policy year specified in the insurance policy schedule for the scope of coverage as follows.

1. Loss of life, bodily injury, illness, or the health of a third party.
2. Loss or damage to third-party property

Concerning no 1. and 2. shall include expenses and fees for claiming compensation which the insured must pay legal compensation to the claimant.

3. Litigation costs



Additional terms and conditions (Applicable to legal liability insurance against third parties only)

1. Right transfer under insurance contracts

Rights of the insured under this insuring agreement can only be transferred with the written consent of the company except for the transfer by will or by the provisions of the law.

2. Duties of the insured in protection management

The insured must protect or provide reasonable protection to prevent accidents and must follow the provisions of laws and regulations of government officials. The company will not be responsible for the expenses in this section.

3. Claim for indemnification

In the event of an event that may cause a claim under this insurance contract, the insured must

- 3.1 Notify the company without delay.
- 3.2 Immediately forward a subpoena or court order or decree upon receipt to the company.
- 3.3 The Insured must not agree to offer or promise to indemnify any person without the consent of the company unless the company does not have any involvement with the claim.
- 3.4 Submit claims details and assist the company to indemnify or submit for any claim or litigation in case requested.

4. Right to contest an allegation or defend a lawsuit and to agree to indemnify

In the event of a claim for any damage that may cause the company to be liable under this policy schedule, the company has the right to act under the following conditions.

4.1 The Company has the right to investigate claims in the event of damage at the company's sole discretion including entering the proceedings to fight the lawsuit and compromise with the injured person regarding the compensation on behalf of the insured. However, the company's duty to defend the case will be suspended once the company has paid according to the judgment or by compromise and the amount is paid for each damage as specified in the insurance policy schedule. The Company is not obliged to defend the insured from claims, and compensation for death or injury, illness, health, or property damage to third parties who are not covered under this insurance policy.

- 4.2 The Company will not agree to any claim without first asking the Insured's opinion.
- 4.3 If the Insured does not agree to any claim that the Company may agree with a third party
- 4.4 and choose to fight the lawsuit or continue legal action. The company will pay compensation and expenses



4.5 in the combined defense of the case, only until the date the insured does not agree to a such agreement but not more than the amount that the company and a third party can be agreed upon for such claims or up to the amount of liability limit for each incident of damage as stated in the insurance policy schedule whichever amount is less

5. Double Insurance and importation of average

If the insured or any other person acting on behalf of the insured has another insurance policy that provides the same legal liability coverage as this insurance policy, the company will be liable for compensation and litigation expenses according to the ratio that the company receives insurance against the total sum insured of every insurance policy but will not exceed the sum insured that the company has been insured; and it is agreed that in the payment of such indemnity, the company will not refer to the prior or later sequence of insurance as a pretext for jointly averaging such claims.

Additional exclusions (Applicable to legal liability insurance against third parties only)

Insuring Agreement in this section does not cover,

1. Deductible damage which the insured is responsible for as specified in the policy schedule. This also applies to the cost of litigation.

2. Any liability arising out of or in consequence of

2.1 Contracts made by the insured and if there is no such contract, the Insured's liability will not occur.

2.2 Any technical or professional advice or service by the insured or the person acting on his behalf of the insured.

2.3 The insured or the person acting on behalf of the insured to provide treatment except for first aid

2.4 Construction, work, maintenance, repair, or demolition of any building or structure or planting, maintenance, or demolishing trees

2.5 Land subsidence, soil movement, or moving/ weakening the support or as a result of such reasons.

3. Liability for loss of life, bodily injury, illness, or the health of the following persons:

3.1 Employee of the insured who is in the process of hiring or the person acting on behalf of the insured or a person who, at the time of the accident, is working for the insured under other contracts

3.2 Father, mother, child, spouse, or relative of the insured residing together in the Insured premises, or a person living with the Insured who is directly involved or indirectly with the insured.



4. Liability for loss or damage to property owned or possessed or in custody, retained or controlled, or using or performing work by the following persons,

4.1 The insured

4.2 Employee of the insured or the person acting on behalf of the insured

4.3 Father, mother, children, spouse, or relatives of the Insured residing with the Insured which is directly or indirectly related to the insured.

5. Legal liability arising out of damage caused by or related to or as a direct or indirect result of dust, fumes, steam, soot, acids, alkalis, toxic chemicals or chemical wastes, toxic solids, liquids or gases, sewage, or any other irritant, pollution.

6. Damage arising from or resulting from asbestos in all cases.

7. Intentional damage or gross negligence of the insured.

8. Claims for indemnification, damages, or any expenses in money solely without damage to life, body, health, sanitation, or other property of third parties or not as a result of damage to life, body, health, sanitation, or other property of third parties.

9. Various expenses that are used to retrieve any property from outsiders.



Insuring agreement

Temporary housing rental protection category

due to leakage or contamination of hazardous chemicals

More definitions

Dangerous chemicals mean Substances, compounds, and mixtures which are solid, liquid, or gas with either properties or a combination of the following:

- 1) Toxic, corrosive, and irritating, which may cause allergic reactions, carcinogenicity, genetic alteration, harm to the unborn child or health, or cause death.
- 2) Is a strong reactant as an oxygen enhancer or flammable which may cause an explosion or fire.

Protection

If the area within a radius of not more than 10 kilometers from the insured place has a leak or the contamination of hazardous chemicals from their containment or storage, affecting the environment unexpectedly and uncontrollably and there are orders or announcements from government agencies responsible for evacuation to leave the area, resulting in being unable to live in the insured place.

The Company shall pay compensation for the necessary and reasonable temporary housing rental to the insured as shown in the lease agreement or proof of lease in force at the time of the hazardous chemical leak according to the actual expenses incurred not more than baht per day (specify a maximum of not more than 2,000 baht) a maximum of not more than days per event (specify a maximum of 30 days) and a maximum total of not more than baht per year insurance policy (specify up to 200,000 baht)

Additional terms and conditions (Applicable only to the provision of temporary housing rental protection agreements due to leakage or contamination of hazardous chemicals only)

Claims for Compensation

In the event of there is a claim under this category agreement, the insured must inform the company within 30 days from the date of damage unless the insured has reasonable grounds to not be able to do so within the specified time or within the time limit extended by the company in writing. However, at the expense of the insured

1. Orders and/ or announcements from government agencies responsible for evacuation from the area
2. Document showing payment of temporary housing rent.



Insuring agreement

Legal installment payment coverage for the insured place

More definitions

- | | | |
|--------------------------------------|------|--|
| 1. Installment payment | mean | Loan and loan interest that the insured must pay to the lender according to the terms of the loan agreement excluding penalties or liabilities arising from loan defaults. |
| 2. Loan agreement | mean | The loan agreement that the insured has made correctly according to the conditions and rules that are the lender's regulations, with evidence and documents attached to the loan agreement in full compliance with such regulations and applicable by law. |
| 3. Lender | mean | Any juristic person, organization, or financial institution established and have regulations to be able to borrow money legally which is in the capacity of the insured's creditor. |
| 4. Accident | mean | Sudden events are caused by external factors and have results that the insured did not intend or expect. |
| 5. Injury | mean | Bodily injury resulting directly from an accident that occurs independently and independently of any other. |
| 6. Dismemberment | mean | Removal from the body at the wrist or ankle shall include total loss of functional function of the aforementioned organs and there are clear medical indications that cannot be used permanently. |
| 7. Loss of sight | mean | Completely blind and there is no cure for it permanently. |
| 8. Total Permanent Disability | mean | All protected persons are permanently disabled as a result of an injury and are unable to perform 3 or more daily activities permanently by themselves and are unable to work or engage in any occupation to receive compensation or profit. Such disability must be continuous for at least 180 days, including any loss or disability resulting from an injury caused by one of the following cases:
<ul style="list-style-type: none">4) loss of both eyes5) loss of two hands or two feet or one hand and one foot |



- 6) lost one eye and lost one hand or loss of one eye and one foot, the company will provide total permanent disability protection as a result of an injury that occurred after the effective date of the policy.

9 Daily routine

mean The ability to perform the main daily tasks of normal people. 6 types, which are medical criteria for evaluating patients who are unable to perform such missions are as follows:

- 1) Mobility capabilities, such as the ability to move from a chair to and from a bed on their own without the help of others or the use of assistive devices.
- 2) The ability to walk or move, such as the ability to walk or move from room to room on your own without the help of others or the use of assistive devices
- 3) Dressing abilities, such as the ability to put on or take off your clothes on your own without the help of others or the use of assistive devices.
- 4) The ability to bathe, such as the ability to take a shower, including entering and exiting the shower on your own without the help of others or the use of assistive devices.
- 5) The ability to eat food, such as the ability to eat on their own without help from others or the use of assistive devices.
- 6) The ability to excrete, such as the ability to use the toilet for defecation including entering and exiting the toilet by yourself without the help of others or the use of assistive devices.



Protection

The company will identify legal installment payment for the insured place resulting from the following events:

1. Loss or damage to the insured place

If the building (excluding foundations) suffers loss or damage greater than 50% of the cost of the replacement or reconstruction from disasters that are included in the insurance coverage agreement for fire and additional perils and that building is in a state of being unable to live.

The Company will identify the statutory installment payment for the insured place as shown in the loan agreement in force at the time the loss or damage occurred, maximum not more than months (specify a maximum of 6 months) However, the amount does not exceed the sum insured specified in the insurance policy schedule. The insured will be liable for the deductible (if any) as specified in the policy schedule. The Insured must cooperate in expediting efforts to repair or rebuild the building, which must be completed within a reasonable time.

2. The death of the insured or total permanent disability due to an accident

If the loss or damage caused by the insured's bodily injury by accident and resulting in the Insured's death or total permanent disability within 180 days from the date of the accident; or the injuries sustained require the insured to undergo continuous treatment as an inpatient in a hospital or medical facility and died from that injury whenever.

The Company will indemnify for the statutory installment payment for the insured place as shown in the loan agreement in force at the time of loss or damage in the amount of months (specify up to 6 months) However, it does not exceed the sum insured specified in the insurance policy schedule. The insured will be liable for the deductible (if any) as specified in the policy schedule.

Throughout the insured period, if the event of article 2 occurs and the company has paid the compensation under this insuring agreement, the coverage for this incident item 2 will be terminated immediately. But concerning the coverage for the event of article 1, the company will continue to provide coverage until the end of the insurance period.

In this regard, the company will pay compensation for article 1 and/or article 2 in aggregate up to a maximum of baht per month (specify a maximum of 20,000 baht) The maximum total is not more than months (specify a maximum of 6 months) and a maximum total of not more than baht per insurance policy year (specify a maximum of 120,000 baht)



Additional terms and conditions (Applicable only to the legal installment insurance coverage agreement for the insured place)

Claims for indemnification

In the event of a claim under this category agreement, the insured must submit the following evidence to the company within 30 days from the date of damage unless the insured has reasonable grounds to not be able to do so within the specified time or within the time limit extended by the company in writing, at the expense of the insured.

1. Claims for loss or damage to the insured place

- 1.1 The insured must perform or allow any action to check and mitigate to avoid or minimize damage considered as if there was no insurance.
- 1.2 The insured must deliver the documents and/or a loan agreement to show the installments for the premises insured.

2. Claims upon the Insured's death

- 2.1 Compensation claim form designated by the company
- 2.2 Death certificate
- 2.3 Copy of autopsy report certified by the case officer or the reporting agency
- 2.4 Copies of police diaries certified by the case officer
- 2.5 Copy of ID card and a copy of the house registration stamped "death" of the insured
- 2.6 Copy of ID card and a copy of the beneficiary's house registration
- 2.7 Documents and/or loan agreements to show the installment payment for the insured place

Failure to submit evidence within the said period does not impair the right to claim if it can be shown that there are reasonable grounds for failing to submit such evidence within the specified period but deliver as soon as possible

3. Claims when the insured is completely permanently disabled

- 3.1 Compensation claim form designated by the company
- 3.2 A medical report confirming total permanent disability
- 3.3 Documents and/or loan agreements to show the installment payment for the insured place

Failure to submit evidence within the said period does not impair the right to claim if it can be shown that there are reasonable grounds for failing to submit such evidence within the specified period but delivered as soon as possible.



Additional exclusions (applicable to the legal installment insurance coverage agreement for the insured place only)

This section of indemnity does not cover injury, loss, or damage caused by or happened in time as follows

9. Suicide attempt, suicide, self-harm

10. Acts of the insured person while under the influence of alcohol, or narcotics until unable to control consciousness.

The term “under the influence of alcohol” means that in the case of a blood test, a blood alcohol level of 150-milligram percent or more.

11. While the insured person commits a serious crime or while being arrested or fleeing

12. War, invasion, malicious acts of foreign enemies or acts of hostility like war whether it has been declared as is or not, or civil war, which refers to a war between people living in the same country, uprising, rebellion, riot, strike, chaos, revolution, coup, declaration of martial law or any event that cause martial law to be declared or maintained.

13. Terrorism includes acts of force or violence and/or intimidation by any person or group whether acting alone, on behalf of, or in connection with any organization or government, acting for political, religious, ideological, or similar purposes including wanting the government and/or the public or any part of the public to be in a state of panic.

14. Radiation or radioactive emission from nuclear fuel or any nuclear waste due to the combustion of nuclear fuel and from any process of nuclear fission which proceeded in contact with each other by themselves.

15. Radioactive explosion or nuclear components or any other potentially dangerous goods explosion in nuclear processes.



Section 5 Attachment

If the statements in the following attachments are contrary to or inconsistent with the contents of the insurance policy, use text in the attached document as follows instead.

The terms of the insurance contract and other exclusions in the insurance policy remain in force as before.



Attachment on the extension of the amount of liability limitation of natural disasters

(Use to be attached to the Fire Insurance and Additional Perils Insuring Agreement)

Attachment No.	Part of insurance policy number	Date of Document
Insured name		
Insurance period: starting date	time p.m. ends	Time 16.30 _ _ _

The attached documents shall be deemed as part of this insurance policy.

Because the company receives additional premiums, it is therefore agreed that the insurance under this insurance policy has extended the limit of liability for damage to insured property caused by natural disasters for which the amount of liability is limited in the following table

Natural disaster	Limited amount of liability (Baht)	Deductible (Baht)	Premium (Baht)
Windstorm			
Flood			
Earthquake or volcanic eruption or an underwater wave or a tsunami			
Hail			
Natural disaster group (danger from the storm, flood, earthquake or volcanic eruption or underwater waves or tsunamis, dangers from hail)			

Coverage for storm damage, flood, earthquake or volcanic eruption or underwater waves or tsunamis and the dangers of hail, the definitions under this insurance policy will be used.

In case of damage, the Company will indemnify the amount in excess of the limit of liability under the Fire Insurance and Additional Perils Insurance Section 7. – 10 if the amount of liability limit under such coverage still exists or remains.



Additional terms and conditions (Applicable only attachment on the extension of the amount of liability limitation of natural disasters only)

1. Limitation of liability for each of these natural disasters will not apply to the terms of property insurance lower than the intrinsic value to be used in the calculation of compensation in the event of damage to the property insured.

2. The amount of liability limit for each of these natural disasters shall be considered as the maximum amount to pay compensation for which the company will be liable per insurance policy year. If damage occurs, and the company has already paid compensation for the damage, the maximum amount of such liability will be reduced accordingly.

3. The amount of liability limit for each damage and per insurance policy year shall be following the liability limit amount stated in the insurance policy schedule or the attached document or the document summarizing the list of attachments including the number of liability limitations and deductible.

In any case liability of the company under this attachment and under this insurance policy, the total amount will not exceed the sum insured under this insurance policy that is specified in the insurance policy schedule. The insured shall be liable for the deductible as specified in the insurance policy schedule or the attachment or the summary of the list of attachments including a limited amount of liability and deductible.

However, the agreement under this attachment shall apply exclusions, general conditions, and other details in this insurance policy unless amended or added following the attached document.



Attachment Protection against firefighting expenses

(Use to be attached to the Fire Insurance and Additional Perils Insuring Agreement)

Attachment No.	Part of insurance policy number	Date of Document			
Insured name					
Insurance period: starting date	time	p.m.	ends	Time 16.30 _ _ _	
Limitation amount of liability	Baht/time/year	Deductible		Baht	
Insurance premium	Baht Revenue Stamp	Baht VAT	Baht	Total	Baht

The attached documents shall be deemed as part of this insurance policy.

The sum insured under this insurance policy shall include

1. Expenses for employees of the insured who have performed firefighting. This does not include firefighters at the fire station.
2. Expenses for procurement or repairing fire extinguishers and equipment in a fire that was damaged during firefighting including clothing and personal belongings of employees who assist in firefighting.
3. Other expenses caused by fire or prevent the expansion of fire or temporary safety devices as a result of fire damage or from that a sudden fire threatening damage or other perils that have been insured under this insurance policy.

The liability of the company concerning such wages and expenses shall be limited to those arising from fire at the time of the incident or near the fire incident to the insured property in this insurance policy or threats to such assets only. And the company will pay accordingly, but not more than (specify not more than 10 %) of the sum insured. This agreement to cover this category of fire insurance and additional perils and /or not more than baht (specify not more than 1,000,000 baht) per insurance policy year.

In any case, the liability of the company under this attachment and this insurance policy, the total amount will not exceed the sum insured under this insurance policy that is specified in the insurance policy schedule. The insured shall be liable for the deductible as specified in the insurance policy schedule or the attachment or the summary of the list of attachments including a limited amount of liability and deductible.

However, the agreement under this attachment shall apply exclusions, general conditions, and other details in this insurance policy unless amended or added following the attached document.



Attachment Protection against damage incurred to electrical appliances

(Use to be attached to the Fire Insurance and Additional Perils Insuring Agreement)

Attachment No.	Part of insurance policy number			Date of Document	
Insured name					
Insurance period: starting date	time	p.m.	ends	Time 16.30 _ _ _	
Limitation amount of liability	Baht/time/year		Deductible	Baht	
Insurance premium	Baht Revenue Stamp	Baht VAT	Baht	Total	Baht

The attached documents shall be deemed as part of this insurance policy.

Because the company received additional insurance premiums, it is agreed that insurance under this insurance policy has extended protection against damage that occurs to electrical appliances, and electrical equipment, including tools that have been insured under this insurance policy which has been damaged due to overloaded engine, over-voltage use, short circuit of electricity, sparking of electricity, self-burning electric, wire leakage of electricity, however, the protection under this attachment only applies when the above damage results in a fire.

Additional terms and conditions (Applicable only to attached documents to cover damage incurred to electrical appliances only)

1. Limitation liability for this hazard, the condition of property insurance lower than the intrinsic value will not be used in the calculation of compensation in the event of damage to the insured property.

2. The amount of liability limit for each of these natural disasters shall be considered as the maximum amount to pay compensation for which the company will be liable per insurance policy year. If damage occurs, and the company has already paid compensation for the damage, the maximum amount of such liability will be reduced accordingly.

3. The amount of liability limit for each damage and per insurance policy year shall be following the liability limit amount stated in the insurance policy schedule or the attached document or the document summarizing the list of attachments including the number of liability limitations and deductible.

In any case liability of the company under this attachment and under this insurance policy, the total amount will not exceed the sum insured under this insurance policy that is specified in the insurance policy schedule. The insured shall be liable for the deductible as specified in the insurance policy schedule or the attachment or the summary of the list of attachments including a limited amount of liability and deductible.

However, the agreement under this attachment shall apply exclusions, general conditions, and other details in this insurance policy unless amended or added following the attached document.



Attachment Covering the cost of moving the wreckage

(Use to be attached to the Fire Insurance and Additional Perils Insuring Agreement)

Attachment No.	Part of insurance policy number	Date of Document			
Insured name					
Insurance period: starting date	time	p.m.	ends	Time 16.30 _ _ _	
Limitation amount of liability	Baht/time/year	Deductible		Baht	
Insurance premium	Baht Revenue Stamp	Baht VAT	Baht	Total	Baht

The attached documents shall be deemed as part of this insurance policy.

The sum insured under this policy shall include necessary and consequential expenses arising from loss or damage of the insured property which are covered under the insurance policy, including

1. To support the wreckage of the insured property
2. For demolition or destruction of the insured property
3. For moving wreckage of insured property

The operations above must obtain consent from the company first.

Concerning the company's liability for expenses, in this case, the company will indemnify according to the facts, but not more than (specify not more than 10 %) of the sum insured. This agreement to cover this category of fire insurance and additional perils and /or not more than baht (specify not more than 1,000,000 baht) per insurance policy year.

In any case, the liability of the company under this attachment and this insurance policy, the total amount will not exceed the sum insured under this insurance policy that is specified in the insurance policy schedule. The insured shall be liable for the deductible as specified in the insurance policy schedule or the attachment or the summary of the list of attachments including a limited amount of liability and deductible.

However, the agreement under this attachment shall apply exclusions, general conditions, and other details in this insurance policy unless amended or added following the attached document.



Attachment Professional fee protection

(Use to be attached to the Fire Insurance and Additional Perils Insuring Agreement)

Attachment No.	Part of insurance policy number			Date of Document	
Insured name					
Insurance period: starting date	time	p.m.	ends	Time 16.30 _ _ _	
Limitation amount of liability	Baht/time/year		Deductible		Baht
Insurance premium	Baht Revenue Stamp	Baht VAT	Baht	Total	Baht

The attached documents shall be deemed as part of this insurance policy.

The sum insured under this insurance policy shall include professional fees as necessary for architects, surveyors, consulting engineers including legal advisors, and other fees (not more than the rate established by the relevant institutions as of the date of loss or damage, but not more than (can specify not more than 10 %) of the sum insured. This agreement to cover this category of fire insurance and additional perils and /or not more than baht (specify not more than 1,000,000 baht) per insurance policy year) for estimating, designing, setting standards, bidding, and controlling work arising from repairs or reconstruction to replace the property that has suffered a loss or damage under this insurance policy but does not include the cost of preparing documents to support the claim.

In any case, the liability of the company under this attachment and this insurance policy, the total amount will not exceed the sum insured under this insurance policy that is specified in the insurance policy schedule. The insured shall be liable for the deductible as specified in the insurance policy schedule or the attachment or the summary of the list of attachments including a limited amount of liability and deductible.

However, the agreement under this attachment shall apply exclusions, general conditions, and other details in this insurance policy unless amended or added following the attached document.



Attachment Covering expenses in temporary protection

(Use to be attached to the Fire Insurance and Additional Perils insuring Agreement)

Attachment No.	Part of insurance policy number	Date of Document			
Insured name					
Insurance period: starting date	time	p.m.	ends	Time 16.30	___
Limitation amount of liability	Baht/time/year	Deductible		Baht	
Insurance premium	Baht Revenue Stamp	Baht VAT	Baht	Total	Baht

The attached documents shall be deemed as part of this insurance policy.

The sum insured under this insurance policy shall include temporary protection costs as necessary for the Safety and protection of damaged buildings that are awaiting repair or reconstruction, whereby the company will compensate but not more than (specify not more than 10 %) of the sum insured. This agreement to cover this category of fire insurance and additional perils and /or not more than baht (specify not more than 1,000,000 baht) per insurance policy year

In any case, the liability of the company under this attachment and this insurance policy, the total amount will not exceed the sum insured under this insurance policy that is specified in the insurance policy schedule. The insured shall be liable for the deductible as specified in the insurance policy schedule or the attachment or the summary of the list of attachments including a limited amount of liability and deductible.

However, the agreement under this attachment shall apply exclusions, general conditions, and other details in this insurance policy unless amended or added following the attached document.



**Attachment to cover damages arising from the perils of strikes, riots
or acts with malicious intent (except for acts for political, religious, or ideological interests)**

(Use to be attached to the Fire Insurance and Additional Perils insuring Agreement)

Attachment No.	Part of insurance policy number	Date of Document
Insured name		
Insurance period: starting date	time p.m. ends	Time 16.30 _ _ _
Limitation amount of liability	Baht/time/year	Deductible amount Baht
Insurance premium	Baht Revenue Stamp	Baht VAT Baht Total Baht

The attached documents shall be deemed as part of this insurance policy.

Because the company receives additional premiums, it is agreed that insurance under this insurance policy has extended coverage for damage to the insured property arising from the strikes, riots, or acts with malicious intent except for acts of political, religious or ideological, or similar purposes to comply with the coverage under this attachment.

1. Damage caused by disaster strikes & riot means damage to insured property caused directly by

1.1 Action of any person who together with other groups to disturb the peace of the public; or

1.2 Intentional actions of workers who are forbidden to work to promote the strike or oppose a ban on work whether such action is a disturbance to the public peace or not; or

1.3 The act of an official having the legal authority to perform the duties to suppress or mitigate the consequences of disturbing the peace or for the prevention and mitigation as a result of actions following Article 1.2.

2. Damage from an act with malicious intent (Malicious Act) means an intentional act to cause direct damage to the insured property whether such action is a disturbance to public peace or not but does not include any damage to the glass (except for glass blocks used in construction), which is part of the building.

Additional terms and conditions (Applicable only to the attachment to cover damage caused by disaster



strikes, riots, or acts with malicious intent (except for acts for political, religious, or ideological purposes only)

1. At the expense of the company, the Insured must do everything necessary or as the Company may reasonably request to protect the interests of the company.

2. Termination of coverage under this attachment

2.1 The Company may terminate the coverage under this attachment by giving not less than 15 days written notice by registered mail to the insured at the last address notified to the company. In this case, the company shall return the insurance premium, less the premium for the period in which this attachment has come into force, in proportion to it.

2.2 The insured can cancel the coverage following this attachment by notifying the company in writing and the company does not have to return the remaining premium to the insured.

3. The limitation of liability for this peril does not apply to property insurance conditions below intrinsic value in calculating compensation in the event of damage to the insured property.

4. The amount of liability is limited for this disaster and is considered the maximum amount to pay the compensation that the company will be liable for per insurance policy year. However, when damage occurs and the company has already paid compensation for the damage, the maximum amount of such liability will be reduced by the amount of claim paid by the company.

5. The amount of liability limit for each damage; and per insurance policy year are to be following the amount of liability limit specified in the insurance policy schedule or the attached document or the document summarizing the list of attachments including the number of liability limitations and deductible damages.

Additional exceptions (Applicable only to the attachment to the protection for damages arising from the perils of the strike, riot, or act with malicious intent (except for acts for political, religious, or ideological purposes only)

Extension of coverage under this attachment will not cover

1. Damage caused, whether partially or fully, due to downtime or interruption, or delays in the work or of the processes or operations of the business.

2. Loss (whether temporary or permanent) to the insured property or any part of that property due to the seizure of assets, revocation by lawful order, forfeiture, or lawful or unlawful possession of such property or any building, vehicle, or things in that category.



3. Loss of income, damage from delay, market loss or consequential damage, or indirect damage of any nature.

4. Damage, whether directly or indirectly from or as a consequence of or in connection with any of the following causes or events:

4.1 War (whether declared or not), invasion, the act of a foreign enemy, hostile action or operations similar to war, civil war

4.2 Rebellion, revolution, coup, seizing power, power struggles, opposition or rebellion by government officials

4.3 Act of terrorism, the act of terrorism shall include the act or continuous action using force or violence or there is a threat of force or violence by any person or group whether acting alone or the act of substituting or related to any organization or any government which has acted for

a . Political, religious, ideological, or similar outcomes; or

b. Want to cause the government or the public or any part of the public to be in a state of panic.

4.4 The sabotage means an act that is malicious or intended to destroy to impede the normal conduct of trade and services; or delay communication which was done for,

a . Political, religious, ideological, or similar purposes; or

b. Want to cause the government or the public or any part of the public to be in a state of panic.

4.5 Protest, riot, strike, blocking access to work or public unrest, including pressure, resistance, or control over the government or to cause the public or any part of the public to be in a state of panic, terror, committed for political, religious, ideological or similar purposes;

5. Damage caused by or directly or indirectly resulting from radiation or radioactive emission from nuclear fuel or nuclear weapons or from any nuclear waste due to the combustion of fuel and from any process of nuclear fission, which proceeded in succession by itself.

6. Any damage incurred as a result of theft, invasion, or the use of force to enter into theft robbery, snatching



In any case, the liability of the company under this attachment and this insurance policy, the total amount will not exceed the sum insured under this insurance policy that is specified in the insurance policy schedule. The insured shall be liable for the deductible as specified in the insurance policy schedule or the attachment or the summary of the list of attachments including a limited amount of liability and deductible.

However, the agreement under this attachment shall apply exclusions, general conditions, and other details in this insurance policy unless amended or added following the attached document.



Attachments for insurance with a term of insurance of more than 1 year

(Use to be attached to the home insurance policy)

Attachment no.	Part of insurance policy number	Date of Document
Insured name		
Insurance period: starting date	time p.m. ends	Time 16.30 _ _ _

The attached documents shall be deemed as part of this insurance policy.

It is agreed that if any statement in this attachment is contrary to or inconsistent with the statement appearing in the insurance policy, the statement contained in this attachment shall be applied instead. Other terms and conditions in the insurance policy remain in force as before.

1. This attached document is an attachment that extends the insured period of the home insurance policy, residential house with an insured period of more than 1 year. The coverage will be extended according to the period selected by the insured and specified in the policy schedule. In calculating the premium, the premium rate for the term of insurance for more than 1 year is specified in the following table multiplied by the annual net premium.

Insurance period (years)	Premium rate
	The insured period is more than 1 year.
2 years	175 % of the annual net premium
3 years	250 % of the annual net premium

2. The insurance premium calculated from article 1 is the premium received in advance. If compensation is paid according to this insurance policy, resulting at the end of this insurance policy before the actual expiration of the term insured, the company will return all premiums for the insured period of the following year starting from the year this insurance policy ends, which the company will return the difference of the premium charged in advance calculated according to article 1 to the Insured. But if the insured property as specified in this insurance policy schedule has been lost or damaged and/or the insured dies from causes that are not covered under this insurance policy, the Company shall return the premium by deducting the premium for the period during which this insurance policy has been in force and issued in proportion.

3. Cancellation of insurance policy

3.1 The Company may terminate this insurance policy by giving prior written notice not less than 15 days by registered mail to the insured at the last address notified to the company.

In this case, the company will return the premium to the insured by deducting premiums for the period



that this insurance policy has been in force and issued in proportion.

3.2 The insured may cancel this policy by notifying the company in writing and has the right to receive the premium back after deducting premiums for the duration of this insurance policy has been in force and according to the premium rate with an insured period of more than 1 years or if the insurance premiums have not been paid, the insured must pay based on the period and premium rates in the same manner as the following premium rate table for insurance with an insured term of more than 1 year.

Insured period		Percentage of insurance premium according to the insured period	
over/month	not more	2 years	3 years
-	1	8.60	6.00
1	2	14.30	10.00
2	3	20.00	14.00
3	4	25.70	18.00
4	5	31.40	22.00
5	6	37.10	26.00
6	7	42.90	30.00
7	8	45.70	32.00
8	9	48.60	34.00
9	10	51.40	36.00
10	11	54.30	38.00
11	12	57.10	40.00
12	13	60.70	42.50
13	14	64.30	45.00
14	15	67.90	47.50
15	16	71.40	50.00
16	17	75.00	52.50
17	18	78.60	55.00
18	19	82.10	57.50
19	20	85.70	60.00
20	21	89.30	62.50
21	22	92.90	65.00
22	23	96.40	67.50
23	24	100.00	70.00



Insured period		Percentage of insurance premium according to the insured period	
over/month	not more	2 years	3 years
24	25	-	72.50
25	26	-	75.00
26	27	-	77.50
27	28	-	80.00
28	29	-	82.50
29	30	-	85.00
30	31	-	87.50
31	32	-	90.00
32	33	-	92.50
33	34	-	95.00
34	35	-	97.50
35	36	-	100.00