

Fire Insurance myHomePlus+

Coverage that covers your house will make you happier than ever.



Feel and be relieved during a home disaster
Protect your home from natural disasters

With coverage up to **300,000** baht

with temporary accommodation up to 30 days

Premium is at **400** baht per year.



Coverage	Insurance Capital
fire, lightning, and explosion	50,000 - 300,000 (depending on the nature of the building)
Damage from Storm winds, floods, earthquakes, volcanic eruptions or underwater waves, tsunamis, and hail storms	All disasters combined are not more than 10,000 baht
Temporary accommodation rental (If the building is damaged by the insured perils causing the insured to seek temporary accommodation)	300 baht/day (not more than 30 days)

Coverage according to the nature of the building	Sum insured
Construction is made of concrete (with brick walls holding more than 80 percent of the total wall area)	300,000 baht
The building is half-timbered (There are brick walls which account for 50-80% of the total wall area)	150,000 baht
The building is a non-block or half-timbered building, and not a wooden row house (Walls are made from materials such as wood, zinc, or flat tiles which account for more than 50 percent of the total wall area)	100,000 baht
wooden building but not a row of wooden rooms such as (hong taew)	50,000 baht

Premium (including stamp duty and VAT) 400 baht per year

Conditions and details of coverage

- The insured must disclose the facts of the insured property. If it is found that facts about the property have been concealed, this will cause the insurance policy to terminate effective from the date of policy inception.
- When damage occurs, the insured must notify the company without any delay and send details about the damage to the company within 30 days.
- If there is damage to the property, the company will compensate up to the actual damage, but not more than the sum assured.
- The company will not pay compensation if the damage is caused by corruption, or gross negligence, or caused by intentional acts of the insured or beneficiary
- Transfer of ownership of the insured property: When the insured has transferred ownership to another person, it shall be deemed that the transferee is the insured under the insurance policy and the company will continue to be liable under the insurance policy for the remainder of the policy.

*Terms and conditions are according to the policy. Buyers should understand the details of coverage and conditions before deciding to purchase insurance every time. **This document is not an insurance contract.