

# Bangkok Home Insurance

We are in association with **Bangkok Insurance**, and can assist and recommend insuring your home and contents with Bangkok Insurance, who is one of the leading insurance companies in Thailand.

**Home Multi-cover Insurance Plan.** Covers both building and contents.

## Section 1: The building resulting from:

1: Fire, Lighting

2: Explosion, except an explosion due to any persons acting on the behalf of or in connection with any political organization or explosion by order of any government de jure or de facto or any public authority.

3: Aircraft or any other aerial devices and/or articles dropped there from.

4: Flood (The insured shall be responsible for the first 10% in respect of each and every loss).

5: Bursting or overflowing of water tanks, apparatus or pipes:-

(A) The insured shall be responsible for the first 1,500 baht in respect of each and every loss.

(B) Excluding damage to the private dwelling being left without an inhabitant or without taking care for continuous period exceeding 15 days consecutive days.

(C) Excluding damage to water tanks apparatus or pipes.

6: Theft but only if accompanied by actual forcible and violent breaking into or out of a building robbery, gang robbery any attempt threat.

7: Impact with any of the buildings by road vehicles, horses or cattle not belonging to or under the control of the insured or any member of his family normally residing with him.

8: Earthquake, volcanic eruption.

9: Hurricane, cyclone, typhoon and wind storms excluding:

(A) Subsidence ground or heave or landslip

(B) Damage to the buildings during construction or repairing fences and gates.

## Section 2: The Contents :

Loss or Damage to Furniture, Fixtures, Household.

Appliances and utensils, electrical appliances, musical instruments, audio and all other contents resulting from covered perils as specified in section 1 "Building" (Excluding gold, silver, money, credit cards. Jewellery, the property on terrace, balcony and all the outbuilding, personal property, antiques etc, and damage to radio receiver television sets, satellite disc, masts or towers, sailcloth, curtain and symbol caused by wind storms).

This section is extended to cover loss or damage to the property temporarily removed from the building but remaining in Thailand (excluding damage to the property caused by flood and wind storms) and the limit of liability shall not exceed 15% of the total sum insured.

## Section 3: Additional Expense of Alternative Accommodation : (200,000 per year)

In the event of the building being rendered uninhabitable by the insured perils as specified in section 1 and 2 the company will indemnify the insured.

## Section 2: Public Liability :

The company will indemnify the insured against all sums for which the insured may be held legally liable as owner of the private dwelling house resulting in bodily injury, disability or death and damage to the property caused by accidents occurring during period of insurance within Thailand (excluding any liability of the insured arising out of profession or business use of lift elevator or escalator, and mechanically propelled vehicle aircraft or water craft, gun and hunting.

The cost for the above cover will vary depending on house value and contents value, ranging from 5,000 to 15,000 baht per year