



Smart Home Insurance Policy

(Merely translation only)

In reliance upon the statements declared in the application for insurance which shall be deemed to form part of this Policy and in consideration of the premium being paid by the Insured, and subject to provisions, General Terms and Conditions, Exclusions, Insuring Agreements, Attachments and Endorsements of this Policy, the Company agrees with the Insured as follows:-

Section 1: Definitions

The definitions and specific meanings provided under this section shall bear the same meaning wherever it may appear in the Policy unless the context specifically provides herein to the contrary.

Policy	means	application for Insurance, Schedule, General Terms and Conditions, Exclusions, Insuring Agreements, Attachments and Endorsements which shall be deemed to form part of the insurance contract.
Company	means	AXA Insurance Public Company Limited is insurer under this Policy.
Insured	means	the person(s) or juristic person(s) stated as the Insured in the Schedule who agrees to pay the premium to the Company.
Damage	means	accidental physical loss or damage either partial or total to the Property Insured under this Policy.
Deductible	means	the amount stated in the Schedule or the Summary of Endorsements (if any) must be borne by the Insured for each and every claim payable under this Policy.
Building (excluding foundation)	means	a) house, townhouse, twin house, commercial buildings for dwelling, garage and small buildings such as servant house, kitchen house, etc., walls, fences, gates as well as improvements and additions excluding foundation.



b) room unit for dwelling in flat, condominium, apartment excluding foundation.

Contents	means	furniture, fixtures, fittings, tools, household utensils, electrical appliances and equipment, musical instruments, audio equipment, kitchenware, clothing and other properties (that are not stated under item 2 of specific exclusions of Insuring Agreement 1) for dwelling of the Insured or person who usually resides with the Insured including the following movable properties installed outside the building namely antennas, water tank, water pump, compressor, air condition, washing machine, dishwasher, cable television dish and satellite dish.
Property Insured	means	Building (excluding foundation) and/or Contents
Theft	means	dishonest appropriation of property belonging to another or property which another is the joint owner
Robbery	means	theft by doing act of violence or threatening to do any act of violence immediately in order to:- <ol style="list-style-type: none"> 1. facilitate the theft or taking away of the thing or 2. obtain delivery of the thing or 3. take hold of the thing or 4. conceal the commission of such offence or 5. escape from arrest
Gang-Robbery	means	robbery committed by three persons upwards
Money	means	legal tender (banknotes or coins), certified cheques, money orders, postal cheques, non-cross postage stamp and securities as stated in the Schedule, all belonging to the Insured or for which the Insured has accepted responsibility.
Burglary from safe or strong room	means	a) theft by actual force and violence visible marks, of which force and violence there are made by tools, explosives, electricity or chemicals upon the exterior of safe or strong room which is closed and locked according to their locked systems b) taking a safe from the Location of Property Insured



- Members of the family means
1. the Insured's legal spouse
 2. the Insured's legal child(ren)
 3. the Insured's legal parents
 4. parents of the Insured's legal spouse

Section 2 - General Terms and Conditions

1. Changes to the Policy

This Policy together with the Insuring Agreements and attachments shall be deemed to form part of the insurance contract. Any changes to this insurance contract requires the Company's consent as evidenced in the form of endorsements that added the Policy and issued by the Company.

2. Misdescription

If there be any material misdescription by the Insured, or person acting on behalf of the Insured, of any of the property hereby insured, or of any building or place in which such property is contained or the Location of Property Insured which this policy refers or any misrepresentation as to any fact known to be material for consideration by the Company for higher premium or decision not to enter the contract, or any omission to state such fact, the Company shall not be liable under this Policy for the property affected by any such misdescription, misrepresentation or omission.

3. Denial of Indemnification Claims

The Company shall not be held liable for any damage subject to non-refundable premium under the following event:-

1. any damage is made by the dishonesty or willful negligence of the Insured or the beneficiary
2. fraudulent
 - 1) if such damage is occasioned by the intentional in collusion with the Insured or beneficiary or anyone acting on his/her behalf of the Insured to obtain any benefit under this Policy and/or
 - 2) if any acts, declarations or documents of the Insured or anyone acting on his/her behalf of the Insured is false to obtain any benefit under this Policy.

4. Subrogation



Any claimant under this Policy shall, at the expense of the Company, do, concur in doing or permit the Company to be done all such acts and things as much as necessary or reasonably required by the Company for the purpose of using or reserving any rights or obtaining remedy or indemnity from other parties to which the Company shall be obtaining any rights or subrogation after indemnification or restoration of any damage under this Policy, whether such acts and things shall before or after the Insured's indemnification by the Company at the Company's expense.

5. Indemnification

The indemnification shall be paid by the Company within 15 days after the receipt of complete and correct evidence of damage.

In the event the Company is unable to consider a claim for indemnification within the above time, the time so specified may be extended if may be proper but in no event shall this total period be more than 90 days from the receipt date of all complete documents.

If the Company is unable to settle the claim within the specified time limit, for whatever reason, causing the Insured or the claimant to present the case to the court's consideration or propose argument to the arbitrator, if the decision of court or arbitrator rules against the Company, the Company shall be liable to the Insured or the claimant in accordance with any damage of judgment or write and the interest at 15 percent per annum, calculated from the due date of the default.

6. The Company's right for salvage damage

On the happening of any damage to any Property Insured under this Policy, the Insured shall perform one's duty and not dispose of the property damage and the Company may

- 6.1 require to be delivered to the Company for such property damage of the Insured
- 6.2 keep possession of such property damage and examine, sort, arrange, remove or otherwise deal with the same
- 6.3 sell such property damage or dispose of the same for account of whom it may concern

The powers conferred by this condition shall be exercisable by the Company at any time from the happening of damage under this Policy until such claim is finally determined or until notice in writing is given by the Insured that the makes no claim under the Policy.



The Company shall not be any act, carried out in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its right to reply upon any of the conditions of this Policy in answer to any claim.

7. Arbitration

In case of argument, dispute, or appeal under this Policy between the person who is entitled for indemnification versus the Company, and if so desired by that person to settle the disputed claim by use of arbitration, the Company must conform and allow the case to be judged by arbitration according to the Arbitrating Regulation governed by the Office of Insurance Commission.

8. Reasonable precautions

The Insured shall maintain the property insured in a good state of repair and have to take all reasonable precautions to prevent damage thereto.

9. Deductible

This Policy does not cover the deductible as stated in the Schedule or the Summary of Endorsements (if any) for each and every claim.

10. Notice

Every notice and other communications between the Insured and the Company affecting this Policy shall be enforceable only when made in writing.

11. Cessation of the Policy

Under the following circumstances, the coverage of this Policy immediately cease however the Insured shall be entitled to return premium after deduction of premium for the period, the Policy has been in force according to the table of Customary Short Period Rate as stated in item 12:-

- 11.1 the Location of Property Insured change from dwelling to other occupancy in such a way as to increase the risk
- 11.2 the Building (excluding foundation) insured or the Location of Property Insured stated in the Schedule becomes unoccupied and so remains for a period of more than 30 consecutive days.
- 11.3 the interest in the Property Insured passes from the Insured otherwise than by will or operation of law.



11.4 the Insured has not paid the premium within 60 days from the commencement of this Policy according to the cessation of Policy has been in force since that due date.

11.5 the Building (excluding foundation) is stated in the Schedule or any part of building collapse or landslip regardless of all or part of building cause of all or partial loss of use or all of partial building or Contents increase the risk in such event unless consequential damage as a result of any perils hereby insured against under this Policy.

However the General Terms and Conditions item 11 shall not apply in the event of the Insured give notice to the Company and the Company agrees to continue the insurance of this Policy by endorsement expressed hereon or attached hereto.

12. Cancellation of the Policy

12.1 The Company may cancel this Policy by advance notice in writing of not less than 15 days by registered mail to the Insured at the last address made known to the Company. In such event, the Company shall return to the Insured the premium after deduction of pro rata premium for the period the Policy has been in force.

12.2 The Insured may cancel this Policy by giving notice in writing to the Company and shall be entitled to return premium after deduction of premium for the period the Policy has been in force at the short period rate or in case of non-premium payment, the Insured shall pay premium for the period and similar rate at the table of Customary Short Period Rate.

The table of Customary Short Period Rate

Period of insurance (Not less than month)	Percentage of an annual 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

Section 3: General Exclusions

This Policy does not cover:

1. damage caused by or arising from:

1.1. any willful act or willful negligence on the part of the Insured or anyone or any person acting on his/her behalf of the Insured,

1.2. any other consequential or indirect damage of any kind or description whatsoever.

2. damage or cost of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the damage:-

2.1. war, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, rebellion, insurrection, civil disorder to a popular or military rising.

2.2. military rising, rebellion, strike, riot, civil commotion, sabotage, revolution, coup d'état, mutiny, martial law or other events causes to announce or halt the martial law.

2.3. acts of terrorism committed by a person or group(s) of person acting alone or on behalf of or in connection with any organization.

An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

2.4. permanent or temporary dispossession resulting from confiscation, nationalization, commandeering or seizure by any lawfully constituted authority.

2.5. permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person.



Provided that the Company is not relieved of any liability to the Insured in respect of damage to the Property Insured happening before dispossession under item 2.4 and 2.5 which is otherwise insured by this Policy.

2.6. the destruction of property by order of any public authority.

2.7. any action taken in controlling, preventing, suppressing or in any way relating to event in item 2.1 to 2.6.

3. damage directly or indirectly caused by or arising from or in consequence of or contributed to by:-

3.1. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

3.2. The radioactive toxic explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof

4. any liability imposed by judgment or judicial proceedings taking place outside jurisdiction of the Thai court, or arising from or in connection with judgment of the Thai court which shall resulted in enforcement of judgment being enforced outside the Kingdom of Thailand.

Section 4 Insuring Agreement

While this Policy has been in force subject to Provisions, General Terms and Conditions, Exclusions, Insuring Agreements, Attachments and Endorsements of this Policy and other statements signed by the Insured which shall be deemed to be form part of the insurance contract and in consideration of the premium being paid by the Insured, the Company hereby agrees to afford coverage only with respect of the Insuring Agreements and/or endorsements attached for which the Sum Insured and/or Limit of Liability as stated in the Schedule and/or Summary of Endorsements (if any).



Insuring Agreement 1 All Risks Insurance for Property Insured

Coverage

The Company hereby agrees to afford coverage if the Property Insured is damaged by any cause not otherwise excluded in the Policy during the period of insurance as stated in the Schedule, the Company shall be liable to indemnify the Insured according to the value of the property at the time of the happening of its damage or at its option reinstate or replace such property or any part thereof in combination is not exceeding the Sum Insured and/or Limit of Liability under this Insuring Agreement as stated in the Schedule.

Extension Special Clause for Insuring Agreement 1

This Insuring Agreement is extended to cover as follows:-

1. Debris Removal (*The Company's maximum liability shall not exceed 20% of total Sum Insured*)

Costs and expenses necessarily incurred and as a result of damage to the Property Insured, which are covered by Insuring Agreement 1:

- 1.1 shoring up or propping debris
- 1.2 dismantling or demolishing debris
- 1.3 removing debris

In the implementation of the above, must have the consent of the company.

2. Professional Fees (*The Company's maximum liability shall not exceed 20% of total Sum Insured*)

Architects', Surveyors', Consultant Engineers', counselors' and other fees (not exceeding those authorized under the scales of the associated institutions regulating such fees prevailing at the time of the destruction or damage) for estimates, designed, standardization, tenders and supervision necessarily incurred in the repair or replacement consequent upon the damage to the Property Insured under this Insuring Agreement (but not including such costs and expense for a claim hereunder).

3. Contents during Temporary Removal (*The Company's maximum liability shall not exceed 20% of Sum Insured of Contents*)

The damage of Contents whilst temporarily removed from the Location of Property Insured as stated in the Schedule for cleaning, renovation, modification and repair, but it remains in Thailand during transit thereto and therefrom.



Provided that the Company does not cover in case of the Contents are not left in any unattended vehicles.

4. Cost of Temporary Protection *(The Company's maximum liability shall not exceed 20% of total Sum Insured)*

The cost of temporary protection reasonably necessary for the safety and protection of the premises pending repairs or replacement of damage.

Provided that the liability of the Company under the Extension Special Clause item 1 – 4 above and this Insuring Agreement in combination shall not exceed the Sum Insured as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Schedule.

5. Cost of Temporary Accommodation *(The Company's maximum liability shall not exceed 5,000 Baht and in combination 200,000 Baht per each occurrence and in the aggregate)*

This Extension Special Clause is designed for the Insured is owner or insure the Building (excluding foundation) only.

In case of the Property Insured under this Insuring Agreement is Building (excluding foundation) and such damage by any perils hereby insured against under this Insuring Agreement shall exceed than 50% of the replacement basis to rebuild the building or buildings until home rendered uninhabitable. The Company shall be liable to indemnify for the cost of temporary accommodation to the Insured for the uninhabitable amount and days. Nevertheless, the liability of company shall not exceed the number of days and cost per day for each occurrence and in the aggregate as stated in the Schedule.

Claim for the temporary accommodation under this extension special clause, the Insured must submit the temporary accommodation tax receipt as Company's evidence without any delay.

Provided that the aggregate liability of the Company under this Extension Special Clause item 5. shall be additional Sum Insured of this Insuring Agreement as stated in the Schedule.

Limited coverage for Insuring Agreement 1

1. Electrical Injury

The insurance under this Insuring Agreement shall limit to cover damage to the electrical machines, apparatus including any electrical tools and equipment insured under this Insuring Agreement as the result of or occasioned by over-running, excessive pressure, short-circuiting, arching, self-heating, leakage of electricity, or short-circuiting



resulting from lightning, but such coverage shall be in force only when such damage cause to fire or be caused by lightning only.

But it is expressly understood that no liability exists under this Insuring Agreement for any damage to such electrical machines, or any portion of or any part of such electrical installation unless due to a cause not otherwise hereunder excluded under this Insuring Agreement.

2. Theft with forcible entry

The insurance under this Insuring Agreement shall limit to cover damage to the Property Insured arising from theft by any person, not the Insured or member of family or servant of Insured or any persons lawfully resides in the Location of Property Insured as stated in the Schedule whether acting alone or in collusion with others, who has entered or come out of the building insured by actual force and violence resulting visible marks of damage upon the building insured made by tools, explosives, electricity, chemical including damage arising from any attempt thereat.

3. Fire Extinguishing Expense

The insurance under this Insuring Agreement shall limit to cover the Fire Extinguishing Expense as follows:-

- 3.1. Any expense for the Insured's employees engaged in firefighting activities other than full time members of a Works Fire Brigade.
- 3.2. Any expense for replacement or repair of any damaged fire extinguishers and firefighting appliances used in extinguishing a fire (including Insured's employees' clothing and personal effects).
- 3.3. Other expenses associated with the extinguishment or prevention of spread of fire or for providing temporary safety devices in consequence of damage or the threat of damage by fire or other perils hereby insured against under this Insuring Agreement.

Provided always that the liability of the Company in respect of such wages and expenses shall be limited to those necessarily and reasonably incurred in extinguishing fire at or adjoining the situation of the Property Insured by this Insuring Agreement or immediately threatening to involve such property.

Provided that the Indemnification according to Limited coverage item 1 – 3 above shall be subject to conditions are as follows:-

1. the Limit of Liability, the Company shall not consider the conditions of under insurance for calculating indemnification in case of any damage to Property Insured.



2. the amount of Limit of Liability hereof shall be deemed as the maximum limit of indemnity under the liability of the Company in the aggregate. When the damage happened and the Company has already paid for such damage, such maximum Limit of Liability shall be reduced by the amount of indemnification paid by the Company.
3. the amount of Limit of Liability for damage per each occurrence and in the aggregate shall be in accordance with the Limit of Liability as stated in the Schedule.

Provided that the liability of the Company under the limited coverage item 1 – 3 above and this Insuring Agreement in combination shall not exceed the Sum Insured as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Schedule.

General Terms and Conditions for Insuring Agreement 1

1. Limit of Liability

The liability of Company shall not exceed the Sum Insured and/or Limit of Liability as stated in the Schedule and/or the Summary of Endorsements (if any) but the aggregate liability of the Company shall not exceed for each damage or various damages in combination shall not exceed the Sum Insured and/or Limit of Liability for sum of each item and in combination shall not exceed the total Sum Insured as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Schedule and/or Summary of Endorsements (if any).

2. Double Insurance and Contribution

The Insured shall give notice thereof to the Company in writing of the existence of any other insurance in force or subsequently effected with other insurers on the Property Insured coverable with similar risks as in this Insuring Agreement either partially or totally, whether effected by the Insured or anyone acting on behalf of the Insured.

If at the time of any damage happening to any property hereby insured, there would be any other subsisting insurance or insurances, whether effected by the Insured or by any other person(s), covering the same property, the Company shall not be liable to contribute more than its rateable proportion to total Sum Insured of all policies, but not exceeding the Sum Insured and/or Limit of Liability of the Company under this Insuring Agreement. It is agreed that the Company shall not cite to the sequence of insurance for the contribution of such damage claim.



3. Duties of the Insured in the event of claim

On the happening of any damage, the Insured shall:-

3.1. give notice thereof to the Company without delay and deliver to the Company the following evidence within 30 days of the date of the damage unless the Insured can be proved that the circumstances make it impossible to do so with the specified time or such further time as the Company may in writing allow in the Insured's own expense:-

3.1.1 A claim notification in writing for the damage containing, in particular, an account of the property damage, and the value of the said property damage, at the time of damage.

3.1.2 Particulars of all other insurances, including any insurance effected with other insurers on the subject matter concerning the Property Insured under this Insuring Agreement

3.2. present, procure, advise or give to any evidence and all such further particulars such as plans, evidence of titles, title deeds, manuscript, counterpart or copy of these documents and proof and information with respect to the Claim and the origin or cause of the fire and the circumstances under which the damage happened as may be reasonably required by the Company at the Insured's own expense.

3.3. carry out and permit to be taken any action by the Company or authorized person which may be reasonably practicable to prevent further damage.

4. Indemnification : Repair and Replacement

The Company may at its option, repair or replace the property lost destroyed or damaged, either partially or totally, instead of paying the amount of the damage, or may join with any other insurers in so doing.

But the Company shall not be bound to repair exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in repair than it would have cost to replace such property as it was at the time of the occurrence of such damage, nor more than the liability of Company for the Sum Insured and/or the Limit of Liability.

If the Company so elects to repair or replace any property the Insured shall, at his/her own expense, furnish the Company with such plans, specifications, layout, quantities, measurements and such other particulars as the Company may require, and



no acts done or caused to be done by the Company with a view to repair or replacement shall be deemed an election by the Company to repair or replace.

If in any case the Company shall be unable to repair or replace the property hereby insured because of any municipal or other regulations in force affecting the alignment of streets, or other construction of buildings, or otherwise, the Company shall, in every such case, only be liable to pay such sum not more than as would be required to repair or replace such property if the same could be lawfully repaired to its former condition.

Provided that in the event of property damage is couple or set, the Company shall not liable to indemnify more than the value of property damage.

5. Under Insurance

If the Sum Insured shall, at the time of happening of date of any damage to the property by any perils hereby insured against under this Insuring Agreement, is equal or greater than 70% of the value of Property Insured, the Company shall be liable to indemnify the Insured according to the actual damage (but not exceeding the Sum Insured).

But if the Sum Insured shall, at the time of happening of date of damage to the property by any perils hereby insured against under this Insuring Agreement, is less than 70% of the value of Property Insured, the Insured shall be considered as being his/her own insurer for the difference between the Sum Insured and the actual value of the Property Insured and shall bear a rateable share of the damage of every item and, if more than one, each item shall be separately subject to this condition. The contribution ratio of the Company will be calculated as follows:-

$$\text{Indemnity amount for each item} = \left\{ \frac{\text{Sum Insured} \times \text{amount of damage}}{\text{The actual value of the Property Insured at the time of happening of Damage}} \right\} - \text{any deductible (if any)}$$

Specific Condition for Insuring Agreement 1

The insurance under this Insuring Agreement has a specific condition in the case of the Company indemnify claim for any damage under this Insuring Agreement, but the Company shall cover the Property Insured that is equal to its sum insured at the commencement of the Policy and not being reduced by the amount of indemnification paid by the Company. Unless the Insured restores the property damage to its former state, the Insured shall pay the additional premium to reinstate property with effective from the date of damage.



Specific Exclusions for Insuring Agreement 1

This insurance does not cover

1. Damage to the Property Insured caused by:

- 1.1. faulty or defective design, materials or workmanship, latent defect, unseen defect
- 1.2. inherent vice, gradual deterioration, deformation or distortion or wear and tear
- 1.3. interruption of the water supply, gas, electricity or fuel systems or failure of the effluent disposal systems to or from the Location of Property Insured

unless damage by a cause item 1.1 – 1.3 above not excluded in this Insuring Agreement ensues, and then the Company shall be liable only for such ensuing damage.

- 1.4. collapse or cracking of buildings or Building (excluding foundation)
- 1.5. corrosion, rust, extremes or changes in temperature, dampness, dryness, wet or dry rot, fungus, shrinkage, change in color, flavor, texture of finish, action of light, vermin, insects, marring or scratching

unless such damage item 1.4 and 1.5 is caused directly by damage to the Property Insured or to the Location of Property Insured containing such property by a cause not excluded in this Insuring Agreement.

- 1.6. theft except the Burglary with forcible entry according to the Limited coverage item 2.
- 1.7. acts of fraud or dishonesty to the Insured or the Property Insured
- 1.8. disappearance, unexplained or inventory shortage
- 1.9. mechanical or electrical breakdown or derangement of machinery or equipment
- 1.10. bursting, overflowing, discharging or leaking of water tanks, apparatus or pipes when the Location of Property Insured is empty or disused

unless damage by a cause item 1.6 – 1.10 above not excluded by this Insuring Agreement ensues, and then the Company shall be liable only for the ensuing damage, or such damage item 1.6 – 1.10 above is caused directly by damage to the Property Insured or to the Location of Property Insured containing such property by a cause not excluded in this Insuring Agreement.

- 1.11. coastal or river erosion
- 1.12. subsidence, ground heave or landslip
- 1.13. normal settlement of bedding down of new structures
- 1.14. wind, rain, hail, frost, snow, flood, sand or dust damage to movable property in the open or in open sided buildings or to fences and gates. Provided that it is not included the fitted movable properties that installed outside the building namely



antennas, water tank, water pump, compressor, air condition, washing machine, dishwasher, cable television dish and satellite dish only.

2. Excluded property unless specifically mentioned as insured by this Insuring Agreement
 - 2.1. money, cheques, stamps, bonds, credit cards, securities of any description, jewelry, rare objects or book
 - 2.2. precious stones, gold, precious metals, furs, antiques, work of art or art for an excess of 10,000.- Baht per event
 - 2.3. fixed glass
unless the Company shall be liable to any damage caused by fire, lightning, explosion, aircraft, vehicle impact or theft from building
 - 2.4. glass (other than fixed glass), chinaware, earthenware, marble or other fragile or brittle objects
unless the Company shall be liable to any damage caused by fire, lightning, explosion, aircraft or vehicle impact.
 - 2.5. properties held by the Insured in trust or on commission, documents, manuscripts, business books, computer systems records, patterns, models, molds, plans, designs, explosives
 - 2.6. All types of motor propelled vehicles, including any craft pushed or pulled by engine (including all kinds of tools and accessories)
 - 2.7. Property Insured is under change, undergoing alteration, repair, testing, installation maintenance, demolition or construction including materials and supplies if directly attributable to the operations or work being performed thereon
 - 2.8. land (including top-soil back-fill drainage or culverts), driveways, pavements, roads, runways, reservoirs, pool and swimming pool, canals, water wells, pipelines, tunnels, bridges, all kinds of docks or piers, the Location of Property Insured sticks out into the sea, underground property
 - 2.9. animal and plants or trees as well as lawn
 - 2.10. property damage arising out of the process of each type of use of such property
 - 2.11. machinery or equipment is under installation, demolition or relocation (including dismantling and re-erection) if directly attributable to such operations
 - 2.12. any property more specifically insured
 - 2.13. other properties regarding commodity such as beverage, food, etc.
 - 2.14. movabale computer (such as notebooke, labtop, etc.), camera or camcorder and components, part, wristwatch, mobile and other like movable properties.



Insuring Agreement 2

Money Insurance

Coverage

The Company hereby agrees at any time during the period of insurance as stated in the Schedule, the Company shall be liable to indemnify for any loss of money of the Insured or member of family who resides in the Location of Property Insured as stated in the Schedule as follows:-

1. Loss of money inside the Location of Property Insured as stated in the Schedule arising from Robbery or Gang-Robbery including any attempt thereat.
2. Loss of money inside safe or strong room arising from burglary from safe or strong room or any attempt thereat at any time kept money inside the safe or strong room which is closed and locked according to their locked system.

General Terms and Conditions for Insuring Agreement 2

1. Limit of Liability

The liability of Company shall not exceed the Limit of Liability as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Schedule.

2. Duties of the Insured in the event of claim

In the event of any loss, the Insured shall:-

- 2.1. give immediately notice thereof to the police and give notice thereof to the Company without delay.
- 2.2. submit the following documents within 30 days of the date of loss at the Insured's own expense:-
 - (1) completed claim form
 - (2) a copy of the police report, certified by authorized officer.
 - (3) other documents upon the Company's necessary requests.

Nevertheless, non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible.



3. Double Insurance and Contribution

The Insured shall give notice thereof to the Company in writing of the existence of any other insurance in force or subsequently effected with other insurers on the Property Insured coverable with similar risks as in this Insuring Agreement either partially or totally, whether effected by the Insured or anyone acting on behalf of the Insured.

If at the time of any loss happening to any coverage hereby insured, there would be any other subsisting insurance or insurances, whether effected by the Insured or by any other person(s), the Company shall not be liable to pay or contribute more than its ratable proportion to the total Limit of Liability of all policies, but not exceeding the Limit of Liability of the Company under this Insuring Agreement. It is agreed that the Company shall not cite to the sequence of insurance for the contribution of such loss claim.

Specific Exclusion for Insuring Agreement 2

This insurance does not cover any loss arising from or in consequence of acts of fraud or embezzle, offenses against property according to the Criminal Code by the Insured or member of family or employee of insured or anyone who legally resides in the Location of Property Insured as stated in the Schedule whether acting alone or in collusion with others.



Insuring Agreement 3 Loss of Life Insurance from Accident

Additional Definition for Insuring Agreement 3

Covered person means Insured and/or member of family as stated in the Summary of Endorsements

Coverage

The Company hereby agrees at any time during the period of insurance as stated in the Schedule, the Company shall be liable to indemnify in the event of the cover person who dies within 180 days from the date of the accident arising from fire, Robbery or Gang-Robbery at the Location of Property Insured as stated in the Schedule.

General Terms and Conditions for Insuring Agreement 3

1. Limit of Liability

The liability of Company shall not exceed the Limit of Liability as stated in the Schedule.

2. Duties of the Insured in the event of claim

The Insured or beneficiary must submit the following documents within 30 days of date of the covered person's decease at the Insured or beneficiary's own expense:-

- (1) completed claim form
- (2) death certificate
- (3) a copy of the autopsy report, certified by authorized personnel
- (4) a copy of the police report, certified by authorized officer
- (5) a copy of the identity card and the house registration of the covered person stated the covered person is "deceased"
- (6) a copy of the identity card and the house registration of beneficiary (if any)
- (7) other documents upon the Company's necessary requests.

Nevertheless, non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible.

3. Beneficiary



The Covered person can specify his/her beneficiary under this Insuring Agreement. Upon the Covered person's death, the benefit will be paid to such named beneficiary. However, if no beneficiary is named on the Policy, the benefit will go to the Covered person's estate.

In case the Covered person named only one beneficiary and that person dies before the Covered person, the Covered person must notify the change of the beneficiary to the Company in writing. If this is not done or the Covered person dies in the same accident as the beneficiary, the benefit will go to the Covered person's estate.

In case the Covered person named more than one person as beneficiary and any of them dies before the Covered person, the Covered person must notify the change of the beneficiary to the Company in writing. If this is not done or the Covered person dies in the same accident, the benefit will go to the rest of the persons named as beneficiary by dividing the portion of the deceased beneficiary to the rest proportionately.



Insuring Agreement 4 Personal Liability Insurance

Additional Definitions for Insuring Agreement 4

Insured	means	the person(s) or juristic person(s) stated as the Insured in the Schedule and member of family or servant who resides with the Insured
Third party	means	any person who is not the Insured and persons as follows:- 1. person is performing work for the Insured at the time of the accident. 2. person resides together at the Location of Property Insured
Accident	means	any event occurs without the Insured's intention or purpose which cause loss of life, body injury, illness or health and/or loss of or damage to property of a third party.
Loss of life, Bodily Injury, Illness or Health	means	loss of life, bodily injury, illness including health by accident, but excluding mental injury.
Loss of or Damage to Property	means	physical damage to property, including loss of use of such property, either partially or totally, by accident.
Defense Costs and Expenses	means	court fees, lawyer fees and expenses to defend any suit as incurred by the Insured, with the Company's prior written consent.

Coverage

The Company hereby agrees at any time during the period of insurance as stated in the Schedule, the Company shall be liable to indemnify on behalf of the Insured to a third party arising from negligence or legally liability of the Insured subject to anywhere in Thailand, for:

1. Loss of life, Bodily Injury, Illness or Health of third party
2. Loss of or Damage to Property of third party



Coverage under item 1 and 2 shall include costs and expenses incurred from claim for indemnification which the Insured shall become legally liable to indemnity to the claimant.

3. Defense costs and expenses.

In case of the Insured dies, the Company shall be liable to indemnify on behalf of the statutory heir of the Insured subject to Provisions, General Terms and Conditions, Exclusions, Insuring Agreements, Attachments and Endorsements of this Insuring Agreement for legally liability of the Insured's action but the statutory heir has to completely perform and comply with provisions of this Insuring Agreement likewise act on behalf of the Insured.

Extension Special Clause for Insuring Agreement 4

1. Occupier's Fire and Explosion Legal Liability

This Insuring Agreement is extended to cover the Insured's legal liability for damage caused by fire or explosion (excluding boiler explosion) to:-

- 1.1 building or any part of the building of which the Insured is not the owner, but is under the occupation and care of the Insured.
- 1.2 property inside the building or any part of the said building of which the Insured is not the owner, but is under the occupation and care of the Insured. In any circumstances, the Company shall not be liable for the Insured's legal liability in the capacity of bailee.

The Company shall be liable to indemnify on behalf of the Insured in the amount the Insured shall become legally liable to indemnify, subject to the Limit of Liability for any damage per person and each occurrence and in the aggregate as stated in the Schedule.

Provided that the liability of the Company under this Extension Special Clause and this Insuring Agreement in combination shall not exceed the Limit of Liability as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Schedule.

General Terms and Conditions for Insuring Agreement 4

1. Limit of Liability

The liability of Company shall not exceed the Limit of Liability as stated in the Schedule and/or the summary of endorsement (if any) and the Insured shall be liable for



the deductible (if any) as stated in the Schedule and/or the summary of endorsement (if any).

2. Duties of the Insured to take Precautions

The Insured shall prevent or cause to implement reasonable measures to prevent accidents and shall comply with the provisions of the law and official regulations, the cost of which will not be borne by the Company.

3. Duties of the Insured in the Event of Claim

In the event of a claim under this Insuring Agreement, the Insured shall give notice thereof to the Company without delay:-

- 3.1 give immediately any court writs or order or decree thereof to the Company.
- 3.2 not agree to, propose or promise to pay claim with any person without receiving consent from the Company unless the Company shall have failed to take action with such claim.
- 3.3 submit details of claim and assist the Company in settlement of any claim, defense or prosecution, when requested.

4. Double Insurance and Contribution

The Insured shall give notice thereof to the Company in writing of the existence of any other insurance in force or subsequently effected with other insurers on the liability coverable with similar risks as in this Insuring Agreement either partially or totally, whether effected by the Insured or any other person(s) acting on behalf of the Insured.

If at the time of any damage happening to any coverage hereby insured, there would be any other subsisting insurance or insurances, whether effected by the Insured or by any other person(s), the Company shall not be liable to pay or contribute more than its rateable proportion to total Limit of Liability of all policies, but not exceeding the Limit of Liability of the Company under this Insuring Agreement. It is agreed that the Company shall not cite to the sequence of insurance for the contribution of such damage claim.

Specific Exclusions for Insuring Agreement 4

This insurance does not cover

1. any liability resulting from or arising out of the ownership, possession, or in the care, custody, or control of the Insured, use, operation, maintenance, signaling or guidance given by the Insured or person acting on behalf of the Insured in respect of all types of vehicles propelled engines, including any machinery or craft pushed or pulled by engine.
2. any legal liability resulting from animal unless cat or dog



3. any liability arising out of or in connection with
 - 3.1. construction, maintenance, repair, expansion or demolition of building or structure unless that action is acted by the Insured only and is specified within the Location of Property Insured as stated in the Schedule
 - 3.2. any goods or things produced, sold, supplied, repaired, serviced or operated by the Insured or person acting on behalf of the Insured
 - 3.3. technical or professional advice or service rendered by the Insured or person acting on behalf of the Insured
 - 3.4. medical treatment performed by the Insured or person acting on behalf of the Insured, except first aid.
4. any legal liability arising from any damage caused by or in any way connection connected with, or directly or indirectly resulted from
 - 4.1. dust, smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals or wastes materials, solid, liquids or gaseous, other irritants or contaminants, and pollutants
 - 4.2. floods
5. any damage caused by or resulted from asbestos
6. claim for indemnification, damage or other expenses in respect of any financial or pecuniary loss or expense, unless such loss or damage is a direct result of Loss of life, Bodily Injury, Illness or Health or loss of or damage to Property of a third party, for which indemnity is provided by this Insuring Agreement
7. any expenses incurred from recovery of property from a third party
8. any liability arising out of or in connection with or arising from Subsidence, landslide, vibration, removal or weakening of support or as a consequence thereof
9. any liability arising out of or in connection with Contract entered into by the Insured for which the liabilities of the Insured not have been incurred in the absence of the contract
10. dishonesty, fraud committed by the Insured or person acting on behalf of the Insured
11. any loss or liability arising from or attributed to risk of exposure to magnetic current, magnetic field or radiation of electro-magnetic current, whether directly or indirectly and regardless of the cause of such electro-magnetic current
12. liability for loss of or damage to property owned, possessed, used or operated by in the care or custody or control of the following persons:-
 - 12.1. the Insured
 - 12.2. employee of the Insured whilst acting in the course of their employment or person action on behalf of the Insured



13. liability for loss of life, bodily injury, illness or health of Employee of the Insured whilst acting in the course of their employment or person action on behalf of the Insured
14. civil fines, criminal fines, penalty or punitive damages



Insuring Agreement 5

Workmen's Compensation Insurance for domestic servants

Additional Definitions for Insuring Agreement 5

Covered person means employee who the person(s) is direct legal relation according to the labour contract with the Insured for doing housework or garden. That employment undertakes non-profit activity.

Injury means bodily injury is caused directly and solely from an accident and independent from other causes

Sickness means Covered person becomes disease condition, abnormality, disorder or morbidity

Funeral expense means expense incurred in respect of funeral arrangement including coffin, cremation or bury a corpse and other necessary expenses

Coverage

The Company hereby agrees at any time during the period of insurance as stated in the Schedule, the Company shall be liable to indemnify on behalf of the Insured in case of the covered person is working for the Insured (excluding the cover person is driving all types of vehicle propelled engines) sustains injury from an accident or suffers from sickness arising from the acting in the course of such employment, the covered person has the right as follows:-

1. Medical expense

The Company shall be liable to indemnify the Covered Person for the actual medical expense incurred which is the actual necessary medical expenses, but not exceeding the prescribed rate of the Ministerial Regulations under the Workmen Compensation Act (B.E. 2537)

2. Funeral expense

The Company shall be liable to indemnify the funeral expense in case of the covered person suffers from injury or sickness causing death to the statutory heir of the covered person at the amount of one hundred times of the highest rate of the minimum daily wages under the Law on Labour Protection for each area (*The Company's maximum liability shall not exceed 50,000.- Baht*).



Provided that the actual necessary expense according to the current funeral practice.

General Terms and Conditions for Insuring Agreement 5

1. Limit of Liability

The liability of Company shall not exceed the Limit of Liability as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Schedule.

2. Duties of the Insured in the event of claim

The Insured shall take reasonable precaution to prevent accident and disease and shall comply with all statutory obligations relating to safety.

3. Duties of the Insured in the Event of Claim

3.1 In the event of any happening which may give rise to a claim under this Insuring Agreement, the Insured shall as soon as possible give notice thereof to the Company with full particulars of that happening. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt.

3.2 Medical Expense

The Insured must submit the following documents within 30 days of the discharge date from hospital or medical facility or the treatment date from clinic at the Insured's own expense:

- (1) completed claim form.
- (2) physician's report states the symptom, diagnosis and the treatment given.
- (3) receipt and invoice showing the itemized medical expenses.

The original receipt must be presented and the Company will return the original receipt if it is not fully paid and noting the amount already paid, so that the Insured can claim the balance from other Insurers. If the covered person receives reimbursement from the government or other welfare or other insurance, the covered person may submit a copy of the receipt that state the amount already paid by the government or other welfare and claim the remaining balance from the Company.

3.3 Funeral Expense



The statutory heir of the covered person must submit the following documents within 30 days of date of the covered person's decease at his/her own expense:-

- (1) completed claim form
- (2) death certificate
- (3) a copy of the autopsy report, certified by authorized personnel (in case of deceases from injury)
- (4) a copy of the police report, certified by authorized officer (in case of deceases from injury)
- (5) a copy of the identity card and the house registration of the covered person stated the covered person is "deceased"
- (6) a copy of the identity card and the house registration of statutory heir of the covered person

Nevertheless, non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible.



Insuring Agreement 6 Fixed Glass Insurance

Coverage

The Company hereby agrees at any time during the period of insurance as stated in the Schedule, the Company shall be liable to indemnify the Insured or choose to reinstate or repair such breakage and pay also the cost of any necessary and reasonable boarding up before replacement of external glass. In the event of fixed glass insured fracture extending through the entire thickness of the fixed glass as follows:-

1. natural perils are Earthquake, Flood, Windstorm and/or Hail
2. accident

General Terms and Conditions for Insuring Agreement 6

1. Limit of Liability

The liability of Company shall not exceed the Limit of Liability as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Schedule.

2. Double Insurance and Contribution

The Insured shall notify the Company in writing of the existence of any other insurance in force or subsequently effected with other insurers on the Property Insured coverable with similar risks as in this Insuring Agreement either partially or totally, whether effected by the Insured or anyone acting on behalf of the Insured.

If at the time of any damage happening to any coverage hereby insured under this Insuring Agreement, there would be any other subsisting insurance or insurances, the Company shall not be liable to pay or contribute more than its rateable proportion to total Sum Insured of all policies, but not exceeding the sum insured of company under this Insuring Agreement. It is agreed that the Company shall not cite to the sequence of insurance for the contribution of such damage claim.

3. Duties of the Insured in the Event of Claims

On the happening of any damage to the Insured shall:-

- 3.1. give notice thereof to the Company without delay and deliver to the Company the following evidence within 30 days of the date of damage unless the



Insured can be proved that the circumstances make it impossible to do so with the specified time or such further time as the Company may in writing allow in that behalf at the Insured's own expense.

3.1.1. a claim notification in writing for the damage containing, in particular, an account of the property damage, and the value of the said property damage, at the time of the damage.

3.1.2. particulars of all other insurances, including any insurance effected with other insurers on the subject matter concerning the Property Insured under this Insuring Agreement

3.2. carry out and permit to be taken any action by the Company or authorized person which may be reasonably practicable to prevent further damage

Specific Exclusions for Insuring Agreement 6

This insurance does not cover any damage arising from or in consequence of

1. any disfiguration or damage other than a fracture extending through the entire thickness of the Glass.
2. any breakage occurring during transit to or while being affixed to or removed from or during the course of alterations to the Location of Property Insured as stated in the Schedule

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Remark : The English Language used in this Endorsement is merely a translation of Thai Version.



Sor Hor 0.01

Electronic Data and Internet Endorsement

(This Endorsement shall be forming as a part of the Smart Home Insurance Policy)

This Endorsement is part of this Policy.

It is agreed that the Company shall not be liable to indemnify for Damage or consequential damage directly or indirectly that is arising from:-

1. any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
2. any damage, destruction, error, erasure or damage or other damages, software or any kind of programming or instruction set,
3. loss of use or functionality whether part or total of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing inability or failure of the Insured to conduct business.

This Endorsement shall not exclude subsequent damage or consequential damage, not otherwise exclude, which itself results from any perils hereby insured against under this Policy and the defined perils are Fire, Lighting, Earthquake, Explosion, Falling Aircraft, Flood, Smoke, Vehicle Impact or Windstorm

Provided that the liability of the Company under this Endorsement and this Policy in combination shall not exceed the Sum Insured and/or Limit of Liability as stated in the Schedule and/or Summary of Endorsements (if any) and the Insured shall be liable for the deductible (if any) as stated in the Schedule and/or Summary of Endorsements (if any).

The coverage under this Endorsement shall remain subject to the Exclusions, General Terms and Conditions and other provisions stipulated in this Policy, unless otherwise stated in this Endorsement.

หมายเหตุ : ภาษาอังกฤษในเอกสารแนบท้ายนี้ถือเป็นคำแปลเท่านั้น

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Sor Hor 0.02

Replacement Value Endorsement

(This Endorsement shall be forming as a part of the Smart Home Insurance Policy)

This Endorsement is part of this Policy.

It is agreed that the Property Insured under this Policy shall be replacement of the property damage. It means

- a. In the case of total loss or damage to the Property Insured
 - In the case of Property Insured is building or buildings, the replacement shall be the cost of rebuilding to replace the property damage that covers any perils hereby insured against under this Policy;
 - In the case of Property Insured is other property than the above, the replacement shall be the cost of replacement in a condition equivalent to or substantially the same as its condition.

However, in either case, the cost of rebuilding or replacement shall be equivalent or the same, but not better than its condition when new.

- b. In the case of partial loss or damage to the Property Insured, the Company shall repair or restore the property damaged to its normal condition but not better than its condition when new.

Subject to Special provisions are follows

1. The work of replacement (which may be carried upon another site and in any manner suitable to the requirement of the Insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the damage under this Policy, or within such further time as the Company may in writing allows, otherwise no payment beyond the amount which would have been payable under this Policy if this Endorsement had not been incorporated therein shall be made.
2. In the case of partial damage to the Property Insured, the liability of Company in replacing or reinstating the property damage shall not be liable to indemnify more



than the liability of Company in case of the total loss or damage to Property Insured.

3. The Company shall be liable to indemnity for replacement of the Property Insured under this endorsement when the Insured can show the certain amount paid for the replacement of Property Insured.
4. If at the time of replacement, the sum represents the cost which would have been incurred in replacement, if the whole of the property covered had been destroyed, exceeds the Sum Insured, or any damage to such property by any other perils insured against by the Policy then the Insured shall be considered as being his/her own insurer for the excess and shall bear a rateable proportion of the damage accordingly. Each item of the Policy (if more than one), to which this Endorsement applies shall be separately subject to the foregoing provisions.
5. While the time of damage to any Property Insured, such property shall be covered by other insurance effected by the Insured or person acting on behalf of the Insured whether is not upon the identifiable basis of replacement set forth herein or not. The replacement condition under this endorsement remains unchanged.
6. This Endorsement shall be without force or effect if
 - a. The Insured fails to intimate to the Company within 6 months from the date of damage, or such further time as the Company may in writing allow, his/her intention to replacement the property damage.
 - b. The Insured is unable or unwilling to replace the Property Insured on the same or another side.

Provided that the liability of the Company under this Endorsement and this Policy in combination shall not exceed the Sum Insured and/or Limit of Liability as stated in the Schedule and/or Summary of Endorsements (if any) and the Insured shall be liable for the deductible (if any) as stated in the Schedule or Summary of Endorsements (if any).

The coverage under this Endorsement shall remain subject to the Exclusions, General Terms and Conditions and other provisions stipulated in this Policy, unless otherwise stated in this Endorsement.

หมายเหตุ : ภาษาอังกฤษในเอกสารแนบท้ายนี้ถือเป็นคำแปลเท่านั้น

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Sor Hor 1.01

Temporary Accommodation Extension Endorsement

(This Endorsement shall be forming as a part of the Smart Home Insurance Policy)

This Endorsement shall be forming as part of Insuring Agreement 1: All Risk Insurance for Property Insured

This Endorsement is part of this Policy.

In consideration of the additional premium paid, it is agreed that the insurance under this Insuring Agreement is extended to cover the temporary accommodation in case of the Property Insured under this Insuring Agreement is Building (excluding foundation) and such damage by any perils hereby insuring against under this Insuring Agreement that shall exceed than 50% of the replacement basis to rebuild the building or buildings until home rendered uninhabitable. In such event, the Company shall be liable to indemnify for the cost of temporary accommodation to the Insured for the uninhabitable amount and days. Nevertheless, the liability of company shall not exceed the number of days and cost per day for each occurrence and in the aggregate as stated in the Summary of Endorsements.

Claim for the temporary accommodation under this endorsement, the Insured must submit the temporary accommodation tax receipt as Company's evidence without any delay.

Provided that the aggregate liability of the Company under this Endorsement shall be additional liability of company under the extension special clauses item 5. Cost of Temporary Accommodation under the Insuring Agreement 1 as stated in the Schedule.

The coverage under this Endorsement shall remain subject to the Exclusions, General Terms and Conditions and other provisions stipulated in this Policy, unless otherwise stated in this Endorsement.

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Remark : The English Language used in this Endorsement is merely a translation of Thai Version.



Sor Hor 1.03

Sub Limit for Flood Endorsement

(This Endorsement shall be forming as a part of the Smart Home Insurance Policy)

This Endorsement shall be forming as part of Insuring Agreement 1: All Risk Insurance for Property Insured

This Endorsement shall be forming as a part of this Policy.

It is agreed that the insurance under this Insuring Agreement is sub-limit to cover any damage to the Property Insured caused by Flood.

The word "flood" under this Endorsement means water that overflows or flow from the normal way of natural or artificial water courses (excluded roof drain) or caused by the broken pipes of public waterworks to the overflow of water outside the Insured building or buildings containing the Insured property as stated in the Schedule as well as flood caused by windstorm, flash flood, and mudslide.

The conditions are as follows:

1. limit of Liability under this endorsement, the Company shall not consider the conditions of under insurance for calculating indemnification in case of any damage to Property Insured.
2. the amount of Limit of Liability under this endorsement hereof shall be deemed as the maximum limit of indemnity under the liability of the Company in the aggregate. When the damage happened and the Company has already paid for such damage, such maximum Limit of Liability shall be reduced by the amount of any damage paid by the Company
3. the amount of Limit of Liability for any damage per each occurrence and in the aggregate shall be in accordance with the Limit of Liability as stated in the Summary of Endorsements.

Provided that the liability of the Company under this endorsement and this Insuring Agreement in combination shall not exceed the Sum Insured as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Summary of Endorsements.



The coverage under this Endorsement shall remain subject to the Exclusions, General Terms and Conditions and other provisions stipulated in this Policy, unless otherwise stated in this Endorsement.

หมายเหตุ : ภาษาอังกฤษในเอกสารแนบท้ายนี้ถือเป็นคำแปลเท่านั้น

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Sor Hor 1.10

Cost of Bodily Injury or Death of Pet Extension Endorsement

(This Endorsement shall be forming as a part of the Smart Home Insurance Policy)

This Endorsement shall be forming as part of Insuring Agreement 1: All Risk Insurance for Property Insured

This Endorsement shall be forming as a part of this Policy.

In consideration of the additional premium paid, it is agreed that the insurance under this Insuring Agreement is extended to cover the cost of bodily injury and/or death of the Insured's pet, for the pet under this endorsement means dog, cat or bird of the Insured, arising out of fire, lightning, vehicle impact or earthquake in the location of insured property as stated in the Schedule.

Indemnification Conditions

1. Bodily injury of Pet *(the Company's maximum liability shall not exceed 5% of Sum Insured)*

The Company shall be liable to indemnify for the medical expense and/or the customary and reasonable medical charges according to medical necessity. The indemnification is the actual expenses paid but not exceeding the Limit of Liability as stated in the Summary of Endorsements.

Claiming for bodily injury of pet under this endorsement, the Insured must submit the evidence the following documents within 30 days of the bodily injury by any perils hereby insured against at his/her own expense.

- (1) completed claim form
- (2) physician's report stating the symptoms, diagnosis and treatment given
- (3) receipt and invoice showing the itemized medical expenses
- (4) any evidence is shown the Insured who is the owner of dog, cat or bird such as photo, pet history, etc.

2. Death of Pet *(the Company's maximum liability shall not exceed 5% of Sum Insured)*

The Company shall be liable to indemnify the Insured as stated in the Summary of Endorsements.

Claiming for death of pet under this endorsement, the Insured must submit the evidence the following documents within 30 days of accident at his/her own expense.

- (1) completed claim form



(2) any evidence is shown the Insured who is the owner of dog, cat or bird such as photo, pet history, etc.

Nevertheless, non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible.

Provided that the liability of the Company under this Endorsement shall be additional Sum Insured under this Insuring Agreement as stated in the Policy and the Insured shall be liable for the deductible (if any) as stated in the Summary of Endorsements.

The coverage under this Endorsement shall remain subject to the Exclusions, General Terms and Conditions and other provisions stipulated in this Policy, unless otherwise stated in this Endorsement.

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Sor Hor 1.16

**Other Properties located in the Location of Property Insured Extension Endorsement
(This Endorsement shall be forming as a part of the Smart Home Insurance Policy)**

This Endorsement shall be forming as part of Insuring Agreement 1: All Risk Insurance for Property Insured

This Endorsement shall be forming as a part of this Policy.

In consideration of the additional premium paid, it is agreed that the insurance under this Insuring Agreement is extended to cover other properties arising out of any perils hereby insured against under this Insuring Agreement located in the Location of Property Insured stated in the Schedule.

List of other properties arising out of any perils hereby insured against located in the Location of Property Insured as stated in the Schedule	Limit of Liability			Deductible
	per Item	per each occurrence	in aggregate	
1. Jewelry				
2. Rare objects				
3. Book				
4. Precious stones				
5. Gold				
6. Precious metal				
7. Furs				
8. Antiques				
9. Work of Art				
10. Art				
11. Pool				
12. Swimming pool				
13. Other property regarding commodity such as beverage, food, etc.				
14. Movabale computer (such as notebook, labtop, etc) camera or camcorder and component, part, wristwatch, mobile and other like movable property				

Special exclusion



The Company shall not be liable to indemnify the damage to property item 4 – 10 located in the Location of Property Insured as stated in the Schedule for the first loss of 10,000 Baht per each occurrence that is covered under this Insuring Agreement.

Provided that the liability of the Company under this Endorsement shall be additional Sum Insured under Insuring Agreement 1 that stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Summary of Endorsements.

The coverage under this Endorsement shall remain subject to the Exclusions, General Terms and Conditions and other provisions stipulated in this Policy, unless otherwise stated in this Endorsement.

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Sor Hor 4.01

Occupier's Water Damage (not flood) Legal Liability Extension Clause (This Endorsement shall be forming as a part of the Smart Home Insurance Policy)

This Endorsement shall be forming as part of Insuring Agreement 4: Personal Liability Insurance

This Endorsement shall be forming as a part of this Policy.

It is agreed that the insurance under this Insuring Agreement is extended to cover the Insured's legal liability for damage caused by water damage (not flood) to:-

1. building or any part of the building of which the Insured is not the owner, but is under the occupation and care of the Insured.
2. property inside the building or any part of the said building of which the Insured is not the owner, but is under the occupation and care of the Insured. In any circumstances, the Company shall not be liable for the Insured's legal liability in the capacity of bailee.

The Company shall be liable to indemnify on behalf of the Insured in the amount the Insured shall become legally liable to indemnify for each item and per each occurrence and in the aggregate stated in the Summary of Endorsements.

Provided that the liability of the Company under this endorsement and this Insuring Agreement shall not exceed the Sum Insured as stated in the Schedule and the Insured shall be liable for the deductible (if any) as stated in the Summary of Endorsements.

The coverage under this Endorsement shall remain subject to the Exclusions, General Terms and Conditions and other provisions stipulated in this Policy, unless otherwise stated in this Endorsement.

หมายเหตุ : ภาษาอังกฤษในเอกสารแนบท้ายนี้ถือเป็นคำแปลเท่านั้น

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