

AIS 3BB Fibre3



with free home insurance

Subscribe for AIS 3BB Fibre3 packages* and receive free home insurance, activated instantly upon subscription

*Home insurance is only available to packages - Home Net Insure, High Speed Net Insure, and Safe Enjoy Net Insure



Protect contents within residential buildings
up to 500,000 Baht



Cover loss or damage arising from fire,
lightning, explosion, vehicle impact,
aircraft, water damage, electrical fault,
burglary and other perils



Cover loss or damage arising from Natural Perils
(Combined single limit for Windstorm, Flood,
Earthquake or Volcanic Eruption or Tidal
wave or Tsunami and Hail) up to 100,000 Baht



Cover for personal liability
up to 100,000 Baht



Additional cover for 24-hour
Emergency Home Assistance

Coverage		Sum Insured / Limit of Liability (Baht) per occurrence and per year
Section 1	Fire and Additional Perils	
	• Fire, Lightning, Explosion, Vehicle Impact, Aircraft and Water Damage (excluding Flood)	500,000
	• Natural Perils (Combined single limit for Windstorm, Flood, Earthquake or Tsunami and Hail)	100,000
	• Electrical Injury	30,000
Section 2	Burglary (Theft with forcible entry to or exit from insured building, Robbery, Gang-Robbery)	100,000
Section 3	Personal Liability (within the insured premise)	100,000
Section 4	Personal Accident Cover Accidental Death, Dismemberment, or Loss of Sight/Hearing/Speech, or Total Permanent Disability (excluding Motorcycle Accident) (for the Insured age 1-70 years only)	100,000
24-hour Emergency Home Assistance		1,000 limit at 1 service per year

*All Conditions, Coverage, and Exclusions are as specified in the insurance policy. The applicant is advised to study the details of the coverage and conditions before deciding to buy insurance. The amount of coverage and benefits depend on the insurance plan.

Contents in residential building e.g. furniture, fixtures, fitting, electrical appliance and other property in the dwelling of the Insured (excluding wallpaper and personal belonging e.g. any mobile phones, laptops or computer notebooks, and/or all portable electronic equipment, portable communication equipment, and/or cameras, video, and/or other recording devices or media)

Insured by: MSIG Insurance (Thailand) Public Company Limited

1908 MSIG Building, New Petchburi Road, Bangkok, Huay Kwang, Bangkok 10310 | T: +66 2825 8888 | www.msig-thai.com

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English Translation Only

Summary of Coverage
Baan Than Rak Insurance Policy

COVERAGE

This Policy provides coverage for loss of or damage to residential building and property insured from insured perils and additional perils suffered by the Insured under five (5) Coverage Sections as described in the following sections.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY

1. Claims

If any event giving rise to or likely to give rise to a claim under this Policy comes to his knowledge the insured shall, at his own expense, notify the Company without delay and shall furnish to the Company all proofs and documents as stated below within thirty (30) days from the date of the damage, unless the Insured has practical reason for non-compliance within such date or any date agreed by the Company and notify the Company in writing.

2. Indemnification

The Company shall pay to the Insured the indemnity amount within 15 days from the day the Company has received in full and completion the necessary evidences of loss or damage.

If in necessity case the Company shall not be able to assess the loss or damage within 15 days, such period shall be extended as maybe reasonable but not exceeding 90 days from the day the Company has received the document in full and completion.

3. Cancellation of Indemnification

The Company has the right to cancel indemnification without refund of premium for the following cases

- Loss or damage happening from corruption or gross negligence of the Insured or beneficiary
- Frauds

GENERAL EXCLUSIONS APPLICABLE TO WHOLE POLICY

1. The Deductible to be borne by the Insured as stated in the Schedule.
2. Damage or any expenses incurred directly or indirectly whatsoever resulting and arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from war, invasion, baleful act of foreign enemy, or war-like operation whether war be declared or not, civil war amongst people in the same country, uprising, rebellion, revolution, coup d'etat, martial law, or any of the events or causes which determine the proclamation of maintaining martial law, political violence, act of terrorism, sabotage, strike or riot whether or not politically involved, any malicious act for the political, religious or ideological purposes.
3. Acts of terrorism.
4. Damage or any expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - 4.1 Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - 4.2 The radioactive toxic explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof.
5. Confiscation, nationalization, destruction of property by the order of any public authority.

COVERAGE SECTIONS

COVERAGE SECTION I: FIRE AND ADDITIONAL PERILS

1. Covering building and structure (excluding foundations) and contents contained in building including property within the insured premise as specified in the Schedule from loss or damage arising during the period of insurance caused by the following:

- 1.1 Fire
- 1.2 Lightning (Including loss or damage to electrical appliances and equipment caused by short circuit arising from lightning)
- 1.3 Explosion
- 1.4 Damage caused by the impact, and/ or scratch by vehicle, or animals
- 1.5 Damage from aircraft
- 1.6 Water damage
- 1.7 Windstorm
- 1.8 Flood
- 1.9 Earthquake or volcanic eruption or tidal waves or tsunami
- 1.10 Hail

Provided that under the coverage for the natural perils items no. 1.7 – 1.10, the Company shall indemnify by the actual value but not exceeding 20,000 Baht in combination per year.

2. Coverage extension of rental fee for temporary dwelling building

In the event when the property insured under this Policy as the building be lost, destroyed or damaged by the perils as in items no. 1.1 – 1.6, the coverage shall be payable in accordance with the conditions of the Policy and in the amount specified.

3. Additional Coverages

- 3.1 Personal properties of the insured and/or person(s) normally residing with the insured
- 3.2 Fire extinguishing expenses
- 3.3 Loss or damage caused by falling aerial antenna and/or tree
- 3.4 Removal of debris
- 3.5 Professional fees
- 3.6 Awnings, blinds, signs, or other outdoor fixtures or fittings

Additional Exclusions Specific to Coverage Section I

This Coverage Section does not cover the following properties:

1. Bullion or precious stones, jewelry or precious stones, or precious metals
2. Any antique or work of art for an amount exceeding Baht.10,000.-
3. Manuscripts, plans, drawings, designs, patterns, models or moulds
4. Securities, obligations, important documents of any kind, stamps, coins, paper money, cheques, or other business documents
5. Explosives
6. Electrical appliances and equipment, panels, electronic equipment, electric wires, or bulbs of which loss or damage is arising from or occasioned by over-running, excessive pressure, short circuiting, sparking, burning from electric wiring itself, leakage of electrical current including inherent vice or working
7. Mobile phones, portable computers and/or electronic equipment, portable communication devices and/or cameras, video cameras and/or recording media of any kinds.
8. All vehicles either on land, waterborne or airborne
9. Trees, decoration of gardens and lawns

Conditions Specific to Coverage Section I

1. Underinsurance

If the sum insured is equal to or of greater value than 70% of the insurable actual value, at the time of occurrence of any damage as covered by the insured perils under this Policy, then the Company shall indemnify the Insured the actual value of damage (not exceeding the sum insured). The Under Insurance Clause shall not be applied in this case.

However, if the sum insured is less than 70% of the actual value at the time of occurrence of any damage as covered by the insured perils under this Policy, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

COVERAGE SECTION II: BURGLARY INSURANCE

The Company agrees to indemnify the Insured against loss or damage to the insured property as the following:

- 2.1 Loss or Damage to the Property Insured kept inside building, structure
- 2.2 Damage to the building, structure containing the Property Insured, its doors or windows, including costs to replace locks and keys

Additional Exclusions Specific to Coverage Section II

1. Loss or damage to plate glass or any decoration or lettering thereon;
2. Loss or damage occasioned or assisted by any person lawfully residing in the insured premise or directly or indirectly caused or brought about by or with the connivance of the Insured or his partner or director or staff or employee of the Insured whether acting alone or in collusion with others;
3. Loss or damage happening whilst the insured premise is left unoccupied or without care or maintenance for a period of more than 7 consecutive days;
4. The following properties unless expressly stated otherwise in the Policy:
 - 4.1 Silver or Gold or Bullions or precious stones;
 - 4.2 Any antique or work of arts for a total value exceeding Baht.10,000.-;
 - 4.3 Manuscripts or copy of documents, plans, drawings, designs, patterns, models or moulds;
 - 4.4 Collateral, securities, important documents of any kind, stamps, stamp duties, money, bank notes, cheques, any books of accounting or business;
 - 4.5 Mobile phones, portable computers and/or electronic equipment, portable communication devices and/or cameras, video cameras and/or recording media of any kinds.
 - 4.6 All types of vehicle either on land, waterborne or airborne;
 - 4.7 Loss or damage to property placed, kept or located outside building, structure and/or in any open area.

COVERAGE SECTION III: PLATE GLASS INSURANCE

The Company agrees to indemnify the Insured against loss of or damage to the insured Plate Glass arising from external accidental causes which are not excluded under Additional Exclusions Specific to this Coverage Section based on market value of the broken glass, but not exceeding the amount as specified in the Schedule.

Additional Exclusions Specific to Coverage Section III

The insurance under this Coverage Section does not cover:

1. Breakages arising from fire, lightning, explosion, earthquake, volcanic eruption, which are covered under Coverage Section I: Fire and Additional Perils;
2. Breakages arising during transit or dismantling or alterations of premises;
3. Frames or framework of any description or the cost of removal or dismantling of any fittings, fixtures or other obstructions;
4. Interruption or delay or loss of business or damage of any kind occurring during the time intervening between the occurrence of a breakage and the replacement of the glass;
5. Cracked or imperfect glass unless specially declared as such and specifically described in the Schedule.

COVERAGE SECTION IV: PERSONAL LIABILITY INSURANCE

The Company agrees to indemnify the Insured for loss of or damage to a Third Party for which the Insured shall become legally liable or as a result of an accident occurred within the scope of risks insured during the period of insurance within coverage territory as specified in the Schedule for this Insuring Agreement as follows:

1. Loss of life, bodily injury, illness or health of Third Party.
2. Loss of or damage to property of Third Party.
3. Defence costs and expenses incurred with the Company's prior written consent.

Additional Exclusions Specific to Coverage Section IV

This Policy does not cover:

1. Liability for loss of life, bodily injury, illness or health of the following persons:
 - 1.1 Employees of the Insured whilst acting in the course of their employment or person(s) who at the time of the accident was performing work for the Insured under an employment contracts;
 - 1.2 Members of Family of the Insured or person(s) who normally reside with the Insured including Domestic Servants.
2. Liability for loss of or damage to property of the following:
 - 2.1 Property that is owned or possessed or is in the care, controlled, being used or operated by the Insured;
 - 2.2 Property that is owned or possessed or is in the care, controlled, being used by the Insured's Members of Family or employees or person(s) who normally resides with the Insured.
3. Any liability arising out of the following:
 - a. Contract entered into by the Insured for which the liability of the Insured would not have been incurred in the absence of the contract.
 - b. Professional works or services of any kinds
 - c. Construction, extension, renovation, installation, improvement, repair, demolition of any building or structure or any consequence thereof;
 - d. Subsidence, landslide, vibration, removal or weakening of support or any consequence thereof.
 - e. Judgment or judicial proceedings taking place outside jurisdiction of the competent court or arising from or in connection with judgment of the Thai court which shall result in the enforcement of judgment being enforced outside the Kingdom of Thailand;
 - f. Dishonesty, fraud committed by the Insured.

4. Liability in respect of bodily injury or illness or loss or damage which results from a deliberate act of omission of the Insured and which could be expected to cause such liability having regard to the nature and circumstances of such act of omission;
5. Liability in respect of bodily injury or illness or sickness of any person(s) who is engaged in an employment contract of the Insured if such liability is in connection with injury or illness or sickness resulting from the work performed by such person(s) and whilst acting in the course of their employment by the Insured, or the amount the Insured is liable to pay under the laws concerning occupational injury or illness or sickness.
6. Any liability in respect of bodily injury or damage which is caused by or associated with or results from
 - 6.1 The ownership or possession of any Insured Premises or the use of such by or in the name of the Insured (other than for dwelling (including outside buildings) or being occupied by the Insured for accommodation purpose).
 - 6.2 All types of motor propelled vehicles (including any vehicles that are pushed, guided or pulled by any machinery or engines or mechanical devices) which are owned or possessed or controlled by the Insured.
 - 6.3 Animals of any kinds except dogs and cats owned or possessed by the Insured.
7. Deductible to be borne by the Insured as specified in the Schedule.
8. Liability of whatsoever nature directly or indirectly caused by or in connection with or in consequence of dust, smoke, flood, waste water, toxic gases, toxic liquid or substances, pollution or contaminations of any kind.
9. All kinds of fines and penalties, either civil, criminal, or by contract.
10. Any claim for loss and damage directly or indirectly arising or resulting from or in consequence of or in any way involving the following:
 - 10.1 Asbestos, or
 - 10.2 Asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
11. Any claim or loss arising from any activities and/or business operations operated and/or communicated via Internet, Intranet, Extranet and/or via the Insured own website, any host Internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
12. Any claim or loss or liability arising from or in any way involving risks, exposure from interference by magnetic electric or electromagnetic fields or radioactivity by magnetic fields directly or indirectly regardless of the source.

Additional Conditions Specific to Coverage Section IV

1. Limit of Liability

The liability of the Company under this insurance contract shall not exceed the limit of liability stated in the Schedule.

2. Transfer of Rights

Rights of the Insured under this Coverage Section can be transferred only with a written consent of the Company, except when transferred by a will or the operation of law.

COVERAGE SECTION V: PERSONAL ACCIDENT INSURANCE FOR THE INSURED AND COMPENSATION FOR ACCIDENTAL DEATH OF MEMBERS OF FAMILY

The Company agrees to indemnify the Insured for coverage as the following:

- 5.1 Personal Accident Insurance for the Insured (24-hour worldwide cover).
- 5.2 Compensation for Loss of Life of Members of Family and/or Domestic Servant and/or the person who normally reside with the insured affected upon within the insured premises and caused by accident arising from insured perils and additional perils under **Coverage Section I: Fire and Additional Perils** or **Coverage Section II: Burglary** in the sum insured per person as specified in the Schedule subject to a maximum of.....person(s) per any one occurrence and during any one policy period.

The persons covered under this coverage section have to be provided the names under the policy, and age between 1-70 years.

Additional Exclusions Specific to Coverage Section V

This insurance does not cover:

1. Any loss or damage arising from or in consequence of the following causes :
 - a) Actions of the Insured whilst under the influence of alcohol, addictive drugs, or narcotic drugs to the extent of being incapable of controlling one's senses. The definition of "under the influence of alcohol" is a level of alcohol recorded from a blood test of 150-mg. percent or higher.
 - b) Suicide or attempt at suicide or self-inflicted injury.
 - c) Miscarriage or Abortion.
2. Any loss or damage arising during the following activities :
 - a) Whilst the Insured is hunting in a forest, engaging in all types of motor or boat racing, horse racing, all types of skiing including jet-ski, skating, boxing, parachute jumping (except for purpose of saving life), boarding or disembarking or being a passenger in a balloon or glider, bungee jumping, rock climbing, mountaineering, or diving with oxygen tanks and underwater breathing equipment.
 - b) Whilst the Insured is riding or travelling as a passenger on a motorcycle.
 - c) Whilst the Insured is boarding or alighting from or travelling as a passenger in an aircraft not licensed for the carriage of passengers and not operated by a commercial airline.
 - d) Whilst the Insured pilots or serves as crewmember in any aircraft.
 - e) Whilst the Insured is engaging in a brawl or taking part in inciting a brawl.
 - f) Whilst the Insured is committing a felony or while the Insured is being arrested, under arrest, or escaping the arrest.
 - g) While the Insured serves as a soldier, police, or a volunteer.

Remark: Please note this English language version of the approved Thai policy wordings is provided for information purposes only and the Thai language version is the reference for the legally binding contract wordings.

24-hour emergency home assistance service

This service is only available to individual customers subscribed to AIS 3BB Fibre3 packages
Home Net Insure, High Speed Net Insure, and Safe Enjoy Net Insure



For 24-hour nationwide service, please call  02 614 3688

Good service
that we have arranged for you



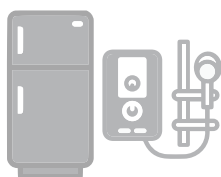
**Air-Conditioner
Engineer Assistance**



**Plumbing
Assistance**



**Electrical
Assistance**



**Emergency Home
Gadget Repair Service**



**Locksmith
Assistance**



**Pest / Vicious
Animal-Control Assistance**

Remark : 24-hour emergency home assistance service limit at 1 service per year with a maximum service fee of 1,000 baht. Each emergency assistance service includes 24-hour service fees, labor costs, travel costs, but does not include any fee of spare parts/materials, which the Insured must pay for themselves (if any).

- The service is covered only for the insured location as specified in the policy.
- The company reserves the rights to change or cancel the services without any advance notice.
- The "Emergency Home Assistance" are administered by Aspire Lifestyles Services (Thailand) Company Limited.