

Being a business owner is never easy...
Protect your business
from the unforeseeable risk!

Effective from
01/01/2022
onwards



Comprehensive Coverage

Fire, Lightning, Explosion, Earthquake,
Windstorm, Hail, Strike, Riot, etc.



Loss of Income

Coverage up to Baht 60,000



Damage to Electrical Appliances

Resulting from over-running or short circuiting
Coverage up to Baht 100,000



Property Protection from Theft with forcible entry

Coverage up to Baht 200,000



Premium starting from Baht 3 per day

*For Economy plan only



Flood Coverage with Limit of Baht 20,000

But up to Baht 2,000,000
for location outside high-risk Flood zone

Main Coverage	Economy Plan	Standard Plan
	Sum Insured (Baht) per occurrence/year/policy	
Fire and Additional Perils: Loss or damage to the Insured Property e.g. Building (excluding foundation) and Contents including Furniture, Office Supplies including Stock and Machinery resulting from		
1. Fire, Lightning, Explosion, Aircraft Impact, Smoke, Earthquake, Windstorm and Hail	500,000	500,000
2. Vehicle Impact, Water Damage (excluding Flood), Strike, Riot or Malicious Acts (excluding any act for political, religious or ideological purpose or the like)	100,000	As per Sum Insured under no. 1 of Main Coverage
3. Flood Coverage (only for location outside high-risk Flood zone) ***Deductible: 10% of loss or damage, minimum Baht 10,000 each and every loss for Flood	20,000	20,000
Additional Coverage	Sum Insured (Baht) per occurrence/year/policy	
1. Electrical Installation: Loss or damage by Fire to dynamos, transformers, generators, motors, switchboards or electronic equipment and the electrical appliances insured under Main Coverage arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity	50,000	100,000
2. Temporary Rent Expense: In the event that the Insured Building is unsafe for use as a result of any peril under Main Coverage	30,000 (1,000 baht per day)	60,000 (2,000 baht per day)
3. Professional Fees for Architects, Surveyors, Consultant Engineers, Legal Consultants and other fees for design and cost appraisal to repair the damaged property caused by perils under Main Coverage	Not exceeding 10% of Sum Insured under no. 1 of Main Coverage	
4. Fire Extinguishing Expenses of the Insured including any persons in the course of employment of the Insured engaging in Firefighting activities	Not exceeding 10% of Loss Amount	
5. Expenses for Shoring-up, Propping-up, Dismantling, or Removing Debris caused by perils under Main Coverage	Not exceeding 10% of Loss Amount	
6. Damage to Neon Sign (maximum 6x6 meters fixed to Building Insured) resulting from Accidental damage, Fire, Lightning, Explosion, Robbery and Public Liability as per Neon Sign coverage section	30,000	60,000
7. Loss or damage to Movable Property in the building (s) e.g. Mobile Phone, Pager, Computer Notebook, Flash Drive, Camera and all other Portable Properties caused by perils under Main Coverage	Actual value not exceeding Baht 20,000 per occurrence and per year	

Additional Coverage	Sum Insured (Baht) per occurrence/year/policy	
8. Personal Effects: Loss of or damage to the Personal Effects being kept in the Insured Building such as clothes, shoes and eyeglasses caused by perils under Main Coverage which belonging to:		
- Insured's Employees		100,000 (2,000 baht per person)
- Insured		20,000 (3,000 baht per piece)
9. Loss of Income: In the event that Insured Building is unsafe for use resulting from any peril under Main Coverage	30,000 (1,000 baht per day)	60,000 (2,000 baht per day)
10. Burglary Insurance (Jor Ror2): Loss of or damage to		
- Insured Property caused by Theft with forcible entry or Robbery or Gang-Robbery	100,000	200,000
- Any part of building damaged by such attempt	10,000	20,000
11. Money Insurance (Por Ngor1): Loss of Money in the care of a custodian within the Insured Building or while being secured in a locked safe or strong room arising from Robbery or Gang-Robbery	30,000	60,000
12. Plate Glass Insurance: Accidental loss or damage to Plate Glass fixed to Building Insured causing irrecoverably cracked plate glass	-	50,000
13. Public Liability Insurance: Loss of or damage to Third Party for the loss of life, bodily injury or property damage arising at Insured Premises	500,000	1,000,000

Optional Additional Sum Insured	Purchasable Additional Sum Insured (Baht) (combined with standard Sum Insured) Maximum per occurrence/year/policy
Burglary Insurance (damage to property only)	500,000
Money Insurance	500,000
Plate Glass Insurance	500,000
Public Liability Insurance	5,000,000
Electrical Installation	1,000,000
Flood Coverage (only for location outside high-risk Flood zone) ***Deductible: 10% of loss or damage, minimum Baht 10,000 each and every loss for Flood	Not exceeding 5% of Main Coverage Sum Insured and maximum Baht 2,000,000

Exclusively with Optional Additional Coverage you can purchase!

Optional Additional Coverage	Purchasable Additional Sum Insured (Baht) (combined with standard Sum Insured) Maximum per occurrence/year/policy
Personal Accident (PA.1) for the Insured	100,000

*The Insured aged not exceeds 70 years

Insured Business by occupancy*

- Group 1 Office (Office which is excluding dangerous stocks and any kind of production process), Association, Club (excluding Night Club)
- Group 2 Retail Shop: Pharmacy, Gift Shop, Mini Mart, Photocopy Shop, Name Card Shop, Stationary Shop, Flower Shop, Grocery Shop, Camera Shop, Sport Equipment Shop, Auto and Motorcycle Part Shop, Watches Shop, Eyeglasses Shop, including shops located in Shopping Mall or Department Store
- Group 3 Servicing Business
- 3.1 Health & Beauty: Hospital, Clinic such as Beauty Clinic, Medical Treatment Clinic, Vet Clinic and Dental Clinic
 - 3.2 Education: Nursery, Computer School, Music School, Arts School, Private or State School, Language School and College
 - 3.3 Accommodation: Flat, Dormitory, Apartment, Guest House and Condominium with/without Juristic Person
 - 3.4 Entertainment: Coffee Shop, Small restaurant, Bakery Shop, Ice-cream Shop, Restaurant with Karaoke, Restaurant, Billiards and Snooker Club, Internet Shop, Games Shop and Hotel
 - 3.5 Other services: Barber Shop or Beauty Salon, Electrical Repair Shop, Engineering Shop, Laundry Shop, Wedding Studio, Photo Shop, Video Rent Shop, Garage or Show Room without painting process
- Group 4 Factory
- 4.1 Beverage (non-alcohol) Factory: Instant Coffee Factory, Drinking Water Factory
 - 4.2 Metal Factory: Metal Plating Factory, Nail Factory, Metal Window Factory, Aluminum Factory, Metal Product (without wood) Factory, Metal Pressing Factory and Milling (without wood) Factory
 - 4.3 Pharmaceutical Factory: Soap Factory, Toothpaste Factory, Cosmetic Factory and Medicine Factory
 - 4.4 Glass/Ceramic/Plate Glass Factory: Glass or Plate Glass or Glass Bottle Factory, Porcelain (with heating process) Factory, Porcelain-related Factory, Sanitary Ware Factory, Cement or Concrete Product Factory
 - 4.5 Food Factory: Chili Powder Mill (without heating), Fish Ball Factory, Steamed Fish Factory, Dried Fruit (without heating), Macaroni Factory, Sausage Factory, Bread Factory, Glucose Syrup Factory, Egg Products Factory, Fish Sauce Factory, Wheat Flour Mill, Syrup Candy Factory, Glass Noodle Factory, Noodle Factory, Sweet and Candy Factory, Canned Food Factory (without cold room), Tapioca and Jelly Ball Factory and Tofu Factory

Remark: For any inquiry regarding occupancy group, please contact Allianz Ayudhya General Insurance or the appointed Agent or Broker

Insurance Conditions

1. Each policy covers one location only
2. This package is for concrete building (class 1) only but excluding shop and stall in congested area and inaccessible for Fire truck.
3. The Company reserves the right to exclude the following
 - Property located in high-risk areas and congested areas such as Yaowarat, Sampeng, Chakkrawat, Chum Chon Khlong Toei
 - Stocks of mobile phone or related equipment
 - Businesses related to Gambling, Cabaret, Bars, Night clubs
4. The Company reserves the right to underwrite on case by case basis for the following
 - Property with Sum Insured over Baht 5,000,000 located in: Songkhla, Yala, Pattani and Narathiwat
 - The application requesting coverage for stock only for following businesses
 - Apparel/Cloth Shop - Bag Shop - Dress Maker Shop - Book Shop
 - Furniture Shop - Shoes Shop - Buddhist Offerings Shop
5. This package can be purchased for a long term period up to 3 years; with a discount of 12.50% for 2 years and 16.66% for 3 years.
6. The Company may require a risk survey for some business type and will notify the Insured in advance.
7. The Company reserves the right to change the Underwriting Conditions without prior notice.
8. The optional additional coverage of Public Liability for Hotel business will be limited at maximum Baht 2,000,000
9. The Company reserves the right to underwrite on case by case basis for Flood Coverage in Ang Thong, Lopburi, Nakorn Sawan, Nonthaburi, Pathumthani, Ayudhya, Singburi, Samut Prakarn and some areas in Bangkok. Please contact Agent or Company Staff before binding cover.
10. The Insurance is subject to the Company's Underwriting Guidelines.

Warning

- The applicant should understand the Details, Coverage and Conditions before binding cover.
- The information in this brochure is for advertisement purposes only. All conditions are subjected to the policy wording.
- Premium is in accordance with calculation tools which is provided by the Company.
- The Company is entitled to cancel the policy if false declaration on occupancy by the Insured according to Civil and Commercial Acts no. 865

Excluded Property

- Property under care, custody and control

Master SME is a marketing name. The name of policy that you received is "SME care Insurance"

