Different conditions

1. Building Construction type 1 and 2 only (Except Type 3; all wooden building) to cover the following

insured items;

- 1.1 Building (Excluding Foundation) and Building Improvements.
- 1.2 Furniture Fixtures, Fittings, and All Household Electrical Appliances & Equipment.
- 2. Home means Single house, Townhouses, building and Commercial Building, Condominium
- 3. Period of Insurance (optional): 1 year, 3 years and 5 years
- 4. Sum Insured : First Loss Basis

Claim Payable: To indemnify with actual damage but not exceeding sum insured.

5. Territory limit - cover all areas with in Thailand

Except (no cover for the following areas);

- > Flooded areas before inception date of policy or
- > Flooded basin areas be announced by the government.
- 6. Excluded Cause direct or indirect damage from war, terrorist and terrorism