



Home care Insurance

Home Care Insurance provides a total protection, in one-stop service manner, for customers' home, property, or even customers' life and the lives of their beloved family member.

For this kind of product, we provide much more coverage such as electrical injury, accommodation expenses or loss of rent etc. (see attached table)

We have 2 options, which have a different coverage for your consideration

1. Home care "Standard"
2. Home care "Premier"

Home care "Standard"

Coverage

- Fire insurance including Fire, Lightning, Explosion, Earthquake, Water Damage, Building Impact by vehicle, Aerial Device, Smoke Damage
- Riot and Strike
- Electrical Injury to home appliances due to short circuit
- Burglary, Robbery, and Theft
- Building repair cost due to burglary
- Cost of replacement of locks and keys damaged by burglary
- Property damage due to a temporary removal from home
- Loss of rent or temporary accommodation expenses due to accidental home damage
- Loss of Life on Insured or on the insured's spouse and family members within the building caused by the peril insured
- Public liability for bodily injury and property damage *within the premise*

Home care "Premier"

There are higher and wider coverage, more flexible and individually adjusted coverage limits per risk to serve customers' unique needs such as

- Higher sum insured, include personal effects and valuable items
- Breakage of glass and mirror fixture by accident
- Security system caused by burglary
- Personal effects of domestic servant or visitors
- Loss of money, ATM card and credit card
- Coverage for valuable items e.g. jewellery, antiques, valuable painting etc. (see attached table)



Home Care “Standard” & Home Care “Premier”

Coverage	% of Sum Insured	
	Home Care Standard	Home Care Premier
Fire insurance including Fire, Lightning, Explosion, Earthquake, Water Damage, Building Impact by vehicle, Aerial Device, Smoke Damage	100%	100%
Riot and Strike	50%	50%
Electrical Injury to home appliances due to short circuit	10%	10%
Burglary, Robbery, and Theft	10%	20%
Building repair cost due to burglary	2.5%	5%
Cost of replacement of locks and keys damaged by burglary	2.5%	5%
Security System as a result of theft or any attempt thereat	Not covered	5%
Property damage due to a temporary removal from home	5%	5%
Loss of rent or temporary accommodation expenses due to accidental home damage	5% (Max. 3 mths.)	5% (Max. 3 mths.)
Loss of Life on Insured or on the insured's spouse and family members within the building caused by the peril insured	200,000	200,000 per person and max. 400,000
Breakage of fixed glass & mirror by accident	Not covered	2.5%
Fee and additional expenses	Not covered	7.5%
Title deeds any other legal documents	Not covered	2.5%
Removal of debris	Not covered	5%
Personal effects of domestic servant	Not covered	2.5%
Visitor's personal effect	Not covered	5%
Lost of money, ATM cards and credit cards	Not covered	2.5%
Deterioration of food and drink in any refrigerator	Not covered	2.5%
Replacement cost of dog or cat	Not covered	2.5%
- Public liability for bodily injury and property damage <i>within the premise</i> (Home Care)	200%	200%
- Personal Legal Liability or PLL (Home Care Premier)	Not exceeding 2,500,000	Not exceeding 10,000,000
Employer's liability	Not covered	Min. of 1,500,000 and PLL
Tenant's liability	Not covered	5% of PLL

Under the home care PREMIER coverage the percentages per risk can be individually modified, depending on the property list submitted to Zurich.



Home Care Standard Insurance Premium

<i>Sum Insured (Baht)</i>	<i>Premium rate (including tax and vat)</i>
Lower than 2,500,000	0.27%
2,500,000 – 2,999,999	0.25%
3,000,000 – 3,499,999	0.24%
3,50,000 – 3,999,999	0.23%
4,000,000 – 4,499,999	0.22%
4,500,000 – 4,999,999	0.21%
5,000,000 – 6,999,999	0.20%
7,000,000 – 7,999,999	0.19%
8,000,000 – 8,999,999	0.18%
9,000,000 – 10,000,000	0.17%
More than 10,000,000	Contact our officer

Remark

-Home care insurance premium equals 1,000 baht in minimum
 -For the whole wooden house or wooden shop house, please contact Thai Zurich's underwriter
 -Coverage under this insurance package does not include jewelry, gems, antiques, paintings, money

Home Care “Premier “ Insurance Premium

Premium Rate for Home care “Premier”

The premium of Home care premier will be considered by Thai Zurich's underwriter case by case following customers' application form and property list submitted.

This allows maximum flexibility by offering the most appropriate coverage for your belongings. The coverage percentage is adjusted in proportion on type and value of property.

Due to comprehensive coverage and higher risk for the Insurance provider ZURICH **the premium for “Premier” coverage is remarkably higher** (depending on items and value insured) then the standard premiums above. (approximaltely 2 to 3 times)

Coverage under this “ premier ” insurance package can include jewelry, gems, antiques, paintings, money, etc. if declared properly on the application form's property list; which has to be submitted for a quotation.