

# HOME SECURE APPLICATION FORM

Please tick your preferred package

- SILVER   
  GOLD   
  PLATINUM

## Your Personal Details

Name of Insured .....

Residential Address ..... Post code.....

Contact Details Office ..... Residence ..... Mobile Phone .....

Email ..... Date of Birth ..... Marital Status ..... Gender  Male  Female

## Address of Property to be Insured

Address of Property to be Insured.....

Period of Insurance ...../...../..... to ...../...../..... at 4:00 p.m.

Is Your residence  Own Occupied  Tenant Occupied

Please indicate whether the residence you own or occupy is a :  Detached House  Apartment  Town House

No. of Stories..... Year built .....

Condominium  Others, please specify .....

The external wall is constructed of:  Concrete  Brick  Brick/Wood  Wood

The upper floor is constructed of:  Concrete  Wood      The roof is made of:  Concrete  Tile

The roof beam is made of:  Concrete  Steel  Wood      Total Area of Property (in Metres): Width..... Length.....

## History of the Insured

Do you currently have this type of insurance with other insurance companies?  Yes  No

Have you ever had property damaged, lost, stolen, or made an insurance claim?  Yes  No

Have you ever had any insurance denied or cancelled, renewal refused, claim rejected or special conditions imposed?  Yes  No

If you answered "YES" to any of the above questions, please provide details:

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## Risk Replacement Cost Valuation

	Value (Baht)
1. Building (excluding foundation) .....	.....
Swimming Pool (without water in the pool) .....	.....
Contents .....	.....
Sum insured .....	.....
Personal Effects .....	.....
- Portable Equipment .....	.....
- Valuable .....	.....
 <b>Note : The company will consider only personal effects with receipt/certificate form manufacturer or distributor and photo of such property.</b>	
2. Personal Liability .....	as per package limit
3. Worker's Compensation .....	as per package limit
4. Personal accident .....	as per package limit

## Additional persons to be insured under Personal Accident Insurance:

Name	Date of Birth	Gender	Relationship
1. ....	.....	.....	.....
2. ....	.....	.....	.....
3. ....	.....	.....	.....

**Important Note :** For Personal Effects, insured must provide photos and declare full details e.g. brand, model, serial number, value, If there is insufficient space below, kindly give details on separate sheet of paper and attach it to this application form.

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## Declaration I/We do hereby declare and warrant that:

- The building is Class 1 construction, i.e. concrete or brick walls.
- Insured Property must not be in dangerous areas as classified by the Office of Insurance Commission.
- For up country, insured property must be in Muang District or in districts that are considered by the Office of Insurance Commission as equivalent to Bangkok. The insured property must be in the Housing Estate or in isolated risk areas.
- I/We understand and agree that the proposal will be effective only if the company has accepted it.
- I/We understand and agree that the policy is subject to the Premium Warranty Clause and Underinsurance Clause.

Signature of Applicant..... Date.....

*Reminder from the Office of Insurance Commission: Please answer all of the questions truthfully otherwise the Company may have cause to deny liability under the insurance contract as per section 865 of the Civil and Commercial Code.*



# HOME SECURE

*Package*



## A Comprehensive plan catering to home owners for physical damage, personal liability and personal accident coverage.

This document only serves as a general description of our products and services. For full product details and coverage, please check with your local insurance broker or authorized agent.

King Wai Insurance Public Company Limited +66 2 624 1000 | www.kwgi.co.th

# SUMMARY OF COVERS

COVERAGE	HOME SILVER Baht 1,000,000 – 50,000,000	HOME GOLD Baht 5,000,000–50,000,000	HOME PLATINUM Baht 5,000,000–50,000,000
	<b>1. Building and Contents</b> Fire and Defined Perils Fire, lightning, explosion, vehicle and aircraft, windstorm, water damage (excluding flood), earthquake, smoke		All Risks Cover
<b>2. Personal Effects</b> • Portable Equipment • Valuable	Not Covered (except for those items provided under All Other Contents)	Unlimited Worldwide Cover (excluding Valuables, except for those items provided under All Other Contents) <i>Note: The company will consider only personal effects with receipt/certificate form manufacturer or distributor and photo of such property.</i>	Unlimited Worldwide Cover (except for those items provided under All Other Contents) <i>Note: The company will consider only personal effects with receipt/certificate form manufacturer or distributor and photo of such property.</i>
		Deductible : 10,000 Baht per occurrence for Burglary	
<b>3. Personal Liability</b> Cover you and your family for third party legal liability within Thailand for someone's injury or for damage to their property	Baht 2,000,000 per occurrence and in aggregate	Baht 5,000,000 per occurrence and in aggregate	Baht 10,000,000 per occurrence and in aggregate
<b>4. Worker's Compensation</b> Cover for domestic workers	Included up to 2 Domestic Workers Bht.500,000.- per occurrence and in aggregate	Included up to 2 Domestic Workers Baht 500,000.- per occurrence and in aggregate	Included up to 2 Domestic Workers Baht1,000,000.- per occurrence and in aggregate
<b>5. Worldwide Personal Accident</b> Insured / Legally married spouse and parents should not over 65 years old and children should not over 20 years old	Baht 100,000 per insured	Baht 200,000 per insured	Baht 500,000 per insured
<b>6. Electrical Damage</b> Cover damage or loss to household appliances caused by: For Silver : Fire and Lightning only For Gold/Platinum : All risks except those specifically excluded	Baht 100,000 per occurrence and in aggregate	Baht 1,000,000 per occurrence and in aggregate	Baht 2,000,000 per occurrence and in aggregate
		Deductible : Baht 10,000 per occurrence	
<b>7. Temporary Accommodation</b> Cost of reasonable alternative accommodation while your home remains uninhabitable due to damage by any of the insured clauses	Baht 2,500 per day, not exceeding 90 days	Baht 5,000 per day, not exceeding 90 days	
<b>8. All Other Contents</b> • Antique and Work of Art • Money, if not insured elsewhere • Documents and Copies	Baht 15,000 per occurrence Baht 10,000 per occurrence Baht 5,000 per occurrence	Baht 15,000 per occurrence Baht 10,000 per occurrence Baht 5,000 per occurrence	As per declaration Baht 10,000 per occurrence Baht 5,000 per occurrence
<b>9. Burglary</b> Cover for contents and personal effects as a result of burglary with visible force of entry, robbery or gang robbery	Baht 200,000 per occurrence per year/ Baht 20,000 per item	Unlimited Cover Deductible : Baht 10,000 per occurrence	
<b>10. Accidental Damage to Fixed Glass</b>	Baht 50,000 per occurrence and in aggregate	Baht 1,000,000 per occurrence and in aggregate	Baht 2,000,000 per occurrence and in aggregate
<b>11. Veterinary Expense</b> Veterinary bill if your domestic dog or cat is accidentally injured in a road accident or by fire, lightning and earthquake	Not Covered	Baht 5,000 per occurrence and in aggregate (Animals must be registered and/or micro chipped as documentary proof of pedigree and ownership)	
<b>12. Security firm attendance of alarm following burglary</b> Cost of attendance by security firm when they attend to your home following burglary in response to your back to base alarm	Not Covered	Up to Baht 10,000 per occurrence and in aggregate	
<b>13. Visitor's Contents</b> Covers contents belonging to visitors temporarily living with you for up to 30 consecutive days	Not Covered	Up to Baht 100,000 per occurrence and in aggregate	
<i>Free! Covers for Home Secure Package</i> • Removal of Debris • Fire Extinguishing Expense • Professional and Architectural Fees		: Debris removal expenses following covered damage to your home, up to 10% of sum insured : Necessary costs for fire extinguishing, up to 10% of sum insured : Covers up to 10% of sum insured	

Additional Covers	Premium and Rating		
	HOME SILVER	HOME GOLD	HOME PLATINUM
<b>Building and contents</b>	Baht 3,635.- (Baht 3,905.50) Excess of sum insured Baht 1,000,000.- Baht 121.- for every Baht 100,000.-	Baht 9,400.- (Baht 10,098.66) Excess of sum insured Baht 5,000,000.- Baht 155.- for every Baht 100,000.-	Baht 10,000.- (Baht 10,742.80) Excess of sum insured Baht 5,000,000.- Baht 155.- for every Baht 100,000.-
<b>Personal effects</b>	Not covered	1.5% rate for portable equipment	1.5% rate for portable equipment 2% rate for valuable items.
<b>Personal accident</b>	Baht 100.- per additional insured person (maximum of 4, including the insured)	Baht 200.- per additional insured person (maximum of 4, including the insured)	Baht 500.- per additional insured person (maximum of 4, including the insured)

## Personal Effects Valuation Guide

For some of the more expensive personal property and valuables, each item should be separately insured, and some of the most common items we will insure are:

Portable Equipment	Value
Portable Computers	
Digital Camera	
Video Camera	
Binoculars	
Handphone	
Camping equipment, Backpacks and Sleeping bags	
Photographic equipment including video equipment	
Wheelchairs, Crutches, Walking sticks	
Prams / Strollers	
Battery operated sound equipment (i.e.ipod)	
Luggage	
Others	
<b>Total</b>	



Valuable Content (ONLY for Home Platinum package)	Value
Jewelry	
Watches	
Clothing and/or furs	
Tapestries	
Persian or similar rugs	
Antiques / Curios/ Works of Art	
Gold and Silver Articles	
Others	
<b>Total</b>	

### What Cannot Be Insured

- Consumables, i.e. Alcohol, Food
- Tools of trade or personal effects while being used for business, trade or profession
- Loss or damage to sporting equipment while in use
- Vehicles of any kind
- Aerial (antenna) devices
- Unset precious or semi precious stones, gold/silver bullion
- Collections of any kind or collectibles, or financial transaction cards
- Electronic data on computers, computer tapes or discs or electronic diaries

Note : Collections mean a selection of items that generally have a theme, system, pattern or series collected for special interest, novelty, hobby and/or investment. Accumulation of items that primarily serve a practical purpose such as CDs, DVDs, computer games, are not considered to be collections.

### Important Notes

- **Valuations:**  
Keep purchase receipts, valuations and other proof of purchase for all items under Valuables Cover, to assist us with replacement and to avoid disputes over values when a claim arises.
- **Valuations are to be less than 5 years old:**  
Valuations are required if you are taking out a Valuable Content Cover. The purchase receipt may serve as a valuation if it was purchased in Thailand, and there is a full detailed description (i.e. serial number for watches, weight, carats, style for gold and silver items) of the specified item.
- **Photographs:**  
Photographs will assist in identifying the items, should a loss occur.



## How much would it cost to replace my contents?

This guide may assist you to estimate a more accurate sum insured for your contents.

The tables list a range of items.

List the contents in each room and their estimated replacement cost. You may need to add to the list if you have additional items that are not indicated.

If you are unsure of the replacement value of any item, you may need to seek the advice of a professional valuer.

This is only for valuation purposes and does not take into account your individual objectives, financial situation or needs.

## Contents Valuation Guide

Lounge / Family Room	Value
Lounge Suite	
Coffee Tables	
Bookcase & Books	
Television	
Video Recorder	
Stereo Equipment	
Records / CDs / Tapes	
Piano	
Computers / Peripherals	
Cushions / Rugs	
Others	
<b>Total</b>	

Dining Room	Value
Tables / Chairs	
Chinaware	
Cutlery	
Glassware	
Others	
<b>Total</b>	

Kitchen	Value
Refrigerator	
Freezer	
Microwave	
Pots / Pans	
Cutlery / Crockery / Glassware	
Others	
<b>Total</b>	

Garage	Value
Power Tools	
Lawn Mower	
Garden Tools	
Ladder	
Paint Brushes / Rollers	
Others	
<b>Total</b>	

Bedroom	Value
Bed Suite & Mattress	
Radio / Clock	
Bed Linen	
Bedside Tables	
Dressing Table / Chair	
Clothes and Shoes	
Wardrobe (not built-in)	
Others	
<b>Total</b>	

Bathroom	Value
Toiletries	
Bathmats / Towels / Shower Curtain	
Electric Shavers	
Hairdryer	
Others	
<b>Total</b>	

Utility Room	Value
Iron and Board	
Sewing Machine	
Tables / Chairs / Lounge	
Others	
<b>Total</b>	

Laundry	Value
Washing Machine	
Dryer	
Others	
<b>Total</b>	

Common Items in Most Rooms	Value
Carpets / Blinds / Curtains	
Lamps and Light Fittings	
Others	
<b>Total</b>	

Miscellaneous Items	Value
Bookshelves	
Gym Equipment	
Sporting Equipment, e.g. Golf Clubs (but excluding when in use)	
Vacuum Cleaner	
Outdoor Furniture	
Garden Hose / Sprinklers	
Table Tennis / Billiard / Pool Table	
Others	
<b>Total</b>	

<b>TOTAL CONTENTS</b>	
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Date Inventory Taken \_\_\_\_/\_\_\_\_/\_\_\_\_