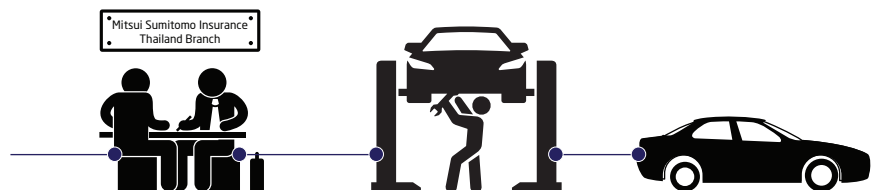


Example Plan

Car Model: 1,800CC class passenger car(new cars), 1st class; Policy Term: 1 year; driver's name: unnamed, standard premium (No rate step-ups or downs)

Compensation	Insurance Payable Limit	Car Dealer Garage Plan		MSI Dealer Garage Plan	
Third Party Liability Coverage (Loss of Life or Bodily Injury)	Per person	THB 5,000,000			
	Per accident	THB 10,000,000			
Third Party Liability Coverage (Property Damage)	Per accident	THB 5,000,000			
Own Damage Coverage	Insured value	THB 800,000			
Personal Accident (Death and Disability)	Per driver	THB	200,000	THB	100,000
	Per passenger	THB	200,000 x 4 Persons	THB	100,000 x 4 Persons
Medical Expense	Per person	THB	200,000 x 5 Persons	THB	100,000 x 5 Persons
Bail Bond	Per accident	THB 300,000			



● “Car Dealer Garage Plan” allows repairing at car dealer garages

“MSI Garage Plan” applies to repairs at the company’s affiliated garage only.

● You can choose only “MSI Garage Plan” when the motor vehicle covered under the policy is four years old from the initial registration.

The insured value of new cars can be 80% - 100% of the purchase price.

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Features


Third Party Liability



Loss of life or bodily injury Property damage




A fender bender with a truck in traffic jam. I didn't realize I have to compensate for not only truck repairs, but also damage for loads.




Near collision with bicycles or motorbikes running between cars in a traffic jam.


Injury Risks for Self or Passengers



Death or disability Medical Expense




I was injured and hospitalized.




What happens if the other party is not insured?


Damage to Motor Vehicle



Fire




Burglary




How should I transport a damaged vehicle?

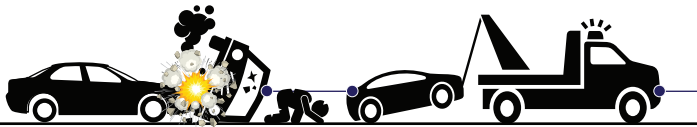
Other Risks






Bail bond










































My friend used my car and got in an accident. Now he is in custody. What is bail?









Coverage

Compensation		Payable Cases	Amount Payable
Third Party Liability Coverage	Liability for Loss of Life or Bodily Injury	In cases where damage sustained is by the other party's life or body, and the insured becomes legally liable as a result of a motor vehicle accident, the other vehicle's load, and accessories are covered under this policy.	The company will pay for the loss of life or bodily injury or sanitation of a third party in real cost for which the amount for the Insured is legally liable to the third party.
	Liability for Property Damage	In cases where damage sustained by the other party's property, and the insured becomes legally liable as a result of a motor vehicle accident, the other vehicle's load, and accessories are covered under this policy.	The company will pay compensation for damages to the property of a third party, which will be legally borne by the insured. The company's liability will not exceed the liability limit as specified in the policy schedule.
Own Damage Coverage	Coverage for Theft and Fire	In cases where the motor vehicle  1 is damaged in the accident.	1. In the event of the loss of the motor vehicle caused by theft, robbery, gang robbery and embezzlement, the company shall will pay compensation in full in accordance with the limit of liability as specified in the policy schedule. 2. In the cases where the motor vehicle sustaining total loss  2, the company will pay compensation in full in accordance with the limit of liability as specified in the policy schedule. 3. In cases where the motor vehicle sustains damage but is not a total loss  2 or may only sustain partial damage, the Company and the Insured may agree to have the vehicle a) repaired, or b) replaced with another vehicle of similar condition, including equipment and accessories, or c) the monetary compensation for such loss or damage the company will pay compensation for one of the above.
	Coverage for Damage to Motor Vehicle		<p>* If accessories or spare parts require imports, the company will be responsible for the cost of the import via marine transportation only.</p> <p>4. When any damage is sustained by the motor vehicle covered under this policy, the company will be responsible for the cost of care and the total cost of removal of the vehicle from date of the accident until repairs are completed or compensation is made according to the actual payment, but not exceeding 20% of the total repair cost, in addition to the aforementioned from No. 1 to No. 3.</p>

Plan Selection

Compensation		Third Party Liability Coverage		Own Damage Coverage			Additional Coverage		
Plan		Loss of Life or Bodily Injury	Property Damage	Fire, Theft	Collision with Other Vehicle	Others	Personal Accident (Death or Disability)	Medical Expense	Bail Bond
1st Class					  1	  2			
2nd + Class				  3	  1  3	X			
2nd Class					X	X			
3rd + Class				X	  1  3	X			
3rd Class				X	X	X			

Compensation		Payable Cases	Amount Payable
Additional Coverage	Personal Accident Insurance	In cases where the driver and/or passengers sustain death, disability, permanent disability or temporary disability while driving or boarding/ disembarking from the motor vehicle covered under this policy.	<p>1. If bodily injury so sustained by the covered persons caused within 180 days from the date of the accident and leads to, the loss of life of the covered or causes hospitalization as an in-patient for treatment and subsequent loss of life occurs due to the injury, the company will pay compensation in accordance with the sum insured as duly stated in the schedule to the heirs of the covered persons.</p> <p>2. If bodily injury so sustained by the covered person does not cause loss of life within 180 days from the date of the accident but causes the covered person to be under permanent and total disability within 180 days from the date of the accident or causes the insured to require hospitalization and later become a person under permanent and total disability as noted hereunder, the company will pay compensation as follows:</p> <p>100 % of sum insured: A. Loss of both hands from the wrist joint or both feet from the ankle joint, or loss of sight for both. B. Loss of one hand from the wrist joint and one foot from the ankle joint. C. Loss of one hand from the wrist joint and loss sight in one eye. D. Loss of one foot from the ankle joint and loss sight in one eye. 60 % of sum insured: E. Loss of one hand from the wrist joint. F. Loss of one foot from the ankle joint. G. Loss of sight in one eye.</p> <p>The company will pay compensation for only one of the in the highest amount.</p> <p>3. If bodily injury occurs as a result of the accident and within 12 months from the date of accident and results in, permanent disability  3 to the covered person and when the condition continues for no less than 12 months, or when there is a medical indication that the covered persons injury will lead to permanent disability  3, the company will pay compensation in accordance with the sum insured as duly stated in the schedule less any amount so paid or to paid under coverage 1 or 2, for the covered person.</p> <p>4. If bodily injury occurs as a result of the accident and within 180 days from the date of the accident, and results in temporary disability  4 to the covered person, or the injury so sustained causes the person to require hospitalization as an in-patient and later causes the person temporary disability  4, the company will pay compensation periodically through the entire disabled period according to the sum insured, as duly stated in the schedule for the covered person, but not exceeding 52 weeks for each accident.</p> <p>* If temporary disability  4 causes permanent disability  3, the company will pay compensation in the amount less payable in No.3 the amount less payable in No.3</p>

Compensation		Payable Cases	Amount Payable
Additional Coverage	Medical Expense	In cases where the driver sustains injuries as a result of an accident while driving or boarding or disembarking from the motor vehicle covered under this policy and undergoes medical treatment within 12 months from the date of the accident.	The company will pay for all medical expenses incurred in real cost within 12 months from the date of the accident with the limit insured as duly stated in the schedule, particularly for the costs of medical services, surgical and other hospital services, to any person who sustains bodily injury from the accident while driving, boarding or disembarking from the motor vehicle.
	Bail Bond	In cases where a motor vehicle accident occurs when used by any other person with the consent of the insured and the person is taken into custody.	Bail can be made for without delay, the said person by the company in the amount of money fixed by the investigating officer and not exceeding the amount stated in the policy with the public prosecutor of the court until a final verdict is rendered on the offense.
<p>Remark</p> <div><div><p>● 1. "Motor Vehicle" in this coverage includes equipment, accessories or fixtures in the motor vehicle as standard equipment from the vehicle assembly plant or by the vehicle dealer, and shall also include decorative equipment additionally installed and reported to the company by the Insured.</p></div><div><p>● 2. "Total Loss" means the motor vehicle is so damaged that it cannot be restored to the original condition by repairs, or for the cost of the damages is not less than 70% of the value of the motor vehicle at the time of damage.</p></div><div><p>● 3. Permanent Disability means disability to the extent of preventing engagement in any occupation or any work for remuneration both totally and permanently.</p></div><div><p>● 4. Temporary Disability means disability to the extent of totally preventing engagement in regular occupations for a period of time.</p></div></div>			
Deductible for Third Party Liability Coverage		Deductible for Own Damage Coverage	
For Property Damage Liability, the deductibles below are applied per accident.		The deductibles below are applied per accident, except fire occurring to the motor vehicle under this policy.	
1. 2,000 THB for property damage when the use of the motor vehicle, at the time of the accident is outside the scope as stated in the policy schedule.		1. 1,000 THB for damages not arising from collision or overturn, or in cases involving collision where the insured is not able to report the other party to the company.	
2. The deductible amount as stated in the policy schedule.		2. The deductible amount as stated in the policy schedule.	
3. 2,000 THB for property damage to a third party in cases involving the named driver policy, when the liability for the damages is that of a driver whose name is not stated as a named driver in the policy schedule.		3. 6,000 THB for damages to the motor vehicle arising from a collision or overturn in cases of involving the named driver policy, when the damage is caused by a driver whose name is not stated as a named driver in the policy schedule.	
● In the event the insured is responsible under more than one item of the deductible, the responsibility under each item is deemed an additional responsibility.		● In the event the insured is responsible under more than one item of the deductible, the responsibility under each item is deemed an additional responsibility.	
● In the event an accident occurred due to the negligence of a third party and the insured is able to report the legally liable party to the insurer, the aforementioned in No. 2 and No. 3 shall will not apply.		● In the event an accident occurred due to the negligence of a third party and the insured is able to report the legally liable party to the insurer, the aforementioned in No. 2 and No. 3 shall will not apply.	
In the event the company pays the indemnity, including the above mentioned deductibles in advance, the insured will repay the company within seven days from the date the insured is notified by the company.			