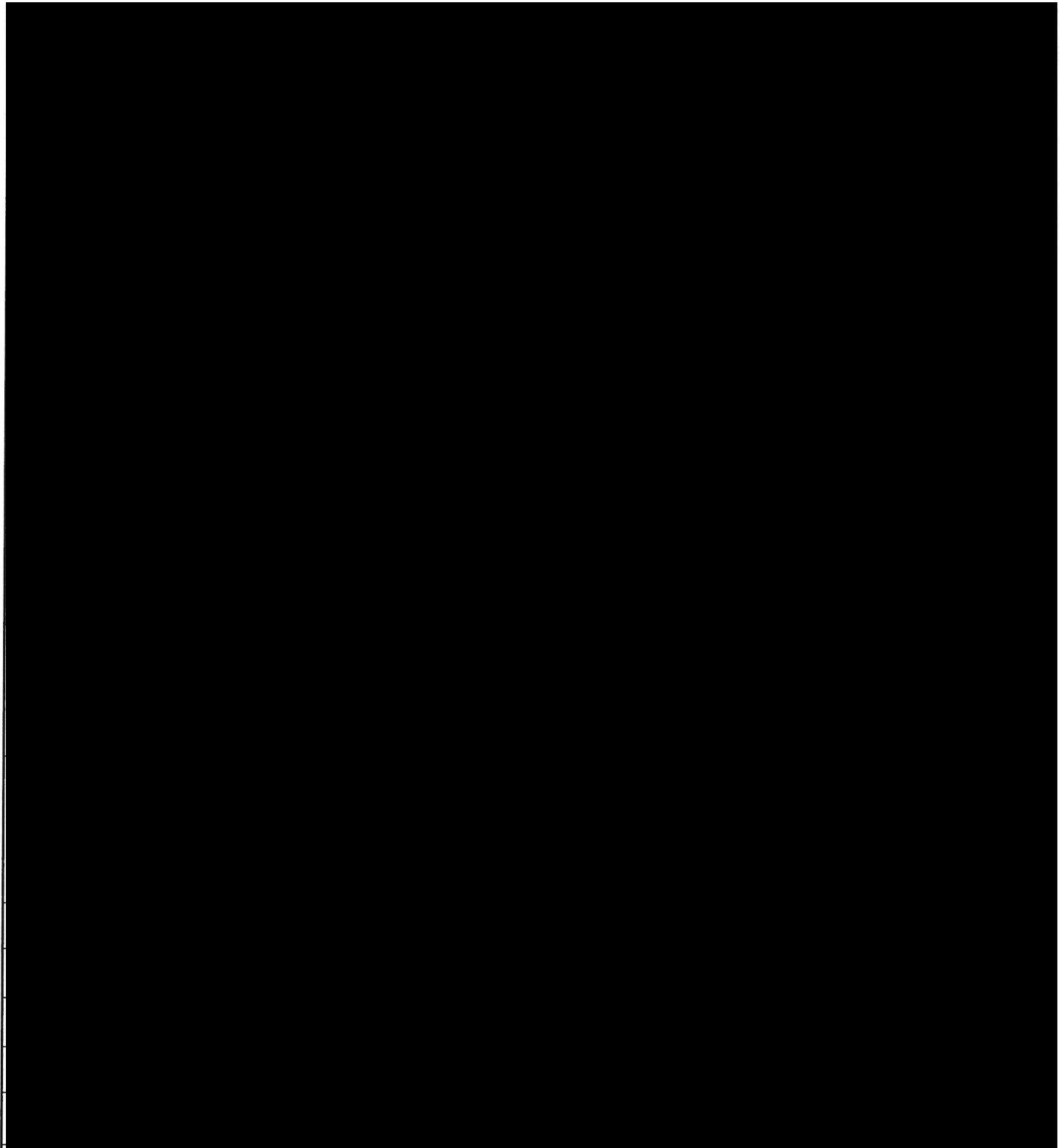


ค-5 กรมธรรม์ประกัณภัย





☐ การประกันภัยโดยตรง Direct Insurance	☐ ตัวแทนประกันภัย Agent	☒ นายหน้าประกันภัย Broker	ใบอนุญาตเลขที่ นางสาวกรรณรัช นัตริเศรษฐ์ License No. 3804000393
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เพื่อเป็นหลักฐาน บริษัทฯ โดยบุคคลผู้มีอำนาจได้ลงลายมือชื่อและประทับตราของบริษัทไว้เป็นสำคัญ ณ สำนักงานของบริษัท
As evidence, the Company has caused this policy to be signed by duly authorized persons and the company's stamp to be affixed at its office.

8171

กรรมการ-Director

กรรมการ-Director

สำเนา

เอกสารแนบท้ายนี้เป็นส่วนหนึ่งของกรมธรรม์ประกันภัยเลขที่ 230001/F002005686
LAGUNA BEACH RESORT JOMTIEN 2 JURISTIC PERSON AND/OR UNIT OWNERS

หากมีข้อความอันใดในกรมธรรม์ฉบับนี้ขัดหรือแย้งกับข้อความในเอกสารแนบท้ายนี้ให้ยึดถือข้อความตามเอกสารแนบท้ายนี้เป็นสำคัญ
Notwithstanding anything herein contained to the contrary, It is understood and agreed that the insurance under the policy is subjected to the following details:

เอกสารแนบท้าย :

Property Insured

All Building and structures (excluding foundations), all property insured before transfer to unit owner , car parking, permanent fixtures, office and reception equipment, computer, fixed plate glass, air conditioning system, elevator electrical system, telecommunication system, building automatic control system, water supply system, internal communication, sport facilities, pumping systems, machineries, genertor, tools, guard house, passage way, Outbuilding, Annexes, Improvement, Road, Pavement, Wall, Gate, Fences and services, or artificial Plants, Parking Structure, Awnings, Blind, Signs, or Other Outdoor Fixture or Fittings of and Description, Fitness Center and its Equipment, Swimming Pool (excluded water herein), Satellite, sewage Systems, Wastewater Treatment Plant, Electrical Transformer, All Machanical and Electrical System, Machinery and equipment including tools and parts and all common Facilities, Utilities, Furniture, Fixtures, Fitting, Office Equipment, Electronic Installations, Computers and Electronic, Telephone System and all ather Properties and contents for which the insured it responsible. equipment, and real and personal property of every kind and description belonging to the insured or for which the insured is responsible, or has assumed responsibility, prior to the occurrence of any damage, including all such property in which the insured may acquire an insurable interest during the period of insurance (Common Property Only) (Excluding property of personal effect of Tenants)
Sum Insured Baht 550,000,000.00

Property Damage Unit Owner

Loss or damage to property of unit owner (1,065 units) that is furniture, fixtures, fittings with limit 200,000.- Baht per unit per occurrence and in aggregate excluding Personal effects and kinds of portable thing eg. Mobile Phone, Notebook, Laptop, Camera, Watch, Cash, Gold, Jewel
Sum Insured Baht 213,000,000.00

Total Sum Insured : Baht 763,000,000.00 Baht.

Coverage

All Risks of direct physical loss of damage to insured property

นอกจากนี้ให้ยึดถือตามเงื่อนไข, ความคุ้มครอง, ข้อยกเว้นและสลักหลังอื่นใดภายใต้กรมธรรม์ฉบับนี้

Subject otherwise to all other terms, conditions, exclusions and extensions in this policy

เอกสารแนบท้ายนี้เป็นส่วนหนึ่งของกรมธรรม์ประกันภัยเลขที่ 230001/F002005686
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Notwithstanding anything herein contained to the contrary, It is understood and agreed that the insurance under the policy is subjected to the following details:

เอกสารแนบท้าย :

cause by Fire, Bush Fire, Forest Fire, Grass Fire, Lightning, Explosion, Aircraft, Water damage, Vehicle Impacts, Smoke, Flood, Earthquake or Volcanic Eruption or Tidal Wave or High Water or Tsunami, Windstorm, Hail, Riot & Strike, Vandalism & Malicious Acts, burglary, robbery, theft with forcible entry, Natural Combustion or Explosion from Spontaneous Combustion and any other accident not specifically excluded in the standard policy.

Limit of Liability :

- 1.To cover loss of damage from Flood
Limit of Liability not exceeding : Baht 50,000,000.00
Per one occurrence and in aggregate
- 2.To cover loss of damage from Windstorm, Earthquake or Volcanic Eruption of Tidal Wave or High Water, Hail
Full limit Per one occurrence and in aggregate
- 3.To cover loss of damage from Riot and Strike and Malicious Act.
(Excluding any action for political religious or ideological purpose)
Full Limit Per one occurrence and in aggregate

Extensions :

This Extended do not cover property and/or liability belong to unit owner and/or tenants

- 1.To cover loss or damage from burglary, robbery, theft with forcible entry (B.2) (ทล.1.21) Full limit any one occurrence and in aggregate
- 2.To cover loss or damage from theft without Forcible entry (ทล.1.22) limit of liability not exceeding : Baht 30,000,000 per occurrence and in aggregate (Excluding Property of Personal Effect of Unit Owner and/or Tenants) (B.3)
- 3.To cover loss or damage of breakage of fixed plate glass (ทล.1.24) Including walls doors and windows china earthenware marble and and fragile or brittle object
Limit of liability not exceeding : Baht 50,000,000.-per occurrence and in aggregate
- 4.To cover loss or damage form Electrical Installation (ทล.1.20) limit of liability not exceeding : Baht 30,000,000 per occurrence and in aggregate. (Excluding Transformer HTT (dry type cast resin), Tirathai, Fuji Electric and Electro Bau (EBG))

นอกจากนี้ให้ยึดถือตามเงื่อนไข, ความคุ้มครอง, ข้อยกเว้นและสภักดิ์อื่นใดภายใต้กรมธรรม์ฉบับนี้

Subject otherwise to all other terms, conditions, exclusions and extensions in this policy

เอกสารแนบท้ายนี้เป็นส่วนหนึ่งของกรมธรรม์ประกันภัยเลขที่ 230001/F002005686
LAGUNA BEACH RESORT JOMTIEN 2 JURISTIC PERSON AND/OR UNIT OWNERS

หากมีข้อความอันใดในกรมธรรม์ฉบับนี้ขัดหรือแย้งกับข้อความในเอกสารแนบท้ายนี้ให้ยึดถือข้อความตามเอกสารแนบท้ายนี้เป็นสำคัญ
Notwithstanding anything herein contained to the contrary, It is understood and agreed that the insurance under the policy is subjected to the following details;

เอกสารแนบท้าย :

- 5.To cover loss or damage from Money (M.2) (ทล.1.26)
Limit of Liability not exceeding : Baht 1,000,000.00 per occurrence
and in aggregate as following:
 - Loss of money in the premised during working hours.
 - Loss of money inside safe or strong room after working hours.
 - Loss of money outside the premises whist in transit along
the route between insured premises to the bank.
- 6.To cover loss or damage from Machinery Breakdown (ทล.1.17)
Limit of liability not exceeding:Baht 30,000,000.-per occurrence
and in aggregate.
(Excluding transformer HTT (dry type cast rasin), Tirathai,
Fuji Electric and Electro Bau (EBG))
- 7.To covers loss or damage to Electronic Equipment Extension Endorsement)
(ทล.1.19)Data Processing Equipment Caused be Burglary , Robbery,
Theft with forcible and violent to entry or exit to premise including
Water Damage,and Accidental Damage such as falling down,crashing,
hitting for a limit of Baht 30,000,000.-any one occurrence and in
aggregate. (Excluding Mobile phone,any equipment which can be carried,
Computer,Laptop,Notebook and/or PDA)
- 8.To cover loss or damage to movable property while kept in the
open or in the open side building or to fences and gates arising
from wind, rain hail,frost,snow,sand and dust with Limit of
liability not exceeding : Baht 5,000,000.- per occurrence and in
aggregate.

Deductible :

- 1.Baht.3,000 each and every loss
NIL in respect of Loss of Damage to the Property Insured
arising form Fire,Bush Fire, Forest Fire, Lightning,Explosion,
Aircraft,Vehicles Impact,Smoke,Riot & Strike,Vandalism &
Malicious Acts Burglary,Robbery with violent or forcible entry
(ทล.1.21)
- 2.10% of loss or minimum Baht 7,500.00 each and every loss for
for Machinery Breakdown (ทล.1.17)
- 3.10% of loss or minimum Baht 40,000 each and every
loss for Water damage For Common Property and
per Unit owners per tenants
- 4.10% of loss or minimum Baht 20,000 each and every
loss for Flood

เอกสารแนบท้ายนี้เป็นส่วนหนึ่งของกรมธรรม์ประกันภัยเลขที่ 230001/F002005686
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Notwithstanding anything herein contained to the contrary, It is understood and agreed that the insurance under the policy is subjected to the following details:

เอกสารแนบท้าย :

Special Clause :

1. อด./ทล.1.04 Replacement Cost Clause
2. อด./ทล.1.05 Privileges Granted Clause
3. อด./ทล.1.06 Personal Effects Clause
Limit of Baht 10,000.00 per person and Baht 1,000,000.00
any one occurrence and in aggregate
4. อด./ทล.1.07 Automatic Reinstatement of Sum Insured Clause
5. อด./ทล.1.08 Subrogation Waiver Clause
(For parent & subsidiary company only)
6. อด./ทล.1.09 Removal Clause or Temporary Removal Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
7. อด./ทล.1.10 Debris Removal Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
8. อด./ทล.1.11 80 Percent Average Clause
9. อด./ทล.1.13 All Other Contents Clause
10. อด./ทล.1.14 Professional Fees Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
11. อด./ทล.1.16 Fire Extinguishing Expenses Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
12. อด./ทล.1.18 Designation Clause
13. อด./ทล.1.21 Capital Additions Clause (10% of sum insured within 30 days)
14. อด./ทล.1.23 Sub Limit
15. อด./ทล.1.25 Alterations and Repairs Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
16. อด./ทล.1.26 Approved Adjuster
17. อด./ทล.1.27 Automatic Extension Period Clause (30 days subject to rate &
term to be agreed)
18. อด./ทล.1.29 Awnings, Blind, Signs or Other Outdoor Fixtured
or Fittings of Any Description Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
19. อด./ทล.1.30 Breach of Conditions Clause
20. อด./ทล.1.31 Cancellation Clause (30 days)
21. อด./ทล.1.33 Claim Payment on Account Condition Clause
22. อด./ทล.1.34 Cost of Re-Writing
Limit of Baht 10,000,000.00 any one occurrence and in aggregate
23. อด./ทล.1.35 Cost of Temporary Protection Clause
Limit of Baht 5,000,000.00 any one occurrence and in aggregate
24. อด./ทล.1.39 Errors and Omission Clause
25. อด./ทล.1.41 Expediting Expenses Clause (10% of Sum Insured)
Limit of Baht 10,000,000.00 any one occurrence and in aggregate

นอกจากนี้ให้ยึดถือตามเงื่อนไข, ความคุ้มครอง, ข้อยกเว้นและสลักหลังอื่นใดภายใต้กรมธรรม์ฉบับนี้

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เอกสารแนบท้ายนี้เป็นส่วนหนึ่งของกรมธรรม์ประกันภัยเลขที่ 230001/F002005686
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Notwithstanding anything herein contained to the contrary, It is understood and agreed that the insurance under the policy is subjected to the following details:

เอกสารแนบท้าย :

26. อด./ทล.1.43 Growing Tree Clause
Limit of Baht 5,000.00 per item and Baht 1,000,000.00
any one occurrence and in aggregate
27. อด./ทล.1.45 Inhibition Costs Clause
Limit of Baht 10,000,000.00 any one occurrence and in aggregate
28. อด./ทล.1.50 Loss Notification Clause (45 days)
29. อด./ทล.1.51 Mis-Description Clause
30. อด./ทล.1.54 Other Interests Clause
31. อด./ทล.1.55 Outside Building Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
32. อด./ทล.1.56 Payment of loss
33. อด./ทล.1.59 Property under Care Custody and Control
Limit Baht 1,000,000.00 any one occurrence and Baht 5,000,000 in
Aggregate)
34. อด./ทล.1.61 Salvage Control
35. อด./ทล.1.62 Telephone, Gas, Water Main Clauses Clause
36. อด./ทล.1.63 72 Hours Clause (Earthquake, Flood, Windstorm, Typhoon
and Monsoon)
37. อด./ทล.1.64 Sprinkler Leakage Clause
Limit of Baht 1,000,000.00 any one occurrence and in aggregate
38. อด./ทล.1.67 Sue and Labour Clause
Limit of Baht 5,000,000.00 any one occurrence and in aggregate
39. อด./ทล.1.68 Electronic Data And Internet Endorsement
40. อด./ทล.1.69 War and Terrorism Exclusion Clause
41. อด./ทล.1.71 External Landscaping Clause
Limit of Baht 10,000,000.00 any one occurrence and in aggregate
42. อด./ทล.1.72 Fire Brigade Charges Clause
Limit of Baht 10,000,000.00 any one occurrence and in aggregate
43. อด./ทล.1.73 Public Authorities Clause
44. อด./ทล.1.74 Works of Art Clause
Limit of Baht 20,000.00 per item and Baht 100,000.00
any one occurrence and in aggregate
45. อด./ทล.1.75 Appraisement Clause
Limit of Baht 10,000,000.00 any one occurrence and in aggregate

Exclusion :

- Political Risk Exclusion
- Civil Commotion Exclusion
- Transmission & Distribution Lines Endorsement
- Information Technology (I.T.) Clarification Clause

นอกจากนี้ให้ยึดถือตามเงื่อนไข, ความคุ้มครอง, ข้อยกเว้นและสลักหลังอื่นใดภายใต้กรมธรรม์ฉบับนี้

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Notwithstanding anything herein contained to the contrary, It is understood and agreed that the insurance under the policy is subjected to the following details:

เอกสารแนบท้าย :

- Asbestos Exclusion Clause
- Sanction Limitation and Exclusion Clause
- Institute Radioactive Contamination, hemical, Biological, Bio-Chemical and lectromagnetic Weapons Exclusion Clause
- Cyber Risk Exclusion Clause
- LMA5393 Communicable Disease Endorsement

เอกสารแนบท้ายนี้เป็นส่วนหนึ่งของกรมธรรม์ประกันภัยเลขที่ 230001/F002005686

เอกสารสรุปรายการเอกสารแนบท้าย รวมทั้งจำนวนเงินจำกัดความรับผิดและความรับผิดส่วนแรก

แบบ อค. แบบ ทส. หรือ แบบ อค./ทส.	ชื่อเอกสารแนบท้าย	จำนวนเงิน จำกัดความรับผิด แต่ละครั้ง	จำนวนเงินจำกัด ความรับผิดตลอด ระยะเวลาประกันภัย	ความรับผิด ส่วนแรก
IR1.17	(Machinery Breakdown Extension Endorsement)	30,000,000.00	30,000,000.00	-AS ATTACHED-
IR1.19	(Electronic Equipment Extension Endorsement)	30,000,000.00	30,000,000.00	-AS ATTACHED-
IR1.20	(Electrical Installation Endorsement)	30,000,000.00	30,000,000.00	-AS ATTACHED-
IR1.21	"(Robbery, Gang-Robbery Endorsement)"	763,000,000.00	763,000,000.00	-AS ATTACHED-
IR1.22	(Theft without actual forcible and violent entry Endorsement (excluding Stocks))	30,000,000.00	30,000,000.00	-AS ATTACHED-
IR1.24	(Fixed Glass Extension Endorsement)	50,000,000.00	50,000,000.00	-AS ATTACHED-
P1.09	(Sub Limit for Risks from flood Endorsement)	50,000,000.00	50,000,000.00	-AS ATTACHED-
P1.10	(Sub Limit for Risks from Windstorm Endorsement)	763,000,000.00	763,000,000.00	-AS ATTACHED-
P1.11	(Sub Limit for Risks from Earthquake or Volcanic Eruption or Tidal Wave or Tsunami Endorsement)	763,000,000.00	763,000,000.00	-AS ATTACHED-
P1.12	(Sub Limit for Hail Endorsement)	763,000,000.00	763,000,000.00	-AS ATTACHED-
P1.14	"(Sub limit for Strike, Riot or Malicious Act Endorsement)"	763,000,000.00	763,000,000.00	-AS ATTACHED-
SC1.04	REPLACEMENT/REINSTATEMENTVALUE CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.05	PRIVILEGES GRANTED CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.06	PERSONAL EFFECTS CLAUSE	1,000,000.00	1,000,000.00	-AS ATTACHED-
SC1.07	AUTOMATIC REINSTATEMENT OF SUM INSURED CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.08	SUBROGATION WAIVER CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.09	TEMPORARY REMOVAL CLAUSE	1,000,000.00	1,000,000.00	-AS ATTACHED-
SC1.10	DEBRIS REMOVAL CLAUSE	10,000,000.00	10,000,000.00	-AS ATTACHED-
SC1.11	80 PERCENT AVERAGE CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.13	ALL OTHER CONTENTS CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.14	PROFESSIONAL FEES CLAUSE	10,000,000.00	10,000,000.00	-AS ATTACHED-
SC1.16	FIRE EXTINGUISHING EXPENSES CLAUSE	10,000,000.00	10,000,000.00	-AS ATTACHED-
SC1.18	DESIGNATION CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.21	CAPITAL ADDITIONS CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.23	SUB LIMIT CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.25	ALTERATIONS AND REPAIRS CLAUSE	10,000,000.00	10,000,000.00	-AS ATTACHED-
SC1.26	APPROVED ADJUSTER CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.27	AUTOMATIC EXTENSION CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.29	AWNINGS, BLIND, SIGNS OR OTHER OUTDOOR FIXTURED OR FITTINGS OF ANY DESCRIPTION	1,000,000.00	1,000,000.00	-AS ATTACHED-
SC1.30	BREACH OF CONDITIONS CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.31	CANCELLATION CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-
SC1.33	CLAIM PAYMENT ON ACCOUNT CONDITION CLAUSE	-AS ATTACHED-	-AS ATTACHED-	-AS ATTACHED-

เอกสารแนบท้ายนี้เป็นส่วนหนึ่งของกรมธรรม์ประกันภัยเลขที่ 230001/F002005686

เอกสารสรุปรายการเอกสารแนบท้าย รวมทั้งจำนวนเงินจำกัดความรับผิดและความรับผิดชอบส่วนแรก

[illegible]