

FIRE - PROPERTY - HOME INSURANCE

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Protect your home and family

PROPERTY ALL RISK & FIRE AND SPECIAL PERILS

- ✔ Earthquake or volcanic eruption
- ✔ Storm and tempest
- ✔ Storm tempests and flood
- ✔ Escape of water from any tank, pipes or apparatus
- ✔ Impact by any road vehicle or animal
- ✔ Fire
- ✔ Lightning
- ✔ Explosion
- ✔ Aircraft and other aerial devices and/or articles dropped there from
- ✔ Riot, strikers, locked-out workers
- ✔ Malicious damage

HOME INSURANCE

- ✔ Fire
- ✔ Family liability
- ✔ Liability to neighbours
- ✔ Water damage
- ✔ Glass breakage
- ✔ Electrical damage
- ✔ Burglary

✔ Fire insurance for the private house

Subjects covered:
 Participants: the owner, tenant, the person who is assigned to manage, look after and use the house and / or assets in that insured house.
 Subjects covered: the house (business households, office, residence) in the territory of Laos and assets in that house.
 Coverage:
 BSH provides insurance for your house with the following risks:
 - Fire
 - Lightning
 - Explosions of the boilers for daily activities, domestic gas, lighting or heating in the house but not explosions of burner gas, pneumatic gas used for production and business purposes.

✔ Insurance mixture of private home

Subjects covered:
 The house (residence, office, business households) in the territory of Laos, assets and people in that house.
 Coverage:
 BSH Lao will compensate for the losses of property and body of the subjects covered, exclusions:
 - War, invasion
 - Nuclear reaction, nuclear radiation
 - Intentional acts or acts with the connivance of the insured or the legal heirs of the insured.



SHORT PERIOD INSURANCE PREMIUM SCALE

Cover	Option	Basic	Essential	Superior	All Inclusive
Fire		✔	✔	✔	✔
Family Liability		✔	✔	✔	✔
Liability to neighbours		✔	✔	✔	✔
Water Damage			✔	✔	✔
Glass Breakage				✔	✔
Electrical Damage				✔	✔
Burglary					✔

Insured period (not exceed/month)	% of Yearly Premium	Insured period (not exceed/month)	% of Yearly Premium
1 month	15%	7 month	75%
2 month	25%	8 month	80%
3 month	35%	9 month	85%
4 month	45%	10 month	90%
5 month	55%	11 month	95%
6 month	65%	12 month	100%



Limit of cover for each peril:

- Fire: 100% of sum insured of building and contents
- Water damages: 100% of sum insured of building and contents
- Glass breakage 2% of sum insured of building
- Electric damages: 50% of sum insured of contents, maximum 5,000 USD only
- Burglary: 100% of sum insured of contents
- Family liability: BSH LAO will be liable according to the actual value of loss or damages but not exceed the sum insured in the schedule
- Liability toward neighbors: BSH LAO will be liable according to the actual value of loss or damages but not exceed the sum insured in the schedule