



# Home Insurance



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Our home insurance provides you the following benefits:

- ❖ Enjoy a peaceful life knowing the unexpected damages covered by Allianz Insurance Laos.
- ❖ Recover the necessary resources to face the future if some damages occurred.
- ❖ Secure your real estate investment from possible disasters.
- ❖ Don't be afraid of potential thieves.

## Against with risks can you be protected?

According to the option you subscribe, you can enjoy cover for:

- ✓ Fire
- ✓ Water damage
- ✓ Glass breakage
- ✓ Electrical damage
- ✓ Burglary
- ✓ Family liability
- ✓ Liability to neighbors



## Allianz home insurance, the best way to protect your property from fire and other disasters

You can select the most suitable cover depending on your requirement.

Option \ Coverage	Fire	Family liability	Liability to neighbors	Water damage	Glass breakage	Electrical damage	Burglary
All inclusive	✓	✓	✓	✓	✓	✓	✓
Superior	✓	✓	✓	✓	✓	✓	
Essential	✓	✓	✓	✓			
Basic	✓	✓	✓				

## Enjoy advantageous price! Home insurance package will give you extra rebate on pricing up to 65%

Example: The premium for a concrete unisolated house

Details of coverage	Example 1	Example 2	Example 3
Building value	120,000,000	240,000,000	400,000,000
Home contents	80,000,000	80,000,000	80,000,000
Family liability	10,000,000	10,000,000	10,000,000
Liability to neighbor	60,000,000	120,000,000	200,000,000
<b>Total Sum Insured</b>	<b>270,000,000</b>	<b>450,000,000</b>	<b>690,000,000</b>

Options	Annual premium tax included (in LAK)		
All inclusive	588,000	936,000	1,401,000
Superior	459,000	725,000	1,082,000
Essential	459,000	721,000	1,069,000
Basic	386,000	603,000	893,000

## ❖ Premium calculation

The calculation depend on:

- The structure of your house (concrete or wooden)
- The location of your house (isolated or with neighbors less than 10 m.)
- The amount that you want to insure (corresponding to the building and/or content estimated value).

Further more information, please contact Allianz Insurance Laos Co., Ltd agent near you

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