

MOTOR INSURANCE **+ DRIVE ANY CAR⁺** Cover any car driven by the insured

- Type 3 premium **2,890** Baht/Year
- Type 3+ premium starts from **8,500** Baht/Year



Cover any car driven
by the insured



Easy to buy insurance
with only Driving
License



No need Pre-insurance
Car Inspection



MSIG

*The coverage is for the Insured driver under the Terms and Conditions of the policy. Please ensure that carefully read and understand the details of the insurance policy prior to making a decision to purchase this insurance.

Coverage of Drive Any Car Insurance				
Coverage		Coverage Limit (Baht)		
		Type 3	Type 3 +	
			Plan 1	Plan 2
Own Damage	Sum Insured when collisions with road vehicle	Not cover	100,000 Baht/Accident	200,000 Baht/Accident
	Deductible	No	10,000 Baht/Accident in case of being at fault and driving Mercedes Benz, Audi, BMW, Volk, Volvo, Chevrolet	
Third Party Liability	Bodily injury	500,000 Baht/Person and 10,000,000 Baht/Accident		
	Property Damage	1,000,000 Baht/Accident		
Additional Coverage	Personal Accident	100,000 Baht/Person (5 seats)		
	Medical Expense	100,000 Baht/Person (5 seats)		
	Bail Bond	300,000 Baht/Accident		
Total Annual Premium (Baht)		2,890	8,500	10,000

Remark : Premiums are inclusive of tax and borne by the insured

Terms and coditions of the insurance

For Type 3 & Type 3+

- 1) The insured must have a valid driving license that has not been revoked.
- 2) Coverage is for personal use only and does not include commercial or hired driving.
- 3) Covers any car registered as a personal vehicle, including personal cars with up to 12 seats and personal trucks with a gross weight not exceeding 4 tons.
- 4) Driving conditions that are not covered include:
 - Professional drivers, such as those driving for employee/student/tourist/passenger/goods/food transport.
 - Driving for business purposes, such as car repair shops, car dealerships, used car lots, driving schools, car care centers, and comprehensive car service centers.
 - Car delivery and valet parking services.
 - Hired drivers when the car owner cannot drive, such as due to alcohol consumption or illness.
- 5) In the case of no claims, you will receive a good driving discount for the renewal year according to the conditions set by the company.

For Type 3+ Only

- 1) If damage to the vehicle occurs from a collision with another road vehicle identified as the third party, the repair will be carried out at an authorize garage.
- 2) Not covered are high-performance vehicles (Supercars or Sports cars) as specified. Modified vehicles with installed equipment such as fence truck, truck bed cover or truck canopy. And vehicles intended for carrying or transporting passengers or goods.

High-performance vehicles (Supercars or Sports cars) List that are not covered under Drive Any Car Type 3+	
Make	Model
ASTON MARTIN, BENTLEY, FERRARI, JAGUAR, LAMBORGHINI, LOTUS, MASERATI, MCLAREN, PORSCHE, ROLLS-ROYCE, TESLA	All model

Make	Model
AUDI	ETRONGT, R8, RS3, RS4, RS5, RS6, RS7, RSQ3, RSQ8, S3,TT
BMW	750E, I4, I7, IX, M2, M240I, M3, M340I, M4, M440I, M5, M760LI, M8, M850I, X3M, X4M, XM, Z4
BENZ	A45, C43, C63, CL500, CL500BLUE, CL500BLUEAMG, CLA35, CLA45, CLS53, CLS55AMG, E53, E55AMG, E63, EQS, G63, GLA45, GLC43, GLC63, GT53, GT63, GTC, GTR, GTS, MAYBACHS500, MAYBACHS560, MAYBACHS580, MAYBGLS600, S500, S500BLUEEFFI, S560, SL400, SL43, SL500BLUEEFFICI, SL55AMG, SLC43, SLK55, SLS
FORD	Mustang, GT
HONDA	NSX
LEXUS	LFA, LS
SPYKER	C8
TOYOTA	YARIS GR
LANDROVER	RANGE ROVER
MAZDA	MX-5
MITSUBISHI	EVOLUTION
NISSAN	GTR, FAIRLADY, SKYLINE
SUBARU	IMPREAZA, BRZ, WRX

Drive Any Car Insurance Application Form

Personal Information

Territory Thailand

Name-Surname.....Gender.....ID Card No. / Passport No.....
Address.....
Date of Birth (A.D).....Occupation.....e-mail.....Tel.....
Driver's license No.....Issue date.....Expiry date.....
Beneficiary.....
Insurance period : Effective from.....to.....Time 4.30 P.M.

Sum Insured: This insurance policy provides coverage only for the coverage agreements with the specified sum insured.

Drive Any Car Insurance Plan (Please select <input checked="" type="checkbox"/>)			Type 3 <input type="checkbox"/>	Type 3+ <input type="checkbox"/> Plan 1 <input type="checkbox"/> Plan 2	
Third Party Liability	1. Bodily injury or compensation over max. limit of CMI only		500,000 Baht/Person 10,000,000 Baht/Accident	500,000 Baht/Person 10,000,000 Baht/Accident	500,000 Baht/Person 10,000,000 Baht/Accident
	2. Property Damage		1,000,000 Baht/Accident	1,000,000 Baht/Accident	1,000,000 Baht/Accident
	2.1 Deductible		No	No	No
Own damage, Theft & Fire	1. Damage to the vehicle from a collision with a road vehicle.		Not Cover	100,000 Baht/Accident	200,000 Baht/Accident
	1.1 Deductible for driving Mercedes Benz, Audi, BMW, Volk, Volvo, Chevrolet		No	10,000 Baht/Accident	10,000 Baht/Accident
	1.2 Theft, Fire		Not Cover	Not Cover	Not Cover
Additional Coverage	1. Personal Accident	1.1 Loss of life, loss of limb or/and permanent total disability	100,000 Baht/Person (5 seats)	100,000 Baht/Person (5 seats)	100,000 Baht/Person (5 seats)
		1.2 Temporary Disability	Not Cover	Not Cover	Not Cover
	2. Medical Expense		100,000 Baht/Person (5 seats)	100,000 Baht/Person (5 seats)	100,000 Baht/Person (5 seats)
	3. Bail Bond		300,000 Baht/Accident	300,000 Baht/Accident	300,000 Baht/Accident
	Total Annual Premium		2,890 Baht	8,500 Baht	10,000 Baht

Types of Vehicles Not Covered and Important Exclusions: According to the Attached Drive Any Car Insurance Application Form

I confirm that the information provided herein is true and be part of the contract between myself and the company, and request that the policy to be effective start from date to 4.30 P.M.

I consent to allow company to collect, use, and disclose facts about the insured property and my personal information to the Office of Insurance Commission (OIC) for the purpose of regulating the insurance business.

Note of Caution from the Office of Insurance Commission (OIC)

Please answer all questions truthfully. If you fraudulently, misrepresent or conceal information, the Company reserves the right to deny liability and void the policy in accordance with the Civil and Commercial Code, Section 865.

Signature of Notice Person :

Signature of The Applicant.....
Day.....Month.....Year.....

The Company reserves the right to review the application.

☐ Direct ☐ Agent ☐ Broker ☐ License No.....

The Attached Drive Any Car Insurance Application Form

Types of Vehicles Not Covered and Important Exclusions

Exclusion details regarding the vehicle being driven : This insurance does not cover

1. Any vehicle not registered as a private passenger car or private truck with the Department of Land Transport, including private passenger cars with more than 12 seats, private trucks with a gross weight exceeding 4 tons, and modified vehicles equipped with additional structures such as fence truck, truck bed cover, truck canopy or intended for carrying passengers or goods.
2. High-performance vehicles (Super Cars or Sports Cars), which refer to passenger cars designed for use with a focus on speed, featuring a sporty appearance, advanced manufacturing technology, and high engine performance.

Important Exclusions This policy does not cover the following :

1. Property for which the insured is legally liable, owned or held in custody, control, or possession by the insured's spouse, parents, or children.
2. Damage to scales, vehicle bridges, railway bridges, roads, runways, walkways, fields, or anything beneath them caused by vibration or the weight of vehicles or their loads.
3. Damage or loss to luggage or any other property carried in the vehicle, being loaded onto or unloaded from the vehicle, or being lifted by the vehicle from one place to another.
4. Damage to property caused by the leakage of chemicals or hazardous substances carried in the vehicle, unless the leakage is due to a vehicle accident or the leakage of gas or fuel used for the vehicle's operation.
5. Use of the vehicle outside the territory of Thailand.
6. Use of the vehicle for illegal purposes, such as robbery, theft, or transporting drugs, whether the vehicle is modified or not, or using the vehicle to escape from criminal acts or evade searches or arrests by authorities.
7. Use in racing or speed trials.
8. Use of towing or pushing, unless the towed or pushed vehicle is also insured with the company, or it is a tow truck by nature or a vehicle with interconnected braking systems.
9. Liability arising from a contract made by the driver, which would not have arisen without such a contract.
10. The insured driving under the influence of alcohol or other intoxicants as defined by traffic laws.
11. The insured driving under the influence of drugs as defined by narcotics laws, or substances affecting the mind and nervous system as defined by laws on psychotropic substances, leading to legal proceedings under traffic laws, and the insured has admitted or has been finally convicted by the court for such offenses.
12. Damage to the car that is not caused by a collision with a land vehicle.
13. Depreciation or wear and tear of the vehicle / mechanical breakdown or failure, or stoppage of mechanical or electrical parts of the vehicle not caused by an accident.
14. Direct damage to the vehicle caused by overloading or carrying more passengers than permitted, not resulting from an accident.
15. Damage to tires caused by tearing or bursting, unless there is damage to other parts of the vehicle at the same time.
16. Damage resulting from the inability to use the vehicle, unless the inability is due to the company's unreasonable delay in repairs.
17. The driver having their driving license revoked at the time of driving the vehicle.

Warning : This document is prepared to summarize the coverage only. The terms, coverage, and exclusions are as specified in the insurance policy. The applicant should understand the details of the coverage, exclusions, and conditions before deciding to purchase insurance.

MSIG Insurance (Thailand) Public Company Limited

is a leading international non-life insurance company. It became a public limited company in October 2012 and is a member of the MS&AD Insurance Group. The company has a successful 120 year history of operations in Thailand and specializes in providing retail and commercial insurance solutions for Thai and international customers through professional brokers, agents, bank partners as well as directly from the company.

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