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| **Please read this disclaimer carefully for your own benefit.** | |
| **Topic** | **Disclaimer** |
| **OIC excess 1,000THB** | By law, OIC (Office of Insurance Commission) requires all insurance companies to charge an excess of 1,000THB if an accident is reported which does not involve another vehicle or where the third party cannot be identified. |
| **Wrong driver excess** | For customers who selected Type 1, Named drivers only plan, which only covers the drivers specified on the policy:  In accordance with OIC regulation, we will charge an excess of 6,000THB for own damage and 2,000THB for third party damages for any accident reported where the incident driver is not specified on the policy. |
| **Wrong driver excess** | For customers who selected a Non-Type 1, Named drivers only plan, which only covers the drivers specified on the policy:  In accordance with OIC regulation, we will charge an excess of 2,000THB for third party damages for any accident reported where the incident driver is not specified on the policy. |
| **Non-payment** | For customers who agreed to pay their premium by monthly instalments:  We wish to inform you that the monthly instalment plan chosen by you is supported by us. We advance the full premium to the insurer on your behalf and your outstanding balance detail will be in the Statement of Account. If you miss your monthly instalment, Roojai.com will attempt to inform you through email, SMS, registered mail and phone. Without payment from you, your policy will expire two months after your missed payment. |
| **Vehicle inspection** | For customer who have been notified that they need to complete a vehicle inspection:  Please contact us to complete your vehicle inspection. Before your vehicle inspection has been completed, your policy will only cover accidents involving a third party. We reserve the right to change the premium and the terms and conditions of your policy or cancel your policy based on the results of the vehicle inspection. |
| **Truthful declaration of UW information** | You confirm that all the information provided in this application is true. If not, it may impact your premium and the validity of your policy. |
| **Policy excess** | For customers who selected a policy with an excess:  You selected a policy with an excess. If you make a claim where you are at fault (or no third-party is involved), you pay for your vehicle’s repair costs up to the amount of the excess. The insurance company will pay for your vehicle’s repair costs above the amount of the excess. |
| **Automatic renewal** | For customers who selected automatic renewal option:  You selected automatic renewal option, and, as such, you give consent for us to automatically renew your policy. We will send you a renewal notice detailing the coverage, payment terms and dates of cover 85 days prior to your renewal date. The premium in this renewal notice is not final.  You need to contact us if you do not wish us to renew your policy. If we do not hear from you, we will assume that you accept the terms of our renewal invitation.  For customers choosing instalment payment, we will collect the renewal insurance premium 60 days prior to the end of your current policy and 14 days for customers choosing full payment. The renewal policy period will start once the current policy period finishes.  Automatic renewal option is only available for payment by credit card or debit card. |

For any questions, contact us on {!CONST(Phone\_no\_used\_English)}

**Roojai.com Always there when you need us**

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| **Dear {!ph\_fullname}**  {!house\_number}  {!village\_building}  {!soi\_road} {!sub\_district}  {!district} {!province}  {!postal\_code} | Date {!transacted\_date} |
| **Policy Number:** {!contract\_name} | |
|  | |
| Thank you for choosing Roojai.com. Your vehicle is covered from {!start\_date} until {!end\_date}    {!BEGIN(doc\_required=yes)}We need some more details from you before we can fully process your insurance policy\*{!END}  {!BEGIN(car\_plate\_or\_chissis\_no\_missing=yes)}- A copy of your car blue book (scan or photo) OR Your engine number, Your chassis number, Your car registration number{!END}  {!BEGIN(driving\_license\_required=yes)}-A copy of the driving licence of {!contract\_name} {!END}  {!BEGIN(idcard\_required=yes)}-ID / Passport number of {!contract\_name} {!END}  {!BEGIN(ncb\_proof\_required=yes)}-A copy of documentary evidence of your no claims bonus of {!contract\_name}{!END}  {!BEGIN(doc\_required=yes)}  Please send the following information to service@roojai.com  (We apologize if you have already sent the documents)  {!END}  **Download for Free!** Roojai Mobile App helps you in case of accident or breakdown. Free download both on iOS and Android.  You can access all your documents and check your Roojai rewards, which you can redeem online for special gifts using “**Roojai My Account**” at Roojai.com  For any questions, contact our award-winning contact center on **{!CONST(Phone\_no\_used\_English)}** | |

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\*Terms & Conditions apply