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| **Please read this disclaimer carefully for your own benefit.** | |
| **Topic** | **Disclaimer** |
| **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 *Type 1*, Any Driver 25 (30) years old and more plan, which covers the main driver specified on the policy plus any other drivers providing they are aged 25 (30) or above:  In accordance with OIC regulation, we will charge an excess of 6,000THB for own damages and 2,000THB for third party damages for any accident reported where the incident driver is not specified on the policy and is aged below 25 (30) at the time of the accident. |
| **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. |
| **Wrong driver excess** | For customers who selected a *Non-Type 1,* Any Driver 25 (30) years old and more plan, which covers the main driver specified on the policy plus any other drivers providing they are aged 25 (30) or above.  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 and is aged below 25 (30) at the time of the accident. |
| **Car camera** | For customers who declared they have a dashcam installed in their vehicle and received a premium discount:  We reserve the right to charge an excess of 1,000THB for any accident if you cannot provide the dashcam footage to Roojai.com upon request. |
| **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. |
| **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. |
| **Car 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. |
| **Vehicle usage** | We reserve the right to cancel your policy or change our underwriting decision on your policy if any of the following are true:   1. The maximum weight of the vehicle when loaded exceeds 4 tonnes; 2. The vehicle is used for public hire or rental; 3. The vehicle is used for carrying livestock or hazardous goods; 4. The vehicle is a pick-up and used to transport passengers or animals in the bed of the pick-up truck; or 5. The vehicle is equipped with specialized equipment, including, but not limited to:  * Refrigeration units; * Liquid tanks; * Cement mixers; * Hydraulic / dumping pick-up truck beds. |
| **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} |  |
| **Policy Number: {!contract\_name}**  **Vehicle:** {!make} {!model\_family} {!manufacture\_year} ({!model\_description}) | |
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| Thank you for renewing your policy with Roojai.com. Your vehicle is covered from {!start\_date} to {!end\_date}.    Refer your friends and receive Roojai rewards which you can redeem for shopping vouchers or  special gifts. You can check your points, redeem Roojai rewards for special gifts and refer your  friends to earn more Roojai rewards through My Account at Roojai.com website.  Use our app to call for help.  Roojai mobile app, the one and only innovation in Thailand, is here to ease your distress when making a claim or asking for emergency assistance in case your car breaks down. Share your location using real-time GPS coordinates. Search “Roojai” and download the app in the App store for iOS and Play Store for Android (or scan the QR codes below).      For any questions, contact our award-winning contact center on **{!CONST(Phone\_no\_used\_English)}**  \*Terms & Conditions apply | |
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**Roojai.com always there when you need us**