

Ministerial Regulation
Prescribing Sum Insured According to Type, Class, and Size of Motor Vehicles
B.E. 2554 (2011)

By virtue of Section 5 of the Protection for Motor Vehicle Victims Act B.E. 2535 (1992), as amended by the Protection for Motor Vehicle Victims Act (No. 3) B.E. 2540 (1997), and Section 7 paragraph two of the Protection for Motor Vehicle Victims Act B.E. 2535 (1992), where some provisions of which concern the restriction of rights and liberties of a person in which Section 29, together with Section 41 and Section 43 of the Constitution of the Kingdom of Thailand, dictate that such restriction shall be done by virtue of laws specifically enacted, the Minister of Finance prescribes this Ministerial Regulation as follows:

Clause 1 The Ministerial Regulation Prescribing Sum Insured According to Type, Class, and Size of Motor Vehicles B.E. 2547 (2004) shall be repealed.

Clause 2 A vehicle owner who uses or possesses such vehicle for use must maintain insurance covering loss sustained by Victims with the sum insured against such loss per occurrence as follows:

(1) Five million Baht for a vehicle comprising no more than seven seats, or a passenger van comprising no more than seven seats, including that of the driver;

(2) Ten million Baht for a vehicle comprising more than seven seats, or a passenger van comprising more than seven seats, including that of the driver;

Clause 3 For insurance covering loss per occurrence pursuant to Clause 2, the sum insured against such loss per Victim shall be as follows:

(1) The amount of loss actually incurred but not exceeding fifty thousand Baht per person for any injury to body or health, save for the case under Clause 2 (2);

(2) Two hundred thousand Baht per person for any of the following injuries to body or health:

- (a) Blindness;
- (b) Deafness;
- (c) Mutism, or loss of ability to speak, or amputation of the tongue;
- (d) Loss of reproductive organs or reproductive capability;
- (e) Loss of limbs, hands, feet, or fingers;
- (f) Loss of other body parts;

[Translation]

(g) Permanent insanity; or

(h) Permanent disability.

(3) Two hundred thousand Baht per Victim for loss of life;

(4) Two hundred thousand Baht per Victim for any loss as described in Clause 2 (1) and subsequently any loss as described in Clause 2 (2) or (3), or losses as described in both Clause 2 (2) and Clause 2 (3).

Clause 4 In addition to the sum insured pursuant to Clause 3, any Victim, who has been treated in a hospital or medical establishment, shall be entitled to additional coverage for a daily compensation of two hundred Baht for a maximum period of not exceeding 20 days per occurrence.

Clause 5 Where a Victim is a driver and it appears that such Victim is also a party being liable under the law, or that no person is held legally liable to such driver who is the Victim, the Victim who is the driver shall receive a sum insured in an amount equivalent to preliminary compensation, as prescribed in the Ministerial Regulation issued by virtue of Section 20 paragraph two.

Given on this 12th day of January B.E. 2554.

Korn Chatikavanij

Minister of Finance