

MANLEY ENTERPRISES INTERNATIONAL

CABLE ADDRESS  
"MANLEY VIENTIANE"

MAILING ADDRESS: P. O. BOX 257  
THATLUANG ROAD  
VIENTIANE, LAOS

TEL. 3256 OR 3812

10 JANUARY 1973

MR. JOHN REID  
C/O LAO-AMERICAN ASSOCIATION  
VIENTIANE, LAOS

RE: LAO-AMERICAN ASSOCIATION INSURANCE.

DEAR MR. REID,

WE ACKNOWLEDGE WITH THANKS RECEIPT OF YOUR  
LETTER OF 08 JANUARY 1973. WE JUST GOT AN ANSWER  
FROM BANGKOK TODAY AND WE ARE PLEASED TO ENCLOSE  
HEREWITH A COPY OF THE LETTER FOR YOUR INFORMATION.

WE WILL BE WAITING FOR YOUR DISPOSAL AND TO  
BE OF YOUR SERVICES.

SINCERELY YOURS,

*Vongchanh Vanthavongth*

FOR VALOUNNA CHOUNRAMANY  
ASSISTANT MANAGER

VC/EM.  
ENCL: AS STATED.



**INSURANCE BROKERS & CONSULTANTS**  
License No. 8/11

Letter No. 6

January 6, 1973.

Manley Enterprises International,  
P. O. Box 257,  
Vientiane,  
Laos.

MANLEY ENTERPRISES INT'L  
POSTDATED: 08-1-73  
DATE RECEIVED: 10-1-73  
RECEIVED BY: \_\_\_\_\_

Dear Sirs:

Re: Insurance Coverages for  
Lao American Association

We acknowledge with thanks the copy of the Insured's very informative letter dated December 14, 1972.

It is now our pleasure to confirm the rates as follows:

1. General Liability (excluding foods and drinks)

With the following limits:

Bodily Injury: US\$ 50,000.- per person  
US\$ 50,000.- per accident

Property Damage: US\$ 5,000.- per accident

The rates are: US\$ 200.- for Vientiane  
US\$ 125.- for Luang Prabang.

2. Workmen's Compensation

Covering employees against The New Thai Labour Law at the rate of 0.1875% of payroll. The total premium is US\$ 209.-. The breakdown follows:

|          |                       |         |                    |
|----------|-----------------------|---------|--------------------|
| Teachers | US\$ 67,500.-         | Premium | US\$ 126.56        |
| Staff    | US\$ 37,170.-         | "       | US\$ 69.69         |
| Services | US\$ 6,800.-          | "       | US\$ 12.75         |
|          | <u>US\$ 111,470.-</u> |         | <u>US\$ 209.00</u> |

We are enclosing one copy of An Abstract of The New Thai Labour Law for your ready reference.

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3. All Risks

For movable equipment with the total value of US\$ 16,563.40 (Vientiane \$ 12,563.40 plus Luang Prabang \$ 4,000.-). The rate is 1½%. The total premium is US\$ 248.45.

4. Fire

The rates of fire on building and office furniture and equipment are as under:

- |   |       |                             |
|---|-------|-----------------------------|
| 1. On Fire Only   | 0.20% |                             |
| 2. Extended coverage to include<br>Multi Perils and Flood | 0.10% | (addition to the above)     |
| 3. Extended coverage to include<br>Riot & Vandalism       | 0.10% | (addition to the above two) |

Kindly confirm which coverage is required and also stating the nature of assets to be insured.

Regarding fire coverage on the building at Luang Prabang, it is not clear in the Insured's letter if the association is liable for the fire legal liability. Suspension of rent does not necessarily mean exemption from liability in case fire occurs due to the association's negligence. If not clearly stated, Vientiane Civil Law would apply and Association may be held liable.

However, the rate for Luang Prabang is 0.15% on the value insured, if fire legal liability only is needed.

5. Automobile Insurance

It may be of interest to the Association to find out whether the USAID vehicles or other vehicles used for field trips to carry students etc. are insured including legal liability to passengers.

6. We agree with the conclusion that the LAA is protected if they have liability and workmen's compensation insurance. Personal accident does not seem to be required. However there could be instances where students might be hurt on the premises without LAA having legal liability.



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With our best regards.

Yours sincerely,  
ROLIBEC INTERNATIONAL (THAILAND) LTD.

*Gene Hankins*  
Gene Hankins

RH/ps

Encl: 1 Copy of An Abstract of New Thai Labour Law.

cc. : Safety Insurance Co., Ltd.

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rolibec International (Thailand) Bangkok, Thailand • P.O. Box 1477 • Cable Rollibec • Tél: 32968-9, 36215, 37680

Dear Sirs:

Re: New Thai Labour Law

A new Thai Labour Law has been promulgated by the National Executive Council. Various benefit levels regarding Workmen's Compensation have been revised. Most of us will be effected by these amendments.

For your convenience, we have summarized the portion of the Workmen's Compensation law with respect to the benefits payable in the event of a job incurred injury. We are attaching this extract for your convenience.

Compared with the old law, the following are the principle changes in benefits:

| <u>Benefit</u>                               | <u>Old Law</u>                                   | <u>New Law</u>                               |
|--|--|--|
| Period of disability payment                 | 5 Years  | 10 Years                                     |
| Amount of compensation for medical treatment | Not exceeding<br>฿t 10,000                       | Not exceeding<br>฿t 20,000                   |
| Monthly compensation Limits                  | ฿t 2,500 or not<br>less than ฿t 200<br>per month | ฿t 3,000 or<br>less than<br>฿t 250 per month |

Amount of compensation for loss of certain parts of the Body:

|                         |                       |                      |
|-------------------------|-----------------------|----------------------|
| 1. One arm              | 4 years and one month | 4 years and 6 months |
| 2. One leg              | 3 years & 8 months    | 4 years              |
| 3. One hand             | 3 years & 1 month     | 3 years & 5 months   |
| 4. One foot             | 2 years & 6 months    | 2 years & 9 months   |
| 5. Hearing of both ears | 1 year & 6 months     | 2 years              |
| 6. Hearing of one ear   | 9 months              | 10 months            |
| 7. One thumb            | 9 months              | 10 months            |
| 8. One index finger     | 7 months              | 8 months             |
| 9. One middle finger    | 6 months              | 7 months             |
| 10. One toe             | 6 months              | 7 months             |

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- |  |  |   |
|--|--|---|
| 11. One ring finger  | 5 months                                   | 6 months  |
| 12. One little finger  | 2 months                                   | 3 months  |
| 13. One other toe  | 2 months                                   | 3 months  |
| 14. Sight of one eye   | 1 year & 11 months                         | 2 years & 5 months                                  |
| 15. Vision of 90% and up, or sight from 3/60 or over in one eye, or binocular vision |  | 2 years & 1 month                                   |
| 16. Other parts of the body besides those listed in (1) through (15)                 | Throughout the treatment but not to exceed | Throughout the treatment but not to exceed one year |

Please refer to the abstract for other further detailed informations. We will be glad to answer any question that you may have and hope that we may be of continued service to you again in the near future.

Yours sincerely,  
ROLIBEC INTERNATIONAL (THAILAND) LTD.

*Reeve Harkins*

Reeve Harkins  
Executive Vice President - Far East

RH/MS