950. — If the death is caused by the fault of a third person, the underwriter cannot claim compensation from that person, but the heirs of the deceased do not lose their right to compensation from the third person, even if the sum payable under the contract of insurance on life reverts to them.

951. — If the insurer has made an insurance payable on his death in favour of his heirs, the sum payable shall be part of the assets of his estate available for his creditors.

If the insurance has been made in favour of a particular person, only the amount of the premiums paid by the insurer shall be part of the assets of his estate available for his creditors.

ILLUSTRATION. — I. — A has made an insurance for 10,000 baht payable on his death " to his heirs", without specifying any particular persons. The liabilities of his estate amount to 13,000 baht while the assets are :

Cash	*500*	*baht*
Furniture of house	*600*	*,,*
Credit balance in Bank	*5,000*	*,,*
Total	*6,100*	*baht*

This total would not be sufficient to satisfy the creditors. But the amount of the insurance shall be added to the assets making a gross total of 16,000 baht out of which all the debts shall be paid leaving a balance of 3000 baht to be distributed among A's heirs.

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950.—If the death is caused by the fault of a third person, the underwriter cannot claim compensation from that person, but the heirs of the deceased do not lose their right to compensation from the third person, even if the sum payable under the contract of insurance on life reverts to them.

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ILLUSTRATION.—I.—*A has made an insurance for 10,000 baht payable on his death "to his heirs", without specifying any particular persons. The liabilities of his estate amount to 13,000 baht while the assets are :*

Cash	*500*	*baht*
Furniture of house	*600*	*,,*
Credit balance in Bank	*5000*	*,,*
Total	*6100*	*baht*

This total would not be sufficient to satisfy the creditors. But the amount of the insurance shall be added to the assets making a gross total of 16,000 baht out of which all the debts shall be paid leaving a balance of 3000 baht to be distributed among A's heirs.