



Summary of General Condition, Coverage and Exclusion

Travel Insurance In Thailand (For Foreign Tourists)

**General Condition**

**1. Period of insurance**

1.1 This insurance policy covers any loss or damage of the Insured under the period of cover that specified in the policy schedule which happens during period of cover within Thailand, however, the period of cover per trip is limited not exceed 60 consecutive days.

1.2 In case of medical emergency, War (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state and seize the power occurring in Thailand that make the Insured cannot travel back on planned schedule, the insurance policy will extend the coverage under the condition 30 days.

1.3 Period of cover refers to the validation of cover which will start upon the arrival of foreigners who travel to Thailand and continue until departure from the country. Arrival to or departure from Thailand is marked when the Insured completes all immigration process.

**2. Claim compensation**

The Company will compensate in case of death to the beneficiary while other compensation shall be paid to the insured within 15 days commencing from the date receiving complete and correct documents.

In case it is doubtful that such above mentioned claim is not in compliance with the coverage agreement in the policy, the prescribed period may be extend as deemed necessary but shall not exceeding 90 days commencing from the date receiving complete documents by the Company.

Should the Company is unable to complete compensation payment within the above mentioned specified period, The company shall be responsible to pay 15% interest per year of the payable amount commencing from the due date.

**3. Currency**

Premiums and benefits of this insurance policy will be paid by the currency of Thailand which The Company will pay the benefit amount as stated in the policy schedule.

**4. Cancellation of Insurance Policy**

**4.1 For Annual Coverage (Annual trip)**

4.1.1 The Company shall terminate this Policy by giving written notice not less than fifteen (15) days by registered mail to the Insured at the latest address given to the Company. In this case, the Company shall refund premium to the Insured after deduction of pro-rata premium for effective period of this Policy.

4.1.2 The Insured may terminate this Policy by giving written notice to the Company and is entitled to receive refunded premium after deduction of premium for partial effective period of this Policy at the short-term premium rate as appeared in the following tables



Short-rated schedule

Period (not over/month)	% of annual premium
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85
10	90
11	95
12	100

4.2 For Single Trip coverage, Both the Company and the Insured are unable to terminate this after its coverage is come into effect.

4.3 Policy cancellation before starting the trip, The Company will refund full amount of the premium to the Insured..

General Exclusions

This Insurance policy does not cover as follows:

1. Deductible stated in the policy schedule (if any).
2. Loss of or Injury caused by or result from nuclear weapons, radiation or radioactivity from any nuclear fuel or nuclear waste arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/fusion.
3. While the Insured is boarding or traveling in an aircraft or vehicles which has no license for carrying passengers or does not operate as a commercial aircraft and/or unauthorized transporter.
4. While the Insured pilots or works as a crew in any aircraft.
5. While the Insured is committing a crime or while the Insured is being arrested, under arrest or escaping from the arrest.
6. While the Insured serves as a soldier, police or volunteer and participates in war or suppression.

The insuring agreement

1. LOSS OF LIFE, DISMEMBERMENT, LOSS OF SIGHT OR TOTAL PERMANENT DISABILITY FROM ACCIDENT



## 2. MEDICAL EXPENSES DUE TO ACCIDENT OR SICKNESS

If the Insured has to be received the emergency medical treatment during period of insurance which is covered under this Insurance policy, the Company shall compensate the Insured according to the actual medical expense, but not exceeding the amount specified in the policy schedule. If the Insured received compensation from government or other welfare or from other insurer, the Company is responsible only for the excess amount, over that which is covered under the welfare or other insurer's policy.

### Exclusions for medical expenses due to accident or sickness

This insurance does not cover any loss or injury arising from/or in consequence of the following causes:

1. The Company will not be responsible for the medical expense of the following sickness.
  - 1.1 Tumor or Cancer
  - 1.2 Hemorrhoids
  - 1.3 Hernias
  - 1.4 Pterygium, Pinguecula, Cataract
  - 1.5 Tonsillectomy or Adenoidectomy
  - 1.6 Stones
  - 1.7 Endometriosis
2. The treatment of chronic symptoms or any sickness, which is pre-existing medical status before the effective date of this insurance policy including symptom or complication state that might be appeared later.
3. Action of the Insured while under the influence of alcohol, addictive drugs or narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" incase of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
4. Suicide or attempted suicide or self-inflicted
5. Miscarriage and abortion
6. Dental treatment, root canal treatment except necessary first aid treatment within 7 days following an accident.
7. Replacement of or new sets of dentures, dental crown, artificial denture.
8. AIDS or illness or injury in consequence of blood test as Virus HIV and others relate with AIDS
9. Any venereal disease, sexual transmitted disease.
10. Contagious diseases or epidemics declared by World Health Organization (WHO) or by government of Thailand at period time of epidemics.
11. Treatment of detective bodily congenial
12. Treatment or psychopathic condition, insane or symptom of psychoneurosis
13. Treatment for recuperate (relax), health, beauty, skin care including gain and lost weight, Health examination, any medical expense from accident or sickness not is covered under this Insurance policy
14. Any service charge other than the medical expense such as radio service, TV service, phone calling Newspaper, special meal (not normal) and other similar expense.
15. All kinds of prosthesis, such as stick, eyeglasses, hearing aid, speech device, all kinds of pacemaker.
16. Medical treatment unrelated to the modern type medicine including alternative medicine, such as acupuncture, natural therapy, massage, reflexology and chiropractic.



17. While the Insured is hunting for wild animals, racing of all kinds of car or boat, horse racing, all kinds of skiing including jet skiing, skate racing, boxing, parachuting (except for the purpose of life saving), while boarding or traveling on the balloon or glider, bungee jumping or diving with oxygen tank and breathing equipment under water.
18. While the Insured is taking part in a brawl or taking part inciting a brawl.

### 3. TRIP CANCELLATION

#### TRIP CANCELLATION BEFORE ARRIVING IN THAILAND

It is agreed that if the Insured shall not cancel the policy under the general condition 2.13.3 in case of the Insured have to cancel before start the trip to Thailand as a result of war (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state and seize the power occurring in Thailand

The Company shall compensate the expense arising from trip cancellation before start the trip to Thailand, which has been paid in advance whether partial or full amounts by the Insured for the deposit or booking for the unused travel or accommodation including penalty fee from trip cancellation.

The Company shall compensate the Insured for the actual expenses, but not exceed the amount specified in the policy schedule

### 4. TRIP CURTAILMENT

The Company will compensate the actual by reason of cut short the trip curtailment, which has been paid in advance whether partial or full amounts. For deposit or any advance payment for the unused travel or accommodation expenses including penalty fee as a reason of:

1. The Insured dies, suffer serious injuries or sickness which must be confirmed by doctor that it is reasonable for trip curtailment.
2. Death, serious injured, or sickness of the Insured's parents, spouse, children including the parents of the Insured's spouse.
3. The public transporter cancels the journey due to severe bad weather conditions.
4. War (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state, seize the power, labor strike or lockout occurring in Thailand to affecting the traveling of Insured.

The Company shall compensate the Insured according to the actual expense, but not exceeding the amount specified in the policy schedule.

### 5. AIRCRAFT HIJACKING

It is agreed that during the period of insurance; if the Insured becomes hostage in the event of hijacked plane in Thailand more than consecutive 12 hours, the Company will indemnify the sum Insured stated for every 12 hours of being hijacked.



## 6. TRAVEL DELAY

The Company will compensate the Insured in case that the trip is delayed from the policy schedule for more than 6 hours. The Company will indemnify the Insured for every 6 hours delay not exceed the amount specified in the policy schedule which caused by War (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state, seize the power which happen after the insurance Company has agreed to accept this insurance.

## 7. LOSS OF OR DAMAGE TO PERSONAL BAGGAGE

The Company shall indemnify the loss of or damage to the personal baggage of the Insured occurring in Thailand which arising from.

1. The mistake of the transporter or the hotel's staff.
2. Robbery, gang robbery or any action which uses the violence.
3. Theft forcibly enters to the Insured's hotel room or accommodation

The Company shall compensate the Insured for the excess of expenses that the Insured can claim from the other source. The Company will settle the claim by either.

- Repair or
- Replace or
- Cash for actual cost (exclude profit).

The Company shall compensate the Insured not exceed the amount specified in the policy schedule.

## 8. BAGGAGE DELAY

The Company will compensate the actual expenses incurred for necessary clothing and apparel, but not exceed the amount specified in the policy schedule because baggage is delayed, misdirected or temporarily misplaced by the mistake of transporter for more than 12 hours after the arrival of the Insured at destination.

The company will not compensate insuring agreement delay of baggage, if the insured has been compensated for insuring agreement loss or damage to personal effect.

## 9. PERSONAL LIABILITY

This insurance by this insuring agreement provides cover for personal liability of the Insured as, the Company will compensate for loss or damage of third party occurred within period of cover during the Insured is traveling in Thailand which the Insured is legal liability for the amount that the Insured have to responsible but not exceeding the amount specified in the policy schedule for:

1. Loss of life or injury of third party.
2. Loss or damage to the property of third party.

## 10. TRAVEL ASSISTANCE SERVICE

### Coverage

During the policy effective and the Insured is coverage under the policy, Travel Assistance Service which assigned by the Company providing the coverage for travel assistance services in the following:

10.1 Emergency Medical Evacuation/ Repatriation and/or Repatriation of Mortal Remains



10.2 Guarantee of Medical Expense Incurred during Hospitalisation

10.3 Assistance Services during the Trip

\*\*\* Coverage and other general conditions that have completely detail be in line with Travel Insurance In Thailand (For Foreign Tourists) be allowed by Office of Insurance Commission (OIC) \*\*\*

- Remark :**
1. Coverage and other general conditions that have completely detail be in line with Travel Insurance In Thailand (For Foreign Tourists) be allowed by Office of Insurance Commission (OIC)
  2. The company can choose coverage/ endorsement for make an insurance plan.