



**International Travel Insurance Policy for Individual
(Sell through electronic channel (Online))**

In reliance upon the statements made in the application for insurance forming part of this insurance Policy and in consideration of the premium to be paid by the insured person and subject to the terms, general conditions, insuring agreements, exclusions and endorsements of this insurance Policy, the Company agrees with the insured person as follows:

Section 1 Definitions

Words or expressions to which specific meanings have been given in any parts of this Policy shall have such specific meaning wherever they shall appear, unless specified otherwise in the Policy.

Policy	means	the Insurance Schedule, Schedule of Benefits, Conditions, Insuring Agreement, Exclusions, Attachments, Special Provisions, Warranties, Endorsements and Summary of Policy are considered as parts of this Insurance Contract.
Company	means	Tune Insurance Public Company Limited
Insured Person	means	the person named as the Insured person in this policy schedule and/or Endorsement who is under the coverage of this Policy.
Accident	means	an incident happens suddenly from external factor causes the result insured person unintended or unexpected.
Injury	means	bodily injury as directly resulted by accident solely and is independent from other causes.
Sickness	means	symptom, abnormality, sickness or contact disease of the Insured person.
Loss or Damage	means	bodily injury of the Insured person caused by accident, and leading to death, dismemberment, loss of sight, disability or injury or cause the damage to the insured person's property.
Deductible	means	the first part of loss which shall be borne by the Insured Person (if any).
Physician	means	any person licensed to practice modern medicine with the Medical Council who can render medical treatment and surgery within the territory he/she is licensed.
Nurse	means	a person who is legally licensed to engage in the nursing profession.
Inpatient	means	the person who is necessary to attend medical treatment in hospital or medical center and registered as inpatient by diagnosis and advice of the physician based on indication of medical standard and in the period suitable for treatment of such injury or sickness.



Outpatient	means	the person who received medical service in an outpatient department or emergency room of the hospital, medical facility or clinic, for a condition which by diagnosis and indication of the Medical Standard does not need to be admitted as an Inpatient.
Hospital	means	any medical facility that provides medical services, can accommodate overnight patients, has an adequate number of medical personnel and facilities and a complete range of services, particularly a major operating room, and is registered as a Hospital in accordance with the law on medical facilities in that locality.
Medical Facility	means	any medical facility that provides medical services, can accommodate overnight patients, and is permitted to be registered as a Medical Facility in accordance with the law in that locality.
Clinic	means	the modern type clinic duly permitted by law to be operated for medical treatment and diagnosis by the physician but cannot accommodate overnight patient.
Medical Standards	means	international rules or practices of modern medical service that provides suitable treatment plan for the patient according to the medical necessity and correspond with the summary from the injury and sickness background, findings, autopsy result or others (if any).
Necessary and Reasonable Expense	means	medical treatment costs and/or other expenses that correspond to the amounts normally charged to general patients for similar services by the Hospital, Medical Facility or Clinic where the insured person has been treated.
Medical Necessity	means	medical service provided under the following conditions: (1) the services correspond with diagnosis, and the treatment is consistent with the treated person's Injury or Sickness; (2) there are clear medical indications based on current Medical Standards; (3) the services must not be solely for the convenience of the treated person or his or her family or the treatment provider; and (4) Conform to standard medical treatment and is necessary for the injury or sickness suffered by the person being treated.
Pre-existing Conditions	means	any disease (including a complication or underlying condition of the disease) including its symptoms or abnormalities that occur to the insured within the period no later than 12 months from which the insured



		<p>purchased the policy and are significant enough that would require the general public to seek diagnosis, care, maintenance or treatment or to obtain diagnosis, care, treatment or maintenance from a licensed doctor.</p>
AIDS	means	<p>Acquired Immune Deficiency Syndrome which is caused by HIV virus infection, and shall include opportunistic infection, Malignant Neoplasm, infections or any Sickness that reveals an HIV (Human Immunodeficiency Virus) positive blood test result.</p> <p>Opportunistic infection shall include, but is not limited to, Pneumocystis Carinii Pneumonia, Organism of Chronic Enteritis, virus, and/or Disseminated Fungi Infection. Malignant Neoplasm shall include Kaposi's sarcoma, Central Nervous System Lymphoma, and/or other severe disease which is presently known to be a symptom of Acquired Immune Deficiency Syndrome, or which causes sudden death, Sickness, or disability to infected persons.</p> <p>AIDS shall include HIV (Human Immunodeficiency Virus), Encephalopathy Dementia, and outbreak of virus.</p>
Policy Year	means	<p>the period of one year commencing on the effective date of the Policy or commencing on the anniversary of the Policy year.</p>
Terrorism	means	<p>violent action and/or threat by any person or group of persons regardless of such action is done alone or in representation or in connection with any organization, government for political or religious result, ideology faith or similar objective, including to impact the government and/or public or partial thereof to become in panic.</p>
Emergency Assistant	means	<p>a company providing services to the insured person while being overseas in terms of medical care advice, emergency medical evacuation, body or bone ash repatriation.</p>
Public transport conveyance	means	<p>A mode of transport with a regular scheduled service operated by a licensed transport company with the aim of being an accepted transport tool for local passengers. Examples are general conveyance, bus, ship (in a river, a canal, a sea and an ocean), ferry, hovercraft, hydrofoil, train, tram, elevated train and underground train, except when such transport conveyance is used as part of a chartered transport or excursion although the service is provided regularly by schedule.</p>
General conveyance	means	<p>1.) An airplane and/or an aircraft with permanent wings that offers services and is operated by a commercial airline legally registered to</p>



carry passengers whereas a fare is charged and a flight is operated by schedule.

2.) A helicopter that offers services and is operated by an airline legally registered to carry passengers whereas a fare is charged and a flight is operated by schedule and flies between generally-accepted commercial airports or a commercial airport for lawfully registered helicopters.

Domicile means The country in which the insured informs the company that the insured has that nationality.

Section 2 General Term and Conditions

2.1 Insurance Contract

This Insurance Contract is executed based on the reliance on the statement declared by the insured person in the Application Form and additional declaration (if any) duly signed by the insured person as evidence to accept such insurance according to the Insurance Contract; this Policy is thus issued by the company as evidence.

In case of the insured person has already known but provided false statement in the declaration or already known any fact but concealed thereof, of which if it is known to the company, it may motivate the company to demand higher premium or refuse to execute insurance contract. In this regard, this insurance contract shall become void pursuant to Section 865 of Civil and Commercial Code and the company is entitled to terminate this insurance contract.

The Company shall not deny its liability based on any declaration other than the declarations made in the documents in accordance with paragraph one.

2.2 Validity of the Insurance Contract and Change of Wording in the Insurance Contract

This insurance Policy, together with the insuring agreements and attachments, forms part of the insurance contract. Any change of wording in the insurance contract must be approved by the Company and recorded in the Policy or attachments before such change becomes valid.

2.3 Period of Insurance

Each insuring period of the insured person which begins and ends within the period of insurance.

2.3.1 Single trip coverage:

(1) Round Trip

The period of insurance under this policy shall start 2 hours before the departure of the insured person from Thailand and continues until the insured person arrives at his/her address in Thailand or within 2 hours after he/she returns to Thailand, or until the termination date of the period of insurance, whatever occurs first (unless otherwise stated in this policy). the maximum of each insuring period shall not exceed 180 days.



(2) One Way Trip

The period of insurance under this policy shall start 2 hours before the departure of the insured person from Thailand and continues until the insured arrives at the immigration checkpoint of their destination or within 2 hours from reaching the destination, or until the termination date of the period of insurance, whatever occurs first (unless otherwise stated in this policy)

2.3.2 Annual Trip Coverage

In case of the Annual Trip Coverage to cover multiple trips, each insuring period shall be as mentioned in 2.3.1 and the maximum of each insuring period shall not exceed 180 days.

In case that the insured person is hospitalized during the effective period of the insurance policy and requires continued treatment as an inpatient, the coverage of this policy shall extend until the insured person is discharged from the hospital or the medical facility. If the insured person needs to extend the coverage to the period of insurance of the return flight that is delayed due to an unforeseeable and uncontrollable event, the period of insurance of this policy shall be extended as deemed essential for the coverage to be effective until the insured's return trip comes to an end.

2.4 Notification and Claims

The insured person, beneficiary, or representative of mentioned persons must inform the company in case of injury or sickness without delay. In the event of death, an immediate notice must be made to the Company, unless it can be proven that immediate notice was not practicable but was given as soon as possible.

In claiming compensation, the insured person, beneficiary, or representative of mentioned persons, must submit evidence or documents as specified under the protection agreement and/or each attached document and other additional documents as required by the Company as necessary to the Company within the specified period at its own expense.

Failure to submit documents or evidence within the said period does not invalidate the right to claim. If it is shown that there is a reasonable cause for not being able to send the document or evidence within the specified period, but it has been sent as soon as possible.

2.5 Claim and Submission of Evidence of Loss or Damage

2.5.1 Claim for Death Benefit resulting from Accident

The beneficiary shall submit the following evidence to the Company with his/her expense within 30 days from the date the insured person dies.

1. Claim form as prescribed by the Company.
2. Death certificate.
3. Copy of postmortem report.
4. Copy of Police report.



5. Copy of identification card and house registration (stamp “death”) of the insured person.
6. Copy of passport or travel evidence of the insured person.
7. Copy of Identification card and house registration of beneficiary.

2.5.2 Claim for Permanent Disability or Dismemberment Benefits resulting from an Accident

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date on which the Physician concludes that the insured person suffers permanent disability or dismemberment.

1. Claim form as prescribed by the Company.
2. Physician's report indicating the permanent disability or dismemberment.
3. Copy of passport or travel evidence of the insured person.
4. Copy of Identification card of the insured person.
5. Other evidence the company requires as necessary.

2.5.3 Claim for Medical Expenses resulting from a Sickness or an Injury while Being Abroad Benefits / Medical Expenses resulting from a Sickness or an Injury while in Thailand Benefits / Daily Compensation for hospitalization Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date on which the insured person is discharged from the Hospital, Medical Facility or Clinic.

1. Claim form as prescribed by the Company.
2. Physician's report indicating significant symptom, diagnosis result and treatment.
3. Original copy of receipt listing the expenses, or a summary of the bill and receipt.
4. Copy of passport or travel evidence of the insured person.
5. Copy of Identification card of the insured person.
6. Other evidence the company requires as necessary.

The receipts listing expenses must be the original receipts. The Company will return such receipts that certify the paid amount to the insured person to further claim the remaining amount from another insurer. If the insured person has been indemnified by government welfare, other welfare, or other insurance, the insured person shall submit a copy of the receipt certifying the paid amount by government welfare or other agency to further claim the remaining amount from the Company.

2.5.4 Claim for Trip Cancellation or Postponement Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.



4. Medical certificate in case that the trip cancellation resulting from the critical injury or sickness of the insured person and/or family member of the insured person.

5. Copy of death certificate in case of trip cancellation is resulting from the death of the insured person and/or family member of the insured person.

6. Other evidence the company requires as necessary.

2.5.5 Claim for Trip Curtailment Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.

2. Copy of passport or travel evidence of the insured person.

3. Copy of Identification card of the insured person.

4. Medical certificate in case that the trip curtailment resulting from the critical injury or sickness of the insured person and/or family member of the insured person.

5. Copy of death certificate in case of trip curtailment is resulting from the death of the insured person and/or family member of the insured person.

6. Other evidence the company requires as necessary.

2.5.6 Claim for Loss of Personal Money Benefits / Loss of Travel Document Benefits / Loss of Credit Card

Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.

2. Copy of passport or travel evidence of the insured person.

3. Copy of Identification card of the insured person.

4. Copy of Daily report of a local police officer.

5. Other evidence the company requires as necessary.

2.5.7 Claim for Loss or Damage of Baggage or Personal Effects Benefits / Loss or Damage of Baggage or

Personal Effects Including a Laptop from Natural Disasters Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.

2. Copy of passport or travel evidence of the insured person.

3. Copy of Identification card of the insured person.

4. Letter certifying Loss or Damage incurred from the management of the hotel or transport company in the case that such Loss or Damage is under supervision of the hotel staff or Transport Company.

5. List and prices of the lost or damaged items.



6. Daily report of a local police officer in the case that Loss or Damage incurs due to threat or violent force.
7. Other evidence the company requires as necessary.

2.5.8 Claim for Travel Delay Benefits / Baggage Delay

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.
4. Notification letter from the person responsible for the trip.
5. Letter of notification from the authorize person to be responsible for the trip specifying the date of delay, reason and the duration of the delay.

6. Other evidence the company requires as necessary.

2.5.9 Claim for Missed Connecting Carriers Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.
4. The letter to certify flight connection missing issued by the authorized person of that flight.
5. Other evidence the company requires as necessary.

2.5.10 Claim for Personal Liability Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.
4. Copy of Daily report of a local police officer.
5. The receipt shows the actual expenses incurred.
6. Other evidence the company requires as necessary.

2.5.11 Claim for Emergency Telephone Charges Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.



4. Copy of Daily report of a local police officer.
5. The receipt shows the actual expenses incurred.
6. Other evidence the company requires as necessary.

2.5.12 Claim for Rental Car Excess Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.
4. Copy of Daily report of a local police officer.
5. The receipt shows the actual expenses incurred.
6. Other evidence the company requires as necessary.

2.5.13 Claim for Golf Equipment Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.
4. Copy of Daily report of a local police officer.
5. The receipt shows the actual expenses incurred.
6. Other evidence the company requires as necessary.

2.5.14 Claim for Hole-in-one Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.
4. Other evidence the company requires as necessary.

2.5.15 Claim for Expenses for Visiting the Patient in the Hospital Benefits

The insured person shall submit the following evidence to the Company with his/her expense within 30 days from the date of event occurring.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Copy of Identification card of the insured person.
4. The receipt shows the actual expenses incurred.



5. Other evidence the company requires as necessary.

2.5.16 Claim for Emergency Medical Evacuation and Repatriation to Country of Domicile Benefits

The insured person shall submit the following document to the Company for reimbursement consideration.

1. Contact and inform the emergency assistant without delay.

2. In case the insured person is injured in a remote area, the insured person should contact a local physician for first aid then the emergency assistant shall consider transportation methods and cooperate with the Physician for further treatment.

2.5.17 Claim for Repatriation of Mortal Remain to Country of Domicile Benefits

The insured person shall submit the following document to the Company for reimbursement consideration.

1. Contact and inform the emergency assistant without delay then the emergency assistant shall consider the best transportation for repatriation of body or ashes to country of domicile.

2. In case of the death of the insured person, the beneficiary, relative or related person shall gather necessary documents for claim and submit them to the Company within 30 days from the date of death.

Nevertheless, non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible.

2.6 Medical Examination

The Company has the right to examine the insured person's medical record and diagnosis records as may be necessary for this insurance. The Company also has the right to conduct an autopsy, if necessary and not contrary to the law, at the Company's expense.

If the insured does not allow the company to examine the medical history and diagnosis of the insured in order to consider the payment of benefits. The company can refuse to provide coverage to the insured.

2.7 Compensation Payment

The Company shall provide compensation within 15 days from the date on which the Company has received a complete and correct set of evidence of Loss or Damage. Compensation for death will be paid to the beneficiary while other types of compensation will be paid to the insured person.

In case a reasonable doubt that the said claim was not made in accordance with the insuring agreement in this Policy, the period of time specified for claim compensation investigation may be extended as necessary but not exceed than 90 days from the date the company received the documents.

If the Company cannot settle the claim within the specified time limit, the Company is liable to pay interest at 15 percent per annum of the amount due accrued from the due date of the compensation.

If the treatment is in a Hospital, Medical Facility, or Clinic outside Thailand, the Company will pay benefit based on a foreign exchange rate of the date stated in medical treatment receipts.



2.8 Payment of Premium and Premium Refund

2.8.1 The insured person must pay the premium promptly and the insurance policy shall start the coverage as the date specified in the schedule.

2.8.2 For Single Trip Cover, cancellation of Insurance Policy after the Company has issued the Policy shall be without any premium refund, except in case the Insured is not granted Visa subject to evidence issued by relevant Embassy is provided and the Insured person notifies the Company prior to the inception date of the Policy.

2.8.3 For Annual Policy Cover, the Insured person may cancel the Policy subject to the following conditions:

1) The Company may terminate this Policy by giving written notice not less than fifteen (15) days by registered mail to the Insured person at the latest address informed to the Company. In this case, the Company shall refund premium to the insured person after deducting a rateable proportion of the premium for the time the Policy has been in force.

2) The Insured person may terminate this Policy by giving written notice to the Company and the Company shall refund premium after deducting premium for the time this Policy has been in force effect per the short-term premium rate as shown in the table as follows:

Short-Term Premium Rate Table

Duration of Insurance (not over / months)	Percentage 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

The termination of the insurance policy under the conditions in this Article, whichever is done by any party must be the entire termination whole coverage only It is not possible to choose to cancel any part of the coverage during the insurance year.



2.9 Dispute Resolution by Arbitration

In case of an argument, dispute, or claim under this Policy between a person who is entitled to claim under the Policy and the Company, if that person wishes to settle the dispute by way of arbitration, the Company shall comply and allow the case to be decided by an arbitrator according to the Arbitration Regulations of the Office of the Insurance Commission on arbitration.

2.10 Conditions Precedent

The Company may not be liable for compensation under this Policy unless the insured person, the beneficiary, or the representative of the said person has fully complied with the insurance contract and the conditions of the Policy.

2.11 Currency and expenses incurred abroad

If the compensation payable under this insurance policy is in a foreign currency The company will pay compensation in baht using the foreign exchange rate on the date specified in the receipt, documents, and evidence used to claim compensation under the protection agreement. and/or attached documents.

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Section 3 General Exclusion

This Policy does not cover any Injury, Sickness, Loss or Damage arising from or as a result of the following causes or which occurs at the times as follows (Unless specific coverage is specified in the insuring agreement)

3.1 Suicide, attempted suicide or self-inflicted Injury.

3.2 War, invasion, act of foreign enemies, warlike operations whether war is declared or not, civil war, uprising, insurrection, riot, strike, civil commotion, revolution, coup d'état, proclamations of martial law, or any events which lead to the proclamation or maintenance of martial law.

3.3 While the insured person serves as a soldier, police, or a volunteer and participates in war or crime suppression.

3.4 Terrorism.

3.5 Any intentionally illegal act by the Insured or confiscation, detention, or destruction by customs or other authorities, or any violation of regulations of a government, or the Insured's negligence after receiving a warning through or by general media with respect to an intention to cause strike, riot, or civil war.

3.6 Radiation or radioactivity from any nuclear fuel or nuclear waste produced by the combustion of nuclear fuel or any process of self-sustaining nuclear fission/fusion.

3.7 Radioactive explosion, or any nuclear component or harmful substance that could cause an explosion in a nuclear process.

3.8 While occurring in a country or territory that is excluded from coverage as specified in the insurance policy schedule and attached documents (if any).

3.9 While the event occurs in oil platform or underground mine.

3.10 While the Insured is not fit to travel, or travels against the advice of the Physician permitted to provide treatment.

3.11 While the insured person is suffering from mental disorder, insanity, or nervous system disease.

3.12 While the Insured travels with an intention to receive any kind of medical treatment.

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Section 4 Insuring Agreement

Subject to the insuring agreement, the exclusion, general terms and conditions and endorsement of the insurance policy and in consideration for the premium will be paid by the insured person. The company agrees to cover only the insuring agreement attached with this insurance policy and provide sum insured as specified in the schedule.





Insuring Agreement

Death, Dismemberment, Loss of Sight or Total Permanent Disability Benefits resulting from Accident

Definitions

Dismemberment	means	the loss of body organ from the wrist joint or the ankle joint and the loss of use of that organ which according to the medical indication will never be able to function at any time in the future.
Loss of sight	means	complete blindness which is permanently incurable.
Total permanent disability	means	disabled to the extent of being unable to perform any work duties in a regular occupation or other occupations completely forever or unable to perform 3 or more types of daily activities on their own daily activities refer to the ability to perform 6 main daily tasks of normal people, which is a medical criterion for evaluating patients who are unable to perform such tasks, consisting of: (1) Mobility, such as the ability to move from a chair to a bed by oneself without needing help from others or using assistive devices. (2) Ability to walk or move, such as the ability to walk or move from one room to another on your own without the assistance of others or the use of assistive devices. (3) Dressing ability, such as the ability to put on or take off clothing on your own without the assistance of others or the use of assistive devices. (4) The ability to bathe and cleanse the body, such as the ability to bathe including being able to get in and out of the shower by yourself without the help of others or the use of assistive devices. (5) Eating ability, such as the ability to eat food on your own without the assistance of others or the use of assistive devices. (6) Ability to defecate, such as the ability to use the bathroom to defecate. Including being able to enter and exit the bathroom on your own without assistance from others or using assistive devices.

Coverage

This insurance covers loss or bodily injury of the insured person caused by travel accident leading to death of the insured person, dismemberment, loss of sight or total permanent disability within 180 days commencing from the date of accident or injury requiring the insured person to attend continuous treatment as inpatient in hospital or medical center and subsequently dies at any time, the Company will compensate as follows:



1. 100% of the sum insured In case of death.
2. 100% of the sum insured In case of total permanent disability and such total permanent disability is existed for not less than 12 consecutive months commencing from the date of accident or there is any clear medical indication that the insured person is becoming total permanent disability.
3. 100% of the sum insured For both hands from wrist joints or feet from ankle joints or both sights.
4. 100% of the sum insured One hand from the wrist joint and one foot from the ankle joint.
5. 100% of the sum insured One hand from the wrist joint and one sight.
6. 100% of the sum insured One foot from the ankle joint and one sight.
7. 60% of the sum insured One hand from wrist joint.
8. 60% of the sum insured One foot from ankle joint.
9. 60% of the sum insured One sight.

The company shall compensate only one item of loss which has the highest amount.

Through the period of insurance, the company will pay the compensation under this insuring agreement totally not over the amount specified in the insurance schedule. If the company pays the compensation less than 100% of sum insured, the company still covers the rest amount until end of period of insurance.

Specific Exclusion (Only apply to the insuring agreement for the Death, Dismemberment, Loss of Sight or Total Permanent Disability Benefits resulting from Accident)

This insuring agreement does not cover the Death, Dismemberment, Loss of Sight or Total Permanent Disability resulting from:

1. Action of the insured person while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
2. Parasite infections except pyrogenic infection, tetanus, or rabies from a wound or cut suffered because of an accident.
3. Miscarriage, except for that miscarriage is a direct result of an accident.
4. While the insured person is 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/glider.
5. While the insured person is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as commercial aircraft.
6. While the insured person pilots or works as a crew in any aircraft.
7. While the insured person is taking part in a brawl or taking part in inciting a brawl.
8. While the insured person is committing a felony or while the insured person is being arrested or escaping arrest.



Insuring Agreement

Medical Expenses resulting from a Sickness or an Injury while Being Abroad Benefits

Additional Definitions

Traditional Thai medicine practitioner means a legal traditional Thai medicine practitioner licensed to use Thai herbs for treatment. Such traditional Thai medicine practitioner must not be the insured person, business partner, employer, employee, or representative of the insured person, or is involved with the insured in any way.

Traditional Chinese medicine practitioner means a legal traditional Chinese medicine practitioner licensed to use herbs, acupuncture, and chiropractic for treatment. Such traditional Chinese medicine practitioner must not be the insured person, business partner, employer, employee, or representative of the insured person, or is involved with the insured person in any way.

Coverages

During the effective period under the terms and conditions of the policy coverage benefits, if the insured person is injured in an accident or suffers a sudden and unpredictable sickness during the period of insurance and while traveling abroad, and this led to a medical treatment, be it an inpatient or outpatient, the Company will pay necessary and reasonable compensation caused by such medical treatment as per medical necessity and standards. The amount to be paid is the actual amount incurred but not exceeding the sum insured as specified in the policy schedule and deducted by deductible (if any).

In case of injury stemming from an accident abroad and a treatment by traditional Thai medicine or traditional Chinese medicine is required, with the exception for bone fracture, the Company shall pay the actual amount the insured person has paid but not exceeding 1,500 baht per person per accident.

Covered expenses are:

1. Physician' fee.
2. Medicine and parenteral nutrition, blood and blood components, as well as costs for the separation, preparation or analysis of blood or blood components, laboratory tests and pathology fees, radiology diagnosis, other special diagnostic methods, including Physician's reading fee, expenses related to the use or provision of services, medical tools and equipment outside the operating room, medical consumables (medical supplies 1), operating room fees and equipment, excluding cost of hiring a special Nurse while in a Hospital or a Medical Facility as an Inpatient.
3. Ambulance fee in case of emergency, to transport the insured person to or from a Hospital or a Medical Facility for Medical Necessity.
4. Take-home drugs for Medical Necessity, but not for more than 14 days.
5. Cost for an ICU room or standard single room plus meals provided for the patient by the Hospital or Medical Facility, and daily nursing service fee.



In the case that the insured person is entitled to claim expenses, partly or wholly, from any person or source, the company will reimburse the insured person the medical expenses only for the amount exceeding the amount that may be claimed.

Overseas Medical Treatment

For treatment arising from an injury under this policy's coverage, the Company will pay a compensation using a foreign currency rate of the date shown on the receipt of medical treatment.

Specific Condition

1. In-patient room and board limits do not exceed 10,000 Baht per day. This exclusion does not apply to the medical treatment in Intensive Care Unit (ICU) as per the medical standard.

Additional Exclusions (Only apply to the insuring agreement for the Medical Expenses resulting from a Sickness or an Injury while Being Abroad Benefits)

This insurance does not cover the Medical Expenses resulting from a Sickness or an Injury while Being Abroad the following conditions:

1. The deductible that the insured must be responsible for as stated in the policy schedule (if any).
2. Pre-existing conditions.
3. Treatment or remedy of bodily deficiency sustained since birth.
4. Treatment for relaxation or health, massage for health or relaxation, rehabilitation, health checkups, other treatment costs unrelated to the Injury or Sickness.
5. Suicide or suicide attempt, self-inflicted injury.
6. Parasite infections except pyrogenic infection, tetanus, or rabies from a wound or cut suffered as a result of an accident.
7. Treatment of disease or mental and nervous conditions, stress, insanity including drug addiction or genetic diseases.
8. AIDS, venereal diseases, sexual transmitted disease.
9. Any treatment related to pregnancy including childbirth and miscarriage.
10. Treatment, which is not considered a modern medicine, including alternative treatment e.g. acupuncture, natural therapy, chiropractic, etc.
11. Artificial aids i.e. crutch, eyeglasses, hearing aids, speech devices, pacemakers, etc.
12. Expenses relating to dental except to relief the injury from accident but not include dental restoration, braces, crowns and bridges, scaling or polishing, filling, or dentures. This includes the medical expense for the treatment which is necessary for natural pronunciation from dental treatment resulting from an accident.
13. Medical treatment incurred for the purpose of reaping benefit from this insurance policy.
14. Any cosmetic surgery or beautification treatment including treatment of acne, freckles, dandruff, weight reduction and gain, hair loss. Reconstructive surgery is also excluded unless injury is sustained as a result of an accident to reactivate the function of such organ.
15. Any medical treatment given by a medical practitioner who is the insured person or the parent, spouse or child/children of the insured person.
16. Any inoculations or vaccinations, except rabies vaccine needed after an animal attack or tetanus shots needed after being injured.



17. While the insured person is racing of all kinds of car or ship, 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/glider.
18. While the insured person is taking part in a brawl or taking part in inciting a brawl.
19. While the insured person is committing a felony or while the insured person is being arrested or escaping arrest.
20. Action of the insured person while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
21. While the insured person is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as commercial aircraft.
22. While the insured person pilots or works as a crew in any aircraft.
23. Back pain stemming from disc herniation, spondylolisthesis, degenerative disc disease, spondylosis, defect or pathological traits with spinal fracture in pars interarticularis (spondylolysis), unless there is a fracture or dislocation of the spine as a result of the accident.

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Insuring Agreement

Medical Expenses resulting from a Sickness or an Injury while in Thailand Benefits

Coverage

This insurance provides coverage for medical costs necessary for treatment or follow-up treatment in Thailand. For the injury or sickness suffered while the insured is abroad, or the accident that takes place while the insured is returning to Thailand and is still within the period of insurance, the limits in the period of requesting medical treatment are as follows:

1. In the case that the insured has never received medical treatment with regards to such injury or sickness abroad, the insured must request for medical treatment in Thailand within 48 hours after the period of insurance expires.

2. If the insured receives medical treatment from abroad, the insured must request for medical treatment in Thailand no later than 48 hours after the period of insurance expires so that the insured person is eligible for a continual medical treatment in Thailand.

The Company will pay necessary and reasonable compensation caused by medical treatment as per medical necessity and standards in actual amount but not exceeding the sum insured as specified in the policy schedule to the insured and deducted by deductible (if any).

In the case that the insured person is entitled to claim expenses, partly or wholly, from any person or source, the company will reimburse the insured person the medical expenses only for the amount exceeding the amount as specified in the policy schedule and deducted by deductible (if any) and occurred in Thailand (if any).

Specific Condition (Only apply to the insuring agreement for the Medical Expenses resulting from a Sickness or an Injury while in Thailand Benefits)

1. In-patient room and board limits do not exceed 10,000 Baht per day. This exclusion does not apply to the medical treatment in Intensive Care Unit (ICU) as per the medical standard.

Additional Exclusions (Only apply to the insuring agreement for the Medical Expenses resulting from a Sickness or an Injury while in Thailand Benefits)

This insurance does not cover the Medical Expenses resulting from a Sickness or an Injury while in Thailand the following conditions:

1. The deductible that the insured must be responsible for as stated in the policy schedule (if any).
2. Pre-existing conditions.
3. Treatment or remedy of bodily deficiency sustained since birth.
4. Treatment for relaxation or health, massage for health or relaxation, rehabilitation, health checkups, other treatment costs unrelated to the Injury or Sickness.
5. Suicide or suicide attempt, self-inflicted injury.
6. Parasite infections except pyrogenic infection, tetanus, or rabies from a wound or cut suffered as a result of an accident.
7. Treatment of disease or mental and nervous conditions, stress, insanity including drug addiction or genetic diseases.



8. AIDS, venereal diseases, sexual transmitted disease.
9. Any treatment related to pregnancy including childbirth and miscarriage.
10. Treatment, which is not considered a modern medicine, including alternative treatment e.g. acupuncture, natural therapy, chiropractic, etc.
11. Artificial aids i.e. crutch, eyeglasses, hearing aids, speech devices, pacemakers, etc.
12. Expenses relating to dental except to relief the injury from accident but not include dental restoration, braces, crowns and bridges, scaling or polishing, filling, or dentures. This includes the medical expense for the treatment which is necessary for natural pronunciation from dental treatment resulting from an accident.
13. Medical treatment incurred for the purpose of reaping benefit from this insurance policy.
14. Any cosmetic surgery or beautification treatment including treatment of acne, freckles, dandruff, weight reduction and gain, hair loss. Reconstructive surgery is also excluded unless injury is sustained as a result of an accident to reactivate the function of such organ.
15. Any medical treatment given by a medical practitioner who is the insured person or the parent, spouse, or child/children of the insured person.
16. Any inoculations or vaccinations, except rabies vaccine needed after an animal attack or tetanus shots needed after being injured.
17. While the insured person is racing of all kinds of car or ship, 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/glider.
18. While the insured person is taking part in a brawl or taking part in inciting a brawl.
19. While the insured person is committing a felony or while the insured person is being arrested or escaping arrest.
20. Action of the insured person while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
21. While the insured person is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as commercial aircraft.
22. While the insured person pilots or works as a crew in any aircraft.
23. Back pain stemming from disc herniation, spondylolisthesis, degenerative disc disease, spondylosis, defect or pathological traits with spinal fracture in pars interarticularis (spondylolysis), unless there is a fracture or dislocation of the spine as a result of the accident.



Insuring Agreement

Emergency Medical Evacuation or Repatriation to Country of Domicile Benefits

Coverage

This insurance provides benefit coverage when the insured person suffers injury or sickness during his or her overseas trip and it is necessary to evacuate the insured person by the method suitable for necessity based on opinion or advice of Emergency Assistant, or its authorized representative, to receive appropriate medical treatment; or to evacuate the insured person back to the Country of Domicile. The Company shall pay the evacuation expense directly to Travel Assistant.

With respect to the movement method for emergency medical treatment, Travel Assistant or its authorized representative will decide and determine the method and type of movement, and the destination, which may include cost of patient transport vehicle by air, sea, land, train, or other suitable transport methods, and based on necessary medical treatment.

The coverage specified herein is for expenses for services which are determined and/or prepared by Travel Assistant with respect to transport or medical treatment, and cost of medical tools incurred out of necessity because of the transport for emergency medical treatment of the insured person specified in the policy schedule.

Specific Condition (Only apply to the insuring agreement for the Emergency Medical Evacuation or Repatriation to Country of Domicile Benefits)

Expenses associated with any service which has not been approved and managed by the authorized company or authorized representative of the authorized company will not be covered except that the insured or travel companion of the insured is not able to notify the authorized company and have good reason. For expenses incurred and cannot be controlled during transportation for emergency medical care or transportation back to domicile. In this case, the company reserves the right to reimburse the insured for the first reserve for the expenses incurred for those services and the maximum amount is not more than the sum insured as specified in the policy schedule.

Additional Exclusions (Only apply to the insuring agreement for the Emergency Medical Evacuation or Repatriation to Country of Domicile Benefits)

The insurance under this insuring agreement shall not cover expenses for the emergency medical evacuation and repatriation to the Country of Domicile arising from or as a result of the following causes.

1. Expenses for all services for which the insured person is not obligated to pay or any expense already included in the expenses specified in the traveling schedule.
2. AIDS, venereal diseases, sexual transmitted disease.



Insuring Agreement

Repatriation of Mortal Remains to Country of Domicile Benefits

Coverage

This insurance also covers when the Insured is injured or sick during the trip which results in the death of the insured person within 30 days from the date of injury or sickness. The Emergency Service Assistant or the representative of the Emergency Service Assistant who is authorized by the Company shall prepare to repatriate the body or ashes of the insured person to Thailand whereby the Company shall pay actual expenses incurred from such repatriation directly to the authorized company but not exceeding the maximum sum insured specified in the policy schedules.

The emergency assistance service provider is Europ Assistance.

Additional Exclusions (Only apply to the insuring agreement for the Repatriation of Mortal Remains to Country of Domicile Benefits)

Claim for Repatriation of Mortal Remains to Country of Domicile Benefits

The insured person, beneficiary, or representative of such person, as the case must notify and send documents or evidence to the company within 30 days from the date of the incident at your own expense.

1. Claim form as prescribed by the Company.
2. Copy of passport or travel evidence of the insured person.
3. Other evidence the company requires as necessary (if any).

Failure to submit evidence within the said period This does not allow the company to deny liability.

However, expenses related to any service that are not approved and managed by an emergency assistance service provider for which the insured or beneficiary has previously reserved payment for those services which cannot be reported to emergency service providers but there are justifiable reasons for expenses that are incurred and cannot be controlled during emergency medical care somewhere. The company will reimburse actual expenses incurred but not more than the expenses in the same situation as determined by the emergency assistance service provider, but not more than the insured amount as specified in the insurance policy schedule.

Additional Exclusions (Only apply to the insuring agreement for the Repatriation of Mortal Remains to Country of Domicile Benefits)

The insurance under this insuring agreement shall not cover expenses for the repatriation of Mortal Remains to the Country of Domicile arising from or as a result of the following causes.

1. Expenses for all services for which another person must be legally responsible for the insured person or any expense already included in traveling expenses for which the person arranging the trip or the transport company must be responsible.
2. Any expense for the repatriation of the body of the insured person that is not approved or arranged by the Emergency Service Assistant.
3. AIDS, venereal disease and sexually transmitted disease.



Insuring Agreement

Expenses for Visiting the Patient in the Hospital Benefits

Additional Definition

Family member Means father, mother, grandfather, grandmother, son, daughter, spouse of the insured and father and mother of the spouse.

Majority means reaching the age of 20.

Coverages

This applies to the circumstance in which the insured person is admitted to the hospital or the medical facility as an inpatient in a foreign country as a result of injury or a sickness for over 5 consecutive days and the insured person's condition dictates that it is not possible to leave a hospital. In addition, no family member with the age of majority stays with the insured person in such foreign country.

The company will pay actual amounts of travel expenses by plane in the economy class, by first class train or ship and accommodation and meals up to the sum insured as specified in the policy schedule, to the family members of the insured person, maximum 2 persons. The amount paid shall not exceed the sum insured as specified in the policy schedule to allow the family members of the insured person to visit the insured person in a foreign land.

The authorized company will arrange an economy-class round-trip air ticket, a first-class train ticket or a ship ticket, accommodation, and meals for up to 2 family members of the insured person per trip. The authorized company shall compensate for the cost of patient visit until the insured person is confirmed by a doctor that he/she is fit for travelling back to Thailand, up to the sum insured as specified in the policy schedule.

Additional conditions (Only apply to the insuring agreement for the Expenses for the Visiting the Patient in the Hospital Benefits)

1. The medical condition of the insured person prevents the insured person from leaving a hospital. Furthermore, the instruction by the respective doctor bans the relocation of the insured person.
2. The insured person is not accompanied by a family member who is of legal age during his/her stay at the hospital or the medical facility.



Insuring Agreement
Hospital Confinement Benefits

Coverages

This insurance provides coverage if the insured needs to stay in a hospital or medical facility as an inpatient abroad due to injury from an accident or illness that occurs during the insured period. The company will pay daily compensation benefits to the insured in the following cases:

1. In the case that the insured receives treatment abroad, the company will pay daily compensation benefits to the insured as actually occurred, up to a maximum of the insured amount as specified in this insurance policy table, starting from the first day of hospital admission or medical facility as an inpatient.

2. In the case that the insured receives further treatment in Thailand, the insured person must continue to stay in the hospital for treatment or medical facility as an inpatient. The company will pay daily compensation benefits to the insured as actually occurred. The maximum does not exceed the sum insured as specified in this insurance policy table. Compensation will be paid after the period of treatment in the hospital.

If the insured suffers an injury or illness that occurs suddenly or acutely and cannot be predicted and requires treatment by surgery or medically necessary procedure as an inpatient. But due to medical evolution, treatment does not require the insured to stay in a hospital or medical facility. The company will pay daily compensation to the insured for one day (1 day) for treatment that occurs through surgery or procedures as follows:

1. ESWL : Extracorporeal Shock Wave Lithotripsy
2. Coronary Angiogram / Cardiac Catheterization
3. Extra Capsular Cataract Extraction with Intra Ocular Lens
4. Laparoscopic of all types
5. Endoscope of all types
6. Sinus Operations
7. Excision Breast Mass
8. Bone Biopsy
9. Amputation of fingers or toes
10. Liver Puncture/Liver Aspiration
11. Bone Marrow Aspiration
12. Lumbar Puncture
13. Thoracentesis/Pleuracentesis/Thoracic Aspiration/Thoracic Paracentesis
14. Abdominal Paracentesis/Abdominal Tapping
15. Curettage, Dilatation & Curettage, Fractional Curettage
16. Colposcope, Loop diathermy
17. Bartholin's Cyst (Marsupialization of Bartholin's Cyst)
18. Gamma knife

(The company can specify additional surgeries or procedures. according to medical evolution)



Additional Exclusions (Only apply to the insuring agreement for the Hospital Confinement Benefits)

The insurance under this insuring agreement shall not cover expenses for the Hospital Confinement arising from or as a result of the following causes.

1. Pre-existing conditions.
2. Treatment or remedy of bodily deficiency sustained since birth.
3. Treatment for relaxation or health, massage for health or relaxation, rehabilitation, health checkups, other treatment costs unrelated to the Injury or Sickness.
4. Treatment of all types of genetic diseases.
5. AIDS, venereal diseases, sexual transmitted disease.
6. Any treatment related to pregnancy including childbirth and miscarriage.
7. Treatment which is not considered a modern medicine, including alternative treatment e.g. acupuncture, natural therapy, chiropractic, etc.
8. Non-essential services or surgeries.
9. Any cosmetic surgery or beautification treatment including treatment of acne, freckles, dandruff, weight reduction and gain, hair loss. Reconstructive surgery is also excluded unless injury is sustained as a result of an accident to reactivate the function of such organ.
10. While the insured person is racing of all kinds of car or ship, 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/glider.
11. Action of the insured person while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
12. While the insured person is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as commercial aircraft.
13. While the insured person pilots or works as a crew in any aircraft.



Insuring Agreement

Trip Cancellation or Postponement Benefits

Additional Definitions

Serious Injury or Sickness means the insured person and /or family member of the insured person who requires medical treatment by a legally licensed Physician and Serious Injury or Sickness causes the insured person and / or family member of the insured person being certified by the Physician as unfit for the trip or continue with the trip.

Family Member means father, mother, grandfathers, grandmothers, son, daughter, spouse of the insured person, and father, mother of the spouse.

Coverage

This insurance provides coverage in case of the insured person's trip cancellation or postponement occurs within 30 days before the date of departure which causes the insured person cannot travel as scheduled resulting from these specified events (except the event in 3) as follows:

1. Death or Serious Injury or Sickness of the insured person or his or her Family Member.
2. Strike, riot, or civil war, political turmoil which is unexpected and uncontrolled by the insured person.
3. The insured person's permanent residence is seriously damaged from fire, flood, or similar natural disasters such as typhoon and earthquake within 7 days before departure, resulting in the insured person being unable to travel as scheduled.
4. Summoned to be a witness at a court, or a writ of execution by a court.

The Company will compensate for the actual expenses of the insured person up to the sum insured as stated in the policy schedule for the loss or the damage caused by the cancellation or postponement of the trip i.e. trip deposit, advanced air ticket and/or accommodation and meal that the insured person has advanced. The sum is only for the loss or the damage that has not been reimbursed by other agency and is a consequence of cancellation or postponement prior to the departure day, and/or expenses that the insured person is liable to by law. The coverage shall be effective only when the insured person has been insured before becoming aware of any event which may cause such cancellation or postponement.

The benefit coverage agreement of trip cancellation or postponement shall commence on the day the insured person enters this insurance policy.

In case the insured person claims for the reimbursement from this insuring agreement, the coverage of this insurance policy shall become terminated.

Additional Exclusions (Only apply to the insuring agreement for the Trip Cancellation or Postponement Benefits)

The insurance under this insuring agreement shall not cover the Trip Cancellation or Postponement arising from or as a result of the following causes:



1. Any Loss or Damage arising from the government's control or rules.
2. Any Loss or Damage arising from regulations bankruptcy lack of liquidity in debt repayment, or lack of debt repayment by the travel agency or carriers which causes trip cancellation.
3. Any loss or damage under the coverage of other effective insurance policies, public projects, or compensation by other sources i.e. hotel, airline, tourist agency or other operators who are responsible for travel, meal and accommodation.
4. AIDS, venereal diseases, sexual transmitted disease.
5. Being insured under this insuring agreement less than seven (7) days before the date of departure (except in the case of death or serious injury of the insured person or his or her Family Member).
6. Trip cancellation or Postponement resulting from financial status or changing travel plans of the insured or family members.
7. Epidemic disease or the disease transmission.
8. Trip cancellation or Postponement resulting from any causes that the insured person being aware before applying for this insuring agreement.
9. Trip cancellation or Postponement resulting from the Pre-existing conditions.
10. Business loss or damage, business obligation or the insured person's or its family member's commitment.
11. The loss or damage to the insured person's travelling privileges.
12. Trip cancellation or Postponement incurred by an offence by the insured person, or the insured person faces a criminal legal action.
13. Trip cancellation or Postponement in which the insured person fails to inform at once the tourist agency or a tour manager or transport service or accommodation provider when the insured person realizes that the delay or cancellation is compulsory to the arranged trip, unless there is a reasonable cause that prevents an immediate communication to the tourist agency, and the insured person has informed the tourist agency as early as possible.

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Insuring Agreement
Trip Curtailment Benefits

Additional Definitions

Serious Injury or Sickness means the insured person and /or family member of the insured person who requires medical treatment by a legally licensed Physician and Serious Injury or Sickness causes the insured person and / or family member of the insured person being certified by the Physician as unfit for the trip or continue with the trip.

Family Member means father, mother, grandfathers, grandmothers, son, daughter, spouse of the insured person, and father, mother of the spouse.

Coverage

This insurance policy covers additional expenses paid by the insured person for travel, accommodation, and meal during the period of insurance, and/or a fine or expenses occurred as a result of premature return to Thailand by the insured person due to the following causes:

1. Death, or Serious Injury or Sickness of the insured person and doctors recommend getting back
2. Family members of the insured's Death, or Serious Injury or Sickness.
3. A natural disaster such as typhoon or earthquake.
4. Strike, riot, or civil war, political turmoil which is unexpected and uncontrolled by the insured person.
5. Being quarantined as the Physician's advice.

The Company will compensate the actual expenses, up to the sum insured as stated in the policy schedule for additional expenses by airplane, land, or ship (economy class, if possible), accommodation, lost travel expense and/or advanced accommodation or a seized deposit of the insured person after a trip takes places, due to the above-mentioned causes. The coverage includes expenses stemming from the extension of a trip involving a quarantine as advised by the doctor.

Additional Exclusions (Only apply to the insuring agreement for the Trip Curtailment Benefits)

The insurance under this insuring agreement shall not cover the trip curtailment arising from or as a result of the following causes.

1. AIDS, or a blood test result revealing HIV positive, and other diseases related to AIDS.
2. Trip curtailment resulting from any causes that the insured person being aware before applying for this insuring agreement.



Insuring Agreement
Travel Delay Benefits

Coverage

The insurance's coverage is applicable to a travel by airplane, ship or train by the insured person that is delayed for at least 6 hours in a row from the original schedule as stated in the policy schedule, due to the following causes:

1. Unsuitable climate that forces airplane, ship, or train operators to delay the trip for the safety of passengers.
2. Deficiency, malfunction, defect and glitch of mechanism or electricity system of the machines of aviation, ship, or train equipment.
3. Protests or strikes of the employees of airplane transport operators or an airport, a ship or a train.

The insured person shall submit evidence issued by the transport provider detailing the specified time and causes of such delay issued. The Company will compensate for the delay as per the sum insured to the insured person for every 6 hours of the delay as stated in the policy schedule, up to the sum insured as stated in the policy schedule.

Additional Exclusions (Only apply the insuring agreement for the Travel Delay Benefits)

The insurance under this insuring agreement shall not cover the Travel Delay resulting from the following causes:

1. The insured person's ticket intentionally fails to be inspected before boarding the airplane, the ship or the train at the time specified in the trip's details provided to the insured person (except that the trip is delayed because of a strike or an industrial dispute of the operator of airplane, airport, ship, or train).
2. The damage in which the insured person does not have a letter indicating the cause of delay and duration of delay issued by the airline, ship or train or ticket agency.
3. The delay emanates from the strike, protest by the airport, commercial airline employees, or the industrial disputes of the aviation logistics operators that takes place before or while the insured person is purchasing the insurance policy.
4. Delays caused by service cancellation of the logistics operators that are responsible by instructions or some advice from the relevant control organization or the government of a certain country.
5. The insured person arrives at the airport or port or train platform which is later than the time for checking tickets before boarding. (Unless the delay is due to a strike or industrial dispute of the air transport operator or of the airport or of ocean liner or train).
6. Government's requirements or laws, delays, or changes in booked trips, including errors, negligence or defaults by service providers that are part of any booked trip, whether by travel agencies or tour operators who book the trip.
7. Loss or damage to the insured person's traveling privileges.
8. The insured person who fails to inform the travel agency/tour operator or the logistics operators or accommodation operators at once when he/she realizes that there is a need to make a travel later than the arranged trip schedule, unless the insured person can justify that there is a reasonable cause and, thus, cannot immediately notify the company but still do so as quick as possible.



Insuring Agreement
Missed Connecting Carriers Benefits

Coverage

In the event that the insured person misses a transit while being abroad during a travel made by general conveyance and/or public conveyances that have been confirmed upon the schedule at the point of transit which is caused by the delayed general conveyance and/or public conveyances traveling to the transit point and it is not possible to arrange other spare conveyances within 6 hours from the time of traveling to the transfer point.

The insured person shall submit evidence issued by the operator showing the duration and reasons for the missed travel. The Company will pay compensation for missed travel in accordance with the sum insured to the insured person for every 6 hours of the missed trip as specified in the policy schedule, and up to the sum insured as specified in the policy schedule.

Additional Exclusions (Only apply for the insuring agreement for the Missed Connecting Carriers Benefits)

The insurance under the insuring agreement shall not cover the missed connecting carriers resulting from the following cases:

1. Result of the fact that the insured person misses a trip at the start point regardless of the cause involved.
2. Delays caused by the cancellation of the logistics operators that are responsible by instructions or some advice from the relevant control organization or the government of a certain country.
3. Damage which is caused by the fact that the insured person does not submit a letter containing the cause and duration of the delay of general transport conveyance and/or public transport conveyance, which is issued by general transport conveyance operator and/or public transport conveyance operator or ticket or package tour agencies.
4. Delays caused by strikes or protests which take place or are announced before the issuance date of the insurance policy, or the date which appears on the ticket, or the trip confirmation date, whatever occurs first.
5. The connection of the connecting flights that are not at the same airport as the flight before arrival or the duration as flight time between the departure flight and connecting flight will be less than 3 hours.



Insuring Agreement

Loss of Travel Document Benefits

Additional Definitions

Travel Document	means	passport, green card, visa, driver's license, travel ticket or tourist ticket travel ticket
Travel Ticket	means	a ticket in which the passenger pays the fare to a land, sea or air transport operator operating with a valid transportation license.
Theft	means	dishonestly taking the property of another person or that is owned by another person.
Burglary	means	which shows signs of tampering by any person who enters or leaves the place where the insured property is kept. By using severe force and causing clearly visible signs of damage to the location where the insured property is kept. From the use of tools, explosives, electricity, chemicals or from theft or robbery including loss or damage resulting from such attempts.
Robbery	means	stealing property using physical force or threaten to use violent force immediately to facilitate the theft or taking away that property or to hand over that property or hold on to that property or conceal the commission of the offense or escape from arrest.
Gang-Robbery	means	robbery committed by three or more people together.

Coverage

The company will pay compensation to the insured as actually occurred. The maximum does not exceed the sum insured as specified in the insurance policy table. For the cost of requesting a new travel document and lodging costs will increase to obtain replacement travel documents. Travel documents lost due to the insured being stolen, robbed, robbed, or stolen, or natural disasters (such as typhoons, tsunamis, earthquakes, etc.) while abroad.

The insured must report such loss to the authorized police in the incident within 24 hours from the event and claim compensation, there must be a police officer's diary.

Additional Exclusions (Only apply to the insuring agreement for the Loss of Travel Document Benefits)

This insurance under the insuring agreement does not cover the Loss of Travel Document from the following causes:

1. In the case where the loss has not been reported to the competent police in the incident within 24 hours after the incident and/or there is no police daily record.
2. In the case where the loss is the result of mistake, forgetfulness, or neglect of the insured in taking care of it and take reasonable precautions to ensure the safety of travel documents.
3. In the case of travel document request fees for countries that are not in the insured's travel itinerary.
4. Loss of unknown cause
5. Actions of the insured while under the influence of alcohol, narcotic drugs, or narcotics to the point of being unable to maintain consciousness. The term "while under the influence of alcohol" in the case of a blood test shall be considered as having a level. Blood alcohol content of 150 milligrams percent or more.



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6. While the insured person is involved in a quarrel or is involved in provoking quarrels.
7. While the insured is committing a crime or while being arrested or evading arrest.
8. Loss due to exchange rate or depreciation of the document.





Insuring Agreement
Personal Liability Benefits

Additional Definition

Third Party means any persons who are not the relatives stay with the insured person, employee, and business partner of the insured person.

Coverage

The insurance policy covers legal liability to third party of the Insured person which accidentally occurs during the insurance period specified in the schedule. The company on behalf of the insured person shall compensate the actual amount the insured person has to be legally responsible but not exceeding the sum insured stated in the schedule for the result of the damage as following:

1. The death of injury resulting from accident of the third party.
2. Loss or damage to the third party's property resulting from accident.

Specific Condition (Only apply to the insuring agreement for the Personal Liability Benefits)

1. Duties of the insured in claiming compensation in the event that may cause a claim according to this coverages agreement, the insured person
 - 1.1 Notify the company without delay.
 - 1.2 Forward to the company immediately upon receipt of a subpoena or court order or enforcement which is related to the insured person who has been sued for legal liability to third parties in accordance with this control agreement.
 - 1.3 The insured must not take any action that amounts to an agreement to pay or admit liability to a third party or another person or the injured person or any action that may cause a lawsuit or fight a lawsuit without receiving accepted a letter from the Company. Unless the Company did not respond to the claim in a reasonable time from the date of notified by the insured.
 - 1.4 Send details and help as necessary for the company to agree to compensation or fight claims or litigation.
2. The insured's duty to provide protection. The insured must protect or provide protection according to reasonable precautions to avoid accidents and must comply with the provisions of the law and regulations of government officials.
3. Duty to preserve the rights of the company for subrogation. At the expense of the company, the insured must do everything necessary or as reasonably requested by the company, whether before or after receiving compensation. To preserve the Company's rights to subrogate claims for damages from third parties.
4. The Company's rights, The Company has the right to fight a lawsuit and have the right to compromise on behalf of the insured person against tot any claim.
5. Averaging liability. If the time of the incident result to be claim has other insurance cover the same liability, the company will be liable for damages, litigation costs and other expenses not exceeding to the ratio of company for the amount payable with this liability.

Additional Exclusions (Only apply to the insuring agreement for the Personal Liability Benefits)



The insurance under this insuring agreement shall not cover the personal liability arising from or as a result of the following causes:

1. Loss or damage, including injury to non-third parties.
2. Loss or Damage of the property owned by, or legally in possession or under control of the insured person.
3. Loss or damage related to liability resulting from a contract entered by the insured. If there is no contract, the liability of the insured will not occur.
4. Loss or Damage relating to the willful or spiteful act, act of gross negligence, or illegal act of the insured person.
5. Loss or damage due to the ownership and possession of all types of vehicles driven with engine, including any machinery or vehicles that is pushed or dragged by engines, aircraft, firearms, pets, land or building or caused by negligence in controlling.
6. Commercial or professional liability or lack in business operations.
7. Loss or damage from the actions of the insured while in this condition mental disorder, nervous system, insanity, including when the insured person is involved in a quarrel or inciting quarrel.



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Insuring Agreement

Loss or Damage of Baggage or Personal Effects Benefits

Additional Definitions

Baggage	means	baggage that the insured person takes with them on the trip.
Personal Effects	means	personal effects that the insured person takes with them on the trip.
Souvenirs	means	articles that are a symbol or reminder of an event, place, or things, and that are sold or given as souvenirs.
Accessories	means	articles such as rings, bracelets, necklaces, bangles, earrings, pendants, and watches worn as body accessories.
Valuables	means	accessories made of gold, silver or precious metals, wool cloths, watch jewelry, or precious stones.
Stealth	means	Stealing by using violent force or threatening to immediately use violent force in order to a) facilitate the theft or the taking of that property; or b) to hand over the property; or c) hold on to that property; or d) conceal the commission of the offense; or e) to escape from arrest However, theft means dishonestly taking the property of another person or that is owned by another person.
Plunder	means	robbery committed by three or more people together.
Pair or Set	means	various assets which have the same characteristics or is a combined device or are used together.

Coverage

This insurance covers Loss or Damage of the insured person's baggage or Personal Effects which are carried with the insured person during the insuring period in the following cases:

1. While the baggage or Personal Effects are under control and care of hotel staff or a transport company. Such Loss or Damage must be certified in writing by management of the hotel or transport company; or
2. Resulting from illegally force of violence or threatened from others to the insured person to take away the baggage or Personal Effects, and such Loss or Damage must be reported by the insured person to a police officer at the place of the loss or damage which the claim for indemnity must have the police report.

The Company will pay compensation for loss or damage to each piece of luggage and/or personal property (Single Limit) or all damaged items in pairs or sets (Pair or Set) or property which is a pair or set which is partially damaged, but it cannot be used anymore.

It will be paid according to the amount of actual loss or damage, up to a maximum not exceeding the insured amount as specified in the insurance policy schedule.



Specific Conditions (Only apply to the insuring agreement for the Loss or Damage of Baggage or Personal Effects Benefits)

1. How to indemnify and limit the Company's liability

The company has the right to consider paying compensation according to one of the following methods.

1.1 Pay in money according to the actual value at the time of loss or damage to the property which takes into account the depreciation of said assets Limit the amount per piece (Single Limit) or each pair or set (Pair or Set) to a maximum of not more than..... baht (the company specifies a maximum of not more than 10,000 baht) and not more than the total insured amount as specified in the insurance policy table or

1.2 Repair according to actual loss or damage or

1.3 Procure similar assets to replace them

2. Duties of the insured in claiming compensation

When loss or damage occurs, the insured must do the following:

2.1 The insured must notify the hotel or transporter or the local police of the damage as soon as possible unless the insured is unable to do so due to necessity or an event that occurred and caused the insured to not may be notified.

2.2 The insured must follow every step of the process so that the insured's luggage and personal effects are properly taken care of.

2.3 The insured will be responsible for the deductible for any loss or damage. In the insured amount as specified in the insurance policy table for each and every loss or damage.

2.4 Insured beneficiary or representative of such person, as the case may must notify and send documents or evidence to the company within 30 days from the date of the incident at your own expense.

2.4.1 A book, document or other evidence issued by the transporter or hotel specifying the details of the damage. If the damage is under the control of the hotel staff or other residence where the insured is staying or transport company.

2.4.2 Document confirming damage (Property Irregularity Report) issued by the carrier hotel management by specifying details of the damage. In the case that the damage is under the control of the hotel staff or other residential premises where the insured is staying or transport company.

2.4.3 Report or daily report from the police in the area where the incident occurred. In the case of being forced being threatened or treated with violence to steal a bag travel and/or personal belongings within the suitcase.

Failure to submit evidence within the said period This does not allow the company to deny liability.

3. Other insurance and liability averaging

If at the time the damage occurred, it appeared that the insured had taken out insurance for the same damage with another insurance company whether by the insured himself or by any other person acting on behalf of the insured. The company will jointly compensate for compensation not exceeding the average portion of the amount the company has insured against the total insured amount. But not more than the insured amount that the company has insured.



4. Subrogation

In the case that the company has paid compensation according to the insurance policy The company will inherit the rights of the insured who receives coverage against any person. or any organization Only for the part that the company has paid compensation for. In this case, the insured must cooperate with the company in delivering various documents. Ready to take necessary actions to protect such rights and will not do anything. which is damaging to the rights of the company

Additional Exclusions (Only apply to the insuring agreement for the Loss or Damage of Baggage or Personal Effects Benefits)

The insurance under this insuring agreement shall not cover the Loss or Damage of baggage or Personal Effects resulting from the causes as followings:

1. The deductible which the insured person must be responsible as specified in the policy schedule (if any).
2. Loss or damage resulting from seizure of property or detention of property under customs laws, confiscation by the government, transportation of illegal goods or do any other act that is against the law.
3. Loss or damage to the following items:
 - (1) Pets, jewelry, valuables, art, or antiques drinks containing ingredients alcohol, stock certificates, bills of exchange promissory notes, traveler's cheques, travel tickets, drafts, credit cards, debit cards or ATM cards, cash, banknotes, coins, or souvenirs.
 - (2) Luggage of the insured person sent in advance without going together with the insured.
 - (3) Property in a bag that is not a suitcase includes a wallet. A handbag or bag whose general use is not that of a suitcase unless it is in a suitcase.
 - (4) Rented or rented equipment.

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Insuring Agreement

Loss or Damage of Baggage, Property including Computer Notebook Arising from Natural Disasters Benefits

Additional Definitions

Notebook means computer carrying bag complete set including components or accessories that
Computer are standard equipment for notebook computers. But mobile computers (Handheld computers) or any portable tools which are not considered included in this category.

Coverage

The company will compensate the insured for the actual loss or damage. The maximum does not exceed the sum insured as specified in the insurance policy schedule for loss or damage to luggage or personal effects, including notebook computers, which the insured carries with him or purchases while traveling abroad. Damage from natural disasters (such as typhoons, tsunamis, earthquakes, etc.) caused by circumstances beyond the insured's control at the designated destination while abroad.

The company will pay actual compensation but not exceeding the maximum insured amount as specified in the insurance policy table. Deducted by the first part of the liability (if any) for one piece of property or one pair or one set.

The Company may compensate by choosing to arrange replacement or repair considering wear and tear and depreciation. In addition, depreciation may not apply to notebook computers purchased for less than 1 year from the date of the accident. If the insured can present supporting documents for the claim, such as the original receipt or the original product warranty card, etc.

Specific Conditions (Only apply to the insuring agreement for the Loss or Damage of Baggage, Property including Computer Notebook Arising from Natural Disasters Benefits)

1. The insured must report the matter to the police or relevant authorities, including hotel management and airlines that have control over the place where the loss or damage occurred, within 24 hours from the event and a written record of the person with such authority must be attached to the claim.

2. The insured must take every action possible regarding luggage or personal property, including notebook computers, by

a. Do not leave it in public places unattended; and

b. All reasonable precautions must be taken. To keep personal property or notebook computers safe.

However, items that are a pair or set are considered one item, namely one pair of shoes, camera and lens, and standard accessories.



Additional Exclusions (Only apply to the insuring agreement for the Loss or Damage of Baggage, Property including Computer Notebook Arising from Natural Disasters Benefits)

The insurance under this insuring agreement shall not cover the Loss or Damage of Baggage, Property including Computer Notebook Arising from Natural Disasters resulting from the causes as followings:

1. The deductible which the insured person must be responsible as specified in the policy schedule (if any).
2. Animals, automobile (including accessories), Motorcycles, boats, engines, any other vehicles, snow skiing, household items, antiques, accessories, valuables i.e. diamond, gold, silver includes all gold ornament and silver ornament, contact lenses, wheelchairs, dentures, artificial limbs, share certificates, travel documents i.e. passport green card visa, driving license, traveling ticket or ticket trip, transportation ticket, handbag or the bag which is not traveling, purse, cash, banknotes, coin or souvenirs, glasses, food or supplementary and electronics device i.e., mobile phone, camera, VDO camera, tablet, compact computer (include accessories and program) and extension cord set.
3. Loss or damage caused by wear and tear, deterioration, biting by insects or rodents, hidden defects, or damage incurred from any operation to repair, clean, modify or fix any property.
4. Loss or damage of equipment that is rented or for rent.
5. Loss or damage to luggage or personal property including notebook computers as a direct result or indirectly from rebellion, rebellion, revolution, civil war, seizure of power, or action by government agencies to obstruct, fight, or prevent such events. Confiscation or destruction under quarantine or customs regulations confiscation of property upon order of a government official or legal authority or risk of transporting or selling contraband or illegal goods.
6. Loss or damage to luggage or personal property. This includes notebook computers that are insured under any other insurance policy or that will receive compensation from any other airline, hotel, or any other person. Except only for expenses that exceed the amount that can be reimbursed. The company will compensate but not exceeding the maximum insured amount specified in the insurance policy table.
7. Loss or damage to luggage or personal property. This includes the insured's notebook computer that is sent in advance, mailed, or delivered separately.
8. Loss or damage that occurs because the insured does not take reasonable care and protection of the property.
9. Loss or damage of goods, goods samples, or any type of equipment.
10. Loss or damage of information recorded on tapes, floppy disks, diskettes, note cards, or the like.
11. Loss or damage of cash, banknotes, bonds, coupons, stamps, transferable bills, deeds, contracts, all types of securities credit card loss or replacement of credit cards, identification cards and driver's licenses, travel documents.
12. Loss of unknown cause.



Insuring Agreement

Loss of Personal Money Benefits

Additional Definitions

Deductible	means	the first part of each and every loss will be the insured's responsibility.
Theft	means	dishonestly taking the property of another person or that is owned by another person.
Burglary	means	which shows signs of tampering by any person who enters or leaves the place where the insured property is kept. By using severe force and causing clearly visible signs of damage to the location where the insured property is kept. From the use of tools, explosives, electricity, chemicals or from theft or robbery including loss or damage resulting from such attempts.
Robbery	means	stealing property using physical force or threaten to use violent force immediately to facilitate the theft or taking away that property or to hand over that property or hold on to that property or conceal the commission of the offense or escape from arrest.
Gang-Robbery	means	robbery committed by three or more people together.

Coverage

This insurance provides protection if there is loss or damage to cash, banknotes, or traveler's checks of the insured person from any of the following events which occurs during the insured period.

1. Theft with evidence of tampering from a locked safe. Inside the hotel room where the insured has registered to stay as a hotel guest.
2. Robbery, robbery, theft, or any other action in a violent manner.

The Company will pay compensation for loss or damage to cash, banknotes, and traveler's checks that the insured cannot claim from the responsible party or other types of insurance in accordance with the actual amount of damages. But not more than the insured amount as specified in the insurance policy table minus the deductible (if any).

The insured must report such loss to the authorized police in the incident within 24 hours from the incident and every claim for compensation for such loss must be accompanied by a police diary.

Additional Exclusions (Only apply to the insuring agreement for the Loss of Personal Money Benefits)

This insurance under the insuring agreement does not cover the Loss of Personal Money from the following causes:

1. The first portion of liability for which the insured is responsible as specified in the insurance policy schedule (if any).
2. All types of credit cards, travel cards and stock certificates, bills of exchange documents.
3. In the case where the loss is the result of mistake, forgetfulness, or neglect of the insured in taking reasonable care and precautions to ensure the safety of that property as well as loss due to currency exchange or currency devaluation.



4. In the event of loss of traveler's checks, the loss was not reported to the bank or agent that issued the traveler's check immediately after the incident.
5. If the loss cannot be proven by evidence.
6. Loss that occurs while the insured is under the influence of alcohol, narcotic drugs, or narcotic drugs to the point of being unable to maintain consciousness. The term "while under the influence of alcohol" in the case of a blood test shall be considered as the criterion. There is an alcohol level in the blood from 150 milligrams percent or more.
7. While the insured person is involved in a quarrel or is involved in provoking quarrels.
8. While the insured person commits a crime or while being arrested or escaping arrest.

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Insuring Agreement
Loss of Credit Card Benefits

Additional Definitions

Credit Card means credit card, debit card, or ATM card of the insured person including supplementary cards.

Coverage

This insurance provides protection against financial loss resulting directly from the loss or theft of a credit card which occurs within the insured period.

The Company will pay compensation for financial losses resulting directly from the loss or theft of a credit card which occurred while traveling abroad and the insured was unable to claim damages from the responsible party or other types of insurance for the actual amount of damages. But not more than the insured amount as specified in the insurance policy table minus the deductible of liability (if any).

Specific Conditions (Only apply to the insuring agreement for the Loss of Credit Card Benefits)

However, the insured must notify such loss or damage to the credit card company within 6 hours after the incident. Including notifying the police with authority in the locality where the incident happened within 24 hours from the time of the incident unless it is impossible to do so. Due to necessity or an event that occurred and caused the insured to be unable to report the loss or damage within that period.

Additional Exclusions (Only apply to the insuring agreement for the Loss of Credit Card Benefits)

This insurance under the insuring agreement does not cover Loss of Credit Card from the following causes:

1. The first portion of liability for which the insured is responsible as specified in the insurance policy schedule (if any).
2. If the credit card is stolen by someone within the insured's family.
3. Strikes, riots, acts with malicious intent for political, religious, ideological, or political disturbances.



Insuring Agreement
Baggage Delay Benefits

Coverage

During the period of insurance, this insurance covers in case of baggage delay during the trip or misdirected or temporarily lost which is responsible by the airline or the logistics operator.

The Company will pay compensation at the amount specified in the policy schedule for every 6 hours of delay from the time the insured person arrives at destination as per schedule to the time the insured person receives the baggage, up to the sum insured as stated in the policy schedule.

Duty to preserve the rights of the company for subrogation at the expense of the company, the insured must do everything necessary or as reasonably requested by the Company, whether before or after receiving compensation from the Company to preserve the Company's rights to claim damages from third parties.

Specific Conditions (Only apply to the insuring agreement for the Baggage Delay Benefits)

1. Claims and submission of evidence of damages

The insured person, beneficiary, or representative of such person, as the case may must notify and send documents or evidence to the company within 30 days from the date of the incident at your own expense.

- 1.1 Compensation claim form specified by the company.
- 1.2 A certified letter from the airline confirming the luggage delay.
- 1.3 Copy of passport and/or evidence of the insured's travel
- 1.4 Documents or evidence as required by the company as necessary (if any)

Failure to submit evidence within the said period, this does not allow the company to deny liability.

2. Subrogation

In the case that the company has paid compensation according to the insurance policy. The company will inherit the rights of the insured who receives coverage against any person or any organization. Only for the part that the company has paid compensation for the insured must cooperate with the company in delivering various documents. Ready to take necessary steps to protect all such rights and will not do anything which is damaging to the rights of the company and the insured must not bring a lawsuit after loss or damage to the person who caused such loss or damage.

Additional Exclusions (Only apply to the insuring agreement for the baggage delay benefits)

This insurance under the insuring agreement does not cover the baggage delay from the following causes:

1. Travel baggage transported under a cargo receipt.
2. Travel baggage seized by customs or other government agencies.
3. Expenses that the airline has paid to the insured.
4. Delay of luggage while in Thailand or after the insured person ends the trip as specified in evidence of travel at that time.



Insuring Agreement
First Liability for Rental Cars Benefits

Coverages

This insurance provides coverage for any deductible of the voluntary car insurance policy for the car rented by the insured if the insured is legally liable to compensate for loss or damage incurred during the insured period in Thailand.

Specific coverage conditions (Applies only to the First Liability for Rental Cars Agreement)

1. The vehicle must be rented from a car rental company that has a car rental business license.
2. The car rental contract must require the insured to purchase first-class car insurance to cover loss or damage to the rental car during the rental period.
3. The Insured must comply with all conditions of the Rental Car Company under the Rental Agreement, and the conditions of the insurer under the said insurance contract including the laws, rules and regulations of Thailand's traffic.

Specific exception (Applies only to the Rental Car Deductible Benefit Agreement)

Insurance under this insuring agreement it does not cover deductibles for the Rental Cars arising from or as a result of the following reasons:

1. Loss or damage caused by driving of the rented vehicle in violation of the terms of the lease or loss or damage occurring outside the public road area, or due to violations of national laws, rules, and regulations.
2. Loss or damage caused by wear and tear deterioration damage from insects or animals biting or gnawing defect or damage that does not show a trace.

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Insuring Agreement
Golf Equipment Benefits

Specific Definitions

Golf Equipment	means	golf clubs, golf bags or golf carts
Public Place	means	public or private places that are open or allow the general public to use the service according to the opening hours, regardless of whether there is a fee charged or not.
Public Building	means	government or private buildings which is open or allows the public to use the service according to the opening hours, regardless of whether compensation is collected or not.

Coverages

This insurance provides coverage as follows:

Loss or damage of golf equipment

This insurance covers golf equipment carried by the insured as well as newly purchased during the insured period in Thailand. In the event the loss or damage of golf equipment occurs in a public place during the insurance period in Thailand of the Insured.

Additional conditions (Applicable only for the golf equipment benefits only)

When the insured's golfing equipment is lost or damaged, the Insured must notify the police or the relevant authority, i.e. hotel, airline, golf course or public golf practice who has the authority to supervise the lost or damaged site within 24 hours from the time of the incident, and must also attach a written record of the said authority with the claim.

The Insured must take all possible actions to ensure that their golf equipment.

- a) Not be left unattended in a public place and
- b) Must take all reasonable means of protection, to keep the device in a safe manner

The Company shall compensate the Insured for actual loss or damage of golf equipment to the Insured up to the sum insured as stated in the Policy Schedule and/or insurance certificate for one equipment or one pair or one set. The Company may pay compensation or provide a replacement or repair golf equipment by deducting wear and tear and depreciation expenses in the event that the company estimates the damage that has already occurred, it is not worth repairing. The Company will compensate the Insured as if the device was lost.

However, any Insured person may not claim compensation in the benefit agreement for loss or damage of baggage or personal effects, golf equipment benefit and baggage delay benefit at the same time (if any).

Specific exception (Applicable only for the golf equipment benefit)

Insurance under this insuring agreement does not cover the golf equipment and hole-in-one coverage benefits, arising from or as a result of the following reasons:



1. Loss or damage of golf balls and/or clubs during actual play on the golf course. or practicing hitting on the training ground.
2. Loss or damage caused by wear and tear, or damage caused by the repair process or while making repairs as a result of such damage.
3. Loss or damage resulting from an intentional act or gross negligence of Insured person.
4. Loss or damage resulting from confiscation or withheld by customs or government officials.





Insuring Agreement

Hole-in-one Benefits

Coverages

1. Under insurance period, if the Insured can perform hole-in-one in an Official Tournament under the Rules of a competition held on any standard 18-hole golf course in Thailand that is open to the public and the hole-in-one has been signed and certified by the contestants, the field manager and competition organizer. The Insured are entitled to receive a prize money of not more than the amount that stage on the policy schedule.

2. During the trip, the Insured can perform hole-in-one playing golf other than the competition specified in item 1. and the hole-in-one is done on a standard golf course in Thailand and certifies by field manager. The Insured is entitled to receive a prize of not more than the amount that stage on the policy schedule.

However, the insured will receive special prizes for hole-in-one only once throughout the insured period.

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Insuring Agreement

Damage or Loss of property Dwelling Benefits

Additional Definition

Property within the residence	means	furniture, decorations, fixtures, tools, household appliances, musical instruments, sound equipment, kitchenware, clothing, and other assets which is not specified in the exception of specific categories for the residence of the insured or person who normally living with the insured.
Pair or Set	means	various assets which have the same characteristics or equipment that is connected or used together
Theft	means	taking of the property of another person or joint owner in bad faith.
Burglary	means	theft presenting signs of breaking-in by any person who enters or exists the location at which the insured person property is kept by using aggressive force and causing a clear trail of damage to the said location by use of tools, explosives, electricity, or chemicals, or arising from Robbery or Gang Robbery, including Loss or Damage arising from an attempt thereof.
Robbery	means	robbery by committing an act of violence or threatening to do any act of violence immediately to facilitate the theft or taking away of property; obtaining delivery of the property; taking hold of the property or concealing the commission of such offense; or avoiding arrest.
Gang-Robbery	means	robbery committed by three persons or more.

Coverage

Through the period of insurance that the Insured is traveling outside of residence to travel foreign. This insurance provides protection against loss or damage that occurs to property within your residence of the Insured person due to the following events.

1. Fire, lightning, flood, or similar natural disasters such as storms, rains, earthquakes, etc.
2. Burglary and/or theft of property within the residence.

The company will compensate up to maximum but not exceed sum insured that specified in the schedule deducts the deductible (if any).

Condition and Additional terms

1. Compensation payment

The company has the right to consider paying compensation using one of the following methods.

1. Compensate by the actual amount at the time of loss or damage to the property or
2. Compensate by repairing the actual loss or damage or
3. Compensate by providing similar property to replace it.



Claim for the Damage or Loss of property in Dwelling.

The Insured must submit the following documentation to the Company within 30 days from the date of incident at the expense of the Insured.

1. Claim form specified by the company
2. Copy of passport and/or proof of travel of the Insured
3. Copy of the insured's identification card
4. Copy of the police report from the area where the incident occurred
5. Quotation and photo
6. Details of the property that has been loss or damaged and the value of the loss or damage of property at the time of loss as much detail as possible.
7. Documents or evidence that are required from the company (if any).

Failure to provide the specified documentation within the stated timeframe does not forfeit the right to claim, provided it can be demonstrated that there were valid reasons for the delay in submission.

Additional Exclusions (Only apply to the insuring agreement for the Damage or Loss of property in Dwelling Benefits)

The insurance under this insuring agreement shall not cover for the Damage or Loss of property in Dwelling arising from or as a result of the following causes:

1. Silver bars or silver jewelry or gold bars or gold jewelry or gems or valuable jewelry
 - 1.2 Antiques or objects of art with a total value more than 10,000 THB.
 - 1.3 Original or photocopy of documents, inventions, plans, diagrams, drawings, designs, patterns, designs or prints or molds.
 - 1.4 Debt collateral, all types of estate, Various important documents, postage, taxes, stamps, currency, banknotes, checks or business documents, stock certificates, various documents, deeds, contracts, bonds.
 - 1.5 Illegal assets
 - 1.6 Electrical appliances and electrical equipment, electrical circuit boards, electronic equipment, electrical wire or light bulb which has been damaged due to or because of overloading the engine excessive pressure, short circuit, electrical sparks, burning of the wires, electrical leakage, Including the causes of natural deterioration or using the only machine that was damaged from the aforementioned cause.
 - 1.7 All types of vehicles whether it is land, water or air.
 - 1.8 Trees, garden decoration, lawns
2. Deductible that the Insured is responsible for which specified on the policy schedule.
3. Loss or damage or destruction due to property deterioration, corrosion, insects or rodents or from the process carried out by the Insured for repairs cleaning or modification of any property.
4. Destruction of property resulting from an order from a government agency.



Insuring Agreement
Emergency Telephone Charges Benefits

Coverage

The Company will compensate the actual expenses from using personal mobile phone, hotel's telephone or any other telephone that has service bill during a medical emergency which occurs within the insurance period and is still abroad for the purpose of requesting emergency medical assistance services or emergency medical evacuation and use for request authorized company services only. However, the maximum amount does not exceed the sum insured as specified in the insurance policy schedule.





Insuring Agreement
Visa Refusal Benefits

Coverage

Under the insuring agreement of this insurance policy, if the insured's visa application is rejected for any reason that does not fall under the exemptions. The company will pay compensation no more than 1 time per policy year. According to the insured amount specified in the insurance policy table to compensate for the visa application fee that the insured has paid previously.

Additional Exclusions (Only apply to the insuring agreement for the Visa Refusal Benefits)

The insurance under this insuring agreement shall not cover the Visa Refusal arising from or as a result of the following causes:

1. The insured's passport must be valid for at least 6 months before the trip as specified in the passport.
2. Documents or evidence used in visa application are incomplete or do not meet the requirements of the embassy of the destination country.
3. The insured has a criminal history or is being pursued for legal action.
4. Visa application processing is delayed beyond the time specified by the embassy of the destination country.
5. The insured applies for a visa before purchasing this travel insurance.
6. Forging documents or proof of travel
7. The insured person has health problems according to the requirements of the embassy of the destination country.
8. There is no evidence of visa refusal received from the embassy.

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