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AIG Travel Guard International Travel Insurance

In reliance upon the statements that are contained in the insurance application, which is an integral part of this Policy, and in consideration of the premium payable by the Insured subject to the rules, the general terms and conditions, general exclusions, insuring agreements, and attachments to this Policy, the Company agrees with the Insured as follows.

Section 1: Definitions

Unless specified otherwise in this Policy, capitalized terms or expressions used herein shall have the meanings as ascribed to them.

- 1.1 Policy means Policy schedule, general terms and conditions, insuring agreements, exclusions, attachments, insurance application, Policy endorsements, insurance certificate, special specifications, warranties, , summary of conditions, coverage, and exclusions under this Policy, which are all regarded as being part of the insurance contract.
- 1.2 Company means the Company issuing this Policy.
- 1.3 Insured means the person named as the Insured in the Policy schedule and covered by this Policy.
- 1.4 Accident means an event that happens suddenly due to an external cause and gives rise to a result that is not intended or anticipated by the Insured.
- 1.5 Injury means bodily injury directly resulting from an Accident that happens solely and independently from other causes.
- 1.6 Sickness means an acute, sudden and unforeseen symptom, abnormality, illness, or disease that happens to the Insured after this Policy became effective and it is



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clear that the Sickness happens independently from other causes.

- 1.7 Deductible means The deductible for which the Insured must be responsible in accordance with the insuring agreement or attachments of the insurance contract (if any).
- 1.8 Physician means a person who graduated with a degree in Medical Sciences and is duly registered with the Medical Council and is allowed to practice medicine in the locality in which medical or surgical services are provided.
- 1.9 Nurse means a person who legally obtains a nursing license.
- 1.10 Inpatient means a person who is required to receive medical treatment in a Hospital or a Medical Facility for at least six hours and registered as an Inpatient by diagnosis and advice of a Physician based on indication of Medical Standards for treatment of such Injury or Sickness, including the case of an Inpatient who dies before six hours after admission.
- 1.11 Outpatient means a person who receives medical treatment in an outpatient department or emergency room of a Hospital, Medical Facility or Clinic, for a condition that by diagnosis and indication of the Medical Standards does not require that patient to be admitted as an Inpatient.

- 1.12 Hospital means any medical facility that provides medical services and is able to accommodate overnight-stay patients, with premises, particularly a major operating room, having an adequate number of medical staff and complete range of services; and is permitted to be registered as a Hospital in accordance with the law on medical facilities in that jurisdiction.
- 1.13 Medical Facility means any medical facility that provides medical services; is able to provide accommodation for overnight-stay patients; is permitted to be registered as a Medical Facility in accordance with the applicable law in that jurisdiction.
- 1.14 Clinic means a modern medical facility that is permitted to provide medical treatment and diagnoses by Physicians, but is unable to accommodate overnight-stay patients, and is registered as a clinic under the laws of its jurisdiction.
- 1.15 Medical Standards means international modern medical rules or practices for developing a treatment plan tailored for that patient based on Medical Necessity, taking into account the conclusions drawn from the Injury or Sickness record, medical findings, examination results and other pertinent information (if any).
- 1.16 Medical Necessity means medical services provided under the following conditions:
- (1) the services correspond to the diagnosis, and the treatment depends on the treated person's Injury or Sickness;

- (2) there are clear medical indications based on current medical practice;
- (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) the services must be medical services provided in accordance with the suitable and necessary standard of care for patients based on the Injury or Sickness.

- 1.17 Necessary and Reasonable Expenses means any reasonable medical fees and/or expenses that correspond to the amounts charged to general patients for the medical services provided by a Hospital, Medical Facility or Clinic where the Insured has been treated.
- 1.18 Pre-existing Conditions means any disease (including complications), symptom or abnormality occurring to the Insured within 12 months preceding the travel date with sufficient indication for a general person to seek diagnosis, care or treatment, or for which medical diagnosis, care or treatment should be provided by a Physician.
- 1.19 AIDS means Acquired Immune Deficiency Syndrome that is caused by HIV infection, and shall include opportunistic infection, malignant neoplasm, infections or any Sickness that reveals an HIV (Human Immunodeficiency Virus) positive blood test result. Opportunistic infection shall include, but is not limited to, Pneumocystis Carinii Pneumonia, organism or chronic enteritis, virus, and/or disseminated fungi infection.

Malignant neoplasm shall include, but is not limited to, Kaposi's Sarcoma, central nervous system lymphoma, and/or other severe disease that is presently known to be a symptom of Acquired Immune Deficiency Syndrome, or that causes sudden death, Sickness, or disability to infected persons. Acquired immune deficiency syndrome (AIDS) shall include HIV (Human Immunodeficiency Virus), encephalopathy dementia, and outbreak of virus.

- 1.20 Policy Year means the period of one year commencing on the effective date of the Policy or commencing on the anniversary of subsequent Policy years.
- 1.21 Terrorism means an act the use of force or violence and/or a threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) for a political, religious, ideological or similar goal, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 1.22 Emergency Assistance Provider means a company or juristic person, or agent of the emergency assistance provider who is authorized by the Company issuing this Policy to provide assistance in the event of emergency during the trip and provide the services to the Insured as described in this insurance contract.
- 1.23 Public Place means any place to which the general public has access, such as (but not limited to) airports, shops, restaurants, hotel foyers, public parks, beaches, golf courses,



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driving ranges, public buildings and the like.

- 1.24 Public Conveyance means any mode of transport that plies regularly, at fixed intervals, operated by a duly licensed carrier with the aim for the local public to use as means to travel, and acceptable to the country, such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or subway, but excluding a taxi or private car.
- 1.25 Overseas Trip means a trip taken by the Insured outside Thailand.

Section 2: General Terms and Conditions

2.1 Insurance contract

This insurance contract arises from the fact that the Company relies upon the statements of the Insured in the insurance application as well as additional declarations (if any) that the Insured has signed in evidence of his or her acceptance of the insurance contract, whereby this Policy is issued by the Company.

In the event that the Insured knowingly provides false statements in the declarations mentioned in paragraph one, or knowingly conceals relevant facts which, if made known to the Company, might motivate the Company to demand a higher premium or refuse to execute the insurance contract, this insurance contract shall become voidable in accordance with section 865 of the Civil and Commercial Code, whereupon the Company will be entitled to terminate the insurance contract.

The Company shall not deny its liability based on any declaration other than the declarations made by the Insured in the documents referred to in paragraph one.

2.2 Validity of the insurance contract and change of wording in the insurance contract

This 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

Period of each trip of the Insured that begins and ends within the period of insurance.

2.3.1 For single trip coverage: the coverage starts two hours prior to the Insured's departure from Thailand and continues until the Insured travels back to his or her place of residence in Thailand, or for two hours upon arrival in Thailand, or until the expiry date of the period of insurance, whichever is earlier (unless specified otherwise in this Policy).

2.3.2 For annual trip coverage to cover multiple trips: the coverage for each trip starts and ends as mentioned in 2.3.1, subject to the maximum duration of journey for each trip not exceeding 184 days.

A period of insurance may be extended or specified otherwise depending on each specific insuring agreement or attachment.

2.4 Report and claim

The Insured, the beneficiary, or the representative of the said person, as applicable, must report any loss or damage to the Company without delay. In the event of death, an immediate notice must be provided to the Company, unless it can be proven that immediate notice was not practicable but was given as soon as possible.

In making a claim, the Insured, the beneficiary, or the representative of the said person, as applicable, must deliver the evidence or documents specified in the insuring agreement, the attachment, and other additional documents as reasonably required by the Company to the Company at their own cost within the specified period.

Failure to deliver any such documents or evidence within the specified period shall not preclude the right to make a claim if it can be proven that the delivery was not practicable, but the documents or evidence were delivered as soon as possible.

2.5 Medical examination

The Company has the right to examine the Insured's medical records 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 give consent to the Company for examining the Insured's medical records and diagnosis records to be taken into account for compensation payments, the Company is entitled to provide coverage to the Insured.

2.6 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.

If there is a reasonable doubt that the aforesaid claim was not made in accordance with the insuring agreement in this Policy, the specified period may be extended if necessary but in no event shall the period exceed 90 days from the date on which all documents have been received by the Company.

If the Company fails to settle the claim within the specified time limit, the Company is liable for interest at 15 percent per annum accruing on the amount due and payable from the due date of the compensation.

2.7 Payment of premium and cancellation of the Policy

- 2.7.1 The Insured must pay the insurance premium promptly or prior to the coverage commencement.
- 2.7.2 For single trip travel insurance, the Insured may not cancel this Policy after its coverage has gone into effect.
- 2.7.3 For annual trip travel insurance, the Insured or the Company may exercise the right to cancel the Policy under the following conditions.

2.7.3.1 The Company may cancel this Policy by giving at least 15 days written notice by registered mail to the Insured at the last known address as declared to the Company. The Company will refund the premium to the Insured subject to a pro-rata deduction based on the effective period of this Policy.

2.7.3.2 The Insured may cancel this Policy by giving written notice to the Company and may be entitled to premium refund subject to a deduction for the

effective period of this Policy based on a short period premium rate under following schedule.

Short Period Premium Schedule

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

Cancellation of the Policy under the conditions set out in this clause by any party shall mean the whole Policy being terminated. It is not possible to cancel some or part of the insurance coverage during the Policy Year.®

2.8 Dispute resolution by arbitration

If any dispute, controversy, or claim arises out of this Policy between a person who is entitled to claim under the Policy and the Company, and if that person wishes to settle the dispute by way of arbitration, the Company shall comply and allow the matter to be finally settled by the arbitration according to the arbitration regulations of the Office of the Insurance Commission (the "OIC") on arbitration.

2.9 Conditions precedent

The Company may not be liable for compensation under this Policy unless the Insured, the beneficiary, or their representative, as applicable, has fully complied with the insurance contract and the conditions of the Policy.

2.10 Currency and expenses incurred overseas



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If compensation payable under this Policy is in a foreign currency, the Company will pay the compensation in Thai currency using the prevailing foreign exchange rate published on the date stated in the invoice, and refer to the relevant documents and evidence used in claiming the compensation under the insuring agreement, or any attachments thereto.

2.11 False insurance claims

If evidence clearly proves to the Company that the Insured dishonestly commits any act to gain benefits from this insurance for himself or herself or for any person, the Company is not liable for a claim for compensation for that act. The Company is entitled to terminate this Policy by giving the notice in writing. The coverage under this Policy immediately becomes null and void. No insurance premium is returned.

2.12 Governing law

This Policy shall be governed by and construed in accordance with the laws of Thailand.

2.13 Automatic extension of coverage

If the Policy expires at the time the Insured remains overseas due to any of the following conditions:

2.13.1 any circumstance beyond the Insured's control including but not limited to any Injury, Sickness, inclement weather, mechanical problems, or strike or other work stoppage by employees of Public Conveyance preventing the departure to Thailand, the coverage will automatically extend the period of insurance for three consecutive days from the expiry date without additional charge; or

2.13.2 the Insured receives medical care that requires a stay in a Hospital or is quarantined overseas and the reason thereof is covered by the Policy, or the Insured is required to follow the advice of a Physician who treats the Insured or, in case of being quarantined, the instruction of a designated person of the authority, the coverage will automatically extend the period of insurance for 30 consecutive days from the expiry date without additional charge, or within 48 consecutive hours after the Insured is discharged from the Hospital or quarantine station unless the Emergency Assistance Provider has approved a coverage period for exceeding 48 consecutive hours only for booking a return flight or ensuring that the Insured is physically fit for travel. The Insured must return to Thailand at the earliest opportunity.



2.14 Automatic termination of coverage

Insurance under this Policy shall automatically terminate upon the death of the Insured by any cause not covered, or upon being interned in a prison or correctional institution. The Company will return the insurance premium to the beneficiary or the Insured after deducting a partial premium for the effective period of this Policy on a pro-rata basis.



Section 3: General Exclusions

This Policy does not cover any Injury, Sickness, loss or damage directly or indirectly arising from or as a result of the following causes or that occurs at the times as follows (unless the coverage is specifically specified in the insuring agreement).

3.1 Suicide, attempted suicide or self-inflicted Injury.

3.2 War, invasion, act of foreign enemies, warlike hostilities (whether war is declared or not), civil war meaning a war between citizens of the same country, uprising, insurrection, riot, strike, civil commotion, revolution, coup d'état, proclamations of martial law, or any events that lead to the proclamation or maintenance of martial law.

3.3 Terrorism

3.4 Any illegal willful act by the Insured or confiscation, detention, or destruction by customs or other authorities, any violation of regulations of a government.

3.5 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.

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

3.7 While the Insured is performing duties as a soldier, police officer, or volunteer in a war or to suppress crime.

3.8 While in a country or territory in which coverage is excluded as specified in the Policy schedule and attachment (if any).

3.9 While in the area of an oil drilling rig, an offshore natural gas drilling rig, or an underground mine.

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

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

3.12 Travel that includes mountain climbing, hiking, trekking, forest sightseeing, or other activities at an altitude of 3,000 meters or higher

from average mean sea level unless the Insured can provide evidence from a witness who is not related to the Insured, the tour company or the tour guide that successfully proves that the Injury caused by Accident or the Sickness occurred while the Insured is at an altitude less than 3,000 meters from average mean sea level.

3.13 The Insured's action related to any Terrorism, membership of a terrorist organization, smuggling of narcotics or narcotics-related trade, smuggling of nuclear, chemical or biological weapons.



Section 4: Insuring Agreement

Subject to the rules, general terms and conditions, insuring agreements, exclusions, and attachments to the Policy, and in consideration of the premium payable by the Insured, the Company agrees to provide coverage for the following insuring agreement



Insuring Agreement

Death, Dismemberment, Loss of Vision or Total Permanent Disability from Accident Benefit

Definitions

1. Dismemberment means the action of cutting off a wrist or ankle from the body, and shall include total loss of usability of the aforesaid organ, and there is a clear medical indication that it will never be able to function again.
2. Loss of Vision means total blindness that is permanently incurable.
3. Total Permanent Disability means disability to the extent of permanent inability to perform any function at a full-time job or in any other occupation, or to perform three or more daily-life activities on their own. "To perform activities of daily living" means the ability of an able-bodied person to perform six basic activities of daily living. The activities of daily living are used as criteria to assess patients who cannot perform the activities. Activities of daily living include:
 - (1) transferring, such as the ability to get out of a chair to get into bed without the assistance of another person or assistive device;
 - (2) ambulating, such as the ability to walk or move from one room to another room without the assistance of another person or assistive device;
 - (3) dressing and grooming, such as, the ability to get dressed and undressed

without the assistance of another person or assistive device;

(4) bathing and showering, such as the ability to take a bath, and to enter and get out of a bathroom without the assistance of another person or assistive device;

(5) feeding, such as the ability to self-feed without the assistance of another person or assistive device; and

(6) toileting, such as the ability to get into and from the toilet without the assistance of another person or assistive device.

Coverage

This insurance covers any loss or damage arising from physical Injury of the Insured due to an Accident, which causes death, Dismemberment, Loss of Vision or Total Permanent Disability to the Insured within 180 days from the date of Accident; or Injury for which continuous treatment as an Inpatient in a Hospital or Medical Facility is required for the Insured, and that subsequently causes death at any time. The Company shall pay the following compensation.

1. 100% of the sum insured	In case of death.
2. 100% of the sum insured	In case of total permanent disability that must continue for not less than 12 months from the date of the Accident, or there is a clear medical indication that the Insured has become totally and permanently disabled.
3. 100% of the sum insured	For both hands from wrists, both feet from ankles, or vision of both eyes.
4. 100% of the sum insured	For one hand from the wrist and one foot from the ankle.
5. 100% of the sum insured	For one hand from the wrist and vision of one eye.
6. 100% of the sum insured	For one foot from the ankle and vision of one eye.
7. 60% of the sum insured	For one hand from the wrist.
8. 60% of the sum insured	For one foot from the ankle.
9. 60% of the sum insured	For vision of one eye.

For compensation described in this clause, only one highest loss will be compensated.



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During the period of insurance, the Company shall pay compensation for the consequence arising in accordance with this insuring agreement in aggregate not exceeding the amount specified in the Policy schedule. If the Company has not compensated the full sum insured, the Company shall continue to provide coverage until the expiry of the period of insurance only in the amount of the remaining sum insured.

Additional condition: (only apply to the Death, Dismemberment, Loss of Vision or Total Permanent Disability for Accident Benefit (TA1))

Claim; and submission of evidence of damage

The Insured, the beneficiary or his or her representative (as the case may be) must, at his or her own expense, notify the Company of the incident and submit the following evidence to the Company within 30 days from the death, Dismemberment, Loss of Vision, or Total Permanent Disability of the Insured to support the claim.

1. In the event of Dismemberment, Loss of Vision or Total Permanent Disability due to an Accident

- 1.1 Completed claim form as required by the Company.
- 1.2 The medical report confirming the Dismemberment, Loss of Vision, or Total Permanent Disability
- 1.3 Certified true copies of pages of the Insured's passport, with his or her original signature and travel evidence, bearing the signature of the certifying party on the pages bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand, or the flight itinerary or the e-ticket indicating the departure date and the return date if the Insured uses an automated passport control system for immigration clearance.
- 1.4 Certified true copy of the Insured's national ID card bearing the signature of the certifying party.
- 1.5 Evidential photographs of the disability or Dismemberment.
- 1.6 Any documents or evidence reasonably requested by the Company (if any).

2. In the event of a death caused by an Accident

2.1 Completed claim form as required by the Company.

2.2 Death certificate of the Insured.

2.3 Copy of the autopsy report.

2.4 Copy of the police report.

2.5 Copies of the Insured's national ID card, and house registration with the wording "deceased" stamped thereon.

2.6 Certified true copies of pages of the Insured's passport, with his or her original signature and travel evidence, bearing the signature of the certifying party and the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand, or the flight itinerary or the e-ticket indicating the departure date and the return date if the Insured uses an automated passport control system for immigration clearance.

2.7 Certified true copies of the beneficiary's national ID card, and house registration bearing the signature of the certifying party.

2.8 Any document or evidence reasonably requested by the Company (if any).

Failure to submit the evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the Death, Dismemberment, Loss of Vision or Total Permanent Disability from Accident Benefit (TA1))

The insurance under this insuring agreement does not cover any Injury, loss, or damage arising from or as a result of any of the following causes, or that occurs at the times as follows.

1. Any act of the Insured under any of the following conditions.

(1) While the Insured is under the influence of addictive substance, or narcotics to the extent of being unable to control one's mind.

(2) While the Insured is under the influence of alcohol with a tested blood alcohol level of 150 mg/dl or over.

(3) While the Insured is under the influence of alcohol to the extent of being unable to control one's mind if no alcohol test is administered or the alcohol level cannot be detected.

2. Infectious parasite, except for infections, tetanus, or rabies from a wound suffered as a result of an Accident.

3. Miscarriage except for a miscarriage caused directly by an Accident.

4. Injury while the Insured is taking part in racing of any kind, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping (except for the purpose of life saving), boarding, leaving or traveling in a hot air balloon or glider.

5. While the Insured is boarding, leaving or traveling on an aircraft not registered for carrying passengers or which is not operated by a commercial airline.

6. While the Insured is piloting an aircraft or working as flight crew.

7. While the Insured is taking part in a brawl or taking part in inciting a brawl.

8. While the Insured is committing a felony or while the Insured is being arrested or escaping arrest.

9. While the Insured is working as a plumber, electrician, mechanic, carpenter, painter, decorator or building contractor, or performing work related to the installation, assembly, maintenance or repair of machinery, electric appliances, or hydraulic machinery, or performing work in a high-risk location or doing other manual labor, exclusive of work related to management, supervision, sales, or food catering and preparation.

10. While the Insured is driving a motorcycle without a valid driving license under the law of the country.

11. While the Insured has a condition related to the mind, nerves, stress, or insanity, including narcotic addiction or genetic disease.

Insuring Agreement

Medical Expenses Benefit

Definitions

1. Alternative Treatment means any diagnosis, treatment, or prevention of disease by means of Thai traditional medicine, local medicine, Chinese traditional medicine, or other practice that is not part of contemporary medicine.
2. Thai Traditional Physician means any Thai traditional physician legally licensed for providing treatment with Thai herbs. The Thai Traditional Physician must not be the Insured, his or her business partner, employer, employee or agent, or a person related in any way to the Insured.
3. Chinese Traditional Physician means any physician legally licensed for providing treatment with herbs, acupuncture and chiropractic. A Chinese Traditional Physician must not be the Insured, his or her business partner, employer, employee or agent, or a person related in any way to the Insured.

Coverage

During the time the Insured is covered under this Policy,, if the Insured is injured from an Accident or has a sudden or unforeseen Sickness during the period of insurance, causing the Insured to receive medical treatment whether as an Inpatient or Outpatient, in a Hospital, Medical Facility or Clinic overseas the Company shall reimburse the Insured the Necessary and Reasonable Expenses incurred from medical treatment based on Medical Necessity and Medical Standards in the actual amount paid but not more than the sum insured specified in the Policy schedule.

The covered expenses are as follows.

1. Physician fees, such as, medical professionals' fees for general treatment, surgery and medical procedures, anesthetists' fees, dentists' fees, and other professional fees

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, a Medical Facility or a Clinic as an Inpatient.

3. Ambulance fee in case of emergency, to transport the Insured to or from a Hospital or a Medical Facility for medical reasons and Medical Necessity.

4. Cost of take-home drug for Medical Necessity, but not for more than 14 days.

5. Cost for an ICU room or standard single bedroom plus meals provided for patients by the Hospital or Medical Facility, and daily nursing service fee.

6. Other expenses related to medical treatments, such as nursing care service fees, medical service fees, and medical procedures fees.

7. The Company shall during the period of insurance reimburse the costs and expenses paid by the Insured up to a maximum of Baht 10,000 per occurrence and in aggregate for dental services:

7.1 treatment of dental pain caused by an Accident, excluding expenses related to the fabrication of dentures and dentures; or

7.2 expenses for treatment necessary for natural phonation due to dental treatment after an Accident, excluding expenses related to fabrication of dentures and dentures

8. The Company shall reimburse the Insured the expenses paid by the Insured up to Baht 1,500 per person per accident in case of Injury due to Accident overseas that requires treatment by a Thai or Chinese Traditional Physician, exclusive of bone fracture or broken bone.

In the case that the Insured is entitled to claim expenses, partly or wholly, from any person or source before making a claim for those expenses from the Company, the Company will reimburse the Insured the medical expenses only for the amount exceeding the amount that may be claimed.

Additional conditions (only apply to Medical Expenses Benefit (TA2))

Claim; and submission of evidence of damage

The Insured, his or her beneficiary, or their representative shall, at his or her expense, submit the following documents or evidence to the Company within 30 days from the date the Insured is discharged from the Hospital. Medical Facility or Clinic.

1. Completed claim form as required by the Company.
2. Physician's report indicating the chief complaint, diagnosis result, and treatment.
3. The original receipt listing the expenses, or a summary of the bill and receipt.
4. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
5. Certified true copy of the Insured's national ID card bearing his or her signature.
6. Other documents or evidence reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to medical expenses benefit (TA2))

The insurance under this insuring agreement does not cover any medical expenses or expenses resulting from:

1. Pre-existing Conditions.
2. Treatments or remedies for congenital abnormalities.
3. Treatments for relaxation or health, massage for health or relaxation, rehabilitation, health checkups, other treatment costs unrelated to an Injury or Sickness.
4. Treatment of diseases or conditions relating to the mind, nerves, stress, or insanity, including narcotic addiction or genetic disease.
5. AIDS, venereal disease, or sexually transmitted diseases.
6. Treatment related to pregnancy, childbirth, miscarriage, pregnancy complications, fertility treatments (including diagnosis and treatment), sterilization, or birth control.
7. Treatment not considered contemporary medicine, including Alternative Treatment.
8. Prosthesis and artificial aids of any kind (medical supplies 2), i.e. canes, crutches, eyeglasses, hearing aids, speech devices, pacemakers, and wheelchairs, including expenses related thereto.
9. Services or surgery in connection with an Injury or Sickness that is unnecessary for the purpose of gaining money or committing insurance fraud.
10. Treatment for aesthetic purposes, such as treatment for acne, blemishes, freckles, dandruff, weight loss treatment, hair transplantation, or treatment to remedy bodily deficiency, or cosmetic surgery, except in case of necessity as a consequence from an Accident to restore the function of an organ.
11. Expenses related to all dental or gum services.
12. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being attacked by an animal and vaccination to prevent tetanus after an Injury.

13. Expenses for any medical treatment given by a Physician who is the Insured or who is father, mother, spouse, or child of the Insured.

14. Any act of the Insured while:

14.1 under the influence of addictive substance or narcotics to the extent of being unable to control one's mind;

14.2 while under the influence of alcohol and having an alcohol level of 150 mg/dl or over when undergoing an alcohol test; or

14.3 while under the influence of alcohol to the extent of being unable to control one's mind if no test of alcohol is administered or alcohol level cannot be detected.

15. While the Insured is taking part in racing of any kind, including car, boat, horse, ski, jet-skiing, skate, boxing, parachuting, parameter flying or racing, glider, boarding, leaving or traveling in a hot air balloon, bungee jumping, diving that requires a diving cylinder and regulator (except for parachuting or diving that requires a diving cylinder and regulator for the purpose of life saving).

16. Injury while the Insured is boarding, leaving or traveling on an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft.

17. Injury while the Insured is piloting or working as flight crew.

18. Injury while the Insured is taking part in a brawl or taking part in inciting a brawl.

19. Injury while the Insured is committing a felony or while the Insured is being arrested or escaping arrest.

Insuring Agreement

Medical Expenses in Thailand Benefit

Definition

Alternative Treatment means any diagnosis, treatment or prevention of disease by means of Thai traditional medicine, local medicine, Chinese traditional medicine, or other practice that is not contemporary medicine.

Coverage

While the Insured is covered under this Policy, if the Insured suffers any acute or sudden and unforeseen Injury or Sickness during the period of insurance during his or her Overseas Trip requiring the Insured to receive continuous treatment or follow up in Thailand under the limit of treatment period as follows.

1. In case that the Insured has never received any medical treatment for such Injury or Sickness while being overseas, the Insured must request treatment in Thailand within two days from the date of arrival in Thailand. The continuous treatment must not exceed five days from the date the first treatment was provided in Thailand.

The Company shall compensate the amount paid by the Insured, but not exceeding Baht 2,000 throughout the insurance period for expenses related to dental services for:

1.1 treatment for an Injury caused by an Accident, excluding expenses related to fabrication of dentures and dentures.

1.2 expenses for treatment necessary for natural phonation due to dental treatment as a result of an Accident, excluding expenses related to fabrication of dentures and dentures.

2. In the case that the Insured has received treatment while being overseas, the Insured shall have no more than seven days from the date of arrival at Thailand to receive continuous treatment in Thailand.

The Company shall compensate expenses incurred from continuous dental services in Thailand paid by the Insured not exceeding Baht 2,000, however, if

included with expenses related to overseas dental services (as specified in the insuring agreement on medical benefit) the amount must not exceed Baht 10,000. Expenses related to medical services are covered for:

2.1 treatment for an Injury caused by an Accident, excluding expenses related to fabrication of dentures and dentures.

2.2 expenses for treatment necessary for natural phonation due to dental treatment as a result of an Accident, excluding expenses related to fabrication of dentures and dentures.

The Company shall compensate necessary and reasonable expenses incurred in medical treatment according to the Medical Necessity and Medical Standards incurred in Thailand in the amount payable, but not exceeding the sum insured specified in the Policy schedule.

In the case that the Insured has made a claim for expenses, partly or wholly, from any person or source, the Company will reimburse the Insured the medical expenses only for the amount exceeding the amount that may be claimed.

Additional conditions (only apply to Medical Expenses in Thailand Benefit (TA3))

Claim; and submission of evidence of damage

The Insured, his or her beneficiary, or their representative shall, at his or her own expense, submit the following evidence to the Company within 30 days from the date the Insured is discharged from the Hospital, the Medical Facility or the Clinic.

1. Completed claim form as required by the Company.
2. Physician's report indicating the chief complaint, diagnosis result, and treatment.
3. The original receipt listing the expenses, or a summary of the bill and receipt.
4. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

5. Certified true copy of the Insured's national ID card bearing his or her signature.

6. Other documents or evidence reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to Medical Expenses in Thailand Benefit (TA3))

The insurance under this insuring agreement does not cover the medical expenses or expenses incurred resulting from:

- 1. Pre-existing Conditions.**
- 2. Treatment or remedies for congenital abnormalities.**
- 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 disease or condition related to the mind, nerves, stress, insanity, including narcotic addiction, or genetic disorder.**
- 5. AIDS, venereal disease, or sexually transmitted diseases.**
- 6. Treatment related to pregnancy, child birth, or miscarriage, pregnancy complications, fertility treatments (including diagnosis and treatment), sterilization, or birth control.**
- 7. Treatment not considered contemporary treatment, including Alternative Treatment.**
- 8. Prosthesis and artificial aids of all kinds (medical supplies 2), i.e. canes, crutches, eyeglasses, hearing aids, speech devices, pacemakers, and wheelchairs, including expenses related thereto.**

9. Service or surgery in connection with an Injury or Sickness that is unnecessary for the purpose of gaining money or committing insurance fraud.

10. Treatment for aesthetic purposes, such as, treatment for acne, blemishes, freckles, dandruff, weight loss treatment, hair transplantation or treatment to remedy bodily deficiency, or cosmetic surgery, except in case of necessity as a consequence from an Accident to restore the function of an organ.

11. Expenses related to all dental or gum services.

12. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being attacked by an animal and vaccination to prevent tetanus after an Injury.

13. Expenses for any medical treatment given by a Physician who is the Insured or who is father, mother, spouse, or child of the Insured.

14. Any act of the Insured while:

14.1 under the influence of addictive substance or narcotics to the extent of being unable to control one's mind;

14.2 while under the influence of alcohol and having an alcohol level of 150 mg/dl or over when undergoing an alcohol test; or

14.3 while under the influence of alcohol to the extent of being unable to control one's mind if no test of alcohol is administered or alcohol level cannot be detected;

15. While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachuting, paramotor flying or racing, gliding, boarding, leaving, or traveling in a hot air balloon, bungee jumping, or diving that requires a diving cylinder and regulator (except for parachuting or diving that requires a diving cylinder and regulator for the purpose of life saving);

16. Injury while the Insured is boarding, leaving, or traveling on an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft.

17. Injury while the Insured is piloting or working as flight crew.

18. Injury while the Insured is taking part in a brawl or taking part in inciting a brawl.

19. Injury while the Insured is committing a felony or while the Insured is being arrested or escaping arrest.

Note: The Company will provide the insuring agreement for medical expenses in Thailand benefit only when the medical treatment coverage is provided.



Insuring Agreement

Emergency Medical Evacuation and Repatriation to Thailand Benefit

Coverage

This insurance provides benefit coverage when the Insured suffers any acute or sudden Injury or Sickness during the period of insurance on his or her Overseas Trip and it is necessary to evacuate the Insured by the method suitable for necessity based on the opinion or advice of Emergency Assistance Provider in order to receive appropriate medical treatment, or to transport the Insured to Thailand or his or her place of domicile. The Company shall pay the emergency medical evacuation or repatriation to Thailand or the place of domicile directly to the Emergency Assistance Provider in the amount paid, but no more than the sum insured limit specified in the Policy schedule.

With respect to the movement method for emergency medical treatment, Emergency Assistance Provider 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, or other suitable transport methods, and based on the Medical Necessity and Medical Standard.

The coverage specified herein is for expenses for services which are determined and/or arranged by Emergency Assistance Provider with respect to transport or medical treatment, and cost of medical supplies and tools necessarily incurred as a result of the emergency medical evacuation for the Insured specified herein.

The Emergency Assistance Provider shall determine the method for the emergency medical evacuation, type of movement, and destination, which may include the costs for patient transport by air, sea, land, or other suitable transport methods.

The Emergency Assistance Provider is Travel Assist.

Additional conditions (only apply to the Emergency Medical Evacuation and Repatriation to Thailand Benefit (TA4))

1. Duties of the Insured in making a claim

1.1 The Insured or any related person shall notify the Company or Emergency Assistance Provider without delay.



1.2 If the Insured is injured in a remote area, the Insured is recommended to contact a local Physician for first aid, and the Emergency Assistance Provider shall consider transportation means and cooperate with the Physician for further treatment.

2. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify and submit the following documents or evidence to the Company within 30 days from the date of the incident.

2.1 Completed claim form as required by the Company.

2.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

2.3 Other documents or evidence reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

For any expenses related to services not approved and handled by the Emergency Assistance Provider, that the Insured or the beneficiary has paid in advance for those services and no notice can be given to the Emergency Assistance Provider but such expenses were reasonable and uncontrollable during an emergency treatment at any place, the Company will compensate in the amount paid but not exceeding expenses determined by the Emergency Assistance Provider in the same situation. The maximum amount must not exceed the sum insured limit specified in the Policy schedule.

Insuring Agreement

Repatriation of Body or Ashes to Thailand Benefit

Coverage

During the time the Insured is covered under this Policy, if the Insured dies within 30 days from the date the Insured suffers any acute, sudden or unforeseen Injury or Sickness during the period of insurance while travelling overseas. The Company shall pay expenses necessary for after-death arrangements, such as costs of casket, embalming, cremation at the place of death, costs incurred from the repatriation of the Insured's body of ashes to Thailand or his or her place of domicile. The Emergency Assistance Provider, as authorized by the Company, will handle the arrangements and collect the amount payable, provided that it does not exceed the maximum sum insured specified in the Policy schedule.

The Emergency Assistance Provider is Travel Assist.

The Company shall reimburse any expenses for repatriation of the body of the Insured that has been paid up front to the beneficiary who is named in the Policy. If the beneficiary dies before or concurrently with the Insured or no beneficiary is named, the Company shall reimburse the expenses to the legal heir of the Insured in accordance with the amount incurred for services

Additional conditions (only apply to the Repatriation of Body or Ashes to Thailand Benefit (TA5))

Claim; and submission of evidence of damage

The Insured, the beneficiary, or their representative shall notify the Company of the incident and submit at their own expense the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Other documents or evidence reasonably requested by the Company.



Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

For any expenses related to services not approved and handled by the Emergency Assistance Provider, whereby the Insured or the beneficiary has paid in advance for those services and no notice can be given to the Emergency Assistance Provider, but these expenses were reasonable and uncontrollable during an emergency treatment at any place, the Company will compensate the Insured or beneficiary for the amount paid, but no more than the expenses determined by the Emergency Assistance Provider in the same situation. The maximum amount must not exceed the sum insured limit specified in the Policy schedule.



Insuring Agreement

Emergency Phone Call Benefit

Coverage

While the Insured is covered under this Policy, the Company shall compensate the actual charges from personal mobile phone use during emergencies on an Overseas Trip and during the period of insurance.

The maximum compensation shall not exceed the sum insured specified in the Policy schedule.

Additional conditions (only apply to the Emergency Phone Call Benefit (TA6))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Mobile phone bill issued by the service provider showing the telephone number of Emergency Assistance Provider.
4. Other documents or evidence reasonably requested by the Company (if any)

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Overseas Hospital Visitation Benefit

Definitions

1. Family Member means father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.
2. Age of Majority means the age at which a person reaches 20 years of age.

Coverage

While the Insured is covered under this Policy:

1. If the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days, and the Insured's condition prevents transportation back to Thailand, and no Family Member who has attained the Age of Majority is present with the Insured overseas, the Company shall pay only travel expenses by economy class air travel, first class rail travel, or sea travel in the actual amount incurred, including costs of accommodation and food up to Baht 10,000 per day, to the maximum of two Family Members or friends of the Insured, provided that it does not exceed the maximum sum insured specified in the Policy schedule in order for the Family Members or friends to visit the Insured overseas. If a Family Member or friend of the Insured who will travel to visit the Insured does not travel out of Thailand, the travel expenses incurred shall not exceed the expenses for traveling from Thailand to that country. Emergency Assistance Provider or its authorized representative may obtain economy class round trip air tickets, first class train tickets, or ship tickets for not more than two Family Members or friends of the Insured for Hospital visitation.

2. If the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days and the Insured's condition prevents transportation back to Thailand, and a Family Member who has attained the Age of Majority is present with the Insured overseas,



the Company shall pay the following costs and expenses for two Family Members in an amount not exceeding the sum insured specified in the Policy schedule.

2.1 Expenses incurred in any procedure to reschedule or change the flight to Thailand.

2.2 Actual and reasonable costs of accommodation and food for a Family Member of the Insured during the time the Insured has received medical treatment in a Hospital. For the coverage specified in this clause, the Company shall pay for costs of accommodation and food on and as of the sixth day of the admission date.

The Company shall indemnify the actual expenses for stay during that Hospital visitation until the Insured has been approved by the Physician that he or she can travel back to Thailand, provided that the expenses shall not exceed the maximum sum insured specified in the Policy schedule.

With respect to the coverage under this insuring agreement, an Insured may not claim hospital visitation benefits for the cases described in clause 1 and clause 2 above concurrently.

Additional conditions (only apply to the Overseas Hospital Visitation (TA7))

Claim; and submission of evidence of damage

The Insured, the beneficiary, or his or her relative or related person shall notify and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Copy of the Family Member's passport or the friend's passport indicating a trip to visit the Insured (if the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days, and the Insured's condition prevents transportation back to Thailand, and no Family Member who has attained the Age of Majority is present with the Insured overseas.)

4. Copy of the ticket of a Family Member's trip or a friend's trip to visit the Insured (if the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days, and the Insured's condition prevents transportation back to Thailand, and no Family Member who has attained the Age of Majority is present with the Insured overseas.)

5. Report of the Physician who provides medical treatment to the Insured describing the number of days that the Insured has received medical treatment in a Hospital as an Inpatient.

6. Original receipts for actual travel expenses, costs of accommodation and food incurred by a Family Member or friend who travels to visit the Insured.

7. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Daily Benefit in case of Receipt of Medical Treatment in Hospital as Inpatient

Coverage

While the Insured is covered under this Policy, this insurance provides coverage in the case that the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas as a result of any acute or sudden and unforeseen Injury or Sickness in accordance with the Medical Necessity and Medical Standards

The Company shall pay daily compensation to the Insured in the amount of Baht 3,000 per day from the first day of receipt of medical treatment in the Hospital or Medical Facility as an Inpatient. In the event that the Insured is required to continue to receive treatment in Thailand the Insured must receive medical treatment in a Hospital or Medical Facility as an Inpatient, and the Company shall pay daily compensation to the Insured in the amount of Baht 1,000 per day. The compensation shall be paid after the period during which the Insured has received medical treatment in the Hospital.

The maximum daily compensation payable by the Company shall not exceed the sum insured limit specified in the Policy schedule.

If the Insured suffers any sudden or acute and unforeseen Injury or Sickness, and is required to receive a surgical treatment or medical procedure as an Inpatient due to Medical Necessity, but thanks to the evolution of medicine the Insured is not required to stay in a Hospital or Medical Facility, the Company shall pay daily compensation to the Insured for one day for the examination and treatment by the following surgical or medical procedure.

1. Extracorporeal shock wave lithotripsy (ESWL)
2. Coronary angiogram/cardiac catheterization
3. Extra-capsular cataract extraction with an intra-ocular lens
4. All types of laparoscopic procedures
5. All types of endoscopy
6. Sinus operations

7. Excision of a breast mass
8. Bone biopsy
9. Finger or toe amputation
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 and curettage, and fractional curettage
16. Colposcopy and loop diathermy
17. Marsupialization of a Bartholin's cyst
18. Gamma-knife procedures

(The Company may specify additional surgical or medical procedures, depending on the evolution of medicine)

Additional conditions (only apply to the Daily Benefit in case of Receipt of Medical Treatment in Hospital as Inpatient (TA8))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, submit the following documents or evidence to the Company within 30 days from the date on which the Insured is discharged from a Hospital or Medical Facility.

1. Completed claim form as required by the Company.
2. Physician's report indicating the chief complaint, diagnosis result, and treatment.
3. The original receipt listing the expenses, or a summary of the bill and receipt.
4. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the

flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

5. Certified true copy of the Insured's national ID card bearing his or her signature.
6. Other documents or evidence reasonably requested by the Company.

Failure to submit the evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the Daily Benefit in case of Receipt of Medical Treatment in Hospital as Inpatient (TA8))

The insurance under this insuring agreement does not cover:

- 1. Pre-existing Conditions.**
- 2. Treatment or remedies for congenital abnormalities.**
- 3. Treatment for relaxation or health, massage for health or relaxation, rehabilitation, health checkups, other treatment costs unrelated to an Injury or Sickness.**
- 4. Treatment of diseases or conditions relating to the mind, nerves, stress, insanity, including narcotic addiction, or genetic disease.**
- 5. AIDS, venereal disease, or sexually transmitted diseases.**
- 6. Treatment related to pregnancy, child birth, miscarriage, pregnancy complications, fertility treatments (including diagnosis and treatment), sterilization, or birth control.**
- 7. Treatment not considered contemporary medicine, including Alternative Treatment.**
- 8. Prosthesis and artificial aids of all kinds (medical supplies 2), i.e. canes, crutches, eyeglasses, hearing aids, speech devices, pacemakers, and wheelchairs, including expenses related thereto.**
- 9. Service or surgery in connection with an Injury or Sickness that is unnecessary for the purpose of gaining money or committing insurance fraud.**
- 10. Treatment for aesthetic purposes, such as, treatment for acne, blemishes, freckles, dandruff, weight loss treatment, hair transplantation or treatment to remedy bodily deficiency, or cosmetic surgery, except in case of**

necessity as a consequence from an Accident to restore the function of an organ.

11. Expenses related to all dental or gum services.

12. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being attacked by an animal and vaccination to prevent tetanus after an Injury.

13. Expenses for any medical treatment given by a Physician who is the Insured or who is father, mother, spouse, or child of the Insured.

14. Any act of the Insured while:

14.1 under the influence of addictive substance or narcotics to the extent of being unable to control one's mind;

14.2 while under the influence of alcohol and having an alcohol level of 150 mg/dl or over when undergoing an alcohol test; or

14.3 while under the influence of alcohol to the extent of being unable to control one's mind if no test of alcohol is administered or alcohol level cannot be detected.

15. While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachuting, parameter flying or racing, glider, boarding, leaving or traveling in a hot air balloon, bungee jumping, diving that requires a diving cylinder and regulator (except for parachuting or diving that requires a diving cylinder and regulator for the purpose of life saving).

16. Injury while the Insured is boarding, leaving or traveling on an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft.

17. Injury while the Insured is piloting or working as flight crew.

18. Injury while the Insured is taking part in a brawl or taking part in inciting a brawl.

19. Injury while the Insured is committing a felony or while the Insured is being arrested or escaping arrest.

Insuring Agreement**Child Guard Benefit****Definitions**

1. Family Member means father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.
2. Age of Majority means the age at which a person reaches 20 years of age.

Coverage

If the Insured covered by this Policy is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas as a result of an Injury or Sickness occurring during an Overseas Trip and neither Family Member nor an adult attaining the Age of Majority has accompanied a minor under 18 of the Insured who travels out of Thailand with the Insured and on the same travel itinerary, the Company shall pay only the actual costs of accommodation and food up to Baht 10,000, travel expenses by economy class air travel, first class rail travel actually incurred for one Family Member of the Insured to escort the minor to Thailand; provided that the maximum amount must not exceed the sum insured specified in the Policy schedule.

Additional conditions (only apply to the Child Guard Benefit (TA9))**Claim; and submission of evidence of damage**

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.



2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

3. Copy of the Family Member's passport indicating a trip to pick up the minor.

4. Copy of the travel ticket of the Family Member making a trip to pick up the minor.

5. Travel itinerary of the Insured and the minor.

6. Report of the Physician who has treated the Insured.

7. Original receipts for actual travel expenses, costs of accommodation and food of the Family Member making a trip to pick up the minor.

8. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Trip Postponement or Cancellation Benefit

Definitions

- 1. Family Member means father, mother, grandfathers, grandmothers, great grandfathers, great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.

- 2. Serious Injury or Sickness means an Injury or Sickness that causes any person suffering it to receive medical treatment from a legally licensed Physician and being diagnosed by the Physician that the Serious Injury or Sickness is lethal.

Coverage

While the Insured is covered under this Policy, this insurance provides coverage to the Insured for any loss or damage occurring due to the Insured's trip postponement or cancellation that occur within 30 days before the date of departure from Thailand (except for the events described in 5 and 6 below) and has occurred after the insuring agreement becomes effective as a result of any of the following events.

- 1. The Insured dies, or the Insured suffers any Injury or Sickness that results in the Insured being certified by a Physician as being unfit to travel in accordance with the itinerary.

- 2. The Insured's Family Member dies or suffers any Injury or Sickness that prevents the Insured from traveling in accordance with the itinerary.

- 3. The Insured is summoned to appear as a witness before a court, or receives a mandatory writ from the court.



4. Airline workers strike, riot, or civil war in Thailand beyond the Insured' control prevents the Insured from traveling in accordance with the itinerary.

5. The Insured's permanent residence in Thailand is seriously damaged by fire or natural disasters within one week before the departure date, resulting in the Insured being unable to travel in accordance with the itinerary.

6. Any event leading to airspace closure or airport shutdown within one week before the date of departure preventing the Insured to travel in accordance with their itinerary.

The Company shall reimburse the Insured under this insuring agreement for travel deposit, advanced ticket purchase, accommodation and food expenses pre-paid by the Insured and/or expenses for which the Insured must be legally responsible only for the loss and damage for which reimbursement is not provided by other sources. The Company shall compensate that loss or damage in the actual amount but not more than the sum insured specified in the Policy schedule.

This coverage comes into effect only when the Insured has been insured before becoming aware of any event which may cause the trip postponement or cancellation. An Insured may not claim for trip postponement or cancellation benefit, trip curtailment expenses and aircraft hijacking benefit, or trip interruption expenses benefit (if any) for the same event concurrently.

Additional conditions (only apply to the trip postponement or cancellation benefit (TA 10))

Claim; and submission of evidence of damage

The Insured, his or her beneficiary, or their representative shall, at his or her expense, notify and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Receipts from the tour company or airline for accommodation fees, meal expenses indicating amounts charged and the refund form or a form stating that the amount is non-refundable.
3. Medical certificate (in the event of a trip cancellation or postponement due to the Insured' Injury or Sickness or their Family Member's serious Injury or Sickness.

4. Copy of the death certificate (in case of the death of the Insured or a Family Member).

5. Legal documents showing family relations, such as, copy of the house registration book, birth certificate, marriage license (if any Family Member suffers an Accident, is sick or dies resulting in trip cancellation).

6. Summons issued by court (if the Insured is summoned to appear as a witness before a court, or receives a writ from the court).

7. Confirmation letter from an airline (in the event of airline workers strike, or any event leading to airspace closure or airport shutdown).

8. Daily report of a local police officer and a copy of the household registration (if the Insured's residence in Thailand suffers severe loss from fire or any natural disaster).

9. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

10. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the trip postponement or cancellation benefit (TA10))

The insurance under this insuring agreement does not cover any trip postponement or cancellation caused by or as a result of:

1. Any loss or damage arising from the government's control or rules and regulations.

2. AIDS, venereal diseases, or sexually transmitted diseases.

3. A trip cancellation or postponement that has come to the Insured's attention before the Insured has taken out insurance.

4. Treatment of diseases or conditions relating to the mind, nerves, stress, insanity, including narcotic addiction, or genetic disease.

5. The Insured's illegal act or the Insured being subject to criminal proceedings.

6. Bankruptcy, lack of liquidity in debt repayment, or lack of debt repayment by the travel agencies or carriers which causes trip cancellation.

7. Any loss or damage covered under other policies in effect or government scheme, or compensation from other sources, i.e. hotels, airlines, travel agencies, or any other operator of business related to travel, food and accommodation.

8. Taking out of this insurance less than seven days before the date of departure (except in the case of death or Serious Injury of the Insured or his or her Family Member caused by an Accident).



Insuring Agreement

Trip Curtailment Expenses and Aircraft Hijacking Benefit

Definitions

1. Family Member means father, mother, grandfathers, grandmothers, great grandfathers, great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.
2. Serious Injury or Sickness means an Injury or Sickness that causes any person suffering it to receive medical treatment from a legally licensed Physician and being diagnosed by the Physician that the Serious Injury or Sickness is lethal.
3. Natural Disaster means any effect caused by natural hazard, such as volcanic eruption, earthquake, landslide, flood, storms, tsunami.

Coverage

While the Insured is covered under this Policy, if the Insured's trip is curtailed after the trip has begun and the Insured is required to return to Thailand before the planned itinerary as a result of any of the following:

1. The Insured suffering any Injury or Sickness, and the Physician confirms that further travel may cause harm to their life, and the Insured is prevented from further travelling.
2. A Family Member or a travel companion of the Insured passing away or suffering Injury or Sickness preventing the Insured from continuing the trip.
3. The plane on which the Insured is on board being hijacked.
4. A Natural Disaster occurring at the location included the travel plan preventing the Insured from continuing the trip in accordance with the itinerary.



5. Strike, riot, or civil disturbance which is unexpected and beyond the Insured's control arising at the location included in the travel plan.
6. Being quarantined by advice of the Physician.
7. Any event leading to airspace closure or airport shutdown.

The Company shall compensate the actual expenses but no more than the maximum sum insured specified in the Policy schedule for additional expenses for traveling by plane, land or ship (economy class), or accommodation expense and loss of pre-paid accommodation expense, or deposit withheld after the commencement of the trip as a result of the aforesaid causes, excluding any air ticket or travel expenses for the return to Thailand in accordance with the original itinerary.

This coverage comes into effect only when the Insured has taken out insurance before becoming aware of any event which causes the trip curtailment. An Insured may not claim trip curtailment expenses and aircraft hijacking benefit, trip postponement or cancellation benefit, or trip interruption expenses benefit (if any) for the same event concurrently.

Additional conditions (only apply to the trip curtail expenses and aircraft hijacking benefit (TA11))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Copy of the latest air ticket purchased along with the receipt.
3. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
4. Copies of pages of the Family Member's passport or a travel companion's passport, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if he or she uses an automated passport control

system for immigration clearance (if the trip curtailment is caused by the Family Member or the travel company passing away or suffering Serious Injury or Sickness).

5. Medical certificate (if the trip must be curtailed because the Insured suffers an Accident or Sickness; or because his or her Family Member or travel company a Serious Injury or Sickness).

6. Copy of the death certificate (in case of the death of the Insured, a Family Member or a travel companion).

7. Legal documents showing family relations, such as, copy of the house registration book, birth certificate, marriage license (if any Family Member suffers an Injury or Accident, or dies resulting in trip curtailment).

8. Document showing that any such person travels with the Insured on the trip (if the travel companion dies or suffers a Serious Injury or Sickness resulting in trip curtailment).

9. Quarantine certification (if being quarantined by advice of the Physician resulting in trip curtailment).

10. Certification letter from an airline (if the plane on which the Insured is on board is hijacked or any event leading to airspace closure or airport shutdown).

11. Evidence of the occurrence of any Natural Disaster at the location included in the travel plan (if the Natural Disaster prevents the Insured from continuing the trip in accordance with the itinerary).

12. Copy of the original air ticket and a copy of the latest air ticket purchased along with the receipt as a result of the trip curtailment, including aircraft hijacking.

13. Original receipt of expenses incurred by the trip curtailment, including aircraft hijacking, and a refund form or a form stating that the amount is non-refundable.

14. Other documents or evidence reasonably requested by the Company (if any).

Failure to submit the evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the trip curtailment expenses and aircraft hijacking benefit (TA11))

The insurance under this insuring agreement does not cover expenses for trip curtailment and aircraft hijacking arising from or in connection with AIDS, venereal diseases, or sexually transmitted diseases.



Insuring Agreement

Trip Interruption Expenses Benefit

Definition

Family Member means father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.

Coverage

While the Insured is covered under this Policy, if the Insured's trip is interrupted and the Insured is prevented from travelling in accordance with the itinerary or must remain overseas before directly returning to Thailand from that country as a result of:

1. Being quarantined by advice of a Physician.
2. The Insured, his or her Family Member, or travel companion being required to receive medical treatment in a Hospital or a Medical Facility as an Inpatient overseas for more than five days, or less than five days but is advised by a Physician not to travel.

The Company shall reimburse actual expenses but not exceeding the maximum sum insured specified in the Policy as follows.

1. Additional transportation costs for traveling back to Thailand by economy class air travel, first class rail travel, sea travel, or public transport operating with fixed schedules, excluding by taxi.
2. Travel deposit, advance ticket purchase, and/or accommodation fee prepaid by the Insured before traveling out of Thailand, or a deposit withheld after the commencement of the trip as a result of the aforesaid causes.

Additional conditions (only apply to the trip interruption expenses benefit (TA12))**Claim; and submission of evidence of damage**

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Copy of the passport of a Family Member or a traveling companion traveling with the Insured (certified true with an original signature).
4. Copies of pages of the passport of the Family Member or the travel companion traveling with the Insured bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure and return date if that person uses an automated passport control system for immigration clearance (in the event that the Insured's trip is interrupted as a result of the Family Member or the travel companion is required to receive medical treatment in a Hospital).
5. Quarantine certification or medical certificate from the Insured's Physician (if the Insured's trip is interrupted as a result of being quarantined by advice of a Physician).
6. Medical certificate provided to a Family Member or a travel companion who travels with the Insured (if the Insured's trip is interrupted because that Family Member or travel companion is required to receive medical treatment in a Hospital).
7. Copy of the original air ticket and a copy of the latest air ticket purchase along with the receipt as a result of the trip interruption.
8. Original receipts for additional expenses for traveling back to Thailand by economy class air travel, first class rail travel, sea travel, or public transport.

9. Original receipts for travel deposit, advance ticket purchase, and/or accommodation prepaid by the Insured before traveling out of Thailand, and the refund forms or a form stating that the amount is non-refundable.

10. Other documents reasonably requested by the Company (if any).

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.



Insuring Agreement

Trip Delay Benefit

Coverage

While the Insured is covered under this Policy, this insurance provides coverage for delay of Public Conveyance that the Insured has planned to use for traveling out of or returning to Thailand, including Overseas Trip, based on the difference between the original travel schedule and the time that Public Conveyance can actually depart or the time the substituting Public Conveyance departs, whichever is earlier. The delay must be six consecutive hours or more consecutive hours due to inclement weather, defective facilities, strike or other work stoppage by Public Conveyance employees that prevents it from traveling.

The Company shall pay compensation in accordance with an amount of the sum insured specified in the Policy schedule for Public Conveyance delay for every six full consecutive hours of delay, but not exceeding the sum insured specified in the Policy schedule.

Additional conditions (only apply to the trip delay benefit (TA13))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. All air tickets and boarding passes or evidence indicating the trip period.
4. Letter, document or other evidence issued by an airline, a transport company, an airport, or the person responsible for that trip stating the reason for the delay or the delay time.

5. Other documents or evidence reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to trip delay benefit: TA13)

The insurance under this insuring agreement does not cover any delay of an aircraft or Public Conveyance caused by or resulting from any of the following causes.

1. Any delay caused by the following.

1.1 The Insured failing to show up for the flight or the trip booked with an airline or a Public Conveyance company within the specified time.

1.2 A strike or protest by staff or workers of an airline, an airport or a Public Conveyance company before or at the time the Insured has taken out insurance for the trip.

1.3 Any delay caused by an airline or a Public Conveyance company cancelling their service at the order or advice of the government of that country.

2. If the Insured is denied by an airline to board Public Conveyance for any reason.

3. If a service provider of the Public Conveyance that the Insured will use for travel has given notice of the rescheduling or cancellation more than 24 hours from the original travel schedule and the Insured has received that notice in writing.

Insuring Agreement**Overbooking Benefit****Coverage**

While the Insured is covered under this Policy, If an Insured reserves an advance airline ticket and misses the flight to depart or return to Thailand, including an Overseas Trip, due to overbooking, but the reservation has been confirmed by the airline and the airline has no alternative transportation available for the Insured within six consecutive hours, based on the difference between the original departure time and the actual departure time of the Insured, the Company shall pay compensation in accordance with an amount of the sum insured specified in the Policy schedule but not exceeding the sum insured specified in the Policy schedule.

The benefit under this insuring agreement will be paid only for one incident arising for each trip out of Thailand.

Additional conditions (only apply to the overbooking benefit (TA14))**Claim; and submission of evidence of damage**

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. All air tickets and boarding passes available.
4. Letter verifying that the flight is missed as a result of overbooking.
5. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.



Insuring Agreement

Delay Caused by Flight Diversion Benefit

Definition

Natural Disaster Means any effects caused by natural hazards, such as, volcanic eruption, earthquake, landslide, storm, flood, tsunami.

Coverage

While the Insured is covered under this Policy, during the Insured's trip specified in the itinerary under a normal flight schedule, the aircraft that the Insured is onboard must be diverted to stop at another airport and subsequently flies to the airport which is the final destination as a result of

1. Any of the following circumstances:

1.1 Natural Disaster;

1.2 outbreak or epidemic declared by the World Health Organization;

1.3 serious accidents in a factory;

1.4 civil unrest or protest resulting in cancellation of scheduled service of an airline, or the relevant government issues an order disallowing unnecessary trip;

1.5 strike by airline employees resulting in cancellation of scheduled service of the airline;

1.6 any incident leading to airspace closure or airport shutdowns.

2. inclement weather; or

3. defective facilities,

that prevents the Insured from traveling in accordance with the planned schedule and arriving at the destination six or more consecutive hours later than scheduled, based on the difference between the original scheduled arrival time and the actual arrival time at the destination. The Company shall pay compensation for delay caused by flight diversion to the Insured for every six full consecutive hours of that delay, but not exceeding the sum insured specified in the Policy schedule.

Notwithstanding the above, **the Company will not pay compensation for a delay caused by flight diversion to the Insured due to the incidents described in 1.1 - 1.6 above, or inclement weather that has been publicly announced before or at the time the Insured reserves his or her ticket for a trip or agrees to take out this insurance, whichever is later.**

Additional conditions (only apply to the delay caused by flight diversion benefit (TA15))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. All air tickets and boarding passes available.
4. Letter issued by a transport company or an airline confirming the delay caused by flight diversions.
5. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Missed Connection Benefit

Coverage

While the Insured is covered under this Policy, if, during an Overseas Trip, the Insured misses his or her confirmed onward connecting scheduled trip by plane, train, or ship at the transfer point due to a delay of the plane, train, or ship, and no alternative onward transportation is made available to the Insured within six hours, based on the difference between his or her arrival time at the transfer point and the actual time the Insured departs therefrom, the Company shall compensate the Insured in accordance with an amount of the sum insured specified in the Policy schedule for every six full consecutive hours of that delay in waiting for any alternative transport at the transfer point, but not exceeding the sum insured specified in the Policy schedule.

Additional conditions (only apply to the missed connection benefit (TA16))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Letter, document or other evidence from an airline, a transport company, and airport or the person responsible for that trip stating the reason for the missed connection.
3. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
4. Copy of the air ticket.
5. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the missed connection benefit (TA16))

The insurance under this insuring agreement does not cover missed connection of a flight or a Public Conveyance caused by or as a result of the following causes.

1. As a result of the Insured missing his or her trip at the first departure point for any reason whatsoever.

2. Delay due to the cancellation of airline services at the order or advice of any government of any country resulting in a missed connection of the flight or Public Conveyance.

3. The Insured failing to show up for the flight booked with an airline within the specified time.

4. If a service provider of the Public Conveyance that the Insured will use for travel has given notice of the rescheduling or cancellation more than 24 hours from the original travel schedule and the Insured has received that notice in writing.

Insuring Agreement

Baggage Delay Benefit

Coverage

While the Insured is covered under this Policy, this insurance provides coverage in case the Insured's baggage is delayed during the insurance period, misdirected by the transporter to another location, or temporarily lost after the Insured's arrival at the baggage claim at the destination as scheduled overseas and the delay takes six or more consecutive hours.

The Company shall pay compensation in the amount of the sum insured specified in the Policy schedule for every six full consecutive hours of delay. The Company shall compensate the Insured for an amount not exceeding the maximum sum insured specified in the Policy schedule.

Additional conditions (only apply to the baggage delay benefit (TA 17))

1. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

- 1.1 Completed claim form as required by the Company.
- 1.2 Letter from the airline confirming the baggage delay.
- 1.3 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
- 1.4 Baggage claim form from the airline or the transport company.
- 1.5 Other documents or evidence reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

2. Subrogation

If the Company has paid the compensation under this Policy, the Company shall be subrogated to the Insured's right to exercise claims against any person or organization only for the part paid for by the Company. The Insured must cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights. The Insured must not file any lawsuit after the occurrence of the loss or damage against the person who has caused that loss or damage.

Exclusions (only apply to the baggage delay benefit (TA17))

The insurance under this this insuring agreement does not cover any baggage delay caused by or as a result of the following causes.

- 1. Any travel baggage transported under a delivery note.**
- 2. Any travel baggage seized by the customs authority or other authorities.**
- 3. Delay of a baggage at the time the Insured is in Thailand or after the Insured's trip ends as specified in the evidence of the travel.**

Insuring Agreement

Lost or Damaged Baggage or Personal Effects Benefit

Definitions

- 1. Baggage means any baggage that the Insured uses during the trip.
- 2. Personal Effects means the Insured's personal effects, any personal effects that the Insured purchases while traveling oversea, or any personal effects that the Insured is responsible to look after or borrows, and
 - 1) the personal effects are kept in the Baggage; or
 - 2) the Insured wears or carries them while traveling overseas, but not including other effects specified in the exclusions.
- 3. Souvenirs means articles that are a token or a reminder of an event, place or things, and that are sold or given as souvenirs. ®
- 4. Accessories means articles such as rings, bracelets, necklaces, bangles, earrings, pendants, watches worn as accessories.
- 5. Valuables means Accessories made from gold, silver, or precious metals, furs, all kinds of watches, jewelry, diamonds, gold ornaments, silverware, and Buddha amulets.
- 6. Robbery means theft by use of force or threat of immediate force:
 - a) to facilitate the theft or taking away of property;
 - b) to obtain delivery of the property;



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- c) to take hold of the property;
- d) to conceal the commission of such offense; or
- e) to get away from the arrest.

Theft means the taking of the property of another person or joint owner in bad faith.

- 7. Gang Robbery means Robbery committed by three or more persons.
- 8. Burglary means theft presenting signs of breaking-in by any person who enters or exits the location at which the insured 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.
- 9. Pair or Set means any property with the same appearance that are intended to be used together.
- 10. Travel Document means passport, visa, Travel Ticket, and other relevant Travel Documents. ®
- 11. Travel Ticket means any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license.
- 12. Household Effects means articles for household use that are not usually carried with a person while traveling, i.e. kitchenware, and household facilities.
- 13. Natural Disaster means any effects caused by natural hazards, such as, volcanic eruption, earthquake, landslide, flood, storm, tsunami.
- 14. Deductible means amount of Deductible of each and every loss for which the Insured must be responsible in accordance with the insuring agreement



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and/or any attachment to the insurance contract (if any).

Coverage

While the Insured is covered under this Policy, if the Insured's Baggage and/or Personal Effects is lost or damaged in the following cases during the period of insurance:

1. while the lost or damaged Baggage or Personal Effects are under control and care of hotel staff or a transport company. Such loss or damage must be verified in writing by management of the hotel or transport company; or

2. any loss or damage to Baggage and/or Personal Effects from Robbery, Burglary or Gang Robbery or any action to use force or threat of force by any person against the Insured to take away that Baggage or Personal Effects, and that loss or damage must be reported by the Insured to a police officer at the place of the loss or damage within 24 hours of the incident, and such police daily report must be provided in the claim for compensation; or

3. any loss or damage to a Baggage and/or Personal Effects from any Natural Disaster.

Additional conditions (only apply to the lost or damaged Baggage or Personal Effects benefit (TA18))

1. Compensation and limitation of the Company's liability

The Company shall compensate for loss or damage to Baggage and/or Personal Effects during the trip or at the expiration of this Policy as specified, whichever is earlier. The Company shall compensate as follows.

1.1 The Company may deem it proper to compensate in cash, or choose to compensate by restoration or repair in the case that such item is no more than one year old, accompanied with the receipt but the amount compensated will be no more than the amount per item, Pair or Set.

1.2 The Company may compensate in cash, or choose to compensate by restoration or repair, in which case the Company shall deduct depreciation upon wear and tear being accepted, and depreciation in the case that such item is more than one year old.

The Company shall compensate the Insured for actual loss or damage to the item in an amount no more than the amount per item, Pair or Set, and no more than the sum insured per item, Pair or Set, as specified in the Policy schedule.



If any Baggage or Personal Effects are not worth repairing, the Company will consider the claim for compensation as if that item had been lost.

2. Duties of the Insured in making a claim

In the event of loss or damage:

2.1 The Insured must immediately report the damage arising to the transporter or a local police officer except that the Insured is prevented from making that report due to necessary reason, or the Insured was at the scene of the damage and the incident prevents the Insured from making the report.

2.2 The Insured must take every procedural step to ensure that the Insured's Baggage or Personal Effects are reasonably taken care of.

2.3 The Insured, the beneficiary or his or her representative, as the case may be, must, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

2.3.1 Completed claim form as required by the Company.

2.3.2 Certified true copies of pages of the Insured's passport, with his or her original signature and travel evidence, bearing the signature of the certifying party on pages bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and the return date if the Insured uses an automated passport control system for immigration clearance.

2.3.3 Letter, document or other evidence issued by the transporter or the hotel indicating details of the loss in the case that the loss has arisen while the Baggage or Personal Effects is under the supervision of the hotel staff or the transport company.

2.3.4 Notice or daily report of a local police officer if the loss or damage arises from robbery, burglary, or any attempt of violence or threat by another person to the Insured in order to take away the Insured's Baggage or Personal Effects.

2.3.5 Other documents reasonably requested by the Company (if any).

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

3. Other insurance and apportionment

At the time the damage has arisen and insurance for the same loss has been taken out by or on behalf of the Insured with another insurance company, the compensation will be proportionately contributed by the Company, based on the amount insured by the Company and the total insured sum, provided that the apportioned amount does not exceed the amount insured by the Company.

4. Subrogation

If the Company has paid the compensation under this Policy, the Company shall be subrogated to the Insured's right to exercise claims against any person or organization, but only for the part paid for by the Company. The Insured must cooperate with the Company by submitting documents and taking necessary actions to protect all such rights, and shall not take any action that may impair the Company's rights.

Exclusions (only apply to the lost or damaged Baggage or Personal Effects Benefit (TA18))

The insurance under this insuring agreement does not cover:

1. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

2. Any loss or damage to:

(1) Animals, automobile (including accessories), motorcycles, boats, engines, any other vehicles, snow skis, consumables, make-up, cosmetics, perfumes, fragrance, skincare treatments, nourishing products, Household Effects, antiques, inventions, drawings, artifacts, Accessories, Valuables, musical instruments, contact lenses, wheelchairs, dentures, artificial limbs, written agreements, share certificates, securities, bill of exchange documents, bonds, title deeds, cash, banknotes, coins, coupons, stamps, or Souvenirs, identification cards, driving licenses, Travel Documents, golf clubs, golf bags, golf trolleys, or credit cards .

(2) the Insured's Baggage that is sent separately in advance, and not with the Insured.

(3) any equipment that is rented or leased.

3. Loss or damage caused by wear and tear, deterioration, chewing or eating away by insects or rodents, latent defects, or damage arising from any activity to repair, clean, modify or fix any property.

4. Loss or damage caused by mutiny, rebellion, revolution, civil war, usurpation, or actions taken by authorities to obstruct, defend or prevent the said situation.

5. Loss or damage for which compensation is made by other sources, i.e. property insured under other policies, compensation from a transport company, airline or hotel, or any other party.

6. Loss or damage to any Baggage or Personal Effects that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle, or as a result of the Insured's negligence to take reasonable care and precaution for the safety of such property.

7. Loss or damage to goods, goods samples or any type of equipment relating to goods or good samples.

8. Loss or damage to information recorded on tapes, floppy disks, diskettes, note cards, or the like.

9. Loss or damage that cannot be proved, or from pickpocketing.



Insuring Agreement

Lost or Damaged Travel Documents Coverage Benefit

Definitions

- | | | |
|------------------|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Travel Ticket | means | any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license. |
| 2. Burglary | means | theft presenting signs of breaking-in by any person who enters or exits the location at which the insured 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. |
| 3. Robbery | means | theft by use of force or threat of immediate force:

a) to facilitate the theft or taking away of property;

b) to obtain delivery of the property;

c) to take hold of the property;

d) to conceal the commission of such offense; or

e) to get away from the arrest.

Theft means the taking of the property of another person or joint owner in bad faith. |
| 4. Gang Robbery | means | Robbery committed by three persons or more. |

5. Natural Disaster means any effects caused by natural hazards, such as, volcanic eruption, earthquake, landslide, flood, storm, tsunami.

Coverage

While the Insured is covered under this Policy, the Company shall pay the Insured compensation to the extent incurred at the maximum amount of no more than the sum insured specified in the Policy schedule for the expenses incurred for receipt of passport, visa, Travel Ticket, and other relevant Travel Documents to replace the lost or damaged document due to Robbery, Gang Robbery or Burglary, or Natural Disaster while the Insured is abroad.

The Insured must report such loss or damage to a police officer having jurisdiction at the place of the incident within 24 hours of the incident, and the claim must be backed with the police daily report log.

Additional conditions (only apply to the lost or damaged Travel Documents coverage benefit (TA19))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Daily report by a local police officer issued within 24 hours of the incident if the loss or damage arises from threat or violent force.
4. Original receipts of travel expenses, accommodation costs, application fees for replacement of the lost/damaged visa or passport.
5. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the lost or damaged Travel Documents coverage benefit: TA19))

The insurance under this insuring agreement does not cover expenses, damage to or loss of Travel Documents arising from or as a result of any of the following events:

- 1. in the case that no report of the loss or damages having occurred is filed with the police officer having jurisdiction at the place of the incident within 24 hours after the incident, and no police daily report is available;**
- 2. expenses for application of the passport and/or visa for a country that is not included in the Insured's itinerary;**
- 3. loss or damage that cannot be proved, or from pickpocketing;**
- 4. loss or damage to any Travel Document that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle; or loss or damage results from failure, forgetfulness, or negligence of the Insured to take reasonable care and precaution for the safety of the passport, visa, Travel Ticket, and other relevant Travel Documents;**
- 5. loss or damage caused by seizure, quarantine of property under the customs law, forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.**
- 6. loss or damage from currency exchange or depreciation of the documents.**

Insuring Agreement

Loss or Damage to Personal Money Benefit

Definitions

- 1. Personal Money means cash, banknotes, traveler's checks or drafts, excluding any loss or damage to, or consequence of the loss or damage to any kind of credit cards, Travel Ticket, share certificates, bills of exchange or promissory notes.
- 2. Travel Ticket means any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license.
- 3. Burglary means theft presenting signs of breaking-in by any person who enters or exits the location at which the insured 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.
- 4. Robbery means theft by use of force or threat of immediate force:
 - a) to facilitate the theft or taking away of property;
 - b) to obtain delivery of the property;
 - c) to take hold of the property;
 - d) to conceal the commission of such offense; or
 - e) to get away from the arrest.



Theft means the taking of the property of another person or joint owner in bad faith.

5. Gang Robbery means Robbery committed by three persons or more.
6. Deductible means amount of Deductible for which the Insured must be responsible under the insuring agreement or the attachment of the insurance contract (if any).

Coverage

While the Insured is covered under this Policy, the Company shall pay Personal Money benefit to the Insured in case of loss or damage to the Insured's Personal Money due to Robbery, Gang Robbery or Burglary during his or her Overseas Trip in the actual amount lost or damaged but no more than the maximum sum insured specified in the Policy schedule. The Insured shall pay a Deductible of Baht 1,000 for each and every loss or damage.

The Insured must report the loss or damage to the police having jurisdiction at the place of the incident within 24 hours of the incident, and the relevant police daily report must always be provided along with the claim for such loss.

Additional conditions (only apply to the loss or damage to Personal Money benefit (TA20))

Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Daily report of a local police officer issued within 24 hours of the incident (if the loss or damage arises from threat or violent force).

4. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the loss or damage to Personal Money benefit TA20))

The insurance under this insuring agreement does not cover loss or damage arising from or as a result of the following causes.

1. If no report of loss or damage to Personal Money is made to the police officer having jurisdiction at the place of the incident within 24 hours after the incident, and no police daily report is available.

2. Loss or damage to a traveler's check without report thereof to the bank or agent issuing the traveler's check immediately after the incident.

3. Loss or damage to Personal Money that cannot be proved, or from pickpocketing.

4. Loss or damage to Personal Money that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle; or loss or damage to Personal Money results from failure, forgetfulness, or negligence of the Insured to take reasonable care and precaution for the safety of the property, as well as loss or damage to of Personal Money arising from currency exchange or depreciation.

5. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

Insuring Agreement

Loss or Damage to the Insured's Property from Pickpocketing Benefit

Definitions

- 1. Personal Effects means the Insured's personal effects, any personal effects that the Insured purchases while traveling overseas, or any personal effects that the Insured is responsible to look after or borrows, and:
 - 1) the Personal Effects are kept in the Baggage; or
 - 2) the Insured wears or carries them while traveling overseas, but excluding any property specified in the exclusions.
- 2. Personal Money means cash, bank notes, traveler's check or draft, excluding any kind of credit cards, Travel Ticket, share certificates, bill of exchange or promissory notes.
- 3. Travel Document means passport, visa, Travel Ticket, and other relevant Travel Documents.
- 4. Travel Ticket means any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license.
- 5. Household Effects means articles for household use which are not usually carried with a person while traveling, i.e., kitchenware, and household facilities.
- 6. Souvenirs means articles that are a token or a reminder of an event, place or things, and that are sold or given as souvenirs.



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- 7. Accessories means articles such as rings, bracelets, necklaces, bangles, earrings, pendants, and watches worn as accessories.
- 8. Valuables means Accessories made from gold, silver or other precious metals, furs, any kind of watches, jewelry, diamonds, or precious stones, including gold ornaments, silverware, and Buddha amulets.
- 9. Pickpocketing means the taking away in bad faith by any person of any Personal Effects, and/or Personal Money, and/or Travel Document that the Insured keeps in his or her shirt pocket, trouser pocket, handbag or backpack while the Insured wears or carries it.
- 10. Deductible means amount of Deductible for which the Insured must be responsible under the insuring agreement or the attachment of the insurance contract (if any).

Coverage

While the Insured is covered under this Policy, this insurance covers loss or damage to Personal Effects, Personal Money and Travel Document during an Overseas Trip caused by pickpocketing in an amount not exceeding the sum insured specified in the Policy schedule.

Additional conditions (only apply to loss or damage to the Insured's property from pickpocketing benefit (TA21))

1. Compensation methods and limitation of the Company's liability

1.1 Loss or damage to Personal Money

The Company shall compensate the Insured for the Personal Money in cash to the extent of the actual loss or damage but not exceeding the maximum of the sum insured specified in the Policy schedule. The Insured shall pay a Deductible of Baht 1,000 for each and every loss or damage.



1.2 Loss or damage to Travel Document

The Company shall compensate the Insured for the actual loss or damage not exceeding the sum insured specified in the Policy schedule for expenses incurred in applying for any Travel Document to replace the lost or damaged Travel Document, including additional costs of travel and accommodation incurred in obtaining the replacement.

1.3 Loss or damage to Personal Effects

The Company shall compensate any loss or damage of Personal Effects that the Insured takes with him or her on the trip; provided that it will be no more than the sum insured specified in the Policy schedule.

1.3.1 The Company may deem it proper to compensate the Insured in cash, or choose to compensate them by restoration or repair in the case that such item is no more than one year old, accompanied with the receipt; provided that the amount compensated will not exceed the amount per item, Pair or Set.

1.3.2 The Company may compensate in cash, or choose to compensate by restoration or repair, in which case the Company shall deduct depreciation upon wear and tear being accepted, and depreciation in the case that such item is more than one year old.

The Company shall compensate for actual loss or damage to the item in an amount no more than the amount per item, Pair or Set, and no more than the maximum sum insured per item, Pair or Set, as specified in the Policy schedule.

If any Baggage or Personal Effects are not worth repairing, the Company will consider the claim for compensation as if that item had been lost.

2. Duties of the Insured in making a claim

In the event of loss or damage:

2.1 The Insured must report the loss or damage arising to a police officer and must obtain written evidence of the report thereof from a police officer.

2.2 The Insured must take all reasonable acts to protect and safeguard the Insured's property.

2.3 The Insured must take every procedural step to ensure that the Insured's property are reasonably taken care of.

2.4 The Insured must be responsible for the Deductible for any loss or damage with respect to the amount of the sum insured specified in the Policy schedule or attachment for each and every loss or damage.

3. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

3.1 Completed claim form as required by the Company.

3.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

3.3 Daily report of a local police officer issued within 24 hours of the incident.

3.4 Original receipts of travel expenses, accommodation costs, application fees for replacement of the passport, visa (in the event of loss or damage of any Travel Document).

3.5 Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to loss or damage to the Insured's property from pickpocketing benefit: TA21))

The insurance under this insuring agreement does not cover:

1. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

2. Any loss or damage to:

(1) Animals, automobile (including accessories), motorcycles, boats, engines, any other vehicles, snow skis, , consumables, make-up, cosmetics, perfumes, fragrance, skincare treatment, nourishing products, Household Effects, antiques, inventions, drawings, artifacts, Souvenirs, Accessories, Valuables, music instruments, contact lenses, wheelchairs, dentures, artificial limbs, written agreements, share certificates, securities, bonds, title deeds, cash, bank notes, coins, coupons, stamps, or Souvenirs, identification cards, driving licenses, Travel Documents, golf clubs, golf bags, golf trolleys, or credit cards .

(2) the Insured's Baggage that is sent separately in advance, and not with the Insured.

(3) any equipment that is rented or leased.

3. Loss or damage caused by wear and tear, deterioration, chewing or eating away by insects or rodents, latent defects, or loss or damage arising from any activity to repair, clean, modify or fix any property.

4. Loss or damage caused by mutiny, rebellion, revolution, civil war, usurpation, or actions taken by authorities to obstruct, defend or prevent the said situation.

5. Loss or damage for which compensation is made by other sources, i.e. property insured under other insurance policies, compensation from a transport company, airline or hotel, or any other party.

6. Loss or damage to any Baggage or Personal Effects that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle, or loss or damage as a result of the Insured's negligence in taking reasonable care and precautions for the safety of such property.

7. Loss or damage to goods, goods samples or any type of equipment related thereto.

8. Loss or damage to information recorded on tapes, floppy disks, diskettes, note cards, or the like.

9. Loss or damage that cannot be proved.

10. Loss of or damage to a traveler's check without report thereof to the bank or agent issuing the traveler's check immediately after the incident.

11. Loss or damage from currency exchange or devaluation.



Insuring Agreement

Loss or Damage to the Insured's Property Stored in a Vehicle Benefit

Definitions

- | | | |
|----------------------|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Baggage | means | any baggage that the Insured uses during an Overseas Trip. |
| 2. Personal Effects | means | the Insured's personal effects, any personal effects that the Insured purchases while traveling overseas, or any personal effects that the Insured is responsible to look after or borrows, and <ol style="list-style-type: none"> 1) the personal effects are kept in the Baggage; or 2) the Insured wears or carries them while traveling overseas, but not including other effects specified in the exclusions. |
| 3. Personal Money | means | cash, banknotes, travel's checks, or drafts, excluding any kind of credit cards, Travel Ticket, share certificates, bill of exchange or promissory notes. |
| 4. Travel Document | means | passport, visa, Travel Ticket, and other relevant Travel Documents. |
| 5. Travel Ticket | means | any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license. |
| 6. Household Effects | means | articles for household use which are not usually carried with a person while traveling, i.e. kitchenware, household facilities, etc. |
| 7. Souvenirs | means | articles that are a token or a reminder of an event, place or things, and that are sold or given as souvenirs. |

8. Accessories means articles such as rings, bracelets, necklaces, bangles, earrings, pendants, and watches worn as accessories.
9. Valuables means Accessories made from gold, silver or other precious metals, furs any kind of watches, jewelry, diamonds, or precious stones, including gold ornaments, silverware, and Buddha amulets.
10. Burglary means theft presenting signs of breaking in, by use of aggressive force, a vehicle that contains Baggage, Personal Effects, Personal Money, and/or Travel Document and causing a clear trail of damage to that vehicle by use of tools, explosives, electricity, or chemicals or arising from Robbery or Gang Robbery, including loss or damage arising from an attempt thereof.
11. Robbery means theft by use of force or threat of immediate force:
- a) to facilitate the theft or taking away of property;
 - b) to obtain delivery of the property;
 - c) to take hold of the property;
 - d) to conceal the commission of such offense; or
 - e) to get away from the arrest.
- Theft means the taking of the property of another person or joint owner in bad faith.
12. Gang Robbery means Robbery committed by three persons or more.
13. Deductible means amount of Deductible for which the Insured must be responsible.

Coverage

While the Insured is covered under this Policy, this insurance covers any loss or damage to any Baggage and/or Personal Effects, Personal Money, Travel Document kept in a vehicle during an Overseas Trip as a result of Robbery, Burglary, or Gang Robbery, in an amount not exceeding the sum insured specified in the Policy schedule.

Additional conditional (only apply to loss or damage to the Insured's property stored in a vehicle (TA 22))

1. Compensation methods and limitation of the Company's liability

1.1 Loss or damage to Personal Money

The Company shall compensate the Insured for the Personal Money in cash to the extent of the actual loss or damage but not exceeding the maximum of the sum insured specified in the Policy schedule. The Insured shall pay a Deductible of Baht 1,000 for each and every loss or damage.

1.2 Loss or damage to Travel Document

The Company shall compensate the Insured the actual loss or damage not exceeding the sum insured specified in the Policy schedule for expenses incurred in applying for any Travel Document to replace the lost or damaged Travel Document, including additional costs of travel and accommodation incurred in obtaining the replacement.

1.3 Loss or damage to Baggage and/or Personal Effects

The Company shall compensate any loss or damage to Personal Effects that the Insured takes with him or her on the trip; provided that it will be no more than the sum insured specified in the Policy schedule.

1.3.1 The Company may deem it proper to compensate in cash, or choose to compensate by restoration or repair in the case that such item is no more than one year old, accompanied with the receipt; provided that the amount compensated will be no more than the amount per item, Pair or Set.

1.3.2 The Company may compensate in cash, or choose to compensate by restoration or repair, in which case the Company shall deduct depreciation upon wear and tear being accepted, and depreciation in the case that such item is more than one year old.

The Company shall compensate for actual loss or damage to the item no more than the amount per item, Pair or Set, but not exceeding the maximum of the sum insured as specified in the Policy schedule.

If any Baggage or Personal Effects are not worth repairing, the Company will consider the claim for compensation as if that item had been lost.

2. Duties of the Insured in making a claim

In the event of loss or damage:

2.1 The Insured must report the loss or damage arising to a police officer or any officer responsible for the vehicle on which the Insured is traveling, and must obtain written evidence of the report thereof from a police officer or the authorized person of the said vehicle, as applicable.

2.2 The Insured must take all reasonable acts to protect and safeguard the Insured's property.

2.3 The Insured must take every procedural step to ensure that the Insured's property are reasonably taken care of.

2.4 Subrogation

If the Company has paid the compensation under this Policy, the Company shall be subrogated to the Insured's right to exercise claims against any person or organization only for the part paid for by the Company. The Insured must cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights.

3. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

3.1 Completed claim form as required by the Company.

3.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

3.3 Daily report by a local police officer issued within 24 hours of the incident.

3.4 Original receipts of travel expenses, accommodation costs, application fees for replacement of any Travel Document or new visa (in the event of loss or damage to a Travel Document).

3.5 Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to loss or damage to the Insured's property stored in a vehicle benefit (TA22))

The insurance under this insuring agreement does not cover:

1. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

2. Any loss or damage to:

(1) Animals, automobile (including accessories), motorcycles, boats, engines, any other vehicles, snow skis, consumables, make-up, cosmetics, perfumes, fragrance, skincare treatment, nourishing products, Household Effects, antiques, inventions, drawings, artifacts, Souvenirs, Accessories, Valuables, music instruments, contact lenses, wheelchairs, dentures, artificial limbs, written agreements, share certificates, securities, bonds, title deeds, cash, bank notes, coins, coupons, stamps, or Souvenirs, identification cards, driving licenses, Travel Documents, golf clubs, golf bags, golf trolleys, or credit cards .

(2) the Insured's Baggage that is sent separately in advance, and not with the Insured.

(3) any equipment that is rented or leased.

3. Loss or damage caused by wear and tear, deterioration, chewing or eating away by insects or rodents, latent defects, or loss or damage arising from any activity to repair, clean, modify or fix any property.

4. Loss or damage caused by mutiny, rebellion, revolution, civil war, usurpation, or actions taken by authorities to obstruct, defend or prevent the said situation.

5. Loss or damage for which compensation is made by other sources, i.e. property insured under other insurance policies, compensation from a transport company, airline or hotel, or any other party.

6. Loss or damage to any Baggage or Personal Effects that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle, or loss or damage as a result of the Insured's negligence in taking reasonable care and precautions for the safety of such property.

7. Loss or damage to goods, goods samples or any type of equipment related thereto.

8. Loss or damage to information recorded on tapes, floppy disks, diskettes, note cards, or the like.

9. Loss or damage that cannot be proved.

10. Loss or damage to a traveler's check without report thereof to the bank or agent issuing the traveler's check immediately after the incident.

11. Loss or damage from currency exchange or devaluation.

Insuring Agreement

Rental Car Deductible Benefit

Definition

Deductible means the deductible fixed in an insurance policy of a car rented by the Insured that must be paid out of pocket by the Insured for any damage covered under any clause of or attachment to the motor insurance policy that the Insured is required by a car rental agreement to buy to cover loss or damage to the car at all times the car is rented during their Overseas Trip.

Coverage

While the Insured is covered under this Policy, this insurance covers any Deductible of the motor insurance policy for cars rented by the Insured in the case that the Insured is liable under the law to compensate any loss or damage arising during his or her Overseas Trip. The Company shall compensate the Deductible paid by the Insured, not exceeding the amount specified in the Policy schedule.

Additional conditions (only apply to rental car deductible benefit (TA23))

1. Duties of the Insured

1.1 The car must be rented from a car rental company with a license to operate a car rental business.

1.2 The car rental agreement must require the Insured to take out first-class motor insurance covering loss or damage to the rented car during the rental period.

1.3 The Insured must comply with every and all conditions of the car rental company under the rental agreement, and the insurer's conditions under the insurance agreement, including laws, rules, and regulations of that country.

2. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

2.1 Completed claim form as required by the Company.

2.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

2.3 Car rental agreement.

2.4 Schedule of the car rental insurance, stating the excess.

2.5 Original receipt of payment for the excess to the car rental company.

2.6 Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the rental car deductible benefit (TA23))

The insurance under this insuring agreement does not cover rental car Deductible arising from or as a result of the following causes.

1. Loss or damage arising from driving of the rented car in violation of the conditions under the rental agreement, or outside a public road or due to violation of the laws, rules and regulations of the country.

2. Loss or damage arising from wear and tear, deterioration, chewing or eating away by insects or rodents, defects, or latent damage.

3. Loss or damage that is not Deductible, such as loss of income claimed by the car rental company against the Insured from leasing out the car to him or her.



Insuring Agreement**Home Guard Benefit****Definitions**

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|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Home Contents | means furniture, fixture and fittings, clothes and other property of the Insured or his or her Family Member or domestic servant permanently residing with the Insured, excluding Accessories, a stamp, coin or medal collection, works of art, or other property specified in the exclusions. |
| 2. Accessories | means articles such as rings, bracelets, necklaces, bangles, earrings, pendants, and watches worn as body accessories. |
| 3. Valuables | means Accessories made from gold, silver, or precious metals, furs, all kinds of watches, jewelry, diamonds, precious stones, including gold ornaments, silverware, and Buddha amulets. |

Coverage

While the Insured is covered under this Policy, during the time the Insured is traveling overseas, the Company shall pay compensation, not exceeding the sum insured specified in the Policy schedule, for any damage or loss of Accessories, any Home Contents kept in the Insured's residence in Thailand without someone to care for or reside at all times while the Insured travels overseas and such loss or damage is caused by fire during the period that this Policy covers; provided that such loss or damage must occur only after the Insured departs from Thailand.

Additional conditions (only apply to the Home Guard benefit (TA24))**1. Compensation methods**

The Company, at its own discretion, may compensate by any of the following methods:

1.1 To pay compensation in cash at the actual value at the time the loss or damage occurs;

1.2 to repair or remedy the loss or damage; or

1.3 to replace the property with similar property.

2. Replacement of property

The Company may choose to provide property to replace any or all damaged property in lieu of compensation in cash at the actual value in order to compensate the damage arising. In no case shall the Company pay compensation exceeding the value of the property at the time the damage occurs, or exceeding the sum insured specified in the Policy schedule.

3. Subrogation

If the Company has paid compensation under this Policy, the Company shall be subrogated to the Insured's rights to exercise claims against any person or organization only for the part paid for by the Company. The Insured shall cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights.

4. If the Insured has been indemnified by another insurer, the Company shall only be liable for the remainder.

5. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

5.1 Completed claim form as required by the Company.

5.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

5.3 Copy of the daily report of a local police officer.

5.4 Document from the relevant Forensic Department.

5.5 Completed valuation form with respect to the damaged property and photographs thereof.

5.6 Other documents reasonably requested by the Company (if any).

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to Home Guard benefit (TA24))

The insurance under this insuring agreement does not cover:

- 1. Loss or damage arising from any intentional act or omission, or with consent of the Insured.**
- 2. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.**
- 3. Loss or damage to dynamo, transformer, power generator, electric motor, electric control panel, electronic device, or other electrical appliance which is damaged by or results from misuse, power surges, short circuit, including short circuit caused by lightning only with respect to the appliance that suffers damage due to such cause.**
- 4. Consequence from the loss or damage of property.**
- 5. Loss or damage to any title deed, bond, bill of exchange, promissory note, check, traveler's check, securities, all kinds of documents, cash, banknotes, Accessories, or Valuables.**
- 6. Loss or damage to any equipment or tool used for commercial purpose or for carrying out a job in connection with photography, sports, and music.**
- 7. Loss or damage to car, motorcycle, boat, living things, bicycle, and any related equipment or tool.**
- 8. Any loss or damage indemnified by another insurance, or any person.**

Insuring Agreement

Golf Equipment and Hole-in-One Coverage Benefit

Definitions

Golf Equipment means golf clubs, golf bags or golf trolleys.

Coverage

While the Insured is covered under this Policy, this insurance covers:

1. Loss or damage to Golf Equipment

This insurance covers Golf Equipment carried with or newly purchased by the Insured during his or her Overseas Trip if that loss or damage occurs in a Public Place during his or her Overseas Trip.

2. Special prize for hole-in-one

2.1 If the Insured makes a hole-in-one in an official competition which is held on a standard 18-hole golf course overseas and open to the general public under the rules and regulations thereof, and the hole-in-one is certified by signatures of the contestant, golf course manager, and organizer, the Insured is entitled to receive prize money as specified in the schedule.

2.2 If the Insured makes a hole-in-one in during any golf event other than the competition as per 2.1, and the hole-in-one is made on a standard golf course overseas for which certification by the golf course manager's signature is provided, the Insured is entitled to receive prize money as specified in the Policy schedule.

The Insured shall throughout the trip receive only one special prize for the hole-in-one.

Additional conditions (only apply to Golf Equipment and hole-in-one Coverage Benefit (TA25))

1. Duties of the Insured in making a claim

Upon loss or damage to the Insured's Golf Equipment, the Insured must report the incident to a police officer, or relevant person with authority, i.e. management of the hotel, airline, golf course, or public driving range with authority



to supervise the place where the loss or damage occurs within 24 hours of the incident, and a written record of such authority must be attached to the claim.

The Insured must take all efforts to ensure that his or her Golf Equipment:

- a) will not be left without care by someone in a Public Place; and
- b) take all reasonable precautions to ensure the safety of the equipment.

The Company shall compensate the Insured for the actual loss or damage to Golf Equipment incurred at the maximum amount of no more than the sum insured specified in the Policy schedule per item, Pair or Set. The Company may pay compensation, or choose to replace or repair the Golf Equipment, with wear and tear and depreciation deducted. If the Company assesses the damages incurred and considers that it is not worth repairing, the Company will compensate the Insured as if the equipment had been lost.

2. Subrogation

If the Company has paid indemnity under this Policy, the Company shall be subrogated to the Insured's rights to exercise claims against any person or organization only for the part paid for by the Company. The Insured shall cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights

3. Limitation of Liability

During the period of insurance, the Company shall pay benefits under the insuring agreement on golf equipment, and hole-in-one coverage benefit in aggregate no more than the amount specified in the Policy schedule.

4. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

4.1 Completed claim form as required by the Company.

4.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date

if the Insured uses an automated passport control system for immigration clearance.

4.3 Daily report by a local police officer issued within 24 hours of the incident (if the loss or damage to any Golf Equipment arises in a Public Place.

4.4 Letter from the relevant persons with authority, i.e. management of the hotel, airline, golf course, or public driving range who has the authority to oversee the place where the loss or damage occurs within 24 hours (if the loss or damage to the Golf Equipment arises in a hotel, airline, golf course, or public driving range).

4.5 Certification from the golf course in the event of hole-in-one (if the Insured makes a hole-in-one).

4.6 Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability

Exclusions (only apply to the Golf Equipment and hole-in-one coverage benefit (TA25))

The insurance under this insuring agreement does not cover costs of Golf Equipment arising from or as a result of the following causes.

1. Loss or damage to golf balls or golf clubs during the actual game or practice.

2. Loss or damage arising from wear and tear, repair procedures, or during the said repair as a result of the damage.

3. Loss or damage as a result of the Insured's intentional act or gross negligence.

4. Loss or damage arising from seizure or detention under customs laws, forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

5. Loss or damage covered under any other insurance policy.

Insuring Agreement

Third Party Liability Benefit

Definitions

- | | |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Third Party | means any person except a relative, Family Member, travel companion, person staying with the Insured, or employee or partner of the Insured. |
| 2. Family Member | means father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse. |
| 3. Possession | means the holding of property, such as a hotel, room, or house rented on a daily basis, homestay, or stay with a host family, by a person or on behalf of that person, with the intention to hold that property for the person's own account resulting in the person acquiring possessory right. |
| 4. Ownership | means the right of being an owner of property, all rights an owner has over the property in order to use, dispose of, collect the fruits of and interest on, locate, and recover that property, including the right to prevent any person from being illegally involved with that property. |

Coverage

While the Insured is covered under this Policy, the Company shall pay compensation on behalf of the Insured to a Third Party for an amount for which the Insured must be liable under the law from any Accident arising during the period of insurance to the extent of actual loss or damage, but no more than the sum insured specified in the Policy schedule in case of:



1. death or Injury of any Third Party caused by or resulting from an Accident that the Insured has caused;

2. loss or damage to property of any Third Party caused by or resulting from an Accident that the Insured has caused.

Additional conditions (only apply to the Third Party liability benefit (TA26))

1. Duties of the Insured in making a claim

If an incident that may constitute a claim under this insuring agreement occurs the Insured must:

1.1 notify the Company without delay; and

1.2 upon receipt of a court writ, order or decree in connection with a lawsuit filed against the Insured to be legally liable to a Third Party under this insuring agreement, immediately send that writ, order or decree to the Company.

1.3 not take any action representing agreement or admission to indemnify or be liable for the Third Party, any other person, or any other injured person, or which institutes or defends a lawsuit without written consent from the Company, except that the Company fails to handle that claim within a reasonable time from receipt of the notice by the Insured.

1.4 provide information and give reasonable assistance for the Company to pay compensation, to defend any claim, or to file a lawsuit.

2. Duty of the Insured to prevent

The Insured must prevent or provide reasonable prevention of an Accident. The Insured must comply with provisions of laws and regulations of authorities.

3. Duty to safeguard the Company's rights for subrogation

Before or after receipt of compensation from the Company, the Insured must at his or her own expense take all necessary action or take any action at the Company's reasonable request to safeguard the Company's rights for subrogation to claim damages from the Third Party.

4. The Company's rights

The Company has the rights to defend a lawsuit, and to settle any claim on behalf of the Insured.

5. Apportionment

If at the time an incident resulting in making a claim for compensation occurs an another insurance covering the same liability has been taken out, the Company will be responsible for the damages, fees and other expenses, in an amount not exceeding the sum that must be paid for the liability.

6. Claim; and submission of evidence of damage

The Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify and submit the following documents or evidence to the Company within 30 days from the date of the incident.

6.1 Completed claim form as required by the Company.

6.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

6.3 Certified true copies of the national ID cards or copies of the passports of the injured party and the eyewitness.

6.4 Confirmation letter from the injured party stating the details describing how the incident happens, and listing the damaged property confirmed by the injured party and the eyewitness who has seen the incident.

6.5 Copy of the medical certificate and original receipt, if the Insured causes any person to suffer an Accident.

6.6 If the property can be restored to its original condition, or it is necessary to buy that property because of the damage to the property, the original receipt and confirmation letter from the shop is required.

6.7 Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the Third Party liability benefit (TA26))

The insurance under this insuring agreement does not cover Third Party liability arising from or as a result of the following causes.

- 1. Loss or damage, including injury of any person who is not a Third Party.**
- 2. Loss or damage to the property owned by, or in possession or under control of the Insured.**
- 3. Loss or damage relating to any liability assumed under contract entered by the Insured and had the contract not been made the Insured's liability would not have arisen.**
- 4. Loss or damage relating to the willful or intentional act, or illegal act of the Insured.**
- 5. Loss or damage to Ownership, Possession, or use of any vehicles, including an machine or vehicle pulled or towed by engine, aircraft, firearms, pets, land, or building; or loss or damage caused by negligent supervision.**
- 6. Trade or professional liability, or business operation error.**
- 7. Loss or damage from the Insured' act while the Insured is in the state of having mental disorder, neurological disorder, mental incompetency, including while the Insured is taking part in a brawl or taking part in inciting a brawl.**
- 8. Expenses incurred in criminal proceedings.**
- 9. Exemplary or multiple damages.**

Section 5: Attachments

To the extent of any inconsistency or conflict between any provision of the attachments and that of the Policy, the provision of the attachments shall prevail. Conditions for the insurance agreement and other exclusions in the Policy shall remain in effect.



TG Exclusion 1

Additional Extension of General Exclusions

(as attachment to AIG Travel Guard International Travel Insurance)

Attachment No.:	forming a part of the Policy No.:	Made on:
Insured's name:		
Validity period: starting from	time:	ending on: time:
Premium:	Stamp duty: Baht	Tax: Baht Total: Baht

It is agreed and understood that the insurance under the Policy to which this attachment is attached during the period of insurance **does not cover loss or damage, Injury, Sickness, or liability under the law directly or indirectly arising from, caused by, as a result of, or occurring during the time the Insured is in, travels to, passes through or, travels in Nepal.**

To the extent of any inconsistency or conflict between any provision of this attachment and that of the Policy, the provision of this attachment shall prevail. Conditions for the insurance agreement and other exclusions in the Policy shall remain in effect.

TG Exclusion 2

Additional Extension of General Exclusions

(as attachment to AIG Travel Guard International Travel Insurance)

Attachment No.:	forming a part of the Policy No.:	Made on:
Insured's name:		
Validity period: starting from	time:	ending on: time:
Premium:	Stamp duty: Baht	Tax: Baht Total: Baht

It is agreed and understood that to the extent of any inconsistency or conflict between any provision of this attachment and that of the Policy or other attachments the provision of this attachment shall prevail.

1. This Policy does not cover a planned trip or any trip from, within, or to, or through the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region.

2. This Policy does not cover an Insured who is a citizen of or resides in the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region, excluding an Insured who resides in Thailand.

The insuring agreement under this attachment is and remains subject to the exclusions, general terms and other provisions set forth in this Policy that are not amended, altered or modified by this attachment.



เอกสารสำคัญ โปรดอ่าน
IMPORTANCE PLEASE READ

Summary of Conditions, Coverage and Exclusions for Travel Insurance Plan

AIG Travel Guard International Travel Insurance

This insurance policy provides coverage for an Insured who travels overseas, which is defined as any trip outside the territory of the country of residence of the Insured who starts the trip from Thailand only. The essence of the policy is as described below.

Period of insurance

It is the period of each trip by the Insured, which starts and ends within the period of insurance.

1. Single trip - to cover a single trip; the coverage starts two hours before the Insured travels out of Thailand, and continues until the Insured arrives at his or her residence in Thailand, or within two hours from the arrival in Thailand or until the expiry of the period of insurance, whichever occurs earlier, unless otherwise specified in this Policy.

2. Annual trip - to cover multiple trips; the coverage period of each trip is the same as that specified in clause 1 above, but each travel period shall not exceed 184 days.

The period of insurance may be extended depending on an insuring agreement/attachment.

Automatic extension of coverage

If the Policy ends while the Insured remains overseas under the conditions as follows.

1. Any incident beyond the Insured's control, including but not limited to Injury or Sickness suffered by the Insured, inclement weather, defective equipment, strike or other work stoppage by employees of Public Conveyance preventing the Insured from returning to Thailand, in such case the coverage will be automatically extended for three consecutive days from the expiry date of the Policy without additional costs.

2. The Insured receives medical treatment in a Hospital or is quarantined overseas by any cause covered by the Policy, including the Insured must follow the advice of his or her Physician or, in case of being quarantined, the relevant authorities, in such case the coverage will be automatically extended for 30

consecutive days from the expiry date without additional costs, or within 48 consecutive hours after leaving the Hospital or the quarantine station unless Emergency Assistance Provider has approved the extension of the coverage a period for more than 48 consecutive hours for locating a return flight or for physical fitness to travel only. The Insured must accept the first flight obtained and confirmed by the Emergency Assistance Provider. The Insured must make his or her best effort to immediately return to Thailand at the earliest opportunity.

Payment of insurance premium and termination of Policy

1. The Insured shall pay the insurance premium immediately or before the commencement of coverage.

2. For single trip coverage, the Insured may not terminate this Policy after the Policy has come into effect.

3. For annual trip coverage, the Policyholder, or the Insured, or the Company may terminate the Policy under the conditions below.

3.1 The Company may terminate this Policy by giving a prior written notice of no less than 15 days by registered mail to the Insured at the last known address as declared to the Company. The Company will refund the premium to the Insured after deducting a partial premium for the effective period of this Policy on a pro-rata basis.

3.2 The Insured may terminate this Policy by giving written notice to the Company and may be entitled to premium refund after a partial premium for the effective period of this Policy has been deducted based on a short period premium rate under the following schedule.

Short-term insurance premium rate

<u>Period of insurance (not exceeding/month)</u>	<u>Percentage of full-year insurance premium</u>
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85
10	90
11	95
12	100

Cancellation of the Policy under this condition by any party shall mean the whole Policy being terminated. It is not possible to cancel any part of the insurance coverage during the Policy Year.

General exclusions

This insurance does not cover loss or damage arising from, or resulting from the following cause or at the following times:

- 1. suicide, attempted suicide, or self-inflicted injury;**
- 2. war, invasion, hostile acts of foreign enemies, warlike operations (whether war be declared or not), or civil war which means a war between citizens of the same country, mutiny, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any incident causing the declaration or maintenance of martial law;**
- 3. terrorism;**
- 4. illegal willful acts of the Insured, confiscation of property, or retention or destruction by the customs or other authorities; any violation of any governmental rules and regulation;**
- 5. radiation or radioactivity from any nuclear fuel or any nuclear waste arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission or fusion;**
- 6. explosion of radioactivity or nuclear component or other hazardous material that may cause explosion in a nuclear process;**
- 7. while the Insured is performing duties as a soldier, police officer, or volunteer in a war or to suppress crime;**
- 8. the incident occurring in the country or territory excluded from the coverage as specified in the Policy schedule and any attachments (if any);**
- 9. the incident occurring in the area of an oil drilling rig, an offshore natural gas drilling rig or an underground mine;**
- 10. while the Insured is not physically fit to travel, and travels against the advice of the Physician permitted to provide treatment;**
- 11. while the Insured travels with an intention to receive any kind of medical treatment.**
- 12. travel that includes mountain climbing, hiking, trekking, forest sightseeing, or other activities at an altitude of 3,000 meters or higher from**

average mean sea level unless the Insured can provide evidence from a witness who is not related to the Insured, the tour company or the tour guide that successfully proves that the Injury caused by Accident or the Sickness occurred while the Insured is at an altitude less than 3,000 meters from average mean sea level;

13. the Insured's action related to any Terrorism, membership of a terrorist organization, smuggling of narcotics or narcotics-related trade, smuggling of nuclear, chemical or biological weapons.

Attachments

TG Exclusion 1: Additional extension of general exclusions

The insurance under the Policy to which this attachment is attached does not cover any loss, damage, Injury, Sickness, or liability under the law directly or indirectly arising from, or as a result of, or caused by or occurring during the time the Insured is in, travels to, passes through or travels in Nepal.

TG Exclusion 2: Additional extension of general exclusions

1. This Policy does not cover a planned trip or any trip from, within, or to, or through the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region.

2. This Policy does not cover an Insured who is a citizen of or resides in the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region, excluding an Insured who resides in Thailand.

Insuring agreement under the insurance plan

Insuring agreement		Plan A	Plan B	Plan C	Plan D
TA1	Death, Dismemberment, Loss of Vision or Total Permanent Disability from Accident benefit	•	•	•	•
TA2	Medical expenses benefit	•	•	•	•
TA3	Medical expenses in Thailand benefit	•	•	•	•
TA4	Emergency medical evacuation and repatriation to Thailand benefit	•	•	•	•
TA5	Repatriation of body or ashes to Thailand benefit	•	•	•	•
TA6	Emergency phone call benefit	•	•	•	•
TA7	Overseas Hospital visitation benefit	•	•	•	
TA8	Daily benefit in case of receipt of medical treatment in Hospital as Inpatient	•	•	•	
TA9	Child Guard benefit	•	•		
TA10	Trip postponement or cancellation benefit	•	•	•	
TA11	Trip curtailment expenses and aircraft hijacking benefit	•	•	•	
TA12	Trip interruption expenses benefit	•	•	•	
TA13	Trip delay benefit	•	•	•	
TA14	Overbooking benefit	•	•		
TA15	Delay caused by flight diversion benefit	•	•		

Insuring agreement	Plan A	Plan B	Plan C	Plan D
TA16 Missed connection benefit	•	•	•	
TA17 Baggage delay benefit	•	•	•	
TA18 Lost or damaged Baggage or Personal Effects benefit	•	•	•	
TA19 Lost or damaged Travel Documents coverage benefit	•	•	•	
TA20 Loss or damage to Personal Money benefit	•	•		
TA21 Loss or damage to the Insured's property from Pickpocketing benefit	•	•		
TA22 Loss or damage to the Insured's property stored in a vehicle benefit	•			
TA23 Rental car deductible benefit	•	•		
TA24 Home Guard benefit	•	•		
TA25 Golf Equipment and hole-in-one coverage benefit	•	•		
TA26 Third Party liability benefit	•	•	•	•

Note:

1. The comprehensive coverage and conditions shall be in accordance with the overseas travel policy as approved by the Office of Insurance Commission (the "OIC").
2. The Company may select insuring agreements or attachments for the preparation of an insurance plan.

AIG Group Travel Guard International Travel Insurance

In reliance upon the statements that are contained in the insurance application, which is an integral part of this Policy, and in consideration of the premium payable by the Policyholder or the Insured subject to the rules, the general terms and conditions, insuring agreements, exclusions and attachments to this Policy, the Company agrees with the Insured as follows.

Section 1: Definitions

Unless specified otherwise in this Policy, capitalized terms or expressions used herein shall have the meanings as ascribed to them.

- | | | | |
|-----|--------------|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.1 | Policy | means | Policy schedule, general terms and conditions, insuring agreements, exclusions, attachments, insurance application, Policy endorsements, insurance certificate, special specifications, warranties, , summary of conditions, coverage, and exclusions under this Policy, which are all regarded as being part of the insurance contract. |
| 1.2 | Company | means | the Company issuing this Policy. |
| 1.3 | Policyholder | means | the person, juristic person, or organization named as the Policyholder in the Policy schedule and/or the insurance certificate who obtains the insurance in favor of the Insured. |
| 1.4 | Insured | means | the person named as the Insured in the Policy schedule and covered by this Policy. |
| 1.5 | Accident | means | an event that happens suddenly due to an external cause and gives rise to a result that is not intended or anticipated by the Insured. |

- 1.6 Injury means bodily injury directly resulting from an Accident that happens solely and independently from other causes.
- 1.7 Sickness means an acute, sudden and unforeseen symptom, abnormality, illness, or disease that happens to the Insured after this Policy became effective and it is clear that the Sickness happens independently from other causes.
- 1.8 Deductible means The deductible for which the Insured must be responsible in accordance with the insuring agreement and/or attachments of the insurance contract (if any).
- 1.9 Physician means a person who graduated with a degree in Medical Sciences and is duly registered with the Medical Council and is allowed to practice medicine in the locality in which medical or surgical services are provided.
- 1.10 Nurse means a person who legally obtains a nursing license.
- 1.11 Inpatient means a person who is required to receive medical treatment in a Hospital or a Medical Facility for at least six hours and registered as an Inpatient by diagnosis and advice of a Physician based on indication of Medical Standards for treatment of such Injury or Sickness, including the case of an Inpatient who dies before six hours after admission.
- 1.12 Outpatient means a person who receives medical treatment in an outpatient department or emergency room of a Hospital, Medical Facility or Clinic, for a

condition that by diagnosis and indication of the Medical Standards does not require that patient to be admitted as an Inpatient.

- 1.13 Hospital means any medical facility that provides medical services and is able to accommodate overnight-stay patients, with premises, particularly a major operating room, having an adequate number of medical staff and complete range of services; and is permitted to be registered as a Hospital in accordance with the law on medical facilities in that jurisdiction.
- 1.14 Medical Facility means any medical facility that provides medical services; is able to provide accommodation for overnight-stay patients; is permitted to be registered as a Medical Facility in accordance with the applicable law in that jurisdiction.
- 1.15 Clinic Means a modern medical facility that is permitted to provide medical treatment and diagnoses by Physicians, but is unable to accommodate overnight-stay patients, and is registered as a clinic under the laws of its jurisdiction.
- 1.16 Medical Standards means international modern medical rules or practices for developing a treatment plan tailored for that patient based on Medical Necessity, taking into account the conclusions drawn from the Injury or Sickness record, medical findings, examination results and other pertinent information (if any).

- 1.17 Medical Necessity means medical services provided under the following conditions:
- (1) the services correspond to the diagnosis, and the treatment depends on the treated person's Injury or Sickness;
 - (2) there are clear medical indications based on current medical practice;
 - (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) the services must be medical services provided in accordance with the suitable and necessary standard of care for patients based on the Injury or Sickness.
- 1.18 Necessary and Reasonable Expenses means any reasonable medical fees and/or expenses that correspond to the amounts charged to general patients for the medical services provided by a Hospital, Medical Facility or Clinic where the Policyholder or the Insured has been treated.
- 1.19 Pre-existing Conditions means any disease (including complications), symptom or abnormality occurring to the Insured within 12 months preceding the travel date with sufficient indication for a general person to seek diagnosis, care or treatment, or for which medical diagnosis, care or treatment should be provided by a Physician.
- 1.20 AIDS means Acquired Immune Deficiency Syndrome that is caused by HIV infection, and shall include

opportunistic infection, malignant neoplasm, infections or any Sickness that reveals an HIV (Human Immunodeficiency Virus) positive blood test result. Opportunistic infection shall include, but is not limited to, Pneumocystis Carinii Pneumonia, organism or chronic enteritis, virus, and/or disseminated fungi infection. Malignant neoplasm shall include, but is not limited to, Kaposi's Sarcoma, central nervous system lymphoma, or other severe disease that is presently known to be a symptom of Acquired Immune Deficiency Syndrome, or that causes sudden death, Sickness, or disability to infected persons. Acquired immune deficiency syndrome (AIDS) shall include HIV (Human Immunodeficiency Virus), encephalopathy dementia, and outbreak of virus.

- 1.21 Policy Year means the period of one year commencing on the effective date of the Policy or commencing on the anniversary of subsequent Policy years.
- 1.22 Terrorism means an act the use of force or violence or a threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) for a political, religious, ideological or similar goal, including the intention to influence any government or to put the public, or any section of the public, in fear.

- 1.23 Emergency Assistance Provider means a company or juristic person, or agent of the emergency assistance provider who is authorized by the Company issuing this Policy to provide assistance in the event of emergency during the trip and provide the services to the Insured as described in this insurance contract.
- 1.24 Public Place means any place to which the general public has access, such as (but not limited to) airports, shops, restaurants, hotel foyers, public parks, beaches, golf courses, driving ranges, public buildings and the like.
- 1.25 Public Conveyance means any mode of transport that plies regularly, at fixed intervals, operated by a duly licensed carrier with the aim for the local public to use as means to travel, and acceptable to the country, such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or subway, but excluding a taxi or private car.
- 1.26 Overseas Trip means a trip taken by the Insured outside Thailand.

Section 2: General Terms and Conditions

2.1 Insurance contract

This insurance contract arises from the fact that the Company relies upon the statements of the Policyholder or the Insured in the insurance application as well as additional declarations (if any) that the Policyholder or the Insured has signed in evidence of his or her acceptance of the insurance contract, whereby this Policy is issued by the Company.

In the event that the Policyholder or the Insured knowingly provides false statements in the declarations mentioned in paragraph one, or knowingly conceals relevant facts which, if made known to the Company, might motivate the Company to demand a higher premium or refuse to execute the insurance

contract, this insurance contract shall become voidable in accordance with section 865 of the Civil and Commercial Code, whereupon the Company will be entitled to terminate the insurance contract.

The Company shall not deny its liability based on any declaration other than the declarations made by the Policyholder or the Insured in the documents referred to in paragraph one.

2.2 Validity of the insurance contract and change of wording in the insurance contract

This 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 Name of the Insured and participation

The Policyholder must provide names of the Insured and the period of insurance to the Company before the trip. If any loss or damage occurs that may give rise to a claim, and the names of the Insured do not correspond to the facts the Policyholder or the Insured must bear the burden of proof.

Coverage for the Insureds commences from the date specified in the Policy schedule or the insurance certificate. The Company will issue a Policy schedule and/or an insurance certificate, together with a document summarizing the conditions, coverage, exclusions in accordance with the Policy to each Insured to confirm that the Insured is covered under the Policy.

2.4 Period of insurance

Period of each trip of the Insured that begins and ends within the period of insurance.

2.4.1 For single trip coverage: the coverage starts two hours prior to the Insured's departure from Thailand and continues until the Insured travels back to his or her place of residence in Thailand, or for two hours upon arrival in Thailand, or until the expiry date of the period of insurance, whichever is earlier (unless specified otherwise in this Policy).

2.4.2 For annual trip coverage to cover multiple trips: the coverage for each trip starts and ends as mentioned in 2.4.1, subject to the maximum duration of journey for each trip not exceeding 184 days.

A period of insurance may be extended or specified otherwise depending on each specific insuring agreement or attachment.

2.5 Report and claim

The Policyholder, the Insured, the beneficiary, or the representative of the said person, as applicable, must report any loss or damage to the Company without delay. In the event of death, an immediate notice must be provided to the Company, unless it can be proven that immediate notice was not practicable but was given as soon as possible.

In making a claim, the Policyholder, the Insured, the beneficiary, or the representative of the said person, as applicable, must deliver the evidence or documents specified in the insuring agreement, the attachment, and other additional documents as reasonably required by the Company to the Company at their own cost within the specified period.

Failure to deliver any such documents or evidence within the specified period shall not preclude the right to make a claim if it can be proven that the delivery was not practicable, but the documents or evidence were delivered as soon as possible.

2.6 Medical examination

The Company has the right to examine the Insured's medical records 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 give consent to the Company for examining the Insured's medical records and diagnosis records to be taken into account for compensation payments, the Company is entitled 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.

If there is a reasonable doubt that the aforesaid claim was not made in accordance with the insuring agreement in this Policy, the specified period may

be extended if necessary but in no event shall the period exceed 90 days from the date on which all documents have been received by the Company.

If the Company fails to settle the claim within the specified time limit, the Company is liable for interest at 15 percent per annum accruing on the amount due and payable from the due date of the compensation.

2.8 Payment of premium and cancellation of the Policy

2.8.1 The Policyholder or the Insured must pay the insurance premium promptly or prior to the coverage commencement.

2.8.2 For single trip travel insurance, the Policyholder or the Insured may not cancel this Policy after its coverage has gone into effect.

2.8.3 For annual trip travel insurance, the Policyholder or the Insured or the Company may exercise the right to cancel the Policy under the following conditions.

2.8.3.1 The Company may cancel this Policy by giving at least 15 days written notice by registered mail to the Policyholder or the Insured at the last known address as declared to the Company. The Company will refund the premium to the Insured subject to a pro-rata deduction based on the effective period of this Policy.

2.8.3.2 The Policyholder or the Insured may cancel this Policy by giving written notice to the Company and may be entitled to premium refund subject to a deduction for the effective period of this Policy based on a short period premium rate under following schedule.

Short Period Premium Schedule

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

Cancellation of the Policy under the conditions set out in this clause by any party shall mean the whole Policy being terminated. It is not possible to cancel some or part of the insurance coverage during the Policy Year.

2.9 Dispute resolution by arbitration

If any dispute, controversy, or claim arises out of this Policy between a person who is entitled to claim under the Policy and the Company, and if that person wishes to settle the dispute by way of arbitration, the Company shall comply and allow the matter to be finally settled by the arbitration according to the arbitration regulations of the Office of the Insurance Commission (the "OIC") on arbitration.

2.10 Conditions precedent

The Company may not be liable for compensation under this Policy unless the Policyholder, the Insured, the beneficiary, or their representative, as applicable, has fully complied with the insurance contract and the conditions of the Policy.

2.11 Currency and expenses incurred overseas

If compensation payable under this Policy is in a foreign currency, the Company will pay the compensation in Thai currency using the prevailing foreign exchange rate published on the date stated in the invoice and refer to the relevant documents and evidence used in claiming the compensation under the insuring agreement, and/or any attachments thereto.

2.12 False insurance claims

If evidence clearly proves to the Company that the Policyholder and/or the Insured dishonestly commits any act to gain benefits from this insurance for himself or herself or for any person, the Company is not liable for a claim for compensation for that act. The Company is entitled to terminate this Policy by giving the notice in writing. The coverage under this Policy immediately becomes null and void. No insurance premium is returned.

2.13 Governing law

This Policy shall be governed by and construed in accordance with the laws of Thailand.

2.14 Automatic extension of coverage

If the Policy expires at the time the Insured remains overseas due to any of the following conditions:

2.14.1 any circumstance beyond the Insured's control including but not limited to any Injury, Sickness, inclement weather, mechanical problems, or strike or other work stoppage by employees of Public Conveyance preventing the departure to Thailand, the coverage will automatically extend the period of insurance for three consecutive days from the expiry date without additional charge; or

2.14.2 the Insured receives medical care that requires a stay in a Hospital or is quarantined overseas and the reason thereof is covered by the Policy, or the Insured is required to follow the advice of a Physician who treats the Insured or, in case of being quarantined, the instruction of a designated person of the authority, the coverage will automatically extend the period of insurance for 30 consecutive days from the expiry date without additional charge, or within 48 consecutive hours after the Insured is discharged from the Hospital or quarantine station unless the Emergency Assistance Provider has approved a coverage period for exceeding 48 consecutive hours only for booking a return

flight or ensuring that the Insured is physically fit for travel. The Insured must return to Thailand at the earliest opportunity.

2.15 Automatic termination of coverage

Insurance under this Policy shall automatically terminate upon the death of the Insured by any cause not covered, or upon being interned in a prison or correctional institution. The Company will return the insurance premium to the beneficiary or the Insured after deducting a partial premium for the effective period of this Policy on a pro-rata basis.

Section 3: General Exclusions

This Policy does not cover any Injury, Sickness, loss or damage directly or indirectly arising from or as a result of the following causes or that occurs at the times as follows (unless the coverage is specifically specified in the insuring agreement).

3.1 Suicide, attempted suicide or self-inflicted Injury.

3.2 War, invasion, act of foreign enemies, warlike hostilities (whether war is declared or not), civil war meaning a war between citizens of the same country, uprising, insurrection, riot, strike, civil commotion, revolution, coup d'état, proclamations of martial law, or any events that lead to the proclamation or maintenance of martial law.

3.3 Terrorism

3.4 Any illegal willful act by the Insured or confiscation, detention, or destruction by customs or other authorities, any violation of regulations of a government.

3.5 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.

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

3.7 While the Insured is performing duties as a soldier, police officer, or volunteer in a war or to suppress crime.

3.8 While in a country or territory in which coverage is excluded as specified in the Policy schedule and attachment (if any).

3.9 While in the area of an oil drilling rig, an offshore natural gas drilling rig, or an underground mine.

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

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

3.12 Travel that includes mountain climbing, hiking, trekking, forest sightseeing, or other activities at an altitude of 3,000 meters or higher from average mean sea level unless the Insured can provide evidence from a witness who is not related to the Insured, the tour company or the tour guide that successfully proves that the Injury caused by Accident or the Sickness occurred while the Insured is at an altitude less than 3,000 meters from average mean sea level.

3.13 The Insured's action related to any Terrorism, membership of a terrorist organization, smuggling of narcotics or narcotics-related trade, smuggling of nuclear, chemical or biological weapons.

Section 4: Insuring Agreement

Subject to the rules, general terms and conditions, insuring agreements, exclusions, and attachments to the Policy, and in consideration of the premium payable by the Policyholder and/or the Insured, the Company agrees to provide coverage for the following insuring agreements.



Insuring Agreement

**Death, Dismemberment, Loss of Vision or Total Permanent Disability
from Accident Benefit**

Definitions

- | | | |
|-------------------------------|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Dismemberment | means | the action of cutting off a wrist or ankle from the body and shall include total loss of usability of the aforesaid organ, and there is a clear medical indication that it will never be able to function again. |
| 2. Loss of Vision | means | total blindness that is permanently incurable. |
| 3. Total Permanent Disability | means | <p>disability to the extent of permanent inability to perform any function at a full-time job or in any other occupation, or to perform three or more daily-life activities on their own. "To perform activities of daily living" means the ability of an able-bodied person to perform six basic activities of daily living. The activities of daily living are used as criteria to assess patients who cannot perform the activities. Activities of daily living include:</p> <p>(1) transferring, such as the ability to get out of a chair to get into bed without the assistance of another person or assistive device;</p> <p>(2) ambulating, such as the ability to walk or move from one room to another room without the assistance of another person or assistive device;</p> <p>(3) dressing and grooming, such as, the ability to get dressed and undressed</p> |

without the assistance of another person or assistive device;

(4) bathing and showering, such as the ability to take a bath, and to enter and get out of a bathroom without the assistance of another person or assistive device;

(5) feeding, such as the ability to self-feed without the assistance of another person or assistive device; and

(6) toileting, such as the ability to get into and from the toilet without the assistance of another person or assistive device.

Coverage

This insurance covers any loss or damage arising from physical Injury of the Insured due to an Accident, which causes death, Dismemberment, Loss of Vision or Total Permanent Disability to the Insured within 180 days from the date of Accident; or Injury for which continuous treatment as an Inpatient in a Hospital or Medical Facility is required for the Insured, and that subsequently causes death at any time. The Company shall pay the following compensation.

1. 100% of the sum insured	In case of death.
2. 100% of the sum insured	In case of total permanent disability that must continue for not less than 12 months from the date of the Accident, or there is a clear medical indication that the Insured has become totally and permanently disabled.
3. 100% of the sum insured	For both hands from wrists, both feet from ankles, or vision of both eyes.
4. 100% of the sum insured	For one hand from the wrist and one foot from the ankle.
5. 100% of the sum insured	For one hand from the wrist and vision of one eye.
6. 100% of the sum insured	For one foot from the ankle and vision of one eye.
7. 60% of the sum insured	For one hand from the wrist.
8. 60% of the sum insured	For one foot from the ankle.
9. 60% of the sum insured	For vision of one eye.

For compensation described in this clause, only one highest loss will be compensated.

During the period of insurance, the Company shall pay compensation for the consequence arising in accordance with this insuring agreement in aggregate not exceeding the amount specified in the Policy schedule and/or the insurance certificate. If the Company has not compensated the full sum insured, the Company shall continue to provide coverage until the expiry of the period of insurance only in the amount of the remaining sum insured.

Additional condition: (only apply to the Death, Dismemberment, Loss of Vision or Total Permanent Disability from Accident Benefit (TA1))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or his or her representative (as the case may be) must, at his or her own expense, notify the Company of the incident and submit the following evidence to the Company within 30 days from the death, Dismemberment, Loss of Vision, or Total Permanent Disability of the Insured to support the claim.

1. In the event of Dismemberment, Loss of Vision or Total Permanent Disability due to an Accident

1.1 Completed claim form as required by the Company.

1.2 The medical report confirming the Dismemberment, Loss of Vision, or Total Permanent Disability

1.3 Certified true copies of pages of the Insured's passport, with his or her original signature and travel evidence, bearing the signature of the certifying party on the pages bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand, or the flight itinerary or the e-ticket indicating the departure date and the return date if the Insured uses an automated passport control system for immigration clearance.

1.4 Certified true copy of the Insured's national ID card bearing the signature of the certifying party.

1.5 Evidential photographs of the disability or Dismemberment.

1.6 Any documents or evidence reasonably requested by the Company (if any).

2. In the event of a death caused by an Accident

- 2.1 Completed claim form as required by the Company.
 - 2.2 Death certificate of the Insured.
 - 2.3 Copy of the autopsy report.
 - 2.4 Copy of the police report.
 - 2.5 Copies of the Insured's national ID card, and house registration with the wording "deceased" stamped thereon.
 - 2.6 Certified true copies of pages of the Insured's passport, with his or her original signature and travel evidence, bearing the signature of the certifying party and the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand, or the flight itinerary or the e-ticket indicating the departure date and the return date if the Insured uses an automated passport control system for immigration clearance.
 - 2.7 Certified true copies of the beneficiary's national ID card, and house registration bearing the signature of the certifying party.
 - 2.8 Any document or evidence reasonably requested by the Company (if any).
- Failure to submit the evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the Death, Dismemberment, Loss of Vision or Total Permanent Disability from Accident Benefit (TA1))

The insurance under this insuring agreement does not cover any Injury, loss, or damage arising from or as a result of any of the following causes, or that occurs at the times as follows.

1. Any act of the Insured under any of the following conditions.

(1) While the Insured is under the influence of addictive substance, or narcotics to the extent of being unable to control one's mind.

(2) While the Insured is under the influence of alcohol with a tested blood alcohol level of 150 mg/dl or over.

(3) While the Insured is under the influence of alcohol to the extent of being unable to control one's mind if no alcohol test is administered or the alcohol level cannot be detected.

2. Infectious parasite, except for infections, tetanus, or rabies from a wound suffered as a result of an Accident.

3. Miscarriage except for a miscarriage caused directly by an Accident.

4. Injury while the Insured is taking part in racing of any kind, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping (except for the purpose of life saving), boarding, leaving or traveling in a hot air balloon or glider.

5. While the Insured is boarding, leaving or traveling on an aircraft not registered for carrying passengers or which is not operated by a commercial airline.

6. While the Insured is piloting an aircraft or working as flight crew.

7. While the Insured is taking part in a brawl or taking part in inciting a brawl.

8. While the Insured is committing a felony or while the Insured is being arrested or escaping arrest.

9. While the Insured is working as a plumber, electrician, mechanic, carpenter, painter, decorator or building contractor, or performing work related to the installation, assembly, maintenance or repair of machinery, electric appliances, or hydraulic machinery, or performing work in a high-risk location or doing other manual labour, exclusive of work related to management, supervision, sales, or food catering and preparation.

10. While the Insured is driving a motorcycle without a valid driving license under the law of the country.

11. While the Insured has a condition related to the mind, nerves, stress, or insanity, including narcotic addiction or genetic disease.

Insuring Agreement**Medical Expenses Benefit****Definitions**

1. Alternative Treatment means any diagnosis, treatment, or prevention of disease by means of Thai traditional medicine, local medicine, Chinese traditional medicine, or other practice that is not part of contemporary medicine.
2. Thai Traditional Physician means any Thai traditional physician legally licensed for providing treatment with Thai herbs. The Thai Traditional Physician must not be the Insured, his or her business partner, employer, employee or agent, or a person related in any way to the Insured.
3. Chinese Traditional Physician means any physician legally licensed for providing treatment with herbs, acupuncture and chiropractic. A Chinese Traditional Physician must not be the Insured, his or her business partner, employer, employee or agent, or a person related in any way to the Insured.

Coverage

During the time the Insured is covered under this Policy,, if the Insured is injured from an Accident or has a sudden or unforeseen Sickness during the period of insurance, causing the Insured to receive medical treatment whether as an Inpatient or Outpatient, in a Hospital, Medical Facility or Clinic overseas the Company shall reimburse the Insured the Necessary and Reasonable Expenses incurred from medical treatment based on Medical Necessity and Medical Standards in the actual amount paid but not more than the sum insured specified in the Policy schedule or the insurance certificate.

The covered expenses are as follows.

1. Physician fees, such as, medical professionals' fees for general treatment, surgery and medical procedures, anesthetists' fees, dentists' fees, and other professional fees

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, a Medical Facility or a Clinic as an Inpatient.

3. Ambulance fee in case of emergency, to transport the Insured to or from a Hospital or a Medical Facility for medical reasons and Medical Necessity.

4. Cost of take-home drug for Medical Necessity, but not for more than 14 days.

5. Cost for an ICU room or standard single bedroom plus meals provided for patients by the Hospital or Medical Facility, and daily nursing service fee.

6. Other expenses related to medical treatments, such as nursing care service fees, medical service fees, and medical procedures fees.

7. The Company shall during the period of insurance reimburse the costs and expenses paid by the Insured up to a maximum of Baht 10,000 per occurrence and in aggregate for dental services:

7.1 treatment of dental pain caused by an Accident, excluding expenses related to the fabrication of dentures and dentures; or

7.2 expenses for treatment necessary for natural phonation due to dental treatment after an Accident, excluding expenses related to fabrication of dentures and dentures

8. The Company shall reimburse the Insured the expenses paid by the Insured up to Baht 1,500 per person per accident in case of Injury due to Accident overseas that requires treatment by a Thai or Chinese Traditional Physician, exclusive of bone fracture or broken bone.

In the case that the Insured is entitled to claim expenses, partly or wholly, from any person or source before making a claim for those expenses from the Company, the Company will reimburse the Insured the medical expenses only for the amount exceeding the amount that may be claimed.

Additional conditions (only apply to Medical Expenses Benefit (TA2))

Claim; and submission of evidence of damage

The Policyholder, the Insured, his or her beneficiary, or their representative shall, at his or her expense, submit the following documents or evidence to the Company within 30 days from the date the Insured is discharged from the Hospital. Medical Facility or Clinic.

1. Completed claim form as required by the Company.
2. Physician's report indicating the chief complaint, diagnosis result, and treatment.
3. The original receipt listing the expenses, or a summary of the bill and receipt.
4. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
5. Certified true copy of the Insured's national ID card bearing his or her signature.
6. Other documents or evidence reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to medical expenses benefit (TA2))

The insurance under this insuring agreement does not cover any medical expenses or expenses resulting from:

- 1. Pre-existing Conditions.**
- 2. Treatments or remedies for congenital abnormalities.**
- 3. Treatments for relaxation or health, massage for health or relaxation, rehabilitation, health checkups, other treatment costs unrelated to an Injury or Sickness.**
- 4. Treatment of diseases or conditions relating to the mind, nerves, stress, or insanity, including narcotic addiction or genetic disease.**
- 5. AIDS, venereal disease, or sexually transmitted diseases.**
- 6. Treatment related to pregnancy, childbirth, miscarriage, pregnancy complications, fertility treatments (including diagnosis and treatment), sterilization, or birth control.**
- 7. Treatment not considered contemporary medicine, including Alternative Treatment.**
- 8. Prosthesis and artificial aids of any kind (medical supplies 2), i.e. canes, crutches, eyeglasses, hearing aids, speech devices, pacemakers, and wheelchairs, including expenses related thereto.**
- 9. Services or surgery in connection with an Injury or Sickness that is unnecessary for the purpose of gaining money or committing insurance fraud.**
- 10. Treatment for aesthetic purposes, such as treatment for acne, blemishes, freckles, dandruff, weight loss treatment, hair transplantation, or treatment to remedy bodily deficiency, or cosmetic surgery, except in case of necessity as a consequence from an Accident to restore the function of an organ.**
- 11. Expenses related to all dental or gum services.**
- 12. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being attacked by an animal and vaccination to prevent tetanus after an Injury.**

13. Expenses for any medical treatment given by a Physician who is the Insured or who is father, mother, spouse, or child of the Insured.

14. Any act of the Insured while:

14.1 under the influence of addictive substance or narcotics to the extent of being unable to control one's mind;

14.2 while under the influence of alcohol and having an alcohol level of 150 mg/dl or over when undergoing an alcohol test; or

14.3 while under the influence of alcohol to the extent of being unable to control one's mind if no test of alcohol is administered or alcohol level cannot be detected.

15. While the Insured is taking part in racing of any kind, including car, boat, horse, ski, jet-skiing, skate, boxing, parachuting, parameter flying or racing, glider, boarding, leaving or traveling in a hot air balloon, bungee jumping, diving that requires a diving cylinder and regulator (except for parachuting or diving that requires a diving cylinder and regulator for the purpose of life saving).

16. Injury while the Insured is boarding, leaving or traveling on an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft.

17. Injury while the Insured is piloting or working as flight crew.

18. Injury while the Insured is taking part in a brawl or taking part in inciting a brawl.

19. Injury while the Insured is committing a felony or while the Insured is being arrested or escaping arrest.

Insuring Agreement

Medical Expenses in Thailand Benefit

Definition

Alternative Treatment means any diagnosis, treatment or prevention of disease by means of Thai traditional medicine, local medicine, Chinese traditional medicine, or other practice that is not contemporary medicine.

Coverage

While the Insured is covered under this Policy, if the Insured suffers any acute or sudden and unforeseen Injury or Sickness during the period of insurance during his or her Overseas Trip requiring the Insured to receive continuous treatment or follow up in Thailand under the limit of treatment period as follows.

1. In case that the Insured has never received any medical treatment for such Injury or Sickness while being overseas, the Insured must request treatment in Thailand within two days from the date of arrival in Thailand. The continuous treatment must not exceed five days from the date the first treatment was provided in Thailand.

The Company shall compensate the amount paid by the Insured, but not exceeding Baht 2,000 throughout the insurance period for expenses related to dental services for:

1.1 treatment for an Injury caused by an Accident, excluding expenses related to fabrication of dentures and dentures.

1.2 expenses for treatment necessary for natural phonation due to dental treatment as a result of an Accident, excluding expenses related to fabrication of dentures and dentures.

2. In the case that the Insured has received treatment while being overseas, the Insured shall have no more than seven days from the date of arrival at Thailand to receive continuous treatment in Thailand.

The Company shall compensate expenses incurred from continuous dental services in Thailand paid by the Insured not exceeding Baht 2,000, however, if included with expenses related to overseas dental services (as specified in the insuring agreement on medical benefit) the amount must not exceed Baht 10,000. Expenses related to medical services are covered for:

2.1 treatment for an Injury caused by an Accident, excluding expenses related to fabrication of dentures and dentures.

2.2 expenses for treatment necessary for natural phonation due to dental treatment as a result of an Accident, excluding expenses related to fabrication of dentures and dentures.

The Company shall compensate necessary and reasonable expenses incurred in medical treatment according to the Medical Necessity and Medical Standards incurred in Thailand in the amount payable, but not exceeding the sum insured specified in the Policy schedule and/or the insurance certificate.

In the case that the Insured has made a claim for expenses, partly or wholly, from any person or source, the Company will reimburse the Insured the medical expenses only for the amount exceeding the amount that may be claimed.

Additional conditions (only apply to Medical Expenses in Thailand Benefit (TA3))

Claim; and submission of evidence of damage

The Policyholder, the Insured, his or her beneficiary, or their representative shall, at his or her own expense, submit the following evidence to the Company within 30 days from the date the Insured is discharged from the Hospital, the Medical Facility or the Clinic.

1. Completed claim form as required by the Company.
2. Physician's report indicating the chief complaint, diagnosis result, and treatment.
3. The original receipt listing the expenses, or a summary of the bill and receipt.
4. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the

flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

5. Certified true copy of the Insured's national ID card bearing his or her signature.

6. Other documents or evidence reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to Medical Expenses in Thailand Benefit (TA3))

The insurance under this insuring agreement does not cover the medical expenses or expenses incurred resulting from:

- 1. Pre-existing Conditions.**
- 2. Treatment or remedies for congenital abnormalities.**
- 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 disease or condition related to the mind, nerves, stress, insanity, including narcotic addiction, or genetic disorder.**
- 5. AIDS, venereal disease, or sexually transmitted diseases.**
- 6. Treatment related to pregnancy, child birth, or miscarriage, pregnancy complications, fertility treatments (including diagnosis and treatment), sterilization, or birth control.**
- 7. Treatment not considered contemporary treatment, including Alternative Treatment.**
- 8. Prosthesis and artificial aids of all kinds (medical supplies 2), i.e. canes, crutches, eyeglasses, hearing aids, speech devices, pacemakers, and wheelchairs, including expenses related thereto.**

9. Service or surgery in connection with an Injury or Sickness that is unnecessary for the purpose of gaining money or committing insurance fraud.

10. Treatment for aesthetic purposes, such as, treatment for acne, blemishes, freckles, dandruff, weight loss treatment, hair transplantation or treatment to remedy bodily deficiency, or cosmetic surgery, except in case of necessity as a consequence from an Accident to restore the function of an organ.

11. Expenses related to all dental or gum services.

12. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being attacked by an animal and vaccination to prevent tetanus after an Injury.

13. Expenses for any medical treatment given by a Physician who is the Insured or who is father, mother, spouse, or child of the Insured.

14. Any act of the Insured while:

14.1 under the influence of addictive substance or narcotics to the extent of being unable to control one's mind;

14.2 while under the influence of alcohol and having an alcohol level of 150 mg/dl or over when undergoing an alcohol test; or

14.3 while under the influence of alcohol to the extent of being unable to control one's mind if no test of alcohol is administered or alcohol level cannot be detected;

15. While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachuting, paramotor flying or racing, gliding, boarding, leaving, or traveling in a hot air balloon, bungee jumping, or diving that requires a diving cylinder and regulator (except for parachuting or diving that requires a diving cylinder and regulator for the purpose of life saving);

16. Injury while the Insured is boarding, leaving, or traveling on an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft.

17. Injury while the Insured is piloting or working as flight crew.

18. Injury while the Insured is taking part in a brawl or taking part in inciting a brawl.

19. Injury while the Insured is committing a felony or while the Insured is being arrested or escaping arrest.



Note: The Company will provide the insuring agreement for medical expenses in Thailand benefit only when the medical treatment coverage is provided.

Insuring Agreement

Emergency Medical Evacuation and Repatriation to Thailand Benefit

Coverage

This insurance provides benefit coverage when the Insured suffers any acute or sudden Injury or Sickness during the period of insurance on his or her Overseas Trip and it is necessary to evacuate the Insured by the method suitable for necessity based on the opinion or advice of Emergency Assistance Provider in order to receive appropriate medical treatment, or to transport the Insured to Thailand or his or her place of domicile. The Company shall pay the emergency medical evacuation or repatriation to Thailand or the place of domicile directly to the Emergency Assistance Provider in the amount paid, but no more than the sum insured limit specified in the Policy schedule.

With respect to the movement method for emergency medical treatment, Emergency Assistance Provider 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, or other suitable transport methods, and based on the Medical Necessity and Medical Standard.

The coverage specified herein is for expenses for services which are determined and/or arranged by Emergency Assistance Provider with respect to transport or medical treatment, and cost of medical supplies and tools necessarily incurred as a result of the emergency medical evacuation for the Insured specified herein.

The Emergency Assistance Provider shall determine the method for the emergency medical evacuation, type of movement, and destination, which may include the costs for patient transport by air, sea, land, or other suitable transport methods.

The Emergency Assistance Provider is Travel Assist.

Additional conditions (only apply to the Emergency Medical Evacuation and Repatriation to Thailand Benefit (TA4))**1. Duties of the Insured in making a claim**

1.1 The Insured or any related person shall notify the Company or Emergency Assistance Provider without delay.

1.2 If the Insured is injured in a remote area, the Insured is recommended to contact a local Physician for first aid, and the Emergency Assistance Provider shall consider transportation means and cooperate with the Physician for further treatment.

2. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify and submit the following documents or evidence to the Company within 30 days from the date of the incident.

2.1 Completed claim form as required by the Company.

2.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

2.3 Other documents or evidence reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

For any expenses related to services not approved and handled by the Emergency Assistance Provider, that the Insured or the beneficiary has paid in advance for those services and no notice can be given to the Emergency Assistance Provider but such expenses were reasonable and uncontrollable during an emergency treatment at any place, the Company will compensate in the amount paid but not exceeding expenses determined by the Emergency Assistance Provider in the same situation. The maximum amount must not exceed the sum insured limit specified in the Policy schedule.

Insuring Agreement

Repatriation of Body or Ashes to Thailand Benefit

Coverage

During the time the Insured is covered under this Policy, if the Insured dies within 30 days from the date the Insured suffers any acute, sudden or unforeseen Injury or Sickness during the period of insurance while travelling overseas. The Company shall pay expenses necessary for after-death arrangements, such as costs of casket, embalming, cremation at the place of death, costs incurred from the repatriation of the Insured's body or ashes to Thailand or his or her place of domicile. The Emergency Assistance Provider, as authorized by the Company, will handle the arrangements and collect the amount payable, provided that it does not exceed the maximum sum insured specified in the Policy schedule.

The Emergency Assistance Provider is Travel Assist.

The Company shall reimburse any expenses for repatriation of the body of the Insured that has been paid up front to the beneficiary who is named in the Policy. If the beneficiary dies before or concurrently with the Insured or no beneficiary is named, the Company shall reimburse the expenses to the legal heir of the Insured in accordance with the amount incurred for services

Additional conditions (only apply to the Repatriation of Body or Ashes to Thailand Benefit (TA5))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary, or their representative shall notify the Company of the incident and submit at their own expense the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Other documents or evidence reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

For any expenses related to services not approved and handled by the Emergency Assistance Provider, whereby the Insured or the beneficiary has paid in advance for those services and no notice can be given to the Emergency Assistance Provider, but these expenses were reasonable and uncontrollable during an emergency treatment at any place, the Company will compensate the Insured or beneficiary for the amount paid, but no more than the expenses determined by the Emergency Assistance Provider in the same situation. The maximum amount must not exceed the sum insured limit specified in the Policy schedule.



Insuring Agreement

Emergency Phone Call Benefit

Coverage

While the Insured is covered under this Policy, the Company shall compensate the actual charges from personal mobile phone use during emergencies on an Overseas Trip and during the period of insurance.

The maximum compensation shall not exceed the sum insured specified in the Policy schedule.

Additional conditions (only apply to the Emergency Phone Call Benefit (TA6))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Mobile phone bill issued by the service provider showing the telephone number of Emergency Assistance Provider.
4. Other documents or evidence reasonably requested by the Company (if any)

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Overseas Hospital Visitation Benefit

Definitions

1. Family Member means father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.
2. Age of Majority means the age at which a person reaches 20 years of age.

Coverage

While the Insured is covered under this Policy:

1. If the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days, and the Insured's condition prevents transportation back to Thailand, and no Family Member who has attained the Age of Majority is present with the Insured overseas, the Company shall pay only travel expenses by economy class air travel, first class rail travel, or sea travel in the actual amount incurred, including costs of accommodation and food up to Baht 10,000 per day, to the maximum of two Family Members or friends of the Insured, provided that it does not exceed the maximum sum insured specified in the Policy schedule and/or the insurance certificate, in order for the Family Members or friends to visit the Insured overseas. If a Family Member or friend of the Insured who will travel to visit the Insured does not travel out of Thailand, the travel expenses incurred shall not exceed the expenses for traveling from Thailand to that country. Emergency Assistance Provider or its authorized representative may obtain economy class round trip air tickets, first class train tickets, or ship tickets for not more than two Family Members or friends of the Insured for Hospital visitation.

2. If the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days and the Insured's condition prevents transportation back to Thailand, and a Family Member who has attained the Age of Majority is present with the Insured

overseas, the Company shall pay the following costs and expenses for two Family Members in an amount not exceeding the sum insured specified in the Policy schedule and/or the insurance certificate.

2.1 Expenses incurred in any procedure to reschedule or change the flight to Thailand.

2.2 Actual and reasonable costs of accommodation and food for a Family Member of the Insured during the time the Insured has received medical treatment in a Hospital. For the coverage specified in this clause, the Company shall pay for costs of accommodation and food on and as of the sixth day of the admission date.

The Company shall indemnify the actual expenses for stay during that Hospital visitation until the Insured has been approved by the Physician that he or she can travel back to Thailand, provided that the expenses shall not exceed the maximum sum insured specified in the Policy schedule and/or the insurance certificate.

With respect to the coverage under this insuring agreement, an Insured may not claim hospital visitation benefits for the cases described in clause 1 and clause 2 above concurrently.

Additional conditions (only apply to the Overseas Hospital Visitation (TA7))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary, or his or her relative or related person shall notify and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Copy of the Family Member's passport or the friend's passport indicating a trip to visit the Insured (if the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days, and the Insured's condition prevents transportation back to

Thailand, and no Family Member who has attained the Age of Majority is present with the Insured overseas.)

4. Copy of the ticket of a Family Member's trip or a friend's trip to visit the Insured (if the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas for more than five consecutive days, and the Insured's condition prevents transportation back to Thailand, and no Family Member who has attained the Age of Majority is present with the Insured overseas.)

5. Report of the Physician who provides medical treatment to the Insured describing the number of days that the Insured has received medical treatment in a Hospital as an Inpatient.

6. Original receipts for actual travel expenses, costs of accommodation and food incurred by a Family Member or friend who travels to visit the Insured.

7. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Daily Benefit in case of Receipt of Medical Treatment in Hospital as Inpatient

Coverage

While the Insured is covered under this Policy, this insurance provides coverage in the case that the Insured is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas as a result of any acute or sudden and unforeseen Injury or Sickness in accordance with the Medical Necessity and Medical Standards

The Company shall pay daily compensation to the Insured in the amount of Baht 3,000 per day from the first day of receipt of medical treatment in the Hospital or Medical Facility as an Inpatient. In the event that the Insured is required to continue to receive treatment in Thailand the Insured must receive medical treatment in a Hospital or Medical Facility as an Inpatient, and the Company shall pay daily compensation to the Insured in the amount of Baht 1,000 per day. The compensation shall be paid after the period during which the Insured has received medical treatment in the Hospital.

The maximum daily compensation payable by the Company shall not exceed the sum insured limit specified in the Policy schedule and/or the insurance certificate.

If the Insured suffers any sudden or acute and unforeseen Injury or Sickness, and is required to receive a surgical treatment or medical procedure as an Inpatient due to Medical Necessity, but thanks to the evolution of medicine the Insured is not required to stay in a Hospital or Medical Facility, the Company shall pay daily compensation to the Insured for one day for the examination and treatment by the following surgical or medical procedure.

1. Extracorporeal shock wave lithotripsy (ESWL)
2. Coronary angiogram/cardiac catheterization
3. Extra-capsular cataract extraction with an intra-ocular lens
4. All types of laparoscopic procedures
5. All types of endoscopy

6. Sinus operations
7. Excision of a breast mass
8. Bone biopsy
9. Finger or toe amputation
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 and curettage, and fractional curettage
16. Colposcopy and loop diathermy
17. Marsupialization of a Bartholin's cyst
18. Gamma-knife procedures

(The Company may specify additional surgical or medical procedures, depending on the evolution of medicine)

Additional conditions (only apply to the Daily Benefit in case of Receipt of Medical Treatment in Hospital as Inpatient (TA8))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, submit the following documents or evidence to the Company within 30 days from the date on which the Insured is discharged from a Hospital or Medical Facility.

1. Completed claim form as required by the Company.
2. Physician's report indicating the chief complaint, diagnosis result, and treatment.
3. The original receipt listing the expenses, or a summary of the bill and receipt.

4. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

5. Certified true copy of the Insured's national ID card bearing his or her signature.

6. Other documents or evidence reasonably requested by the Company.

Failure to submit the evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the Daily Benefit in case of Receipt of Medical Treatment in Hospital as Inpatient (TA8))

The insurance under this insuring agreement does not cover:

- 1. Pre-existing Conditions.**
- 2. Treatment or remedies for congenital abnormalities.**
- 3. Treatment for relaxation or health, massage for health or relaxation, rehabilitation, health checkups, other treatment costs unrelated to an Injury or Sickness.**
- 4. Treatment of diseases or conditions relating to the mind, nerves, stress, insanity, including narcotic addiction, or genetic disease.**
- 5. AIDS, venereal disease, or sexually transmitted diseases.**
- 6. Treatment related to pregnancy, child birth, miscarriage, pregnancy complications, fertility treatments (including diagnosis and treatment), sterilization, or birth control.**
- 7. Treatment not considered contemporary medicine, including Alternative Treatment.**
- 8. Prosthesis and artificial aids of all kinds (medical supplies 2), i.e. canes, crutches, eyeglasses, hearing aids, speech devices, pacemakers, and wheelchairs, including expenses related thereto.**

9. Service or surgery in connection with an Injury or Sickness that is unnecessary for the purpose of gaining money or committing insurance fraud.

10. Treatment for aesthetic purposes, such as, treatment for acne, blemishes, freckles, dandruff, weight loss treatment, hair transplantation or treatment to remedy bodily deficiency, or cosmetic surgery, except in case of necessity as a consequence from an Accident to restore the function of an organ.

11. Expenses related to all dental or gum services.

12. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being attacked by an animal and vaccination to prevent tetanus after an Injury.

13. Expenses for any medical treatment given by a Physician who is the Insured or who is father, mother, spouse, or child of the Insured.

14. Any act of the Insured while:

14.1 under the influence of addictive substance or narcotics to the extent of being unable to control one's mind;

14.2 while under the influence of alcohol and having an alcohol level of 150 mg/dl or over when undergoing an alcohol test; or

14.3 while under the influence of alcohol to the extent of being unable to control one's mind if no test of alcohol is administered or alcohol level cannot be detected.

15. While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachuting, parameter flying or racing, glider, boarding, leaving or traveling in a hot air balloon, bungee jumping, diving that requires a diving cylinder and regulator (except for parachuting or diving that requires a diving cylinder and regulator for the purpose of life saving).

16. Injury while the Insured is boarding, leaving or traveling on an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft.

17. Injury while the Insured is piloting or working as flight crew.

18. Injury while the Insured is taking part in a brawl or taking part in inciting a brawl.

19. Injury while the Insured is committing a felony or while the Insured is being arrested or escaping arrest.



Insuring Agreement

Child Guard Benefit

Definitions

1. Family Member means father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.
2. Age of Majority means the age at which a person reaches 20 years of age.

Coverage

If the Insured covered by this Policy is required to receive medical treatment in a Hospital or Medical Facility as an Inpatient overseas as a result of an Injury or Sickness occurring during an Overseas Trip and neither Family Member nor an adult attaining the Age of Majority has accompanied a minor under 18 of the Insured who travels out of Thailand with the Insured and on the same travel itinerary, the Company shall pay only the actual costs of accommodation and food up to Baht 10,000, travel expenses by economy class air travel, first class rail travel actually incurred for one Family Member of the Insured to escort the minor to Thailand; provided that the maximum amount must not exceed the sum insured specified in the Policy schedule and/or the insurance certificate.

Additional conditions (only apply to the Child Guard Benefit (TA9))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.

2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Copy of the Family Member's passport indicating a trip to pick up the minor.
4. Copy of the travel ticket of the Family Member making a trip to pick up the minor.
5. Travel itinerary of the Insured and the minor.
6. Report of the Physician who has treated the Insured.
7. Original receipts for actual travel expenses, costs of accommodation and food of the Family Member making a trip to pick up the minor.
8. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement**Trip Postponement or Cancellation Benefit****Definitions**

1. Family Member means father, mother, grandfathers, grandmothers, great grandfathers, great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.
2. Serious Injury or Sickness means an Injury or Sickness that causes any person suffering it to receive medical treatment from a legally licensed Physician and being diagnosed by the Physician that the Serious Injury or Sickness is lethal.

Coverage

While the Insured is covered under this Policy, this insurance provides coverage to the Insured for any loss or damage occurring due to the Insured's trip postponement or cancellation that occur within 30 days before the date of departure from Thailand (except for the events described in 5 and 6 below) and has occurred after the insuring agreement becomes effective as a result of any of the following events.

1. The Insured dies, or the Insured suffers any Injury or Sickness that results in the Insured being certified by a Physician as being unfit to travel in accordance with the itinerary.
2. The Insured's Family Member dies or suffers any Injury or Sickness that prevents the Insured from traveling in accordance with the itinerary.
3. The Insured is summoned to appear as a witness before a court, or receives a mandatory writ from the court.

4. Airline workers strike, riot, or civil war in Thailand beyond the Insured's control prevents the Insured from traveling in accordance with the itinerary.

5. The Insured's permanent residence in Thailand is seriously damaged by fire or natural disasters within one week before the departure date, resulting in the Insured being unable to travel in accordance with the itinerary.

6. Any event leading to airspace closure or airport shutdown within one week before the date of departure preventing the Insured to travel in accordance with their itinerary.

The Company shall reimburse the Insured under this insuring agreement for travel deposit, advanced ticket purchase, accommodation and food expenses pre-paid by the Insured and/or expenses for which the Insured must be legally responsible only for the loss and damage for which reimbursement is not provided by other sources. The Company shall compensate that loss or damage in the actual amount but not more than the sum insured specified in the Policy schedule or the insurance certificate.

This coverage comes into effect only when the Insured has been insured before becoming aware of any event which may cause the trip postponement or cancellation. An Insured may not claim for trip postponement or cancellation benefit, trip curtailment expenses and aircraft hijacking benefit, or trip interruption expenses benefit (if any) for the same event concurrently.

Additional conditions (only apply to the trip postponement or cancellation benefit (TA 10))

Claim; and submission of evidence of damage

The Policyholder, the Insured, his or her beneficiary, or their representative shall, at his or her expense, notify and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Receipts from the tour company or airline for accommodation fees, meal expenses indicating amounts charged and the refund form or a form stating that the amount is non-refundable.

3. Medical certificate (in the event of a trip cancellation or postponement due to the Insured's Injury or Sickness or their Family Member's serious Injury or Sickness).
4. Copy of the death certificate (in case of the death of the Insured or a Family Member).
5. Legal documents showing family relations, such as, copy of the house registration book, birth certificate, marriage license (if any Family Member suffers an Accident, is sick or dies resulting in trip cancellation).
6. Summons issued by court (if the Insured is summoned to appear as a witness before a court, or receives a writ from the court).
7. Confirmation letter from an airline (in the event of airline workers strike, or any event leading to airspace closure or airport shutdown).
8. Daily report of a local police officer and a copy of the household registration (if the Insured's residence in Thailand suffers severe loss from fire or any natural disaster).
9. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
10. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the trip postponement or cancellation benefit (TA10))

The insurance under this insuring agreement does not cover any trip postponement or cancellation caused by or as a result of:

1. Any loss or damage arising from the government's control or rules and regulations.
2. AIDS, venereal diseases, or sexually transmitted diseases.
3. A trip cancellation or postponement that has come to the Insured's attention before the Insured has taken out insurance.
4. Treatment of diseases or conditions relating to the mind, nerves, stress, insanity, including narcotic addiction, or genetic disease.
5. The Insured's illegal act or the Insured being subject to criminal proceedings.
6. Bankruptcy, lack of liquidity in debt repayment, or lack of debt repayment by the travel agencies or carriers which causes trip cancellation.
7. Any loss or damage covered under other policies in effect or government scheme, or compensation from other sources, i.e. hotels, airlines, travel agencies, or any other operator of business related to travel, food and accommodation.
8. Taking out of this insurance less than seven days before the date of departure (except in the case of death or Serious Injury of the Insured or his or her Family Member caused by an Accident).

Insuring Agreement**Trip Curtailment Expenses and Aircraft Hijacking Benefit****Definitions**

- | | | |
|-------------------------------|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Family Member | means | father, mother, grandfathers, grandmothers, great grandfathers, great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse. |
| 2. Serious Injury or Sickness | means | an Injury or Sickness that causes any person suffering it to receive medical treatment from a legally licensed Physician and being diagnosed by the Physician that the Serious Injury or Sickness is lethal. |
| 3. Natural Disaster | means | any effect caused by natural hazard, such as volcanic eruption, earthquake, landslide, flood, storms, tsunami. |

Coverage

While the Insured is covered under this Policy, if the Insured's trip is curtailed after the trip has begun and the Insured is required to return to Thailand before the planned itinerary as a result of any of the following:

1. The Insured suffering any Injury or Sickness, and the Physician confirms that further travel may cause harm to their life, and the Insured is prevented from further travelling.
2. A Family Member or a travel companion of the Insured passing away or suffering Injury or Sickness preventing the Insured from continuing the trip.
3. The plane on which the Insured is on board being hijacked.

4. A Natural Disaster occurring at the location included the travel plan preventing the Insured from continuing the trip in accordance with the itinerary.

5. Strike, riot, or civil disturbance which is unexpected and beyond the Insured's control arising at the location included in the travel plan.

6. Being quarantined by advice of the Physician.

7. Any event leading to airspace closure or airport shutdown.

The Company shall compensate the actual expenses but no more than the maximum sum insured specified in the Policy schedule for additional expenses for traveling by plane, land or ship (economy class), or accommodation expense and loss of pre-paid accommodation expense, or deposit withheld after the commencement of the trip as a result of the aforesaid causes, excluding any air ticket or travel expenses for the return to Thailand in accordance with the original itinerary.

This coverage comes into effect only when the Insured has taken out insurance before becoming aware of any event which causes the trip curtailment. An Insured may not claim trip curtailment expenses and aircraft hijacking benefit, trip postponement or cancellation benefit, or trip interruption expenses benefit (if any) for the same event concurrently.

Additional conditions (only apply to the trip curtail expenses and aircraft hijacking benefit (TA11))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Copy of the latest air ticket purchased along with the receipt.
3. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

4. Copies of pages of the Family Member's passport or a travel companion's passport, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if he or she uses an automated passport control system for immigration clearance (if the trip curtailment is caused by the Family Member or the travel company passing away or suffering Serious Injury of Sickness).

5. Medical certificate (if the trip must be curtailed because the Insured suffers an Accident or Sickness; or because his or her Family Member or travel company a Serious Injury or Sickness).

6. Copy of the death certificate (in case of the death of the Insured, a Family Member or a travel companion).

7. Legal documents showing family relations, such as, copy of the house registration book, birth certificate, marriage license (if any Family Member suffers an Injury or Accident, or dies resulting in trip curtailment).

8. Document showing that any such person travels with the Insured on the trip (if the travel companion dies or suffers a Serious Injury or Sickness resulting in trip curtailment).

9. Quarantine certification (if being quarantined by advice of the Physician resulting in trip curtailment).

10. Certification letter from an airline (if the plane on which the Insured is on board is hijacked or any event leading to airspace closure or airport shutdown).

11. Evidence of the occurrence of any Natural Disaster at the location included in the travel plan (if the Natural Disaster prevents the Insured from continuing the trip in accordance with the itinerary).

12. Copy of the original air ticket and a copy of the latest air ticket purchased along with the receipt as a result of the trip curtailment, including aircraft hijacking.

13. Original receipt of expenses incurred by the trip curtailment, including aircraft hijacking, and a refund form or a form stating that the amount is non-refundable.

14. Other documents or evidence reasonably requested by the Company (if any).

Failure to submit the evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the trip curtailment expenses and aircraft hijacking benefit (TA11))

The insurance under this insuring agreement does not cover expenses for trip curtailment and aircraft hijacking arising from or in connection with AIDS, venereal diseases, or sexually transmitted diseases.



Insuring Agreement

Trip Interruption Expenses Benefit

Definition

Family Member means father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse.

Coverage

While the Insured is covered under this Policy, if the Insured's trip is interrupted and the Insured is prevented from travelling in accordance with the itinerary or must remain overseas before directly returning to Thailand from that country as a result of:

1. Being quarantined by advice of a Physician.
2. The Insured, his or her Family Member, or travel companion being required to receive medical treatment in a Hospital or a Medical Facility as an Inpatient overseas for more than five days, or less than five days but is advised by a Physician not to travel.

The Company shall reimburse actual expenses but not exceeding the maximum sum insured specified in the Policy and/or the insurance certificate schedule as follows.

1. Additional transportation costs for traveling back to Thailand by economy class air travel, first class rail travel, sea travel, or public transport operating with fixed schedules, excluding by taxi.
2. Travel deposit, advance ticket purchase, and/or accommodation fee prepaid by the Insured before traveling out of Thailand, or a deposit withheld after the commencement of the trip as a result of the aforesaid causes.

Additional conditions (only apply to the trip interruption expenses benefit (TA12))**Claim; and submission of evidence of damage**

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Copy of the passport of a Family Member or a traveling companion traveling with the Insured (certified true with an original signature).
4. Copies of pages of the passport of the Family Member or the travel companion traveling with the Insured bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure and return date if that person uses an automated passport control system for immigration clearance (in the event that the Insured's trip is interrupted as a result of the Family Member or the travel companion is required to receive medical treatment in a Hospital).
5. Quarantine certification or medical certificate from the Insured's Physician (if the Insured's trip is interrupted as a result of being quarantined by advice of a Physician).
6. Medical certificate provided to a Family Member or a travel companion who travels with the Insured (if the Insured's trip is interrupted because that Family Member or travel companion is required to receive medical treatment in a Hospital).
7. Copy of the original air ticket and a copy of the latest air ticket purchase along with the receipt as a result of the trip interruption.
8. Original receipts for additional expenses for traveling back to Thailand by economy class air travel, first class rail travel, sea travel, or public transport.

9. Original receipts for travel deposit, advance ticket purchase, and/or accommodation prepaid by the Insured before traveling out of Thailand, and the refund forms or a form stating that the amount is non-refundable.

10. Other documents reasonably requested by the Company (if any).

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.



Insuring Agreement

Trip Delay Benefit

Coverage

While the Insured is covered under this Policy, this insurance provides coverage for delay of Public Conveyance that the Insured has planned to use for traveling out of or returning to Thailand, including Overseas Trip, based on the difference between the original travel schedule and the time that Public Conveyance can actually depart or the time the substituting Public Conveyance departs, whichever is earlier. The delay must be six consecutive hours or more consecutive hours due to inclement weather, defective facilities, strike or other work stoppage by Public Conveyance employees that prevents it from traveling.

The Company shall pay compensation in accordance with an amount of the sum insured specified in the Policy schedule for Public Conveyance delay for every six full consecutive hours of delay, but not exceeding the sum insured specified in the Policy schedule and/or the insurance certificate.

Additional conditions (only apply to the trip delay benefit (TA13))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

- 1 claim form as required by the Company.
2. Certified true copies of p. Completed pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. All air tickets and boarding passes or evidence indicating the trip period.

4. Letter, document or other evidence issued by an airline, a transport company, an airport, or the person responsible for that trip stating the reason for the delay or the delay time.

5. Other documents or evidence reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to trip delay benefit: TA13)

The insurance under this insuring agreement does not cover any delay of an aircraft or Public Conveyance caused by or resulting from any of the following causes.

1. Any delay caused by the following.

1.1 The Insured failing to show up for the flight or the trip booked with an airline or a Public Conveyance company within the specified time.

1.2 A strike or protest by staff or workers of an airline, an airport or a Public Conveyance company before or at the time the Insured has taken out insurance for the trip.

1.3 Any delay caused by an airline or a Public Conveyance company cancelling their service at the order or advice of the government of that country.

2. If the Insured is denied by an airline to board Public Conveyance for any reason.

3. If a service provider of the Public Conveyance that the Insured will use for travel has given notice of the rescheduling or cancellation more than 24 hours from the original travel schedule and the Insured has received that notice in writing.

Insuring Agreement

Overbooking Benefit

Coverage

While the Insured is covered under this Policy, If an Insured reserves an advance airline ticket and misses the flight to depart or return to Thailand, including an Overseas Trip, due to overbooking, but the reservation has been confirmed by the airline and the airline has no alternative transportation available for the Insured within six consecutive hours, based on the difference between the original departure time and the actual departure time of the Insured, the Company shall pay compensation in accordance with an amount of the sum insured specified in the Policy schedule and/or the insurance certificate but not exceeding the sum insured specified in the Policy schedule and/or the insurance certificate.

The benefit under this insuring agreement will be paid only for one incident arising for each trip out of Thailand.

Additional conditions (only apply to the overbooking benefit (TA14))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. All air tickets and boarding passes available.
4. Letter verifying that the flight is missed as a result of overbooking.
5. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Delay Caused by Flight Diversion Benefit

Definition

Natural Disaster means any effects caused by natural hazards, such as, volcanic eruption, earthquake, landslide, storm, flood, tsunami.

Coverage

While the Insured is covered under this Policy, during the Insured's trip specified in the itinerary under a normal flight schedule, the aircraft that the Insured is onboard must be diverted to stop at another airport and subsequently flies to the airport which is the final destination as a result of

1. Any of the following circumstances:

- 1.1 Natural Disaster;
- 1.2 outbreak or epidemic declared by the World Health Organization;
- 1.3 serious accidents in a factory;
- 1.4 civil unrest or protest resulting in cancellation of scheduled service of an airline, or the relevant government issues an order disallowing unnecessary trip;
- 1.5 strike by airline employees resulting in cancellation of scheduled service of the airline;
- 1.6 any incident leading to airspace closure or airport shutdowns.

2. inclement weather; or

3. defective facilities,

that prevents the Insured from traveling in accordance with the planned schedule and arriving at the destination six or more consecutive hours later than scheduled, based on the difference between the original scheduled arrival time and the actual arrival time at the destination. The Company shall pay compensation for delay caused by flight diversion to the Insured for every six full consecutive hours of that delay, but not exceeding the sum insured specified in the Policy schedule and/or the insurance certificate.

Notwithstanding the above, **the Company will not pay compensation for a delay caused by flight diversion to the Insured due to the incidents described in 1.1 - 1.6 above, or inclement weather that has been publicly announced before or at the time the Insured reserves his or her ticket for a trip or agrees to take out this insurance, whichever is later.**

Additional conditions (only apply to the delay caused by flight diversion benefit (TA15))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. All air tickets and boarding passes available.
4. Letter issued by a transport company or an airline confirming the delay caused by flight diversions.
5. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Insuring Agreement

Missed Connection Benefit

Coverage

While the Insured is covered under this Policy, if, during an Overseas Trip, the Insured misses his or her confirmed onward connecting scheduled trip by plane, train, or ship at the transfer point due to a delay of the plane, train, or ship, and no alternative onward transportation is made available to the Insured within six hours, based on the difference between his or her arrival time at the transfer point and the actual time the Insured departs therefrom, the Company shall compensate the Insured in accordance with an amount of the sum insured specified in the Policy schedule for every six full consecutive hours of that delay in waiting for any alternative transport at the transfer point, but not exceeding the sum insured specified in the Policy schedule and/or the insurance certificate.

Additional conditions (only apply to the missed connection benefit (TA16))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Letter, document or other evidence from an airline, a transport company, and airport or the person responsible for that trip stating the reason for the missed connection.
3. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
4. Copy of the air ticket.
5. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the missed connection benefit (TA16))

The insurance under this insuring agreement does not cover missed connection of a flight or a Public Conveyance caused by or as a result of the following causes.

- 1. As a result of the Insured missing his or her trip at the first departure point for any reason whatsoever.**
- 2. Delay due to the cancellation of airline services at the order or advice of any government of any country resulting in a missed connection of the flight or Public Conveyance.**
- 3. The Insured failing to show up for the flight booked with an airline within the specified time.**
- 4. If a service provider of the Public Conveyance that the Insured will use for travel has given notice of the rescheduling or cancellation more than 24 hours from the original travel schedule and the Insured has received that notice in writing.**

Insuring Agreement

Baggage Delay Benefit

Coverage

While the Insured is covered under this Policy, this insurance provides coverage in case the Insured's baggage is delayed during the insurance period, misdirected by the transporter to another location, or temporarily lost after the Insured's arrival at the baggage claim at the destination as scheduled overseas and the delay takes six or more consecutive hours.

The Company shall pay compensation in the amount of the sum insured specified in the Policy schedule for every six full consecutive hours of delay. The Company shall compensate the Insured for an amount not exceeding the maximum sum insured specified in the Policy schedule and/or the insurance certificate.

Additional conditions (only apply to the baggage delay benefit (TA 17))

1. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1.1 Completed claim form as required by the Company.

1.2 Letter from the airline confirming the baggage delay.

1.3 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

1.4 Baggage claim form from the airline or the transport company.

1.5 Other documents or evidence reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

2. Subrogation

If the Company has paid the compensation under this Policy, the Company shall be subrogated to the Insured's right to exercise claims against any person or organization only for the part paid for by the Company. The Insured must cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights. The Insured must not file any lawsuit after the occurrence of the loss or damage against the person who has caused that loss or damage.

Exclusions (only apply to the baggage delay benefit (TA17))

The insurance under this this insuring agreement does not cover any baggage delay caused by or as a result of the following causes.

- 1. Any travel baggage transported under a delivery note.**
- 2. Any travel baggage seized by the customs authority or other authorities.**
- 3. Delay of a baggage at the time the Insured is in Thailand or after the Insured's trip ends as specified in the evidence of the travel.**

Insuring Agreement

Lost or Damaged Baggage or Personal Effects Benefit

Definitions

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|---------------------|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Baggage | means | any baggage that the Insured uses during the trip. |
| 2. Personal Effects | means | the Insured's personal effects, any personal effects that the Insured purchases while traveling overseas, or any personal effects that the Insured is responsible to look after or borrows, and the personal effects are kept in the Baggage; or the Insured wears or carries them while traveling overseas, but not including other effects specified in the exclusions. |
| 3. Souvenirs | means | articles that are a token or a reminder of an event, place or things, and that are sold or given as souvenirs. |
| 4. Accessories | means | articles such as rings, bracelets, necklaces, bangles, earrings, pendants, watches worn as accessories. |
| 5. Valuables | means | Accessories made from gold, silver, or precious metals, furs, all kinds of watches, jewelry, diamonds, gold ornaments, silverware, and Buddha amulets. |
| 6. Robbery | means | theft by use of force or threat of immediate force:

to facilitate the theft or taking away of property;

to obtain delivery of the property; |

to take hold of the property;

to conceal the commission of such offense;
or

to get away from the arrest.

Theft means the taking of the property of another person or joint owner in bad faith.

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|-----------------------|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7. Gang Robbery | means | Robbery committed by three or more persons. |
| 8. Burglary | means | theft presenting signs of breaking-in by any person who enters or exits the location at which the insured 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. |
| 9. Pair or Set | means | any property with the same appearance that are intended to be used together. |
| 10. Travel Document | means | passport, visa, Travel Ticket, and other relevant Travel Documents. |
| 11. Travel Ticket | means | any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license. |
| 12. Household Effects | means | articles for household use that are not usually carried with a person while traveling, i.e. kitchenware, and household facilities. |
| 13. Natural Disaster | means | any effects caused by natural hazards, such as, volcanic eruption, earthquake, landslide, flood, storm, tsunami. |

14. Deductible means amount of Deductible of each and every loss for which the Insured must be responsible in accordance with the insuring agreement and/or any attachment to the insurance contract (if any).

Coverage

While the Insured is covered under this Policy, if the Insured's Baggage and/or Personal Effects is lost or damaged in the following cases during the period of insurance:

1. while the lost or damaged Baggage or Personal Effects are under control and care of hotel staff or a transport company. Such loss or damage must be verified in writing by management of the hotel or transport company; or
2. any loss or damage to Baggage and/or Personal Effects from Robbery, Burglary or Gang Robbery or any action to use force or threat of force by any person against the Insured to take away that Baggage or Personal Effects, and that loss or damage must be reported by the Insured to a police officer at the place of the loss or damage within 24 hours of the incident, and such police daily report must be provided in the claim for compensation; or
3. any loss or damage to a Baggage and/or Personal Effects from any Natural Disaster.

Additional conditions (only apply to the lost or damaged Baggage or Personal Effects benefit (TA18))

1. Compensation and limitation of the Company's liability

The Company shall compensate for loss or damage to Baggage and/or Personal Effects during the trip or at the expiration of this Policy as specified, whichever is earlier. The Company shall compensate as follows.

1.1 The Company may deem it proper to compensate in cash, or choose to compensate by restoration or repair in the case that such item is no more than one year old, accompanied with the receipt but the amount compensated will be no more than the amount per item, Pair or Set.

1.2 The Company may compensate in cash, or choose to compensate by restoration or repair, in which case the Company shall deduct depreciation upon wear and tear being accepted, and depreciation in the case that such item is more than one year old.

The Company shall compensate the Insured for actual loss or damage to the item in an amount no more than the amount per item, Pair or Set, and no more than the sum insured per item, Pair or Set, as specified in the Policy schedule and/or the insurance certificate.

If any Baggage or Personal Effects are not worth repairing, the Company will consider the claim for compensation as if that item had been lost.

2. Duties of the Insured in making a claim

In the event of loss or damage:

2.1 The Insured must immediately report the damage arising to the transporter or a local police officer except that the Insured is prevented from making that report due to necessary reason, or the Insured was at the scene of the damage and the incident prevents the Insured from making the report.

2.2 The Insured must take every procedural step to ensure that the Insured's Baggage or Personal Effects are reasonably taken care of.

2.3 The Policyholder, the Insured, the beneficiary or his or her representative, as the case may be, must, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

2.3.1 Completed claim form as required by the Company.

2.3.2 Certified true copies of pages of the Insured's passport, with his or her original signature and travel evidence, bearing the signature of the certifying party on pages bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and the return date if the Insured uses an automated passport control system for immigration clearance.

2.3.3 Letter, document or other evidence issued by the transporter or the hotel indicating details of the loss in the case that the loss has arisen while the Baggage or Personal Effects is under the supervision of the hotel staff or the transport company.

2.3.4 Notice or daily report of a local police officer if the loss or damage arises from robbery, burglary, or any attempt of violence or threat by another person to the Insured in order to take away the Insured's Baggage or Personal Effects.

2.3.5 Other documents reasonably requested by the Company (if any).

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

3. Other insurance and apportionment

At the time the damage has arisen and insurance for the same loss has been taken out by or on behalf of the Insured with another insurance company, the compensation will be proportionately contributed by the Company, based on the amount insured by the Company and the total insured sum, provided that the apportioned amount does not exceed the amount insured by the Company.

4. Subrogation

If the Company has paid the compensation under this Policy, the Company shall be subrogated to the Insured's right to exercise claims against any person or organization, but only for the part paid for by the Company. The Insured must cooperate with the Company by submitting documents and taking necessary actions to protect all such rights, and shall not take any action that may impair the Company's rights.

Exclusions (only apply to the lost or damaged Baggage or Personal Effects Benefit (TA18))

The insurance under this insuring agreement does not cover:

1. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

2. Any loss or damage to:

(1) Animals, automobile (including accessories), motorcycles, boats, engines, any other vehicles, snow skis, consumables, make-up, cosmetics, perfumes, fragrance, skincare treatments, nourishing products, Household Effects, antiques, inventions, drawings, artifacts, Accessories, Valuables, musical instruments, contact lenses, wheelchairs, dentures, artificial limbs, written agreements, share certificates, securities, bill of exchange documents, bonds, title deeds, cash, banknotes, coins, coupons, stamps, or Souvenirs, identification cards, driving licenses, Travel Documents, golf clubs, golf bags, golf trolleys, or credit cards .

(2) the Insured's Baggage that is sent separately in advance, and not with the Insured.

(3) any equipment that is rented or leased.

3. Loss or damage caused by wear and tear, deterioration, chewing or eating away by insects or rodents, latent defects, or damage arising from any activity to repair, clean, modify or fix any property.

4. Loss or damage caused by mutiny, rebellion, revolution, civil war, usurpation, or actions taken by authorities to obstruct, defend or prevent the said situation.

5. Loss or damage for which compensation is made by other sources, i.e. property insured under other policies, compensation from a transport company, airline or hotel, or any other party.

6. Loss or damage to any Baggage or Personal Effects that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle, or as a result of the Insured's negligence to take reasonable care and precaution for the safety of such property.

7. Loss or damage to goods, goods samples or any type of equipment relating to goods or good samples.

8. Loss or damage to information recorded on tapes, floppy disks, diskettes, note cards, or the like.

9. Loss or damage that cannot be proved, or from pickpocketing.



Insuring Agreement

Lost or Damaged Travel Documents Coverage Benefit

Definitions

1. Travel Ticket means any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license.

2. Burglary means theft presenting signs of breaking-in by any person who enters or exits the location at which the insured 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.

3. Robbery means theft by use of force or threat of immediate force:

- a) to facilitate the theft or taking away of property;
- b) to obtain delivery of the property;
- c) to take hold of the property;
- d) to conceal the commission of such offense; or
- e) to get away from the arrest.

Theft means the taking of the property of another person or joint owner in bad faith.

4. Gang Robbery means Robbery committed by three persons or more.



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5. Natural Disaster means any effects caused by natural hazards, such as, volcanic eruption, earthquake, landslide, flood, storm, tsunami.

Coverage

While the Insured is covered under this Policy, the Company shall pay the Insured compensation to the extent incurred at the maximum amount of no more than the sum insured specified in the Policy schedule or the insurance certificate for the expenses incurred for receipt of passport, visa, Travel Ticket, and other relevant Travel Documents to replace the lost or damaged document due to Robbery, Gang Robbery or Burglary, or Natural Disaster while the Insured is abroad.

The Insured must report such loss or damage to a police officer having jurisdiction at the place of the incident within 24 hours of the incident, and the claim must be backed with the police daily report log.

Additional conditions (only apply to the lost or damaged Travel Documents coverage benefit (TA19))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Daily report by a local police officer issued within 24 hours of the incident if the loss or damage arises from threat or violent force.
4. Original receipts of travel expenses, accommodation costs, application fees for replacement of the lost/damaged visa or passport.
5. Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the lost or damaged Travel Documents coverage benefit: TA19))

The insurance under this insuring agreement does not cover expenses, damage to or loss of Travel Documents arising from or as a result of any of the following events:

- 1. in the case that no report of the loss or damages having occurred is filed with the police officer having jurisdiction at the place of the incident within 24 hours after the incident, and no police daily report is available;**
- 2. expenses for application of the passport and/or visa for a country that is not included in the Insured's itinerary;**
- 3. loss or damage that cannot be proved, or from pickpocketing;**
- 4. loss or damage to any Travel Document that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle; or loss or damage results from failure, forgetfulness, or negligence of the Insured to take reasonable care and precaution for the safety of the passport, visa, Travel Ticket, and other relevant Travel Documents;**
- 5. loss or damage caused by seizure, quarantine of property under the customs law, forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.**
- 6. loss or damage from currency exchange or depreciation of the documents.**

Insuring Agreement**Loss or Damage to Personal Money Benefit****Definitions**

1. Personal Money means cash, banknotes, traveler's checks or drafts, excluding any loss or damage to, or consequence of the loss or damage to any kind of credit cards, Travel Ticket, share certificates, bills of exchange or promissory notes.
2. Travel Ticket means any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license.
3. Burglary means theft presenting signs of breaking-in by any person who enters or exits the location at which the insured 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.
4. Robbery means theft by use of force or threat of immediate force:
- a) to facilitate the theft or taking away of property;
 - b) to obtain delivery of the property;
 - c) to take hold of the property;
 - d) to conceal the commission of such offense; or
 - e) to get away from the arrest.

Theft means the taking of the property of another person or joint owner in bad faith.

5. Gang Robbery means Robbery committed by three persons or more.
6. Deductible means amount of Deductible for which the Insured must be responsible under the insuring agreement or the attachment of the insurance contract (if any).

Coverage

While the Insured is covered under this Policy, the Company shall pay Personal Money benefit to the Insured in case of loss or damage to the Insured's Personal Money due to Robbery, Gang Robbery or Burglary during his or her Overseas Trip in the actual amount lost or damaged but no more than the maximum sum insured specified in the Policy schedule or the insurance contract. The Insured shall pay a Deductible of Baht 1,000 for each and every loss or damage.

The Insured must report the loss or damage to the police having jurisdiction at the place of the incident within 24 hours of the incident, and the relevant police daily report must always be provided along with the claim for such loss.

Additional conditions (only apply to the loss or damage to Personal Money benefit (TA20))

Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

1. Completed claim form as required by the Company.
2. Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.
3. Daily report of a local police officer issued within 24 hours of the incident (if the loss or damage arises from threat or violent force).

4. Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the loss or damage to Personal Money benefit TA20))

The insurance under this insuring agreement does not cover loss or damage arising from or as a result of the following causes.

1. If no report of loss or damage to Personal Money is made to the police officer having jurisdiction at the place of the incident within 24 hours after the incident, and no police daily report is available.

2. Loss or damage to a traveler's check without report thereof to the bank or agent issuing the traveler's check immediately after the incident.

3. Loss or damage to Personal Money that cannot be proved, or from pickpocketing.

4. Loss or damage to Personal Money that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle; or loss or damage to Personal Money results from failure, forgetfulness, or negligence of the Insured to take reasonable care and precaution for the safety of the property, as well as loss or damage to of Personal Money arising from currency exchange or depreciation.

5. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

Insuring Agreement

Loss or Damage to the Insured's Property from Pickpocketing Benefit

Definitions

- 1. Personal Effects means the Insured's personal effects, any personal effects that the Insured purchases while traveling oversea, or any personal effects that the Insured is responsible to look after or borrows, and:
the Personal Effects are kept in the Baggage; or
the Insured wears or carries them while traveling overseas,
but excluding any property specified in the exclusions.
- 2. Personal Money means cash, bank notes, traveler's check or draft, excluding any kind of credit cards, Travel Ticket, share certificates, bill of exchange or promissory notes.
- 3. Travel Document means passport, visa, Travel Ticket, and other relevant Travel Documents.
- 4. Travel Ticket means any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license.
- 5. Household Effects means articles for household use which are not usually carried with a person while traveling, i.e., kitchenware, and household facilities.
- 6. Souvenirs means articles that are a token or a reminder of an event, place or things, and that are sold or given as souvenirs.

7. Accessories means articles such as rings, bracelets, necklaces, bangles, earrings, pendants, and watches worn as accessories.
8. Valuables means Accessories made from gold, silver or other precious metals, furs, any kind of watches, jewelry, diamonds, or precious stones, including gold ornaments, silverware, and Buddha amulets.
9. Pickpocketing means the taking away in bad faith by any person of any Personal Effects, and/or Personal Money, and/or Travel Document that the Insured keeps in his or her shirt pocket, trouser pocket, handbag or backpack while the Insured wears or carries it.
10. Deductible means amount of Deductible for which the Insured must be responsible under the insuring agreement or the attachment of the insurance contract (if any).

Coverage

While the Insured is covered under this Policy, this insurance covers loss or damage to Personal Effects, Personal Money and Travel Document during an Overseas Trip caused by pickpocketing in an amount not exceeding the sum insured specified in the Policy schedule or the insurance certificate.

Additional conditions (only apply to loss or damage to the Insured's property from pickpocketing benefit (TA21))

1. Compensation methods and limitation of the Company's liability

1.1 Loss or damage to Personal Money

The Company shall compensate the Insured for the Personal Money in cash to the extent of the actual loss or damage but not exceeding the maximum of the sum insured specified in the Policy schedule or the insurance certificate. The Insured shall pay a Deductible of Baht 1,000 for each and every loss or damage.

1.2 Loss or damage to Travel Document

The Company shall compensate the Insured for the actual loss or damage not exceeding the sum insured specified in the Policy schedule or the insurance certificate for expenses incurred in applying for any Travel Document to replace the lost or damaged Travel Document, including additional costs of travel and accommodation incurred in obtaining the replacement.

1.3 Loss or damage to Personal Effects

The Company shall compensate any loss or damage of Personal Effects that the Insured takes with him or her on the trip; provided that it will be no more than the sum insured specified in the Policy schedule or the insurance certificate.

1.3.1 The Company may deem it proper to compensate the Insured in cash, or choose to compensate them by restoration or repair in the case that such item is no more than one year old, accompanied with the receipt; provided that the amount compensated will not exceed the amount per item, Pair or Set.

1.3.2 The Company may compensate in cash, or choose to compensate by restoration or repair, in which case the Company shall deduct depreciation upon wear and tear being accepted, and depreciation in the case that such item is more than one year old.

The Company shall compensate for actual loss or damage to the item in an amount no more than the amount per item, Pair or Set, and no more than the maximum sum insured per item, Pair or Set, as specified in the Policy schedule and/or the insurance certificate.

If any Baggage or Personal Effects are not worth repairing, the Company will consider the claim for compensation as if that item had been lost.

2. Duties of the Insured in making a claim

In the event of loss or damage:

2.1 The Insured must report the loss or damage arising to a police officer and must obtain written evidence of the report thereof from a police officer.

2.2 The Insured must take all reasonable acts to protect and safeguard the Insured's property.

2.3 The Insured must take every procedural step to ensure that the Insured's property are reasonably taken care of.

2.4 The Insured must be responsible for the Deductible for any loss or damage with respect to the amount of the sum insured specified in the Policy schedule or attachment for each and every loss or damage.

3. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

3.1 Completed claim form as required by the Company.

3.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

3.3 Daily report of a local police officer issued within 24 hours of the incident.

3.4 Original receipts of travel expenses, accommodation costs, application fees for replacement of the passport, visa (in the event of loss or damage of any Travel Document).

3.5 Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to loss or damage to the Insured's property from pickpocketing benefit: TA21))

The insurance under this insuring agreement does not cover:

1. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

2. Any loss or damage to:

(1) Animals, automobile (including accessories), motorcycles, boats, engines, any other vehicles, snow skis, , consumables, make-up, cosmetics, perfumes, fragrance, skincare treatment, nourishing products, Household Effects, antiques, inventions, drawings, artifacts, Souvenirs, Accessories, Valuables, music instruments, contact lenses, wheelchairs, dentures, artificial limbs, written agreements, share certificates, securities, bonds, title deeds, cash, bank notes, coins, coupons, stamps, or Souvenirs, identification cards, driving licenses, Travel Documents, golf clubs, golf bags, golf trolleys, or credit cards .

(2) the Insured's Baggage that is sent separately in advance, and not with the Insured.

(3) any equipment that is rented or leased.

3. Loss or damage caused by wear and tear, deterioration, chewing or eating away by insects or rodents, latent defects, or loss or damage arising from any activity to repair, clean, modify or fix any property.

4. Loss or damage caused by mutiny, rebellion, revolution, civil war, usurpation, or actions taken by authorities to obstruct, defend or prevent the said situation.

5. Loss or damage for which compensation is made by other sources, i.e. property insured under other insurance policies, compensation from a transport company, airline or hotel, or any other party.

6. Loss or damage to any Baggage or Personal Effects that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle, or loss or damage as a result of the Insured's negligence in taking reasonable care and precautions for the safety of such property.

7. Loss or damage to goods, goods samples or any type of equipment related thereto.

8. Loss or damage to information recorded on tapes, floppy disks, diskettes, note cards, or the like.

9. Loss or damage that cannot be proved.

10. Loss of or damage to a traveler's check without report thereof to the bank or agent issuing the traveler's check immediately after the incident.

11. Loss or damage from currency exchange or devaluation.



Insuring Agreement**Loss or Damage to the Insured's Property Stored in a Vehicle Benefit****Definitions**

- | | | |
|----------------------|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Baggage | means | any baggage that the Insured uses during an Overseas Trip. |
| 2. Personal Effects | means | the Insured's personal effects, any personal effects that the Insured purchases while traveling overseas, or any personal effects that the Insured is responsible to look after or borrows, and the personal effects are kept in the Baggage; or the Insured wears or carries them while traveling overseas, but not including other effects specified in the exclusions. |
| 3. Personal Money | means | cash, banknotes, travel's checks, or drafts, excluding any kind of credit cards, Travel Ticket, share certificates, bill of exchange or promissory notes. |
| 4. Travel Document | means | passport, visa, Travel Ticket, and other relevant Travel Documents. |
| 5. Travel Ticket | means | any ticket for which a passenger pays fares to any land, water, or air travel service provider that operates the business with a valid transport license. |
| 6. Household Effects | means | articles for household use which are not usually carried with a person while traveling, i.e. kitchenware, household facilities, etc. |
| 7. Souvenirs | means | articles that are a token or a reminder of an event, place or things, and that are sold or given as souvenirs. |
| 8. Accessories | means | articles such as rings, bracelets, necklaces, bangles, earrings, pendants, and watches worn as accessories. |

9. Valuables means Accessories made from gold, silver or other precious metals, furs any kind of watches, jewelry, diamonds, or precious stones, including gold ornaments, silverware, and Buddha amulets.
10. Burglary means theft presenting signs of breaking in, by use of aggressive force, a vehicle that contains Baggage, Personal Effects, Personal Money, and/or Travel Document and causing a clear trail of damage to that vehicle by use of tools, explosives, electricity, or chemicals or arising from Robbery or Gang Robbery, including loss or damage arising from an attempt thereof.
11. Robbery means theft by use of force or threat of immediate force:
- a) to facilitate the theft or taking away of property;
 - b) to obtain delivery of the property;
 - c) to take hold of the property;
 - d) to conceal the commission of such offense;
- or
- e) to get away from the arrest.
- Theft means the taking of the property of another person or joint owner in bad faith. e
12. Gang Robbery means Robbery committed by three persons or more.
13. Deductible means amount of Deductible for which the Insured must be responsible.

Coverage

While the Insured is covered under this Policy, this insurance covers any loss or damage to any Baggage and/or Personal Effects, Personal Money, Travel Document kept in a vehicle during an Overseas Trip as a result of Robbery, Burglary, or Gang Robbery, in an amount not exceeding the sum insured specified in the Policy schedule or the insurance certificate.



Additional conditional (only apply to loss or damage to the Insured's property stored in a vehicle (TA 22))

1. Compensation methods and limitation of the Company's liability

1.1 Loss or damage to Personal Money

The Company shall compensate the Insured for the Personal Money in cash to the extent of the actual loss or damage but not exceeding the maximum of the sum insured specified in the Policy schedule or the insurance certificate. The Insured shall pay a Deductible of Baht 1,000 for each and every loss or damage.

1.2 Loss or damage to Travel Document

The Company shall compensate the Insured the actual loss or damage not exceeding the sum insured specified in the Policy schedule or the insurance certificate for expenses incurred in applying for any Travel Document to replace the lost or damaged Travel Document, including additional costs of travel and accommodation incurred in obtaining the replacement.

1.3 Loss or damage to Baggage and/or Personal Effects

The Company shall compensate any loss or damage to Personal Effects that the Insured takes with him or her on the trip; provided that it will be no more than the sum insured specified in the Policy schedule or the insurance certificate.

1.3.1 The Company may deem it proper to compensate in cash, or choose to compensate by restoration or repair in the case that such item is no more than one year old, accompanied with the receipt; provided that the amount compensated will be no more than the amount per item, Pair or Set.

1.3.2 The Company may compensate in cash, or choose to compensate by restoration or repair, in which case the Company shall deduct depreciation upon wear and tear being accepted, and depreciation in the case that such item is more than one year old.

The Company shall compensate for actual loss or damage to the item no more than the amount per item, Pair or Set, but not exceeding the maximum of the sum insured as specified in the Policy schedule and/or the insurance certificate.

If any Baggage or Personal Effects are not worth repairing, the Company will consider the claim for compensation as if that item had been lost.

2. Duties of the Insured in making a claim

In the event of loss or damage:

2.1 The Insured must report the loss or damage arising to a police officer or any officer responsible for the vehicle on which the Insured is traveling, and must obtain written evidence of the report thereof from a police officer or the authorized person of the said vehicle, as applicable.

2.2 The Insured must take all reasonable acts to protect and safeguard the Insured's property.

2.3 The Insured must take every procedural step to ensure that the Insured's property are reasonably taken care of.

2.4 Subrogation

If the Company has paid the compensation under this Policy, the Company shall be subrogated to the Insured's right to exercise claims against any person or organization only for the part paid for by the Company. The Insured must cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights.

3. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

3.1 Completed claim form as required by the Company.

3.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

3.3 Daily report by a local police officer issued within 24 hours of the incident.

3.4 Original receipts of travel expenses, accommodation costs, application fees for replacement of any Travel Document or new visa (in the event of loss or damage to a Travel Document).

3.5 Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to loss or damage to the Insured's property stored in a vehicle benefit (TA22))

The insurance under this insuring agreement does not cover:

1. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

2. Any loss or damage to:

(1) Animals, automobile (including accessories), motorcycles, boats, engines, any other vehicles, snow skis, consumables, make-up, cosmetics, perfumes, fragrance, skincare treatment, nourishing products, Household Effects, antiques, inventions, drawings, artifacts, Souvenirs, Accessories, Valuables, music instruments, contact lenses, wheelchairs, dentures, artificial limbs, written agreements, share certificates, securities, bonds, title deeds, cash, bank notes, coins, coupons, stamps, or Souvenirs, identification cards, driving licenses, Travel Documents, golf clubs, golf bags, golf trolleys, or credit cards .

(2) the Insured's Baggage that is sent separately in advance, and not with the Insured.

(3) any equipment that is rented or leased.

3. Loss or damage caused by wear and tear, deterioration, chewing or eating away by insects or rodents, latent defects, or loss or damage arising from any activity to repair, clean, modify or fix any property.

4. Loss or damage caused by mutiny, rebellion, revolution, civil war, usurpation, or actions taken by authorities to obstruct, defend or prevent the said situation.

5. Loss or damage for which compensation is made by other sources, i.e. property insured under other insurance policies, compensation from a transport company, airline or hotel, or any other party.

6. Loss or damage to any Baggage or Personal Effects that the Insured leaves, keeps in or forgetfully leaves in a Public Place or on any vehicle, or loss or damage as a result of the Insured's negligence in taking reasonable care and precautions for the safety of such property.

7. Loss or damage to goods, goods samples or any type of equipment related thereto.

8. Loss or damage to information recorded on tapes, floppy disks, diskettes, note cards, or the like.

9. Loss or damage that cannot be proved.

10. Loss or damage to a traveler's check without report thereof to the bank or agent issuing the traveler's check immediately after the incident.

11. Loss or damage from currency exchange or devaluation.

Insuring Agreement

Rental Car Deductible Benefit

Definition

Deductible means the deductible fixed in an insurance policy of a car rented by the Insured that must be paid out of pocket by the Insured for any damage covered under any clause of or attachment to the motor insurance policy that the Insured is required by a car rental agreement to buy to cover loss or damage to the car at all times the car is rented during their Overseas Trip.

Coverage

While the Insured is covered under this Policy, this insurance covers any Deductible of the motor insurance policy for cars rented by the Insured in the case that the Insured is liable under the law to compensate any loss or damage arising during his or her Overseas Trip. The Company shall compensate the Deductible paid by the Insured, not exceeding the amount specified in the Policy schedule or the insurance certificate.

Additional conditions (only apply to rental car deductible benefit (TA23))

1. Duties of the Insured

1.1 The car must be rented from a car rental company with a license to operate a car rental business.

1.2 The car rental agreement must require the Insured to take out first-class motor insurance covering loss or damage to the rented car during the rental period.

1.3 The Insured must comply with every and all conditions of the car rental company under the rental agreement, and the insurer's conditions under the insurance agreement, including laws, rules, and regulations of that country.

2. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

2.1 Completed claim form as required by the Company.

2.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

2.3 Car rental agreement.

2.4 Schedule of the car rental insurance, stating the excess.

2.5 Original receipt of payment for the excess to the car rental company.

2.6 Other documents reasonably requested by the Company.

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

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the rental car deductible benefit (TA23))

The insurance under this insuring agreement does not cover rental car Deductible arising from or as a result of the following causes.

1. Loss or damage arising from driving of the rented car in violation of the conditions under the rental agreement, or outside a public road or due to violation of the laws, rules and regulations of the country.

2. Loss or damage arising from wear and tear, deterioration, chewing or eating away by insects or rodents, defects, or latent damage.

3. Loss or damage that is not Deductible, such as loss of income claimed by the car rental company against the Insured from leasing out the car to him or her.



Insuring Agreement**Home Guard Benefit****Definitions**

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| 1. Home Contents | means | furniture, fixture and fittings, clothes and other property of the Insured or his or her Family Member or domestic servant permanently residing with the Insured, excluding Accessories, a stamp, coin or medal collection, works of art, or other property specified in the exclusions. |
| 2. Accessories | means | articles such as rings, bracelets, necklaces, bangles, earrings, pendants, and watches worn as body accessories. |
| 3. Valuables | means | Accessories made from gold, silver, or precious metals, furs, all kinds of watches, jewelry, diamonds, precious stones, including gold ornaments, silverware, and Buddha amulets. |

Coverage

While the Insured is covered under this Policy, during the time the Insured is traveling overseas, the Company shall pay compensation, not exceeding the sum insured specified in the Policy schedule or the insurance certificate, for any damage or loss of Accessories, any Home Contents kept in the Insured's residence in Thailand without someone to care for or reside at all times while the Insured travels overseas and such loss or damage is caused by fire during the period that this Policy covers; provided that such loss or damage must occur only after the Insured departs from Thailand.

Additional conditions (only apply to the Home Guard benefit (TA24))**1. Compensation methods**

The Company, at its own discretion, may compensate by any of the following methods:

1.1 To pay compensation in cash at the actual value at the time the loss or damage occurs;

1.2 to repair or remedy the loss or damage; or

1.3 to replace the property with similar property.

2. Replacement of property

The Company may choose to provide property to replace any or all damaged property in lieu of compensation in cash at the actual value in order to compensate the damage arising. In no case shall the Company pay compensation exceeding the value of the property at the time the damage occurs, or exceeding the sum insured specified in the Policy schedule or the insurance certificate.

3. Subrogation

If the Company has paid compensation under this Policy, the Company shall be subrogated to the Insured's rights to exercise claims against any person or organization only for the part paid for by the Company. The Insured shall cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights.

4. If the Insured has been indemnified by another insurer, the Company shall only be liable for the remainder.

5. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

5.1 Completed claim form as required by the Company.

5.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

5.3 Copy of the daily report of a local police officer.

5.4 Document from the relevant Forensic Department.

5.5 Completed valuation form with respect to the damaged property and photographs thereof.

5.6 Other documents reasonably requested by the Company (if any).

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to Home Guard benefit (TA24))

The insurance under this insuring agreement does not cover:

- 1. Loss or damage arising from any intentional act or omission, or with consent of the Insured.**
- 2. Loss or damage caused by seizure or quarantine of property under customs laws; forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.**
- 3. Loss or damage to dynamo, transformer, power generator, electric motor, electric control panel, electronic device, or other electrical appliance which is damaged by or results from misuse, power surges, short circuit, including short circuit caused by lightning only with respect to the appliance that suffers damage due to such cause.**
- 4. Consequence from the loss or damage of property.**
- 5. Loss or damage to any title deed, bond, bill of exchange, promissory note, check, traveler's check, securities, all kinds of documents, cash, banknotes, Accessories, or Valuables.**
- 6. Loss or damage to any equipment or tool used for commercial purpose or for carrying out a job in connection with photography, sports, and music.**
- 7. Loss or damage to car, motorcycle, boat, living things, bicycle, and any related equipment or tool.**
- 8. Any loss or damage indemnified by another insurance, or any person.**

Insuring Agreement

Golf Equipment and Hole-in-One Coverage Benefit

Definitions

Golf Equipment means golf clubs, golf bags or golf trolleys.

Coverage

While the Insured is covered under this Policy, this insurance covers:

1. Loss or damage to Golf Equipment

This insurance covers Golf Equipment carried with or newly purchased by the Insured during his or her Overseas Trip if that loss or damage occurs in a Public Place during his or her Overseas Trip.

2. Special prize for hole-in-one

2.1 If the Insured makes a hole-in-one in an official competition which is held on a standard 18-hole golf course overseas and open to the general public under the rules and regulations thereof, and the hole-in-one is certified by signatures of the contestant, golf course manager, and organizer, the Insured is entitled to receive prize money as specified in the schedule and/or the insurance certificate.

2.2 If the Insured makes a hole-in-one in during any golf event other than the competition as per 2.1, and the hole-in-one is made on a standard golf course overseas for which certification by the golf course manager's signature is provided, the Insured is entitled to receive prize money as specified in the Policy schedule and/or insurance certificate.

The Insured shall throughout the trip receive only one special prize for the hole-in-one.

Additional conditions (only apply to Golf Equipment and hole-in-one Coverage Benefit (TA25))

1. Duties of the Insured in making a claim

Upon loss or damage to the Insured's Golf Equipment, the Insured must report the incident to a police officer, or relevant person with authority, i.e. management of the hotel, airline, golf course, or public driving range with

authority to supervise the place where the loss or damage occurs within 24 hours of the incident, and a written record of such authority must be attached to the claim.

The Insured must take all efforts to ensure that his or her Golf Equipment:

- a) will not be left without care by someone in a Public Place; and
- b) take all reasonable precautions to ensure the safety of the equipment.

The Company shall compensate the Insured for the actual loss or damage to Golf Equipment incurred at the maximum amount of no more than the sum insured specified in the Policy schedule or the insurance certificate per item, Pair or Set. The Company may pay compensation, or choose to replace or repair the Golf Equipment, with wear and tear and depreciation deducted. If the Company assesses the damages incurred and considers that it is not worth repairing, the Company will compensate the Insured as if the equipment had been lost.

2. Subrogation

If the Company has paid indemnity under this Policy, the Company shall be subrogated to the Insured's rights to exercise claims against any person or organization only for the part paid for by the Company. The Insured shall cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action that may impair the Company's rights

3. Limitation of Liability

During the period of insurance, the Company shall pay benefits under the insuring agreement on golf equipment, and hole-in-one coverage benefit in aggregate no more than the amount specified in the Policy schedule or the insurance certificate.

4. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify the Company of the incident and submit the following documents or evidence to the Company within 30 days from the date of incident.

4.1 Completed claim form as required by the Company.

4.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration

Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

4.3 Daily report by a local police officer issued within 24 hours of the incident (if the loss or damage to any Golf Equipment arises in a Public Place.

4.4 Letter from the relevant persons with authority, i.e. management of the hotel, airline, golf course, or public driving range who has the authority to oversee the place where the loss or damage occurs within 24 hours (if the loss or damage to the Golf Equipment arises in a hotel, airline, golf course, or public driving range).

4.5 Certification from the golf course in the event of hole-in-one (if the Insured makes a hole-in-one).

4.6 Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability

Exclusions (only apply to the Golf Equipment and hole-in-one coverage benefit (TA25))

The insurance under this insuring agreement does not cover costs of Golf Equipment arising from or as a result of the following causes.

1. Loss or damage to golf balls or golf clubs during the actual game or practice.

2. Loss or damage arising from wear and tear, repair procedures, or during the said repair as a result of the damage.

3. Loss or damage as a result of the Insured's intentional act or gross negligence.

4. Loss or damage arising from seizure or detention under customs laws, forfeiture of property by a government, carriage of contraband goods, or any other conduct contrary to the law.

5. Loss or damage covered under any other insurance policy.

Insuring Agreement

Third Party Liability Benefit

Definitions

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|------------------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Third Party | means | any person except a relative, Family Member, travel companion, person staying with the Insured, or employee or partner of the Insured. |
| 2. Family Member | means | father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers, sibling having both parents in common, son, daughter, spouse of the Insured, and father, mother, grandfathers, grandmothers, great grandfathers and great grandmothers of the spouse. |
| 3. Possession | means | the holding of property, such as a hotel, room, or house rented on a daily basis, homestay, or stay with a host family, by a person or on behalf of that person, with the intention to hold that property for the person's own account resulting in the person acquiring possessory right. |
| 4. Ownership | means | the right of being an owner of property, all rights an owner has over the property in order to use, dispose of, collect the fruits of and interest on, locate, and recover that property, including the right to prevent any person from being illegally involved with that property. |

Coverage

While the Insured is covered under this Policy, The Company shall pay compensation on behalf of the Insured to a Third Party for an amount for which the Insured must be liable under the law from any Accident arising during the period of insurance to the extent of actual loss or damage, but no more than the

sum insured specified in the Policy schedule or the insurance certificate in case of:

1. death or Injury of any Third Party caused by or resulting from an Accident that the Insured has caused;
2. loss or damage to property of any Third Party caused by or resulting from an Accident that the Insured has caused.

Additional conditions (only apply to the Third Party liability benefit (TA26))

1. Duties of the Insured in making a claim

If an incident that may constitute a claim under this insuring agreement occurs the Insured must:

- 1.1 notify the Company without delay; and
- 1.2 upon receipt of a court writ, order or decree in connection with a lawsuit filed against the Insured to be legally liable to a Third Party under this insuring agreement, immediately send that writ, order or decree to the Company.
- 1.3 not take any action representing agreement or admission to indemnify or be liable for the Third Party, any other person, or any other injured person, or which institutes or defends a lawsuit without written consent from the Company, except that the Company fails to handle that claim within a reasonable time from receipt of the notice by the Insured.
- 1.4 provide information and give reasonable assistance for the Company to pay compensation, to defend any claim, or to file a lawsuit.

2. Duty of the Insured to prevent

The Insured must prevent or provide reasonable prevention of an Accident. The Insured must comply with provisions of laws and regulations of authorities.

3. Duty to safeguard the Company's rights for subrogation

Before or after receipt of compensation from the Company, the Insured must at his or her own expense take all necessary action or take any action at the Company's reasonable request to safeguard the Company's rights for subrogation to claim damages from the Third Party.

4. The Company's rights

The Company has the rights to defend a lawsuit, and to settle any claim on behalf of the Insured.

5. Apportionment

If at the time an incident resulting in making a claim for compensation occurs an another insurance covering the same liability has been taken out, the Company will be responsible for the damages, fees and other expenses, in an amount not exceeding the sum that must be paid for the liability.

6. Claim; and submission of evidence of damage

The Policyholder, the Insured, the beneficiary or their representative, as applicable, shall, at his or her own expense, notify and submit the following documents or evidence to the Company within 30 days from the date of the incident.

6.1 Completed claim form as required by the Company.

6.2 Certified true copies of pages of the Insured's passport, with original signature and travel evidence of the Insured, bearing the Immigration Bureau's stamp indicating the departure date from and the return date to Thailand; or the flight itinerary or the e-ticket indicating the departure date and return date if the Insured uses an automated passport control system for immigration clearance.

6.3 Certified true copies of the national ID cards or copies of the passports of the injured party and the eyewitness.

6.4 Confirmation letter from the injured party stating the details describing how the incident happens, and listing the damaged property confirmed by the injured party and the eyewitness who has seen the incident.

6.5 Copy of the medical certificate and original receipt, if the Insured causes any person to suffer an Accident.

6.6 If the property can be restored to its original condition, or it is necessary to buy that property because of the damage to the property, the original receipt and confirmation letter from the shop is required.

6.7 Other documents reasonably requested by the Company.

Failure to submit the required evidence within the specified time shall not entitle the Company to deny its liability.

Exclusions (only apply to the Third Party liability benefit (TA26))

The insurance under this insuring agreement does not cover Third Party liability arising from or as a result of the following causes.

- 1. Loss or damage, including injury of any person who is not a Third Party.**
- 2. Loss or damage to the property owned by, or in possession or under control of the Insured.**
- 3. Loss or damage relating to any liability assumed under contract entered by the Insured and had the contract not been made the Insured's liability would not have arisen.**
- 4. Loss or damage relating to the willful or intentional act, or illegal act of the Insured.**
- 5. Loss or damage to Ownership, Possession, or use of any vehicles, including an machine or vehicle pulled or towed by engine, aircraft, firearms, pets, land, or building; or loss or damage caused by negligent supervision.**
- 6. Trade or professional liability, or business operation error.**
- 7. Loss or damage from the Insured' act while the Insured is in the state of having mental disorder, neurological disorder, mental incompetency, including while the Insured is taking part in a brawl or taking part in inciting a brawl.**
- 8. Expenses incurred in criminal proceedings.**
- 9. Exemplary or multiple damages.**

Section 5: Attachments

To the extent of any inconsistency or conflict between any provision of the attachments and that of the Policy, the provision of the attachments shall prevail. Conditions for the insurance agreement and other exclusions in the Policy shall remain in effect.



TG Exclusion 1

Additional Extension of General Exclusions

(as attachment to AIG Group Travel Guard International Travel Insurance)

Attachment No.:	forming a part of the Policy No.:	Made on:
Policyholder's name:		
Insured's name:		
Validity period: starting from	time:	ending on: time:
Premium:	Stamp duty: Baht	Tax: Baht Total: Baht

It is agreed and understood that the insurance under the Policy to which this attachment is attached during the period of insurance **does not cover loss or damage, Injury, Sickness, or liability under the law directly or indirectly arising from, caused by, as a result of, or occurring during the time the Insured is in, travels to, passes through or, travels in Nepal.**

To the extent of any inconsistency or conflict between any provision of this attachment and that of the Policy, the provision of this attachment shall prevail. Conditions for the insurance agreement and other exclusions in the Policy shall remain in effect.

TG Exclusion 2**Additional Extension of General Exclusions**

(as attachment to AIG Group Travel Guard International Travel Insurance)

Attachment No.:	forming a part of the Policy No.:	Made on:
Policyholder's name:		
Insured's name:		
Validity period: starting from	time:	ending on: time:
Premium:	Stamp duty: Baht	Tax: Baht Total: Baht

It is agreed and understood that to the extent of any inconsistency or conflict between any provision of this attachment and that of the Policy or other attachments the provision of this attachment shall prevail.

1. This Policy does not cover a planned trip or any trip from, within, or to, or through the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region.

2. This Policy does not cover an Insured who is a citizen of or resides in the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region, excluding an Insured who resides in Thailand.

The insuring agreement under this attachment is and remains subject to the exclusions, general terms and other provisions set forth in this Policy that are not amended, altered or modified by this attachment.

Summary of Conditions, Coverage and Exclusions for Travel Insurance Plan AIG Group Travel Guard International Travel Insurance

This insurance policy provides coverage for an Insured who travels overseas, which is defined as any trip outside the territory of the country of residence of the Insured who starts the trip from Thailand only. The essence of the policy is as described below.

Period of insurance

It is the period of each trip by the Insured, which starts and ends within the period of insurance.

1. Single trip - to cover a single trip; the coverage starts two hours before the Insured travels out of Thailand, and continues until the Insured arrives at his or her residence in Thailand, or within two hours from the arrival in Thailand or until the expiry of the period of insurance, whichever occurs earlier, unless otherwise specified in this Policy.

2. Annual trip - to cover multiple trips; the coverage period of each trip is the same as that specified in clause 1 above, but each travel period shall not exceed 184 days.

The period of insurance may be extended depending on an insuring agreement/attachment.

Insureds' names and participation

The Policyholder must provide the Company names of the Insured and the period of insurance before the trip starts. In the event of any loss or damage that may constitute a benefit claim, if names of the Insureds do not correspond to the facts the Policyholder or the Insureds must bear a burden of proof.

The insurance starts to cover an Insured on the date specified in the Policy schedule or the insurance certificate. The Company will issue the Policy schedule or the insurance certificate, along with a summary of conditions, coverage, exclusions for the Policy, to each Insured to certify that he or she is covered under the Policy.

Automatic extension of coverage

If the Policy ends while the Insured remains overseas under the conditions as follows.

1. Any incident beyond the Insured's control, including but not limited to Injury or Sickness suffered by the Insured, inclement weather, defective equipment, strike or other work stoppage by employees of Public Conveyance preventing the Insured from returning to Thailand, in such case the coverage will be automatically extended for three consecutive days from the expiry date of the Policy without additional costs.

2. The Insured receives medical treatment in a Hospital or is quarantined overseas by any cause covered by the Policy, including the Insured must follow the advice of his or her Physician or, in case of being quarantined, the relevant authorities, in such case the coverage will be automatically extended for 30 consecutive days from the expiry date without additional costs, or within 48 consecutive hours after leaving the Hospital or the quarantine station unless Emergency Assistance Provider has approved the extension of the coverage a period for more than 48 consecutive hours for locating a return flight or for physical fitness to travel only. The Insured must accept the first flight obtained and confirmed by the Emergency Assistance Provider. The Insured must make his or her best effort to immediately return to Thailand at the earliest opportunity.

Payment of insurance premium and termination of Policy

1. The Policyholder or the Insured shall pay the insurance premium immediately or before the commencement of coverage.

2. For single trip coverage, the Policyholder or the Insured may not terminate this Policy after the Policy has come into effect.

3. For annual trip coverage, the Policyholder, or the Insured, or the Company may terminate the Policy under the conditions below.

3.1 The Company may terminate this Policy by giving a prior written notice of no less than 15 days by registered mail to the Policyholder or the Insured at the last known address as declared to the Company. The Company will refund the premium to the Insured after deducting a partial premium for the effective period of this Policy on a pro-rata basis.

3.2 The Policyholder or the Insured may terminate this Policy by giving written notice to the Company and may be entitled to premium refund after

a partial premium for the effective period of this Policy has been deducted based on a short period premium rate under the following schedule.

Short-term insurance premium rate

<u>Period of insurance (not exceeding/month)</u>	<u>Percentage of full-year insurance premium</u>
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85
10	90
11	95
12	100

Cancellation of the Policy under this condition by any party shall mean the whole Policy being terminated. It is not possible to cancel any part of the insurance coverage during the Policy Year.

General exclusions

This insurance does not cover loss or damage arising from, or resulting from the following cause or at the following times:

- 1. suicide, attempted suicide, or self-inflicted injury;**
- 2. war, invasion, hostile acts of foreign enemies, warlike operations (whether war be declared or not), or civil war which means a war between citizens of the same country, mutiny, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any incident causing the declaration or maintenance of martial law;**
- 3. terrorism;**

4. illegal willful acts of the Insured, confiscation of property, or retention or destruction by the customs or other authorities; any violation of any governmental rules and regulation;

5. radiation or radioactivity from any nuclear fuel or any nuclear waste arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission or fusion;

6. explosion of radioactivity or nuclear component or other hazardous material that may cause explosion in a nuclear process;

7. while the Insured is performing duties as a soldier, police officer, or volunteer in a war or to suppress crime;

8. the incident occurring in the country or territory excluded from the coverage as specified in the Policy schedule and any attachments (if any);

9. the incident occurring in the area of an oil drilling rig, an offshore natural gas drilling rig or an underground mine;

10. while the Insured is not physically fit to travel, and travels against the advice of the Physician permitted to provide treatment;

11. while the Insured travels with an intention to receive any kind of medical treatment.

12. travel that includes mountain climbing, hiking, trekking, forest sightseeing, or other activities at an altitude of 3,000 meters or higher from average mean sea level unless the Insured can provide evidence from a witness who is not related to the Insured, the tour company or the tour guide that successfully proves that the Injury caused by Accident or the Sickness occurred while the Insured is at an altitude less than 3,000 meters from average mean sea level;

13. the Insured's action related to any Terrorism, membership of a terrorist organization, smuggling of narcotics or narcotics-related trade, smuggling of nuclear, chemical or biological weapons.

Attachments

TG Exclusion 1: Additional extension of general exclusions

The insurance under the Policy to which this attachment is attached does not cover any loss, damage, Injury, Sickness, or liability under the law directly or indirectly arising from, or as a result of, or caused by or occurring during the time the Insured is in, travels to, passes through or travels in Nepal.

TG Exclusion 2: Additional extension of general exclusions

1. This Policy does not cover a planned trip or any trip from, within, or to, or through the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region.

2. This Policy does not cover an Insured who is a citizen of or resides in the Republic of Cuba, Syrian Arab Republic, Islamic Republic of Iran, Democratic People's Republic of Korea, Crimea Region, excluding an Insured who resides in Thailand.



Insuring agreement under the insurance plan

Insuring agreement		Plan A	Plan B	Plan C	Plan D
TA1	Death, Dismemberment, Loss of Vision or Total Permanent Disability from Accident benefit	•	•	•	•
TA2	Medical expenses benefit	•	•	•	•
TA3	Medical expenses in Thailand benefit	•	•	•	•
TA4	Emergency medical evacuation and repatriation to Thailand benefit	•	•	•	•
TA5	Repatriation of body or ashes to Thailand benefit	•	•	•	•
TA6	Emergency phone call benefit	•	•	•	•
TA7	Overseas Hospital visitation benefit	•	•	•	
TA8	Daily benefit in case of receipt of medical treatment in Hospital as Inpatient	•	•	•	
TA9	Child Guard benefit	•	•		
TA10	Trip postponement or cancellation benefit	•	•	•	
TA11	Trip curtailment expenses and aircraft hijacking benefit	•	•	•	
TA12	Trip interruption expenses benefit	•	•	•	
TA13	Trip delay benefit	•	•	•	
TA14	Overbooking benefit	•	•		
TA15	Delay caused by flight diversion benefit	•	•		
TA16	Missed connection benefit	•	•	•	
TA17	Baggage delay benefit	•	•	•	

Insuring agreement	Plan A	Plan B	Plan C	Plan D
TA18 Lost or damaged Baggage or Personal Effects benefit	•	•	•	
TA19 Lost or damaged Travel Documents coverage benefit	•	•	•	
TA20 Loss or damage to Personal Money benefit	•	•		
TA21 Loss or damage to the Insured's property from Pickpocketing benefit	•	•		
TA22 Loss or damage to the Insured's property stored in a vehicle benefit	•			
TA23 Rental car deductible benefit	•	•		
TA24 Home Guard benefit	•	•		
TA25 Golf Equipment and hole-in-one coverage benefit	•	•		
TA26 Third Party liability benefit	•	•	•	•

Note:

1. The comprehensive coverage and conditions shall be in accordance with the overseas group travel policy as approved by the Office of Insurance Commission (the "OIC").
2. The Company may select insuring agreements or attachments for the preparation of an insurance plan.