

## Travel Guard Domestic Coverage Summary

24-Hours Assistance Center (AIG Travel Asia Pacific) +662-6491346

This Coverage Summary is not a contract of insurance, all benefits and sum insured are subject to the policy terms, conditions and exclusions and to the limits indicated under the selected plan.

If the conditions or wording in this Coverage Summary contradict to the Policy, it is noted to follow wording in the Policy instead.

Coverage Summary Plan A	A1	A2	A3	A4	A5	A6	A7
<b>Personal Accident</b> Covers loss or damage due to bodily injury of the Insured caused <u>by accident</u> leading to death within 180 days from the date of accident.	100,000	200,000	300,000	400,000	500,000	700,000	1,000,000
<b>Accident Medical Expense</b> Compensate for medical expenses <u>from accident</u> which actually incurred within 52 weeks from the date of accident. (Both inpatient and outpatient)	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Coverage Summary Plan B	B1	B2	B3	B4	B5	B6	B7
<b>Personal Accident</b> Covers loss or damage due to bodily injury of the Insured caused <u>by accident</u> leading to death within 180 days from the date of accident.	100,000	200,000	300,000	400,000	500,000	700,000	1,000,000
<b>Accident Medical Expense</b> Compensate for medical expenses <u>from accident</u> which actually incurred within 52 weeks from the date of accident. (Both inpatient and outpatient)	100,000	100,000	100,000	100,000	100,000	100,000	100,000
<b>Emergency Medical Evacuation</b> It is necessary to evacuate the Insured by the method suitable to the necessity or advice of AIG Travel Asia Pacific (Assistance Center (24-hours service))	50,000	50,000	50,000	50,000	50,000	50,000	50,000

### Coverage Period

- Maximum limit not exceeding 180 days per trip
- In the case of medical emergency, high jack, flight delay that cause the insured person delay to travel to the destination within the period of insurance, the period of insurance shall automatically extend and continue until the completion of “travelling duration” \*

### Remark

\*“travelling duration” means number of days travelling of insured person for each trip commencing and complete within the period of insurance.

- Domestic and Outbound - Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence.
- Inbound - Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports.

### General Exclusion

This insurance does not cover

1. Any Loss or Injury arising from/ or in consequence of the following causes:

- A. Actions of the Insured while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind.  
The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
- B. Suicide or attempt suicide or self-inflicted injury.
- C. Parasite infections except pyrogenic infections, tetanus, or rabies from a wound or cut suffered as a result of an accident.
- D. Medical treatment or surgical treatment except the necessary treatment for the injury which is covered under this Insurance Policy and occurring within the period of this Insurance Policy.
- E. Miscarriage and abortion.
- F. Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident
- G. Replacement of or new sets of dentures, Crown, Prosthodontics
- H. Food poisoning
- I. Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident.
- J. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, insurrection, civil commotion, popular rising against the government, riot and strike.
- K. Nuclear weapons, radiation or radio activity from any nuclear fuel or nuclear refuse arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/fusion.

2. Loss or Injury which occurs:

- A. While the Insured is hunting for animals, racing of all kinds of car or boat, horse racing, ski playing or racing including jet ski , skate racing, boxing, parachute

- jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon, gliding, bungee jumping, mountain climbing with equipments, or diving with oxygen tank and breathing equipment under water.
- B. While the Insured is riding or traveling on a motorcycle.
  - C. While the Insured is riding or travelling as passenger in any aircraft not operate by commercial airline.
  - D. While the Insured pilots or works as a crew in any aircraft.
  - E. While the Insured is taking part in a brawl or taking part in inciting a brawl.
  - F. While the Insured is committing a felony or while the Insured is being arrested, under arrest or escaping the arrest.
  - G. While the insured travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria or Crimea Region

*Please see the details of other exclusions of each coverage from the policy*

*For more details, conditions and exclusions, please visit [www.aig.co.th/travelguard](http://www.aig.co.th/travelguard)*

### Claim

1. Complete the claim form [www.aig.co.th/travelguard](http://www.aig.co.th/travelguard)
2. Send completed claim form and required documents to the company address stated in the claim form via registered mail. The company shall pay compensation within 20 days after receiving all completed documents.

*Download claim form and see the list of required document at [www.aig.co.th/travelguard](http://www.aig.co.th/travelguard)*

### **Required documents for injury or sickness claim**

- Attending physician's report.
- Receipt of medical expenses (original) issued for each and every treatment. For in-patient treatment, the receipt should include description of medical expenses.
- Copy of passport showing dates of entry and departure from Thailand (except when the accident occurs in Thailand).

*Remark: Please see required claim documents for other cases at [www.aig.co.th/travelguard](http://www.aig.co.th/travelguard)*

### **Call Center**

**Tel. 02-649-1999 (Mon-Fri 8.30 am - 5.00 pm)**

**Fax: 0-2649-1998**