

## Travel Guard International 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	Benefit Amount			
	Plan A	Plan B	Plan C	Plan D
<b>1. Personal Accident and Permanent Disablement (TA 6)</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. Commence before the Insured shall depart Thailand 2 hours and continuously until the 2 hours following from arrival Thailand	5,000,000	4,000,000	1,500,000	1,500,000
<b>2. Medical Expenses Incurred Overseas (TA 1)</b> Covers injury from accident or sickness incurred <u>overseas</u> which requiring medical treatment whether as inpatient or outpatient. This does not cover pre-existing conditions	5,000,000	3,000,000	2,000,000	2,000,000
<b>3. Medical Expenses Incurred in Thailand (TA 2)</b> <ul style="list-style-type: none"> <li>In case of the Insured has never attended medical treatment for such injury or sickness in overseas, the Insured must attend treatment in Thailand within 7 days commencing from the date arriving Thailand and such continuous treatment shall not exceed 21 days commencing from the first date attending treatment in Thailand.</li> <li>In case of the Insured has ever been treated since being overseas, the Insured shall have not exceeding 21 days commencing from the date arriving Thailand to attend continuous treatment in Thailand</li> </ul>	250,000	150,000	70,000	40,000
<b>4. Hospital Visitation (TA 11)</b> In the event of the Insured is required to attend medical treatment in overseas hospital <u>as an inpatient for more than 5 consecutive days and no adult member of the Insured's family is with the Insured</u> , the company will pay for transportation, hotel accommodation and food expense for 2 family members or friends of the Insured to visit the insured overseas.	250,000	150,000	70,000	-
<b>5. Overseas Hospital Confinement Benefit (TA 12)</b> Covers in the event that the Insured is necessary to attend treatment in overseas hospital as inpatient, the company will pay daily compensation to the Insured 3,000 baht/day. In case of the Insured is required to attend further treatment in Thailand as inpatient in hospital, the company will pay daily compensation to the Insured 1,000 baht / day.	25,000	15,000	7,000	-
<b>6. Emergency Telephone Call Charges (TA 28)</b> The company will compensate actual expenses incurred from using personal <u>mobile phone</u> during medical emergency situation with only objective to contact AIG Travel Asia Pacific (Assistance Center (24-hours service)) which is a one of the world's leading providers of emergency assistance with doctors, nurses, multi-lingual / multi-cultural specialist.	500	300	200	100
<b>7. Emergency Medical Evacuation and Repatriation of Mortal Remains (TA 7 &amp; TA8)</b> <ul style="list-style-type: none"> <li>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))</li> <li>For repatriation of mortal remains, covers when the Insured is injured or sickness</li> </ul>	Actual Cost	4,000,000	2,000,000	2,000,000

<p>occurred during the trip which causes the Insured to death within 30 days commencing from the date of injury or sickness.</p>				
<p><b>8. Personal Liability (TA 27)</b> Covers personal liability of the Insured as the Company will compensate for loss or damage of third person occurred during overseas trip due to accident which the Insured must be liable according to the law.</p>	4,000,000	3,000,000	1,000,000	500,000
<p><b>9. Trip Cancellation Expenses (TA 16)</b> The company will reimburse the insured for travel deposit, advance purchase of ticket and/or accommodation and food prepaid only for the policy that were <u>taken at least 7 days before departure</u>, in case of trip cancellation from</p> <ul style="list-style-type: none"> <li>• Death or serious injury or serious sickness of the Insured or family member, riot or receiving summons to present as witness in the court <u>within 30 days</u> before departure.</li> <li>• In the event of the residence of the Insured where is used as permanent residence is seriously damaged from natural disaster <u>within 7 days</u> before departure.</li> </ul>	Actual Cost	Actual Cost	Actual Cost	-
<p><b>10. Trip Curtailment Expenses including Aircraft Hijacking (TA 17)</b> Covers <u>additional</u> expenses of the Insured prepaid for traveling expense, accommodation and food during the trip and/or fine or expenses subsequently incurred from earlier returning Thailand as caused by injury/sickness, aircraft hijacking, injury or sickness of the Insured's family members, natural disaster, strike, quarantine as suggested by the physician</p>	Actual Cost	Actual Cost	Actual Cost	-
<p><b>11. Loss of Personal Money (TA 19)</b> The company will compensate the insured in case of his/her cash, bank note, traveler's cheque or draft is lost due to <u>robbery, gang robbery burglary or cutpurse</u> during overseas trip whereby the Insured must be responsible for excess 1,000 baht of each and every losses. The Insured is <u>required to report such loss to a police officer within 24 hours</u>. Not cover for loss as resulted from forgetfulness, ignorance, failure of the insured, pickpocket or while the insured is taking part in a brawl, committing a felony, arrested, under arrest or escaping the arrest, under the influence of alcohol, or addictive drugs.</p>	6,000	4,000	-	-
<p><b>12. Damage or Loss of Personal Baggage (TA 20)</b> Covers damage or loss of personal effects of the Insured by following causes 1. Where the personal effects is/are in the possession of hotel staff or a common carrier 2. As the result of cutpurse or the serious forceful taking of personal effects. The company will compensate by cash payment or at its option reinstate or repair not exceeding 5,000 Baht per pair/piece. <u>The insured must report losses or damages to the police officer or responsible officer of any aircraft, vessel or conveyance within 24 hours.</u> (Not cover damage/loss from seizure or quarantine of property, forgetfulness, pickpocket souvenir, precious ornaments)</p>	60,000	40,000	30,000	-
<p><b>13. Damage or Loss of Luggage, Property including Computer Notebook from Natural Disasters (TA 21)</b> The company will compensate for loss or damage of property and computer notebook carried with him/her during overseas trip which sustained damage from <u>natural disasters</u> (e.g. typhoon, earthquake, etc.). <u>The Insured must report the police officer or related responsible officer, e.g. hotel management and airline responsible to oversee the place where loss or damage is occurred within 24 hours.</u> (Not cover damage/loss from forgetfulness/ignorance, gem, teeth bridge and denture, lens, motor vehicles, data recorded in tape, card, diskette or any otherwise)</p>	25,000	25,000	10,000	-
<p><b>14. Loss of Travel Document (TA 23)</b> The Company will compensate for the expense in applying for passport, visa, travel document and other related document in substitute of lost document including travel and accommodation cost required to additionally pay to provide substitute of the lost travel document due to <u>robbery, gang robbery, burglary, cutpurse or natural disaster.</u> <u>The Insured must report the police officer within 24 hours.</u> (Not cover loss from forgetfulness/ignorance pickpocket)</p>	30,000	20,000	-	-
<p><b>15. Baggage Delay (TA 24)</b> After the Insured's arrival for <u>more than 8 hours</u>, the company shall compensate expense for emergency purchase of essential clothing or toiletries which the Insured has prepaid. The insured must collect <u>receipt</u> for purchase and request for <u>Certification Letter from airline.</u></p>	35,000	25,000	2,500	-

<ul style="list-style-type: none"> <li>• Baggage delay for more than 8 hours but less than 16 hours = <u>not exceeding</u> 20% of the sum insured</li> <li>• Baggage delay for more than 16 hours but less than 24 hours = <u>additional compensate</u> not exceeding 30% of the sum insured</li> <li>• Baggage delay for more than 24 hours = <u>additional compensate</u> not exceeding 50% of the sum insured</li> </ul>				
<p><b>16. Travel Missed Connecting Flight (TA 25)</b>            In the event that the Insured's travel missed connecting flight for air, train or ship <u>overseas</u> due to late arrival of the incoming confirmed connecting scheduled air, train or ship and <u>no other substitute conveyance</u> for onward transportation is available to the <u>Insured within 8 hours</u> on his arrival, the company will compensate the insured for the cost of hotel, food and beverage (not include any air ticket related expenses occurred). The insured must collect <u>receipt</u> for purchase and request for <u>Certification Letter from airline</u>.</p>	15,000	10,000	5,000	-
<p><b>17. Travel Delay (TA 32)</b>            Covers in case of the departure of conveyance according to the travel planned schedule is delayed for <u>at least 6 consecutive hours</u> <b>due to</b> unsuitable climate, imperfect equipment or strike or other operation by employee of public conveyance, the company will compensate for <u>10% of sum insured</u> at every full 6 consecutive hours.</p>	35,000	25,000	2,500	-
<p><b>18. Golf Advantage (TA 29)</b></p> <ul style="list-style-type: none"> <li>• In the event that the golfing equipment of the Insured is lost or damaged, the insured <u>must report the police officer or related responsible person, e.g. hotel and airline, golf course or public golf driving range management within 24 hours</u>. (Not cover loss from forgetfulness/ignorance and during actual game or field training)</li> <li>• If the Insured achieves a "hole-in-one" in any golf course of at least 18 holes, the Insured shall be entitled to the prize money for celebration. The insured must collect receipt for purchase and <u>request for confirmation letter from golf-course manager</u>.</li> </ul>	20,000	10,000	-	-
<p><b>19. Rental Vehicle Excess (TA 30)</b>            Covers any <u>excess</u> of first-class Automobile Insurance Policy for vehicle rented by the insured from <u>licensed</u> car rent operator.</p>	25,000	20,000	15,000	-

## Coverage Period

### - **For Single Trip**

Coverage shall commence before the Insured shall depart Thailand 2 hours\* and continuously until the Insured shall return residence within Thailand or within 2 hours following from arrival Thailand\* or until the expiry date of insured period subject to whichever is earlier

\* Remark: "2 hours before departure" and "2 hours following from arrival" – covers only Personal Accident and Permanent Disablement (TA 6)

### - **For Annual Trip**

To cover several trips subject to the coverage period in each trip shall be the same as Single Trip Coverage and each trip shall not exceed maximum 120 days.

## General Exclusions

This insurance does **not cover** injury, sickness, loss or damage due to or in consequences of causes or at the times as follows:-

1. Traveling to exclusion countries which are Afghanistan, The Democratic Republic of The Congo, Cuba, Iran, Iraq, Liberia, Sudan, Arab Republic Syria
2. Suicide, attempted suicide, or self-inflicted injury;
3. War, invasion, hostile acts of foreign enemies, hostilities or warlike operations, whether war be declared or not, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any incident causing the declaration or maintenance of martial law;
4. Terrorism by chemical weapons, bio-weapons, and/or nuclear weapons or other weapons;
5. Radiation or radioactivity from any nuclear fuel or any nuclear refuse 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. Illegal willful acts of the insured, or confiscation of property, or retention or destruction by the customs authority or other competent officers, breach of governmental rules and regulations, or ignorance of the insured in taking appropriate precautions to avoid claims under the insurance policy after being warned through or by the general mass media about the intention to cause strike, riot, or civil war;
8. While the insured is not physically fit for travel, or travels contrary to the advice of an authorized physician;
9. While the insured has any mental disorder, psychotic disorder, or disease in the nervous system; and
10. The insured travels with the intention of receiving medical treatment of any kind.

*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
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 documents 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**