

Travel Guard Overseas Student 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		
	Platinum	Premier	Basic
1. Emergency Medical Expenses (Accident and Sickness) 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	2,000,000	1,500,000
2. Study Interruption The Company shall reimburse the Insured Person the non-refundable Tuition in the event of a Hospitalization of more than one consecutive month resulting from either a covered Accident or Sickness, in the case of a Terminal Sickness, in case of a medical repatriation or in case of the death of an Immediate Family Member, which prohibits the Insured Person from continuing his/her studies for the remaining part of a school semester for which Tuition has been paid.	300,000	250,000	150,000
3. Compassionate Visit In the event the Insured Person is <u>hospitalized for more than 5 consecutive days, and no adult member of his immediate family is present</u> , the company will provide an air ticket and other expenses e.g. travelling, hotel accommodation, food expense (not exceed 5,000 Baht/day) to allow the Immediate Family Member to be at his bedside.	300,000	250,000	150,000
4. Accidental Death and Dismemberment Indemnity Covers loss or damage due to bodily injury of the Insured caused by <u>accident</u> . Commence before the Insured shall depart Thailand 2 hours and continuously until Insured Person's permanent return to their Home Country or the insured arrive to his domicile after two 2 hours	3,000,000	2,000,000	1,500,000
5. Emergency Medical Evacuation and Repatriation of Remains • It is necessary to evacuate the Insured by the method suitable to the necessity or <u>advice of AIG Travel Asia Pacific</u> (Assistance Center (24-hours service)) • For repatriation of mortal remains, covers when the Insured is injured or sickness occurred during the trip which causes the Insured to death within 30 days commencing from the date of injury or sickness.	5,000,000	4,000,000	3,000,000
6. Lost Luggage and Personal Effects (registered with Common Carrier) The Company will pay benefits if an Insured Person's baggage, <u>which is in the care, custody and control of a Common Carrier</u> , is lost. All claims must be verified by the Common Carrier. (Not cover damage/loss from seizure or quarantine of property, forgetfulness, souvenir, precious ornaments) - Excess per Claim - Maximum Limits per Article/Pair/Set	80,000 500 8,000	40,000 500 4,000	20,000 500 2,000

<p>7. Personal Liability Abroad 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 <u>which the Insured must be liable according to the law.</u></p>	5,000,000	4,000,000	2,000,000
<p>8. Felonious Assault Covers loss or damage due to bodily injury of the Insured caused by <u>crime</u></p>	1,500,000	1,000,000	750,000

Coverage Period

Effective Date of Insurance

Coverage will begin on the later of the following:

- a.) The date the Application and premium are received by the Company or its designated representative; or
- b.) On the departure date the coverage will start in two (2) hours before the insured departs from his domicile.
- c.) The date requested on the Application. Upon on which one is happened in the last.

Expiration Date of Insurance

Coverage will end on the earlier of the following:

- a.) The Insured Person’s permanent return to their Home Country or the insured arrive to his domicile after two (2) hours; or
- b.) The date the Insured Person cancel the insurance policy; or
- c.) The insurance policy is expired. Upon on which one is happened in the previous.

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. Suicide or attempt suicide or self-inflicted injury
2. War, invasion, act of foreign enemies or warlike whether declared or otherwise, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d’etat, martial law announcement or any incident causing the announcement or maintenance of martial law.
3. Chemical weapon, bio-weapon
4. 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/fusion.
5. While the Insured serves as a soldier, police, or a volunteer or participate in war or crime suppression.
6. It is occurred in the country or territory excluded from the coverage which are Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
7. The incident occurred around petroleum drilling platform or underground mine.
8. While the Insured is in the condition of abnormal mental, insane or undergone by disease in nervous system.
9. While the Insured is working in the following capacities:- plumber, electrician, mechanic,

carpenter, painter, decorator or constructor, or working related to the installation, assemble, maintenance or repair of machine, electric equipment or hydraulic machine or working in high risk location or other labor use excluded the work related to management, supervision, sale or food management and preparation.

10. While the Insured is riding or traveling on a motorcycle

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

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 document at 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

Call Center

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

Fax: 0-2649-1998