



Frequently Asked Questions about Insurance Details	
Travel Guard International Extra	
Question	Answer
1. What is Travel Guard International Extra?	Travel Guard International Extra is AIG's new international Travel Insurance Product. It provides 4-in-1 coverage including accident, health, travel inconvenience and AIG Travel Assistance (24 hours) with global network which is available 24 hours a day.
2. Why International Travel Insurance is a must and why you should select Travel Guard International Extra?	Traveling abroad can be unpredictable, and unexpected accidents or illnesses can lead to significant financial burdens. Travel Guard International Extra is a comprehensive travel insurance plan design to meet your every travel needs. We offer high coverage limits to cover medical expenses and travel inconveniences costs. In addition, we also offer AIG Travel Assistance (24 hours) which provides service in Thai and more than 40 multinationals languages.
3. Who should buy Travel Guard International Extra?	Thai citizens or non-Thailand citizens residing in Thailand who plan to travel abroad for leisure travel, business trip, visiting relatives or applying for visa, etc. <b>(Note: Travel insurance only covers for the departure from Thailand and does not cover traveling to Nepal, Cuba, Syria, Iran, North Korea and the Crimea region).</b>
4. Can Travel Guard International Extra be used to apply for a visa?	Yes, all Travel Guard International Extra plans meet the visa application requirements as they offer medical coverage ranging from THB 2,000,000 – 5,000,000 (depending on your selected plan). <b>Note: The Schengen visa requires medical coverage at least EUR 30,000 (approximately THB 1,500,000).</b>
5. Which countries require travel insurance to apply for a visa?	All Schengen countries: Austria, Belgium, Czech Republic, Republic of Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, and Switzerland.  *Reference information as of 28 February 2024 from: <a href="https://www.schengenvisainfo.com/schengen-visa-countries-list/">https://www.schengenvisainfo.com/schengen-visa-countries-list/</a>

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6. If the visa application is rejected or travel plan is cancelled, will I be able to request for my insurance premium refund? If yes, what should I do?	<p>Yes by notifying AIG, Agent or Broker for the policy cancellation at least one day before policy effective date and submit the following documents:</p> <ul style="list-style-type: none"> <li>- Policy cancellation request form</li> <li>- A copy of your ID card with your signature (blinding information about your religion and blood type)</li> <li>- A decline letter of visa or a visa denial stamp on your passport / Satisfactory travel cancellation document.</li> </ul>
7. What is the age limit for each plan and the duration of coverage of Travel Guard International Extra?	<p><b>Single Trip</b> - Cover up to the maximum 184 days per trip.</p> <p>Age limit:</p> <ul style="list-style-type: none"> <li>• The coverage age for Plan A, Plan B and Plan C is Newborn - 85 years old</li> <li>• The coverage age for Plan D is Newborn - 75 years old</li> </ul> <p><b>Annual Trip</b> - Cover up to the maximum 184 days per trip (Unlimited number of trips per year)</p> <p>Age limit:</p> <ul style="list-style-type: none"> <li>• The coverage age for Plan A, Plan B and Plan C is Newborn - 85 years old</li> </ul>
8. Can customer age over 75 years old purchase Travel Guard International Extra insurance?	Yes, Travel Guard International Extra (Plan A, B and C) covers from Newborn - 85 years old.
9. Can I purchase more than one travel insurance policy for each trip?	No, the insured can only have 1 travel insurance policy for each trip.
10. If I travel to more than one country in the same trip, do I need to purchase a separate travel insurance policy for each country? Which destination should be selected?	If you travel to more than one county in the same trip, you only need to purchase one policy to cover the entire trip by selecting the farthest destination.
11. If I have already travelled outbound from Thailand, can I still purchase travel insurance to get the coverage for that trip?	No, you have to purchase travel insurance policy before traveling outbound from Thailand.
12. How many months in advance can I purchase Travel Guard International Extra insurance?	Travel Guard International Extra insurance can be purchased in advance for up to 8 months.
13. Can I purchase Travel Guard International Extra insurance on the same day as policy effective date?	Yes, but you must purchase the insurance at least 2 hours before departing from Thailand.

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14. Can foreigners purchase Travel Guard International Extra insurance?	Yes, but insured must reside in Thailand and the travel must be departing from Thailand only.
15. Exclusions of Nationality for Travel Guard International Extra Travel Insurance	Exclusions apply to individuals holding citizenship or residency in Cuba, Syria, Iran, North Korea, and the Crimea region. However, if the insured individual is a resident of Thailand, standard coverage will be provided.
16. Travel Guard International Extra coverage is not applicable if the loss or damage occurred while the insured was traveling or passing through or traveling in which country?	Coverage is not provided if the insured travels to, through, or within these countries: Nepal, Cuba, Syria, Iran, North Korea, and the Crimea region.
17. Is it possible to purchase Travel Guard International Extra travel insurance if the itinerary includes travel to Russia and/or Ukraine?	No. Regrettably, the Travel Guard International Extra insurance plan does not provide coverage for trips departing from Thailand to Russia and/or Ukraine, as well as trips departing from Russia and/or Ukraine to other countries. Specifically: <ul style="list-style-type: none"> <li>- Travel insurance is not available for trips involving travel to Russia and/or Ukraine.</li> <li>- Travel insurance is not available for multi-country trips that include Russia and/or Ukraine as one of the destinations.</li> </ul>
18. If I have to return to Thailand before the original itinerary, will the policy still provide coverage?	The policy will expire within 2 hours after returning to Thailand or arrival at residence or for the specified date in the policy, whichever comes first.
19. When does the coverage of Travel Guard International Extra for international travel begin and end?	Single Trip: The coverage begins 2 hours before departure from Thailand and ends within 2 hours after returning to Thailand or the insurer's residence, or ends at the policy expiry date, whichever comes first. Annual Trip: The coverage period is the same as for single trip. Multi-trip throughout the insurance period at the maximum 184 days for each trip. Annual Trip: Coverage duration for each trip is the same as the single trip coverage, allowing unlimited trips throughout the policy period, with each trip not exceeding 184 days.
20. Which benefits do Travel Guard International Extra cover 2 hours before departure and within 2 hours when return to Thailand or residence?	Coverage is subject to policy terms and conditions and exclusions of the policy for the following coverage: <ul style="list-style-type: none"> <li>• Accidental Death Benefit (TA1)</li> <li>• Medical Expense Benefits (TA2/TA3)</li> </ul>
21. If I need to change the travel date and adjust the policy effective date to match the new travel date, is it possible?	Yes, by informing AIG before the policy effective date.

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22. If I have already claimed for Trip Postponement or Cancellation Benefit, can I change the policy effective date of the existing policy?	No, due to claiming the Trip Postponement or Cancellation Benefit of the existing policy.
23. If I am already overseas and need to continue the trip, can I request to extend the coverage period of the Travel Guard International Extra?	<p><b>Yes, for Single trip policy</b>, AIG will issue a new policy to extend the coverage from the existing policy. The conditions are as follows:</p> <ol style="list-style-type: none"> <li>1. The request for extension of coverage must be made at least 1 business day before the existing policy expiry date .</li> <li>2. No claims have been filed, or to be filed before requesting the extension.</li> <li>3. The policy can be extended for up to 30 days at a time.</li> <li>4. The total coverage period must not exceed 184 days including the existing policy and the policy extension.</li> </ol> <p><b>No, for Annual policy</b>, if your total travelling period in overseas is not less than 184 days because the maximum coverage period is 184 days, therefore the coverage period cannot be further extended.</p>
24. If an insured is traveling aboard and their annual policy, Travel Guard International Extra, <u>is about to expire while they are still abroad</u> , and the total number of travelling period has not yet reached the maximum coverage period of the annual policy (184 days), can the insured request to extend the policy?	<p>Yes, the insured can extend the policy coverage by sending the request for approval to AIG at least 1 business day before the expiration date of the existing policy. There are 2 options as follows:</p> <ol style="list-style-type: none"> <li>1. Extend by purchasing an <u>annual policy plan</u> identical to the existing policy. Upon approval for the extension, AIG will issue a new policy to renew the existing annual policy allowing the coverage for this trip to be continuous for up to 184 days according to the conditions of the existing annual policy.</li> <li>2. Extend by purchasing a <u>single trip policy</u> identical to the existing policy. Upon approval for the extension, AIG will issue a new policy according to extend the coverage from the original policy specifically for this trip.</li> </ol> <p style="color: red;">Remark: The request for extension will be granted up to 30 days at a time, provided that the coverage period combined with the existing policy since leaving Thailand must not exceed 184 days. (See Item 23 for additional conditions for policy extension).</p>

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<p>25. Which circumstances will Travel Guard International Extra automatically extend coverage?</p>	<p>Travel Guard International Extra will automatically extend coverage for two cases which are:</p> <ol style="list-style-type: none"> <li>1. <u>Automatic extension for additional 3 days due to</u> <ul style="list-style-type: none"> <li>• Injury or illness of the insured</li> <li>• Inclement weather</li> <li>• Mechanical breakdown or equipment failure (e.g., flight delay due to aircraft malfunction)</li> <li>• Strikes or other work stoppage affecting public transportation services</li> </ul> </li> <li>2. <u>Automatic extension for additional 30 days due to*</u> <ul style="list-style-type: none"> <li>• Hospitalization of the insured</li> <li>• Being quarantined overseas</li> </ul> </li> </ol> <p>Note: *The coverage will be automatically extend for additional 48 consecutive hours after leaving the hospital or quarantine facility.</p>
<p>26. Will the Travel Guard International Extra annual overseas travel insurance, which provides coverage for 184 days per trip, still be valid if the insured person becomes seriously ill and is unable to return to Thailand after being hospitalized for more than 184 consecutive days due to illness requiring ongoing medical care?</p>	<p>AIG automatically extends coverage for an additional 30 days from the expiry date, free of charge, or within 48 consecutive hours of discharge from a hospital or quarantine facility, in the event that the insured person is hospitalized or quarantined abroad and such cause is covered by the insurance policy.</p>
<p>27. The sum insured of each coverage, as shown in the coverage table of Travel Guard International Extra, is the sum insured per trip or per occurrence?</p>	<p>It is the maximum amount payable for each trip.</p>
<p>28. Does Travel Guard International Extra cover Pre-existing conditions?</p>	<p>Travel Guard International Extra does not cover Pre-existing conditions within 12 months prior to the departure date.</p>

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29. Does Travel Guard International Extra insurance cover accidents due to skiing, jet skiing, skating including to winter sports activities during the trip?	Yes, however, it doesn't cover the injury or illness while at competitions or at the altitude of 3,000 meters or more above the sea level.
30. Does Travel Guard International Extra insurance cover accidents due to climbing, hiking, or other outdoor activities during the trip?	Travel Guard International Extra does not cover injuries or illnesses that occur while at an altitude equal to or higher than 3,000 meters above sea level. However, if evidence can be provided to prove that the injury or illness occurred at an altitude lower than 3,000 meters above sea level due to an accident or illness, coverage will be provided as usual.
31. Will Travel Guard International Extra cover incidents during diving activities that requires the use of air tanks and underwater breathing apparatus (Scuba Diving)?	For diving activities that requires the use of air tanks and underwater breathing apparatus (scuba diving): <ul style="list-style-type: none"> <li>- <u>Coverage will be provided under the Accidental Death Benefit (TA1)</u> as there are no additional exclusions specified for scuba diving that requires the use of air tanks and underwater breathing apparatus.</li> <li>- <u>Coverage will not be provided under the Medical Expense Benefit (TA2), the Medical Expense in Thailand Benefit (TA3), and the Hospital Confinement Benefit (TA8)</u> as these are specifically excluded in the policy's additional exclusions.</li> </ul>
32. Does the Travel Guard International Extra insurance provide coverage for international business trips?	Travel Guard International Extra provides normal coverage according to the terms and conditions of the policy with a few exceptions as specified in the policy, such as: <u>General exclusions not covered:</u> <ul style="list-style-type: none"> <li>- When the insured is volunteering or on military/police duty, in war or suppression operations.</li> <li>- When the incident occurs at an oil rig area, marine natural gas rigs, or underground mines</li> </ul>
33. If I need to travel abroad using public transportation* other than airplanes, such as trains or boats, can I purchase Travel Guard International Extra?	Yes, Travel Guard International Extra provides coverage when travelling by public transportation other than airplanes. *Note: See the definition of "public transportation" in the policy document for Travel Guard International Extra product details.
34. If traveling abroad by personal car or motorcycle, can I purchase Travel Guard International Extra insurance?	Yes, the coverage period will be as specified in the policy. However, when traveling by personal vehicle, you must have proof of entry and exit from Thailand with the dates and times of entry and exit such as a passport with a Thailand entry date and time stamp.  Notes: Personal vehicles do not include personal airplane.

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35. If I travel abroad by personal airplane and an accident occurs, will Travel Guard International Extra insurance provide coverage?	No, it is not covered. This is because coverage is only provided for travel on commercial airlines.
36. In the event that the insured operates a motorcycle in a foreign country, will the Travel Guard International Extra travel insurance provide coverage?	Yes. Coverage is provided if the insured has <u>a valid international motorcycle driving license in accordance with the laws of that country.</u>
37. If the insured is hospitalized due to an illness and subsequently passes away (specifically in cases of illnesses contracted during the trip, excluding pre-existing conditions and exceptions), which compensation can be claimed from Travel Guard International Extra?	Overseas medical expenses, daily benefits for inpatient hospitalization, and expenses for repatriation or sending remains back to the home country (if the insured passes away within 30 days from the onset of illness).
38. If the insured has an accident while traveling abroad, hospitalized and subsequently passes away, which compensation can be claimed from Travel Guard International Extra?	Accidental death benefits, overseas medical expense, daily benefits for inpatient hospitalization, and expenses for repatriation or sending remains back to the home country (if the insured passes away within 30 days from the date of injury)
39. Does Travel Guard International Extra cover medical expenses for both inpatients and outpatients?	Yes, Travel Guard International Extra covers medical expenses for both inpatients and outpatients.
40. Are there any restrictions on room type selection during hospitalization?	The inpatients room type should be selected appropriately for the condition of each illness.
41. Does Travel Guard International Extra travel insurance cover dental expenses?	Yes, Travel Guard International Extra covers dental expense while traveling overseas up to THB 10,000 and continuous treatment in Thailand up to THB 2,000. However, the combined amount including overseas dental expense must not exceed THB 10,000.  <b>Note: Denture fees and any expenses associated with the preparation of dentures are not included.</b>
42. If the insured has an injury due to an accident overseas and requires treatment by a Thai or Chinese Traditional Physician, will Travel Guard International Extra cover for the medical expense?	Yes, Travel Guard International Extra will reimburse the insured for the expenses paid for up to THB 1,500 per person per incident if the injury is due to an accident overseas requiring treatment by a Thai or Chinese Traditional Physician.

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43. If the insured becomes ill while traveling abroad and purchases medicine for self-treatment, can the receipts be submitted for a claim for compensation?	The policy does not cover medicine for self-treatment, but it only covers medicine prescribed by a doctor.
44. In the event that the insured sustains an illness while overseas and requires hospitalization as an inpatient, will they be required to pay for the medical expenses out of their own pocket?	The insured will not be required to pay for the medical expenses out of their own pocket. The insured or related party must contact AIG Travel Assistance (24 hours) to coordinate with the hospital. The AIG Travel Assistance (24 hours) will pay for the insured's medical expenses (if the treatment is covered by the insurance policy).  Note: This is subject to the terms and conditions of the hospital's services.
45. When purchasing Travel Guard International Extra travel insurance, why there is no special privilege card provided to the insured for seeking medical treatment without paying out of own pocket?	Because Travel Guard International Extra does not limit the hospitals for medical treatment. The insured can receive treatment at any hospitals worldwide. In order to receive the medical treatment as an outpatient, the insured must pay out of own pocket and submit the original receipt with medical certificate to claim reimbursement. However, if inpatient treatment is required, the insured or related persons must contact AIG Travel Assistance (24 hours) to help coordinate with the hospital without having to pay for medical expense out of their own pockets.**  (subject to the policy terms and conditions).  **Depending on the terms and conditions of the hospital.
46. In the event of a medical emergency or hospitalization abroad, who should I contact for appropriate assistance?	Contact AIG Travel Assistance (24 hours) at +662 649 1346, If there is an emergency and AIG cannot be contacted, seek treatment first and contact AIG Travel Assistance (24 hours) as soon as possible.
47. Is there a time limit for seeking medical treatment overseas under the Travel Guard International Extra travel insurance policy?	There is no maximum duration for overseas treatment, but each treatment must not exceed the sum insured for medical expenses.

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<p>48. In the event that the insured individual sustains an injury or illness during the travel period covered by the insurance policy and requires hospitalization as an inpatient <u>beyond the policy's expiration date</u>, what is the extent of coverage provided by the insurance?</p>	<p>In the event that the insured individual sustains an injury or illness during their trip, occurring within 184 days of the commencement of the journey, and requires hospitalization (IPD) for a continuous period exceeding 184 days, and upon discharge from the hospital, remains unable to return and must continue outpatient treatment (OPD), the insurance coverage includes:</p> <ul style="list-style-type: none"> <li>- Medical expenses from the first day of admission to the last day of discharge from the overseas hospital (IPD).</li> <li>- Medical expenses for follow-up consultations with a medical professional overseas (OPD).</li> <li>- Repatriation fee (if deemed fit to fly and repatriation is required by the AIG Travel Assistance (24 hours)).</li> <li>- Continuation of medical expenses incurred in Thailand (outpatient and inpatient) within 7 days of arrival in Thailand (even after the policy has expired).</li> </ul>
<p>49. Does Travel Guard International Extra cover continuous treatment or follow up in Thailand?</p>	<p>Yes, if the insured had already received treatment while overseas, the insured shall have no more than 7 days from the date of arrival in Thailand to receive continuous treatment in Thailand. AIG will compensate the reasonable expenses incurred in medical treatment but not exceeding the sum insured specified in the coverage table.</p>
<p>50. Will Travel Guard International Extra cover medical expense in Thailand if the insured has not received any medical treatment for an injury or illness that occurred while being overseas?</p>	<p>Yes. However, the insured must request treatment in Thailand within 2 days from the date of arrival in Thailand. The continuous treatment must not exceed 5 days from the date the first treatment was provided in Thailand. AIG shall compensate for the reasonable medical expenses incurred but not exceeding the sum insured specified in the policy schedule.</p>
<p>51. What are the steps to take when the insured sustains an injury or illness while traveling abroad and requires subsequent medical treatment upon returning to Thailand (applicable solely to illnesses contracted during the trip, excluding pre-existing conditions and exceptions).</p>	<p>The insured should contact AIG Travel Assistance (24 hours) to help coordinate with the hospital and arrange for the insured's repatriation to Thailand or their home country as deemed appropriate by medical professionals.</p>

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52. What are the coverage details for ongoing medical treatment within Thailand? Will coverage still be provided if the treatment exceeds 7 days?	<p>Coverage is subject to the terms, conditions, and exclusions of the policy, including the following:</p> <ul style="list-style-type: none"> <li>• <u>If the insured has not received any medical treatment overseas</u>, they must seek medical treatment in Thailand within 2 days of their return and continue treatment for no more than 5 days from the date of their first treatment in Thailand. Any expenses incurred after the 5th day from the date of the first treatment will not be covered.</li> <li>• <u>If the insured has received medical treatment overseas</u>, they may continue treatment in Thailand for no more than 7 days from the date of their return. Any expenses incurred after the 7th day will not be covered.</li> </ul>
53. What are the steps to take if the insured pass away while traveling aboard?	The AIG Travel Assistance (24 hours) should be notified for repatriation or sending remains back to Thailand or their country of residence.
54. Are the funeral expenses to be paid out of pocket by the deceased's relatives?	In the event of a death, the AIG Travel Assistance (24 hours) should be contacted to facilitate the repatriation to their home country. The AIG Travel Assistance (24 hours) will handle all necessary arrangements. If any costs are incurred in advance, AIG will reimburse the beneficiary of the insured person. This includes funeral expenses and other necessary costs associated with the management of the deceased's remains, as outlined in the policy terms and conditions.
55. Child Guard benefit (TA9) in case of family travel of three including father, mother and child. If the mother is hospitalized and the father wants to return to send the child back by himself, will the child be covered under this clause?	No, unfortunately, the policy's terms for Child Guard benefits are not met because there are already adult family members or legal adults residing with the minor abroad.
56. Is it a requirement for the minor to be the "children" of the insured in order to receive the Child Guard benefit (TA9)?	It is not required.
57. Can only family members of the insured person collect the minor for Child Guard benefits under the TA9 scheme?	Indeed, family's member is required.
58. Does Travel Guard International Extra cover for trip cancellation due to riot at the destination country that prevent the insured to travel as scheduled?	No, Travel Guard International Extra covers trip cancellation due to riot only in Thailand.

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59. In the event that airspace closures or airport closures prevent the insured from traveling as scheduled, will coverage be provided?	<p>Travel Guard International Extra Plans A and B provide the following coverage:</p> <ol style="list-style-type: none"> <li>In the event that the insured has not yet departed from Thailand, they will be entitled to the Trip Cancellation or Postponement from airport closures Benefit (TA10) if the airspace or airport is closed within 1 week prior to the departure date. However, the policy must be purchased at least 7 days before the departure date.</li> <li>In the event that the insured is already traveling abroad, they will be entitled to the Trip Curtailment from airport closures (TA11) if the airspace or airport is closed while the insured is abroad, and they are forced to return to Thailand earlier than scheduled.</li> </ol>
60. If the insured must return to Thailand earlier than scheduled due to the hospitalization of a parent in Thailand, what benefits will the insured be entitled under this policy?	The insured shall be entitled to the benefits of the Trip Curtailment Benefit (TA11). AIG shall cover the additional travel expenses, incurred accommodation costs, and/or prepaid accommodation costs that are not reimbursed from other sources due to the following reasons: injury/illness of the insured person, serious injury/critical illness/death of a family member or travel companion, hijacking of an aircraft, natural disasters, strikes, quarantine, or the closure of multiple airports or airspace.
61. If the insured is subjected to quarantine measures due to an infectious disease while abroad, what benefits will the insured be entitled to under this policy?	The insured will be entitled to the benefits of the Trip Disruption Benefit (TA12) if they are quarantined under the advice of a physician, subject to the submission of a medical certificate or a physician's certificate of the insured person. AIG will cover the additional cost of returning to Thailand, any travel deposits, ticket costs, or accommodation expenses paid in advance prior to departure from Thailand, or any forfeiture of deposits after the commencement of the trip.
62. If I purchased a Travel Guard International Extra travel insurance for a period of 6 days and has already departed from Thailand, but the destination country denies entry to Thai nationals due to a 14-day quarantine requirement for infectious disease control, what will be covered?	You may claim for incurred expenses by submitting a medical certificate or a screening unit confirming quarantine under a doctor's advice. The coverage includes Trip Disruption Benefit (TA12), such as increased costs for returning to Thailand, forfeited deposits, pre-purchased tickets, and/or accommodations that you have paid in advance before departing Thailand or forfeited after the commencement of the trip.
63. Will flight delays be covered if they occur in Thailand?	Yes, AIG provides coverage for delays from the time of departure from Thailand or return to Thailand, including travel abroad. However, if the insured is notified of a change in time or cancellation in writing in advance from the public transportation service provider more than 24 hours from the original travel schedule, coverage will not be provided.

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<p>64. Does the Travel Guard International Extra travel insurance cover the following scenarios?</p> <ol style="list-style-type: none"> <li>1. A flight departing from Thailand is delayed for more than 6 hours due to engine failure.</li> <li>2. As a result of the aforementioned flight delay, the insured person misses their connecting flight and has to wait for more than 6 hours for the next available flight.</li> </ol>	<p>The policyholder is entitled to claim compensation in two cases, for which AIG will pay an amount equivalent to 10% of the sum insured for every consecutive 6 hours of delay.</p> <p>Case 1: Coverage for Travel Delay Benefit (TA13)</p> <p>Case 2: Coverage for Missed Connecting Flight Benefit (TA16)</p>
<p>65. Can I still file a claim with AIG for compensation for Travel Delay Benefit (TA13), Overbooking Benefit (TA14), Flight Diversion Benefit (TA15) or Missed Connecting Flight Benefit (TA16) if I have already received compensation from the airline?</p>	<p>Yes, by submitting a letter from the airline for consideration.</p>
<p>66. If a natural disaster renders the original flight path impassable, necessitating a rerouting that results in a delayed arrival at the intended destination, Will this policy provide coverage?</p>	<p>Travel Guard International Extra provides coverage for Flight Diversion Benefit (TA15) every consecutive 6 hours, calculated by the difference between the originally scheduled arrival time and the actual arrival time at the destination.</p>
<p>67. In the event that an insured's luggage experiences a delay in its delivery by a commercial airline upon their return to Thailand, will this policy provide coverage?</p>	<p>No, this policy does not cover any delays of luggage while in Thailand.</p>
<p>68. In the event that an insured's luggage sustains damage during transportation by a commercial airline upon their return to Thailand, can I make a claim for compensation?</p>	<p>Yes, you can file a claim for compensation by submitting the damage certification document issued by the airline to support the claim for compensation.</p>
<p>69. In the event that an insured's luggage is lost by the airline, what should I do?</p>	<p>Please report your lost baggage at the airline counter. You may file a claim for compensation for damages with the airline first. If the airline's compensation does not fully cover the loss, you may file a claim with AIG for the remaining amount.</p>
<p>70. In the event that an insured's belongings are stolen while momentarily unattended on a chair during the check-in process can I make a claim for compensation?</p>	<p>No, AIG will not provide coverage for any losses incurred due to bags being left unattended in public areas. Additionally, any losses or damages resulting from the policyholder's negligence in safeguarding their belongings will not be covered.</p>

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<p>71. In the event of a pickpocketing incident while abroad, will this policy provide coverage?</p>	<p>The coverage is limited to Travel Guard International Extra Plan A and Plan B.</p> <p>AIG will provide the following compensation:</p> <ul style="list-style-type: none"> <li>• Personal Money: Reimbursement of actual cash lost or damaged, subject to a deductible of THB 1,000.</li> <li>• Travel documents: Reimbursement of expenses (document fees, travel expenses, and additional accommodation costs) incurred to obtain a new passport, visa, and airline ticket to replace lost or damaged documents. Original receipts for such expenses are required.</li> <li>• Personal belongings: Reimbursement for repair or replacement, up to a maximum of THB 5,000 per item, per pair, or per set.</li> </ul> <p><u>A police report must be filed within 24 hours.</u></p>
<p>72. In the event of a vehicle being vandalized and personal belongings or valuables within the vehicle being stolen, will this policy provide coverage?</p>	<p>Travel Guard International Extra Plan A provides the following coverage:</p> <ul style="list-style-type: none"> <li>• Personal Money: Reimbursement of actual cash lost or damaged, subject to a deductible of THB 1,000.</li> <li>• Travel documents: Reimbursement of expenses (document fees, travel expenses, and additional accommodation costs) incurred to obtain a new passport, visa, and airline ticket to replace lost or damaged documents. Original receipts for such expenses are required.</li> <li>• Personal belongings: Reimbursement for repair or replacement, up to a maximum of THB 5,000 per item, per pair, or per set.</li> </ul> <p><u>A police report must be filed within 24 hours.</u></p>
<p>73. Is it mandatory for the residential address to match the address stated on the national identification card for Home Guard Benefit (TA24)?</p>	<p>It is not necessary. The policy will cover the residential premises in Thailand where the insured currently resides.</p>

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### Frequently Asked Questions on Claims

Question	Answer
<p>1. What are the steps to file a claim for compensation?</p>	<ul style="list-style-type: none"> <li>• For medical claims under the Travel Guard International Extra plan, original medical receipts are still required to process your claim. Please mail your claim form and supporting documents to our Claims Department at P.O. Box 40, Rong Muang Post Office, Bangkok 10330, Thailand.</li> <li>• For all other claims under the Travel Guard International Extra plan, you may submit your claim form and supporting documents via email at <a href="mailto:Travelclaims.Th@aig.com">Travelclaims.Th@aig.com</a></li> </ul>
<p>2. How long does it typically take to process a compensation claim?</p>	<p>Within 15 days from the date AIG receives complete and accurate documentation. If the claim is complex, AIG may need additional time to investigate. The specified period may be extended, but not to exceed 90 days from the date AIG receives complete documentation.</p>
<p>3. Where can I track the status of a claim or inquire about a claim?</p>	<p>For any claim inquiries, please contact us at <a href="mailto:Claimshareservices@AIG.com">Claimshareservices@AIG.com</a></p>
<p>4. In the event that the airline notifies the insured that there is no return flight or even no outbound flight, causing the insured to postpone travel/extend their stay or be unable to travel according to the original travel schedule, can the insured claim compensation?</p>	<p>The insured can claim compensation under the Travel Delay benefit (for the reasons specified in the coverage terms and conditions). AIG will consider the flight delay based on the original departure schedule and the departure schedule of the new flight provided by the airline. A letter stating the reason from the airline is required to claim compensation.</p> <p>Note: This incident does not cover the cost of a new flight ticket purchased by the insured or accommodation expenses incurred while waiting for the replacement flights.</p>
<p>5. Travel Guard International Extra starts the coverage 2 hours before departure time from Thailand until 2 hours upon arrival in Thailand. What supporting documents must the insured submit to claim compensation if the incident occurs 2 hours before or after the trip?</p>	<p>The policyholder must submit supporting documents for the claim for compensation, similar to the normal medical treatment claim. Additional required documents include proof of the incident occurring within 2 hours before or after the trip, such as a medical certificate specifying the time of the incident and the travel schedule.</p>

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<p>6. An insured person purchased Travel Guard International Extra insurance would like to ask for advice on the claim process for the benefit of travel expenses to visit a patient in a hospital abroad.</p>	<p>The entitlement to claim for this benefit occurs only when the insured person receives medical treatment as an inpatient in a hospital overseas continuously for more than 5 days.</p> <ol style="list-style-type: none"> <li>1. <u>In the event that there is no adult family member present</u>, the insured person shall contact the AIG Travel Assistance (24 hours), which will arrange for the purchase of round-trip economy class airfare, first class train tickets, or passenger ship tickets for a family member or friend of the insured person to visit the insured person overseas, as well as pay for accommodation and meals up to a maximum of THB 10,000 per day for a maximum of 2 family members or friends of the insured person. In any event, the maximum amount shall not exceed the sum insured specified in the policy schedule.</li> <li>2. <u>In the event that the insured person is accompanied by an adult family member</u>, AIG will cover the costs of rescheduling or changing flights back to Thailand, as well as reasonable accommodation and meal expenses, starting from the 6th day of the insured person's hospitalization. This coverage is provided for up to 2 family members who are with the insured person overseas, with a maximum benefit amount as specified in the policy schedule.</li> </ol>
<p>7. In the event of hospitalization abroad, after contacting the AIG Travel Assistance (24 hours) and receiving treatment, upon returning to Thailand, if the insured receives an invoice from the hospital abroad, what should the insured do?</p>	<ul style="list-style-type: none"> <li>• It is recommended that the insured send the invoice to "AIG Travel Assistance (24 hours)" at <a href="mailto:Thassistance@aig.com">Thassistance@aig.com</a> to verify whether the medical expenses or costs are for the same incident as previously processed by AIG Travel Assistance (24 hours). If it is for the same incident, AIG Travel Assistance (24 hours) will proceed to work with the hospital.</li> <li>• If the invoice is not for the same incident, the insured must pay the medical expenses according to the invoice first and then submit the receipt along with the medical certificate to the claim department.</li> </ul>
<p>8. The insured person was driving a motorcycle and had an accident in overseas. However, the insured did not have an international driving license. In this case, can he/she claim for medical expenses? In addition, due to the incident, the customer had to return earlier than scheduled. Can he/she claim under Trip Curtailment Benefit?</p>	<p>In reference to the medical coverage, there is no specific exclusion for motorcycle riding. Therefore, you may file a claim for medical expenses resulting from an accident. Furthermore, if a medical professional certifies that you are unfit to continue your journey and recommends your return to Thailand, you may claim compensation under the Trip Curtailment Benefit, provided that you have the necessary medical certificates and a clear medical opinion.</p>

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<p>9. Clarification on overseas medical treatment reimbursement for policyholders with two policies (Plans C and D) who have received overseas treatment and wish to continue treatment in Thailand. Can the insured party first claim compensation from Plan C and then, if there is a difference, claim the remaining amount from Plan D?</p>	<p>AIG will only reimburse one policy, choosing the policy with the earliest insurance contract.</p>
<p>10. In a situation where a customer uses accumulated miles to redeem a flight ticket and pays the associated fees and taxes, but is unable to travel as planned (in accordance with the terms and conditions for rescheduling or canceling the trip), the customer contacts the airline to request a refund of the accumulated miles. The airline informs the customer that a fee will be charged for requesting a refund of the accumulated miles. Can the customer submit the receipt for the fee incurred in requesting a refund of the accumulated miles for reimbursement from AIG?</p>	<p>The insured has the right to submit such expenses to claim compensation in the event of a trip postponement or cancellation benefit. However, whether or not coverage is granted will depend on all the documents submitted by the insured for the claim, and AIG will determine whether it complies with the terms and conditions of the policy.</p>

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<p>11. In the event of purchasing a single-trip of Travel Guard International Extra policy for a duration of approximately 3 days, with the intention of coverage solely during the period of departure from the home country, while the policyholder will be residing abroad for an extended period of approximately 2 years, the following inquiries arise:</p> <ol style="list-style-type: none"> <li>1. What is the time frame within which a claim for compensation must be submitted?</li> <li>2. In the event that the policyholder remains abroad, resulting in the absence of an entry date into the home country on their passport, will they still be eligible to file a claim for compensation?</li> </ol>	<ol style="list-style-type: none"> <li>1. To facilitate a smooth and prompt claim process, policyholders are kindly requested to submit all necessary documents within 30 days from the date of the incident. In the event that this timeframe cannot be met, policyholders are required to provide a detailed explanation for the delay, accompanied by supporting documentation. Nevertheless, it is strongly advised that policyholders submit their documents at the earliest possible convenience to safeguard their own interests.</li> <li>2. It is essential to ascertain whether the medical expenses incurred fall within the coverage period of the insurance policy. If they do, and there is clear evidence of departure from Thailand and all supporting documents are complete, a claim for reimbursement can be submitted.</li> </ol> <p>*Please note that original receipts for medical expenses are required, and in cases where compensation is paid, AIG will be paid to the insured name only.*</p>
<p>12. In the event of a foreign national customer, can AIG send a check for compensation to the insured at an overseas address?</p>	<p>No. Regrettably, AIG is unable to dispatch compensation checks to policyholders residing overseas. As an alternative, AIG may consider transferring funds directly to the policyholder's designated international bank account. In such instances, the policyholder is required to furnish comprehensive bank account details for the transfer. Furthermore, the policyholder assumes the risk associated with currency exchange rate fluctuations.</p>
<p>13. Are policyholders allowed to deposit checks into overseas accounts?</p>	<p>The insured party is prohibited from depositing the check issued by AIG into an overseas bank account.</p>
<p>14. In the event of a natural disaster, what supporting documents are required for the consideration of compensation?</p>	<p>The claims department will consider official news or announcements.</p>
<p>15. During an overseas business trip, an employee contracted COVID-19 and required hospitalization in a foreign country. Can AIG claim reimbursement for the medical expenses incurred abroad?</p>	<p>Overseas medical expenses can be claimed, but not exceeding the sum insured of the purchased insurance plan. The illness must occur during the insurance period and not fall within the policy's exclusions.</p> <ul style="list-style-type: none"> <li>• For outpatient treatment, the insured must pay in advance and submit the original receipt and medical certificate to claim compensation.</li> <li>• For inpatient treatment, please notify AIG Travel Assistance (24 hours).</li> </ul>

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<p>16. During an overseas business trip, if infected with COVID-19, can medical expenses be claimed in Thailand?</p>	<p>Regarding continuous medical treatment in Thailand, there are two possible scenarios:</p> <ul style="list-style-type: none"> <li>• <u>If you have never received medical treatment abroad before</u>, you must seek medical treatment within 2 days from the date of returning to Thailand. The continuous medical treatment must not exceed 5 days from the date of the first medical treatment in Thailand. AIG will reimburse the insured person up to the maximum amount of the insurance coverage of the purchased insurance plan. Any expenses incurred after 5 days from the date of the first medical treatment will not be covered.</li> <li>• <u>If you have received medical treatment while abroad, you can seek medical treatment within 7 days</u> of your return to Thailand. AIG will reimburse the insured up to the sum insured of the purchased insurance plan. Any expenses incurred after 7 days will not be covered.</li> </ul>
<p>17. In the event that a traveler is required by authorities to present a negative RT-PCR test result prior to the commencement of their journey or during their international travels, does the Travel Guard International Extra travel insurance policy provide coverage for the cost of such RT-PCR tests?</p>	<p>No. AIG will only cover the cost of medical tests that are specifically recommended by a physician. These costs will be included in the overall medical coverage.</p>
<p>18. What are the required documents to support a compensation claim for denied boarding due to overbooking?</p>	<p>Please provide the airline-issued certificate of denied boarding due to overbooking or any other documentation <u>from the airline that confirms the aforementioned reason</u>.</p>
<p>19. Does the travel insurance cover the cost of obtaining a Fit to Fly health certificate prior to returning to Thailand?</p>	<p>No. The cost of obtaining a Fit to Fly health certificate is not covered.</p>

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