

**AIG Travel Guard International Travel Insurance 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

Coverage Summary	Benefit Amount (Baht)			
	Plan A	Plan B	Plan C	Plan D
<p><b>1. Death, Dismemberment, Loss of Vision or Total Permanent Disability from Accident Benefit (TA 1)</b></p> <p>Covers loss or damage due to bodily injury of the Insured caused by accident leading to death within 180 days from the date of accident. The coverage shall commence 2 hours before the Insured depart from Thailand and continuously until the 2 hours following from Thailand arrival.</p> <ul style="list-style-type: none"> <li>For insured age newborn - 75 years</li> <li>For insured age 76 - 85 years</li> </ul>	5,000,000 2,500,000	4,000,000 2,000,000	1,500,000 750,000	1,000,000 -
<p><b>2. Medical Expenses Benefit (TA 2)</b></p> <p>Covers injury from accident or sickness incurred overseas which requiring medical treatment whether as inpatient or outpatient. The medical expenses include expenses paid by the Insured up to a maximum of Baht 10,000 per occurrence and in aggregate for dental services. This does not cover pre-existing conditions.</p> <ul style="list-style-type: none"> <li>For insured age newborn - 75 years</li> <li>For insured age 76 - 85 years</li> </ul>	5,000,000 2,000,000	3,000,000 2,000,000	2,000,000 2,000,000	2,000,000 -
<p><b>3. Medical Expenses in Thailand Benefit (TA 3)</b></p> <p>If the Insured have injury from accident or sickness incurred overseas and requires receiving continuous treatment or follow up in Thailand under the limit of treatment period as follows.</p> <p>In the case that the Insured <u>has received treatment while being overseas</u>, the Insured shall have no more than 7 days from the date of arrival at Thailand to receive continuous treatment in Thailand.</p> <p>The Company shall compensate expenses incurred from continuous dental services in Thailand caused by an accident in overseas 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 in overseas, the amount must not exceed Baht 10,000.</p> <ul style="list-style-type: none"> <li>For insured age newborn - 75 years</li> <li>For insured age 76 - 85 years</li> </ul> <p>In case that the Insured <u>has never received any medical treatment for such Injury or Sickness while being overseas</u>, 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.</p> <p>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 caused by an accident in overseas.</p> <ul style="list-style-type: none"> <li>For insured age newborn - 75 years</li> <li>For insured age 76 - 85 years</li> </ul>	250,000 150,000  150,000 150,000	150,000 100,000  100,000 100,000	70,000 50,000  50,000 50,000	40,000 -  20,000 -

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<p><b>4. Emergency Medical Evacuation and Repatriation to Thailand Benefit (TA 4)</b></p> <ul style="list-style-type: none"> <li>It is necessary to evacuate the Insured by the method suitable to the necessity or advice of 24-Hours Assistance Center (AIG Travel Asia Pacific)</li> <li>Covers pre-existing conditions</li> </ul>	Actual Cost	5,000,000	2,000,000	2,000,000
<p><b>5. Repatriation of Body or Ashes to Thailand Benefit (TA 5)</b></p> <ul style="list-style-type: none"> <li>The company shall pay expenses necessary 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.</li> <li>Covers pre-existing conditions</li> </ul>				
<p><b>6. Emergency Phone Call Benefit (TA 6)</b></p> <p>The company will compensate actual expenses incurred from using personal mobile phone during emergency situation with only objective to contact 24-Hours Assistance Center (AIG Travel Asia Pacific +662-649-1346)</p>	1,000	1,000	1,000	1,000
<p><b>7. Overseas Hospital Visitation Benefit (TA 7)</b></p> <p>If the Insured is required to receive medical treatment in a Hospital or Medical Facility <u>as an Inpatient overseas for more than five consecutive days.</u></p> <ul style="list-style-type: none"> <li>In case that <u>the Insured has not family member who has attained the age of majority is present with the Insured overseas.</u> 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 2 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</li> <li>In case that <u>the insured has family member who has attained the age of majority is present with the Insured overseas.</u> The company shall pay the expenses incurred in any procedure to reschedule or change the flight to Thailand and actual and reasonable costs of accommodation and food for 2 family members of the Insured during the time the Insured has received medical treatment in a hospital since the sixth day of the admission date.</li> </ul>	250,000	150,000	70,000	-
<p><b>8. Daily Benefit in case of Receipt of Medical Treatment in Hospital as Inpatient (TA 8)</b></p> <ul style="list-style-type: none"> <li>In case 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.</li> </ul>	25,000	15,000	7,000	-
<p><b>9. Child Guard Benefit (TA 9)</b></p> <ul style="list-style-type: none"> <li>In case that the Insured is required to receive medical treatment in a hospital or medical facility as an inpatient overseas and <u>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.</u> The company shall pay only the actual costs of accommodation and food up to Baht 10,000, travel expenses actually incurred for one family member of the insured to escort the minor to Thailand.</li> </ul>	250,000	150,000	-	-
<p><b>10. Trip Postponement or Cancellation Benefit (TA 10)</b></p> <p>The company will reimburse the insured for travel deposit, advance purchase of ticket and/or accommodation and food which prepaid and not refunded by other sources. Only for <u>the policy that were 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, receiving summons to present as witness in the court, airline workers strike, riot, or civil war in Thailand within <u>30 days</u> before departure.</li> <li>The Insured's permanent residence in Thailand is seriously damaged by fire or natural disasters within <u>1 week</u> before the departure date.</li> <li>Any event leading to airspace closure or airport shutdown within <u>1 week</u> before the date of departure.</li> </ul>	Actual Cost	Actual Cost	Actual Cost	-
	10,000	5,000	-	-

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<p><b>11. Trip Curtailment Expenses and Aircraft Hijacking Benefit (TA 11)</b></p> <p>Covers additional expenses of the Insured prepaid for traveling expense, accommodation during the trip and/or fine or expenses subsequently incurred from earlier returning Thailand (excluding any air ticket or travel expenses for the return to Thailand in accordance with the original itinerary), as a result of the following</p> <ul style="list-style-type: none"> <li>Death or serious injury or serious sickness of the Insured or family member or travel companion, aircraft hijacking, natural disaster, airline workers strike, quarantine by advice of the Physician.</li> <li>Any event leading to airspace closure or airport shutdown</li> </ul>	Actual Cost	Actual Cost	Actual Cost	-
	10,000	5,000	-	-
<p><b>12. Trip Interruption Expenses Benefit (TA 12)</b></p> <p>If the Insured's trip is interrupted and the Insured is prevented from travelling in accordance with the itinerary. The Company shall reimburse actual expenses additional transportation costs for traveling back to Thailand, 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 following</p> <ul style="list-style-type: none"> <li>Quarantine by advice of the Physician.</li> <li>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.</li> </ul>	Actual Cost	Actual Cost	Actual Cost	-
<p><b>13. Trip Delay Benefit (TA 13)</b></p> <ul style="list-style-type: none"> <li>Covers in case of the departure of conveyance according to the travel planned schedule is delayed for 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 will compensate for 10% of sum insured at every full 6 consecutive hours. It requires to have a letter from the airline or the transport company.</li> </ul>	35,000	25,000	5,000	-
<p><b>14. Overbooking Benefit (TA 14)</b></p> <ul style="list-style-type: none"> <li>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, and the airline has no alternative transportation available for the Insured within six consecutive hours. The company will compensate for 10% of sum insured at every full 6 consecutive hours. It requires to have a letter from the airline or the transport company.</li> </ul>	35,000	25,000	-	-
<p><b>15. Delay Caused by Flight Diversion Benefit (TA 15)</b></p> <ul style="list-style-type: none"> <li>In the case of an aircraft that the Insured cannot travel according to the original flight schedule and <u>arrives at the destination delayed from the original schedule for 6 consecutive hours</u> due to natural disasters, epidemic declared by the WHO, serious accidents in a factory, civil unrest or protest resulting or strikes by airline employees resulting in cancellation of scheduled service of the airline, any incident leading to airspace closure or airport shutdowns, inclement weather, defective facilities. The company will compensate for 10% of sum insured at every full 6 consecutive hours. It requires to have a letter from the airline or the transport company.</li> </ul>	35,000	25,000	-	-
<p><b>16. Missed Connection Benefit (TA 16)</b></p> <ul style="list-style-type: none"> <li>In the case of 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 <u>no alternative onward transportation is made available to the Insured within 6 hours</u>. The company will compensate for 10% of sum insured at every full 6 consecutive hours. It requires to have a letter from the airline or the transport company.</li> </ul>	35,000	25,000	5,000	-
<p><b>17. Baggage Delay Benefit (TA 17)</b></p> <ul style="list-style-type: none"> <li>In case the Insured's baggage is delayed six or more consecutive hours. After the Insured's arrival at the baggage claim <u>at the destination as scheduled overseas</u>. The company will compensate for 10% of sum insured at every full 6 consecutive hours. It requires to have a letter from the airline or the transport company.</li> </ul>	35,000	25,000	5,000	-

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<p><b>18. Lost or Damaged Baggage or Personal Effects Benefit (TA 18)</b></p> <ul style="list-style-type: none"> <li>Covers damage or loss of baggage or personal effects of the Insured during the period of insurance by following causes 1. Under control and care of hotel staff or a transport company 2. From Robbery, Burglary or Gang Robbery or any action to use force or threat of force by any person against the Insured to take way that Baggage or Personal Effects or 3. From Natural Disaster. The Company shall compensate the Insured for actual loss or damage to the item in an amount no more than 5,000 baht per item, Pair or Set. It requires to have a letter from the airline or the transport company or the police report within 24 hours. (Not cover damage/loss from seizure or quarantine of property, forgetfulness, pickpocket souvenir, precious ornaments)</li> </ul>	100,000	75,000	50,000	-
<p><b>19. Lost or Damaged Travel Documents Coverage Benefit (TA 19)</b></p> <ul style="list-style-type: none"> <li>The Company will compensate for the expense in applying for 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 robbery, gang robbery, burglary, cutpurse or natural disaster. The Insured must report the police officer within 24 hours. (Not cover loss from forgetfulness/ignorance pickpocket)</li> </ul>	30,000	20,000	10,000	-
<p><b>20. Loss or Damage to Personal Money Benefit (TA 20)</b></p> <ul style="list-style-type: none"> <li>The Company shall cover cash, banknotes, traveler's cheques or drafts, excluding credit cards, Travel Ticket, share certificates, bills of exchange or promissory notes in case of loss or damage due to robbery, gang robbery or burglary or cutpurse during Overseas Trip. The Insured must be responsible for deductible of Baht 1,000 for each and every loss or damage. The Insured is required to report such loss to a police officer within 24 hours. 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.</li> </ul>	10,000	5,000	-	-
<p><b>21. Loss or Damage to the Insured's Property from Pickpocketing Benefit (TA 21)</b></p> <p>Covers loss or damage to Personal Effects, Personal Money and Travel Document during an Overseas Trip caused by pickpocketing as the following</p> <ul style="list-style-type: none"> <li><u>Personal Money.</u> The company will compensate the insured in case of his/her cash, bank note, traveler's cheque or draft is lost during overseas trip whereby the Insured must be responsible for deductible of Baht 1,000 for each and every loss or damage.</li> <li><u>Travel Document.</u> The Company will compensate for the 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. <u>It requires to have the original receipts of travel expenses, accommodation costs, application fees for replacement of the passport, visa.</u></li> <li><u>Personal Effects.</u> The Company shall compensate the Insured for actual loss or damage no more than the maximum sum insured.</li> </ul> <p>Remark: The Insured is required to report such loss to a police officer within 24 hours.</p>	3,000	2,000	-	-

Coverage Summary	Benefit Amount (Baht)			
	Plan A	Plan B	Plan C	Plan D
<p><b>22. Loss or Damage to the Insured's Property Stored in a Vehicle Benefit (TA 22)</b></p> <p>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 as the following</p> <ul style="list-style-type: none"> <li><b>Personal Money.</b> The company will compensate the insured in case of his/her cash, bank note, traveler's cheque or draft is lost during overseas trip whereby the Insured must be responsible for deductible of Baht 1,000 for each and every loss or damage.</li> <li><b>Travel Document.</b> The Company will compensate for the 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. <u>It requires to have the original receipts of travel expenses, accommodation costs, application fees for replacement of the passport, visa.</u></li> <li><b>Personal Effects.</b> The Company shall compensate the Insured for actual loss or damage no more than the maximum sum insured.</li> </ul> <p>Remark: The Insured is required to report such loss to a police officer within 24 hours.</p>	3,000	-	-	-
<p><b>23. Rental Car Deductible Benefit (TA 23)</b></p> <ul style="list-style-type: none"> <li>Covers any <u>Deductible</u> of the motor insurance policy any loss or damage arising during Overseas Trip. For vehicle rented by the insured from licensed car rent operator.</li> </ul>	50,000	20,000	-	-
<p><b>24. Home Guard Benefit (TA 24)</b></p> <ul style="list-style-type: none"> <li>Covers any damage or loss of 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. The Company shall to pay compensation in cash at the actual value at the time the loss or damage occurs repair or remedy the loss or damage or replace the property with similar property. The Insured is required to report such loss to a police officer.</li> </ul>	100,000	50,000	-	-
<p><b>25. Golf Equipment and Hole-in-One Coverage Benefit (TA 25)</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 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. (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 <u>request for confirmation letter from golf-course manager.</u></li> </ul>	20,000	10,000	-	-
<p><b>26. Third Party Liability Benefit (TA 26)</b></p> <p>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 during the period of insurance in case of:</p> <ul style="list-style-type: none"> <li>Death or Injury of any Third Party caused by or resulting from an Accident that the Insured has caused.</li> <li>Loss or damage to property of any Third Party caused by or resulting from an Accident that the Insured has caused.</li> </ul> <p>Remark: 1. In the event of an accident, the insured must contact 24 Hours Assistance Center. AIG Travel Asia Pacific (ATAP) +662-649-1346</p> <p>2. The insured must 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 <u>without written consent from the Company.</u></p>	4,000,000	3,000,000	1,000,000	500,000

**Period of insurance\*****- 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).

**- For annual trip coverage**

Annual trip covers unlimited trips per policy year. The coverage for each trip starts and ends as mentioned in single trip coverage, 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.

**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).

1. Suicide, attempted suicide or self-inflicted Injury.
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. Terrorism
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.
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.
6. Radioactive explosion, or any nuclear component or harmful substance that could cause an 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. While in a country or territory in which coverage is excluded as specified in the Policy schedule and attachment (if any).
9. While 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, or 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.

### Additional General Exclusions

#### 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.

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

*For more details, conditions and exclusions, please visit <https://www.aig.co.th/en/personal/travel-guard-insurance>*

### Claim Reimbursement Process and Supporting documents submission

1. Complete the Travel & Personal Accident Claim Form provided by the company.
2. Submit the completed claim form and supporting documents to the company's address stated in the claim form via registered mail. The company shall pay compensation within 15 days after receiving all completed documents.

Download claim form and see the list of supporting documents at <https://www.aig.co.th/en/claims>

### Call Center

**Tel: 0-2649-1999 (Mon-Fri 8.30 am - 5.00 pm)**

**Fax: 0-2649-1998**