

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.

Remarks: Please be sure to read and understand the policy terms, conditions and exclusions prior to make a decision.

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
<p>1. Personal Accident and Permanent Disablement (TA 6) 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</p>	1,500,000
<p>2. Medical Expenses Benefit (TA 1) 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</p>	2,000,000
<p>3. Medical Expenses Incurred in Thailand (TA 2)</p> <ul style="list-style-type: none"> • In case of the Insured has never attended medical treatment for such injury or sickness in oversea, the Insured must attend treatment in Thailand within 7 days commencing from the date arriving Thailand and such continuous treatment shall not exceeding 21 days commencing from the first date attending treatment in Thailand. • 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 	70,000
<p>4. Hospital Visitation (TA 11) 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.</p>	70,000
<p>5. Overseas Hospital Confinement Benefit (TA 12) 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.</p>	7,000
<p>6. Emergency Telephone Call Charges (TA 28) 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.</p>	200
<p>7. Emergency Medical Evacuation and Repatriation of Mortal Remains (TA 7 & TA8)</p> <ul style="list-style-type: none"> • 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)) • 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. 	2,000,000
<p>8. Personal Liability (TA 27) Covers personal liability of the Insured as the Company will compensate for loss or damage of third person occurred <u>during overseas trip due to accident which the Insured must be liable according to the law.</u></p>	1,000,000
<p>9. Trip Cancellation Expenses (TA 16) 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"> • 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. • 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. 	Actual Cost

<p>10. Trip Curtailment Expenses including Aircraft Hijacking (TA 17) 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
<p>11. Damage or Loss of Personal Baggage (TA 20) 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>	30,000
<p>12. Damage or Loss of Luggage, Property including Computer Notebook from Natural Disasters (TA 21) The company will compensate for loss or damage of property and computer notebook carried with him/her during overseas trip which sustained damage <u>from 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>	10,000
<p>13. Baggage Delay (TA 24) 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> <ul style="list-style-type: none"> • Baggage delay for more than 8 hours but less than 16 hours = <u>not exceeding 20%</u> of the sum insured • Baggage delay for more than 16 hours but less than 24 hours = <u>additional compensate</u> not exceeding 30% of the sum insured <p>Baggage delay for more than 24 hours = <u>additional compensate</u> not exceeding 50% of the sum insured</p>	2,500
<p>14. Travel Missed Connecting Flight (TA 25) 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 for onward transportation is available to the 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>	5,000
<p>15. Travel Delay (TA 32)</p> <ul style="list-style-type: none"> • Covers in case of the departure of conveyance according to the travel planned schedule is delayed for <u>at least 6 consecutive hours due to</u> unsuitable climate, imperfect equipment or strike or other operation by employee of public conveyance, the company will compensate for <u>10% of sum insured at every full 6 consecutive hours.</u> 	2,500
<p>16. Rental Vehicle Excess (TA 30) 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>	15,000
<p>17. 24-hr Emergency Service</p>	Included

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)

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 or attempt suicide or self-inflicted injury
3. Pre-existing conditions
4. Expenses related to the dental service except for rebate of injury due to accident
5. War, invasion, civil war, insurrection, rebellion, riot, strike, civil commotion, revolution
6. Terrorism by chemical weapon, bio-weapon and/or nuclear weapon or other weapons
7. Intention to commit legal offense of the Insured or confiscate of property, retention, destruction by Customs Authority or other competent officers, breach of government's rules and regulations
8. While the Insured is not physical fit for travel nor travel in objectionable manner to the advice of the authorized physician.
9. While the Insured is in the condition of abnormal mental, insane or undergone by disease in nervous system.
10. The Insured is traveling with the objective to attend all types of medical treatment.
11. Loss as resulted from forgetfulness, ignorance of the Insured to take appropriate care and precaution for safety of such property

*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*

Premium Table of Plan C - THB					
Period of Insurance (days)	Asia	Worldwide	Period of Insurance (days)	Asia	Worldwide
1-3	483	627	81 - 87	3,322	3,574
4-6	556	735	88 - 94	3,574	3,825
7-10	699	843	95 - 101	3,825	4,077
11-14	843	1,059	102 - 108	4,077	4,329
15 - 18	986	1,237	109 - 115	4,329	4,581
19 - 22	1,094	1,381	116 - 122	4,581	4,832
23 - 27	1,202	1,488	123 - 129	4,832	5,084
28 - 31	1,309	1,561	130 - 136	5,084	5,336
32 - 38	1,561	1,813	137 - 143	5,336	5,587
39 - 45	1,813	2,063	144 - 150	5,587	5,839
46 - 52	2,063	2,315	151 - 157	5,839	6,091
53 - 59	2,315	2,567	158 - 164	6,091	6,343
60 - 66	2,567	2,819	165 - 171	6,343	6,594
67 - 73	2,819	3,070	172 - 178	6,594	6,846
74 - 80	3,070	3,322	179 - 180	6,846	7,098

Note: The above premium is included tax and stamp duty. Cover age range: newborn - 85 years.

Asia: Bangladesh, Bhutan, Brunei, Darussalam, Cambodia, China, Hong Kong, India, Indonesia, Japan, Democratic People's Republic of Korea, Lao People's Democratic, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Province of China, Vietnam.

Worldwide: all countries not mentioned in Asia and exclusion countries.

The policy documents of the travel insurance can be viewed via www.aig.co.th