

Travel Insurance In Thailand (For Foreign Tourists)

In reliance upon the statement made in the application for insurance which is considered as part of this Insurance Policy, and in consideration of the premium paid by the Insured, and subjected to insurance policy, the Company agrees to the Insured as follows :-

Section 1 Definition

Unless otherwise stipulated herein, all words and phrases whose meanings are specially defined elsewhere in this Insurance Policy shall have the same meanings as appeared hereunder.

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| 1.1 | “Company” | refers to “Muang Thai Insurance Public Co., Ltd”. |
| 1.2 | “Insurance Policy” | refers to “Policy schedule, benefits schedule, general condition, insuring agreement, exclusions, attachment, warranty, endorsement and summarized which are stated be one part of this contract” |
| 1.3 | “Insured” | refers to “The person named as Insured in the policy schedule and/or as Insured person in attachment of this insurance policy” |
| 1.4 | “Accident” | refers to “An incident happens suddenly from external factor giving rise to the Insured an unintended or unexpected result.” |
| 1.5 | “Injury” | refers to “Bodily injury which is caused directly and solely from an accident and is independent from other causes during the period of cover” |
| 1.6 | “Sickness” | refers to “Symptom, abnormality, sickness or contact disease of the Insured.” |
| 1.7 | “Deductible” | refers to “The first fixed amount of loss which the Insured is responsible for paying per accident” |
| 1.8 | “Doctor” | refers to “Person who graduated Medical Sciences and is legally registered as Medical Practitioner to provide local medical service or surgery.” |
| 1.9 | “Nurse” | refers to “Person who is legally licensed to perform nursing profession.” |
| 1.10 | “Hospital” | refers to “Any medical establishment which can provide medical service with the capacity to accept the sick person for overnight treatment and provided with sufficient facilities and medical personnel and full range of services especially rooms for major operation and duly permitted to registered as hospital pursuant to related law of such territory.” |
| 1.11 | “Medical Center” | refers to “A legally constituted medical facility which is open for medical treatment and can provide overnight accommodation to its patients.” |
| 1.12 | “Clinic” | refers to “The modern type medical establishment duly permitted by law to be operated for medical treatment and diagnosis by the physician but without overnight patient duly permitted to registered as hospital pursuant to related law of such territory.” |

1.13 "AIDS" refers to "Acquired Immune Deficiency Syndrome (AIDS) which is caused by the Human Immuno-deficiency Virus (HIV). This also refers to any diseases or illnesses caused by AIDS or HIV such as kaposi's sarcoma and other malignant neoplasms, central nervous system lymphoma, encephalopathy (dementia) and opportunistic infections. Opportunistic infections include but not limited to pneumocystic carinii pneumonia, chronic diarrhea, chronic gastroenteritis (from any pathogens), viral infection, parasitic and disseminated fungi infection"

Section 2 General Condition

2.1 Insurance Contract

This Insurance Contract is based upon the information provided by the applicant in the form requesting insurance coverage, and the status of the health questionnaire signed by the applicant for the purpose of obtaining insurance coverage.

In the event that an applicant misrepresents or omits to inform the Company of any relevant facts, when the Company is aware of the true situation may decide to increase the premium level or void the policy per clause 865 of the Civil and Commercial Code.

The Company will not deny the liability by relying on the statement other than those which the Insured the declared per the document stated in the first paragraph.

2.2 Completion and Alteration of Contract

This insurance policy together with the insuring agreements and endorsements are forming part of the Insurance Contract. Any changes of wordings in the contract must be approved by the Company and noted in the insurance policy or endorsement before such changes shall be valid.

2.3 Period of Cover

2.3.1 This insurance policy covers any loss or damage of the Insured under the period of insurance that specified in the policy schedule which happens during period of cover within Thailand, however, the period of cover per trip is limited not exceed 60 consecutive days.

2.3.2 In case of medical emergency, war (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state and seize the power occurring in Thailand that make the Insured cannot travel back on planned schedule, the insurance policy will extend the coverage under the condition 30 days.

2.3.3 Period of cover refers to the validation of cover which will start upon the arrival of foreigners who travel to Thailand and continue until departure from the country. Arrival to or departure from Thailand is marked when the Insured completes all immigration process.

2.4 Notice and Claims

The Insured, beneficiary or representative must inform the Company in case of injury or sickness without hesitation. In case of loss of life, it has to be informed immediately. If cannot inform the Company of the peril, should have the provable appropriate reasons for the inability to inform the Company and the effort to do so as soon as possible.

2.5 Subrogation

Under the Company's expenses, the Insured must do everything which is necessary or reasonable requested by the Company either before or after claim payment in order to make the Company keep the right to claims from third party on behalf of the Insured.

2.6 Duty of the Insured to keep the damaged property

Once the property damage incurred, the Insured must not abandon those properties and must be delivered those damage properties to Company, in case the Company requires the damage properties for claim consideration.

2.7 Claim compensation

The Company will compensate in case of death to the beneficiary while other compensation shall be paid to the insured within 15 days commencing from the date receiving complete and correct documents.

In case it is doubtful that such above mentioned claim is not in compliance with the coverage agreement in the policy, the prescribed period may be extend as deemed necessary but shall not exceeding 90 days commencing from the date receiving complete documents by the Company.

Should the Company is unable to complete compensation payment within the above mentioned specified period, The company shall be responsible to pay 15% interest per year of the payable amount commencing from the due date.

2.8 Arbitration

In case of argument, dispute or appeal under this policy between the claimant versus the Company and if so desired by the claimant to settle the disputed claim by use of arbitration, the Company must conform and allow the case to be judge by arbitration according to the arbitrating regulation governed by the Office of Insurance Commission.

2.9 Automatic Termination of the Contract

This insurance policy shall be automatically terminated should the Insured is committing a crime or while the Insured is being arrested, under arrest or escaping from the arrest.

2.10 Precedent Condition

The Company may be not responsible to pay compensation according to this Policy except the insured, the beneficiary or their representative, as the case may be, shall fully and correctly comply with Insurance Contract and conditions of the Policy.

2.11 Premium payment

The premium must be paid immediately or before the insurance policy starts to cover.

2.12 Currency

Premiums and benefits of this insurance policy will be paid by the currency of Thailand which The Company will pay the benefit amount as stated in the policy schedule.

2.13 Cancellation of Insurance Policy

2.13.1 For Annual Coverage (Annual trip)

2.13.1.1 The Company shall terminate this Policy by giving written notice not less than fifteen (15) days by registered mail to the Insured at the latest address given to the Company. In this case, the Company shall refund premium to the Insured after deduction of pro-rata premium for effective period of this Policy.

2.13.1.2 The Insured may terminate this Policy by giving written notice to the Company and is entitled to receive refunded premium after deduction of premium for partial effective period of this Policy at the short-term premium rate as appeared in the following tables

Short-rated schedule

Period (not over/month)	% of annual premium
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85
10	90
11	95
12	100

2.13.2 For Single Trip coverage, Both the Company and the Insured are unable to terminate this after its coverage is come into effect.

2.13.3 Policy cancellation before starting the trip, The Company will refund full amount of the premium to the Insured.

Section 3 General Exclusions

This Insurance policy does not cover as follows:

1. Deductible stated in the policy schedule (if any).
2. Loss of or Injury caused by or result from nuclear weapons, radiation or radioactivity from any nuclear fuel or nuclear waste arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/fusion.
3. While the Insured is boarding or traveling in an aircraft or vehicles which has no license for carrying passengers or does not operate as a commercial aircraft and/or unauthorized transporter.
4. While the Insured pilots or works as a crew in any aircraft.
5. While the Insured is committing a crime or while the Insured is being arrested, under arrest or escaping from the arrest.
6. While the Insured serves as a soldier, police or volunteer and participates in war or suppression.

Section 4 The insuring agreement

Under the condition, insuring agreement, exclusions, general conditions and attachment and inconsideration of the premium to be paid by the Insured, the Company agrees to provide coverage only these specified in the schedules, as follows:-

INSURING AGREEMENT

LOSS OF LIFE, DISMEMBERMENT, LOSS OF SIGHT OR TOTAL PERMANENT DISABILITY FROM ACCIDENT

Definition:

Dismemberment refers to the loss of body organ from the wrist joint or the ankle joint, and also the loss of use of that organ, which according to the medical indication, will never be able to function at any time in the future.

Loss of sight refers to complete blindness, which is permanently incurable.

Total Permanent Disability refers to disability until unable to perform the normal duty in the Insured's regular occupation or any other occupation totally and permanently.

Coverage

This insurance covers any losses or injuries to the Insured arising from bodily injury, which is caused by an accident during period of insurance, resulting to loss of life, dismemberment, loss of sight or permanent disability within 180 days from the date of the accident or the injury causes the Insured to receive continuous medical treatment as an in-patient in hospital and loss of life occurs later because of such injury, the Company will pay compensation in accordance with the sum insured stated in the policy schedule as follows:

1. 100% of the sum insured for loss of life
2. 100% of the sum insured for permanent disability which continues not less than 12 months after the accident or if there is any medical indication that the Insured suffers a permanent disability.
3. 100% of the sum insured for loss of both hands from the wrist joint or both feet from the ankle joint, or loss of sight for both eyes.
4. 100% of the sum insured for loss of one hand from the wrist joint and one foot from the ankle joint.
5. 100% of the sum insured for loss of one hand from the wrist joint and loss of sight in one eye.
6. 100% of the sum insured for loss of one foot from the ankle joint and loss of sight for in eye.
7. 60% of the sum insured for loss of one hand from the wrist joint.
8. 60% of the sum insured for loss of one foot from the ankle joint.
9. 60% of the sum insured for loss of sight in one eye.

The Company shall compensate only one item of loss which has the highest amount.

In the aggregate, the total compensation for this insuring agreement cannot exceed the maximum sum insured stated on the policy schedule. If the Company has not paid up to such maximum amount of sum insured of this coverage, the remaining benefit is still valid until the expiry of the policy period.

Claims for loss of life, dismemberment, loss of sight or total permanent disability from accident

According to Loss of Life

The beneficiary must send claims documents to the Company at their own expense within 30 days after the date of death as follow;

1. The Company Claims form.
2. Death certificate.
3. A Copy of perform postmortem report (Certified by the policeman or related organization).
4. A Copy of Police report (Certified by the policeman).
5. A Copy of the passport of the Insured showing the stamp for entry to Thailand.
6. A Copy of Beneficiary's passport.

According to Dismemberment, Loss of sight or Total permanent disability

The Insured and/or the beneficiary must send the following claims documents to the Company at their own expense within 30 days after the date of a physician's diagnosis

1. The Company Claims form.
2. Medical examination report certified by a physician
3. A Copy of the passport of the Insured showing the stamp for entry to Thailand.

Nevertheless, non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible.

Exclusions for loss of life, dismemberment, loss of sight or total permanent disability from accident.

This insuring agreement does not cover

1. Any Loss or Injury arising from/or in consequence of the following causes:
 - 1.1 Action of the Insured while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
 - 1.2 Suicide or attempted suicide or self-inflicted injury.
 - 1.3 Parasite infections except pyrogenic infection, tetanus, or rabies from a wound or cut suffered as a result of an accident.
 - 1.4 Medical treatment or surgical treatment except the necessary treatment for the injury which is covered under this insurance policy and occurring within the period of this insurance policy.
 - 1.5 Miscarriage and abortion.
 - 1.6 Food poisoning.
2. Loss or Injury which occurs:
 - 2.1 While the Insured is racing of all kinds of car or boat, horse racing, all kinds of skiing including jet skiing, skate racing, boxing, parachuting (except for the purpose of life saving), while boarding or traveling on the balloon or glider, bungee jumping or diving with oxygen tank and breathing equipment under water.
 - 2.2 While the Insured is taking part in a brawl or taking part in inciting a brawl.

Specific condition for loss of life, dismemberment, loss of sight or total permanent disability from accident.

The Company has the right to ask the Insured to get a physical check up during the compensation's consideration including perform autopsy if necessary.

INSURING AGREEMENT

MEDICAL EXPENSES DUE TO ACCIDENT OR SICKNESS

Definition

A necessary medical expense refers to doctor fee or nurse fee (excluding special nurse), service charges and/or ambulance fee, surgical fee, radiological fee, medical treatment expenses, medical tools and equipment fee for treat the injury or sickness of the Insured.

Emergency medical treatment refers to the treatment for injury from accident or immediate and unforeseeable sickness requiring medical treatment, all case must be judged by doctors to have the emergency medical treatment whether as inpatient or outpatient.

Coverage

If the Insured has to be received the emergency medical treatment during period of insurance which is covered under this Insurance policy, the Company shall compensate the Insured according to the actual medical expense, but not exceeding the amount specified in the policy schedule. If the Insured received compensation from government or other welfare or from other insurer, the Company is responsible only for the excess amount, over that which is covered under the welfare or other insurer's policy.

Claims for medical expenses due to accident or sickness

The Insured must send the following claims documents to the Company at their own expense within 30 days after the discharge date from the hospital or medical center.

1. Doctor report which defines the major symptom, result of diagnosis and treatment.
2. Original receipt which show treatment expenses or the summary of treatment expenses with a receipt.
3. A Copy of the passport of the Insured showing the stamp for entry to Thailand.

If the Insured received compensation from government welfare, other welfare or other insurance Company, the Insured has to submit the copy of original receipt with confirmed the amount that already paid, for claims the excess amount to the Company.

Exclusions for medical expenses due to accident or sickness

This insurance does not cover any loss or injury arising from/or in consequence of the following causes:

1. The Company will not be responsible for the medical expense of the following sickness.
 - 1.1 Tumor or Cancer
 - 1.2 Hemorrhoids
 - 1.3 Hernias
 - 1.4 Pterygium, Pinguecula, Cataract
 - 1.5 Tonsillectomy or Adenoidectomy
 - 1.6 Stones
 - 1.7 Endometriosis
2. The treatment of chronic symptoms or any sickness, which is pre-existing medical status before the effective date of this insurance policy including symptom or complication state that might be appeared later.
3. Action of the Insured while under the influence of alcohol, addictive drugs or narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" incase of having a blood test refers to a blood/alcohol level of 150 mg percent and over.
4. Suicide or attempted suicide or self-inflicted
5. Miscarriage and abortion
6. Dental treatment, root canal treatment except necessary first aid treatment within 7 days following an accident.

7. Replacement of or new sets of dentures, dental crown, artificial denture.
8. AIDS or illness or injury in consequence of blood test as Virus HIV and others relate with AIDS
9. Any venereal disease, sexual transmitted disease.
10. Contagious diseases or epidemics declared by World Health Organization (WHO) or by government of Thailand at period time of epidemics.
11. Treatment of detective bodily congenial
12. Treatment or psychopathic condition, insane or symptom of psychoneurosis
13. Treatment for recuperate (relax), health, beauty, skin care including gain and lost weight, Health examination, any medical expense from accident or sickness not is covered under this Insurance policy
14. Any service charge other than the medical expense such as radio service, TV service, phone calling Newspaper, special meal (not normal) and other similar expense.
15. All kinds of prosthesis, such as stick, eyeglasses, hearing aid, speech device, all kinds of pacemaker.
16. Medical treatment unrelated to the modern type medicine including alternative medicine, such as acupuncture, natural therapy, massage, reflexology and chiropractic.
17. While the Insured is hunting for wild animals, racing of all kinds of car or boat, horse racing, all kinds of skiing including jet skiing, skate racing, boxing, parachuting (except for the purpose of life saving), while boarding or traveling on the balloon or glider, bungee jumping or diving with oxygen tank and breathing equipment under water.
18. While the Insured is taking part in a brawl or taking part inciting a brawl.

INSURING AGREEMENT

TRIP CANCELLATION

Coverage

TRIP CANCELLATION BEFORE ARRIVING IN THAILAND

It is agreed that if the Insured shall not cancel the policy under the general condition 2.13.3 in case of the Insured have to cancel before start the trip to Thailand as a result of war (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state and seize the power occurring in Thailand

The Company shall compensate the expense arising from trip cancellation before start the trip to Thailand, which has been paid in advance whether partial or full amounts by the Insured for the deposit or booking for the unused travel or accommodation including penalty fee from trip cancellation.

The Company shall compensate the Insured for the actual expenses, but not exceed the amount specified in the policy schedule

Claims for trip cancellation

1. Original receipt of payment for deposit or booking in advance (for the unused travel or accommodation expenses) or the invoice of penalty fee.
2. A Copy of the passport of the Insured.

INSURING AGREEMENT

TRIP CURTAILMENT

Definition:

Transporter refers to Commercial airline, train, ocean liner, ferryboat, coach, bus which Insured has used for travel within Thailand.

Coverage

The Company will compensate the actual by reason of cut short the trip curtailment, which has been paid in advance whether partial or full amounts. For deposit or any advance payment for the unused travel or accommodation expenses including penalty fee as a reason of:

1. The Insured dies, suffer serious injuries or sickness which must be confirmed by doctor that it is reasonable for trip curtailment.
2. Death, serious injured, or sickness of the Insured's parents, spouse, children including the parents of the Insured's spouse.
3. The public transporter cancels the journey due to severe bad weather conditions.
4. War (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state, seize the power, labor strike or lockout occurring in Thailand to affecting the traveling of Insured.

The Company shall compensate the Insured according to the actual expense, but not exceeding the amount specified in the policy schedule.

Claims for trip curtailment

1. Doctor report, death certificate or document to confirm trip cancellation from the transporter.
2. Original receipt of payment for deposit or booking in advance (for the unused travel or accommodation expenses) or the invoice of penalty fee.
3. A Copy of the passport of the Insured showing the stamp for entry to Thailand.

Exclusions for trip curtailment

This insurance policy does not cover the trip curtailment resulting from:

1. Any reasons here below which the Insured knows before applying this insurance policy:
 - 1.1 The Insured serious injury or sickness.
 - 1.2 Death, serious injury or serious sickness of the Insured's father and mother, spouse, children of the Insured including the father and mother of the Insured's spouse.
 - 1.3 The transporter cancels the trip due to severe bad weather condition.
 - 1.4 Labor strike or lockout worker which impacts the Insured's trip.
2. The Insured dies, injured or sickness because of :
 - 2.1 The treatment of chronic symptoms or any sickness, which is pre-existing medical status before the effective date of this insurance policy including symptom or complication state that might be appeared later.
 - 2.2 Miscarriage and abortion.
 - 2.3 AIDS or illness or injury in consequence of blood test as Virus HIV and others relate with AIDS.
 - 2.4 Contagious diseases or epidemics declared by World Health Organization (WHO) or by government of Thailand at period time of epidemics.

INSURING AGREEMENT

AIRCRAFT HIJACKING

Definition:

Hijacking refer to any unlawful seizure or exercise of control by force or violence or threat force or violence, and with wrongful intent, of an aircraft.

Coverage

It is agreed that during the period of insurance; if the Insured becomes hostage in the event of hijacked plane in Thailand more than consecutive 12 hours, the Company will indemnify the sum Insured stated for every 12 hours of being hijacked.

Claims for Aircraft hijacking

1. Airline ticket to show the Insured has been the passenger on the hijacked flight.
2. Document to confirm the hijacking (If any).

INSURING AGREEMENT

TRAVEL DELAY

Definition:

Transporter refers to Commercial airline, train, ocean liner, ferryboat, coach, bus which Insured has used for Insured's travel within Thailand

Coverage

The Company will compensate the Insured in case that the trip is delayed from the schedule for more than 6 hours. The Company will indemnify the Insured for every 6 hours delay not exceed the amount specified in the policy schedule which caused by war (whether declared or not), invasion or acts of foreign enemies, civil war, revolution, rebellion, people uprising against the government, riot, terrorism, martial law, coup of state and seize the power which happen after the Company has agreed to accept this insurance.

Claims for Travel delay

Document to inform the details and reason of travel delay from the transporter.

INSURING AGREEMENT

LOSS OF OR DAMAGE TO PERSONAL BAGGAGE

Definition:

Personal baggage refers to The Insured's personal baggage which is brought or additional purchased for personal purpose during Insured's trip including Insured asset, clothes and personal belongings in the baggage

Transporter refers to Commercial airline, train, ocean liner, ferryboat, coach, bus which Insured has used for Insured's travel within Thailand

Theft refers to an unlawful taking of property belonging to other or joint owner with others.

Robbery refers to Theft by doing act of violence or threatening to do any act of violence.

Gang Robbery refers to Robbery committed by three persons or more.

Coverage

The Company shall indemnify the loss of or damage to personal baggage of the Insured occurring in Thailand which arising from.

1. The mistake of the transporter or the hotel's staff.
2. Robbery, gang robbery or any action which uses the violence.
3. Theft forcibly enters to the Insured's hotel room or accommodation

The Company shall compensate the Insured for the excess of expenses that the Insured can claim from the other source. The Company will settle the claim by either.

- Repair or
- Replace or
- Cash for actual cost (exclude profit).

The Company shall compensate the Insured not exceed the amount specified in the policy schedule.

Claims for loss of or damage to personal baggage

1. Police Report.
2. Report from transporter or hotel if the baggage is under the care and custody of transporter or hotel.
3. Document shows the compensation from the transporter or the hotel (if any).

Exclusions for loss of or damage to personal baggage

This insuring agreement does not cover loss of or damage to personal baggage arising from.

1. Loss or damage occasioned by or in consequence of wear and tear including the damage from animal bites or the damage from any modification and reparation.
2. Loss of or damage to personal baggage due to custom or police seizure.
3. Loss or damage to baggage left in public without care.
4. Loss of or damage to silver, gold, jewelry, works of art, medals, money, bank note, credit card, bank card, cheque, book of account, glass work, recorded data in diskette or any related stuffs, IT program or mobile phone.

INSURING AGREEMENT

BAGGAGE DELAY

Definition

Personal baggage refers to The Insured's personal baggage which is brought or additional purchased for personal purpose during Insured's including asset, clothes and personal belongings in the baggage

Transporter refers to Commercial airline, train, ocean liner, ferryboat, coach, bus which Insured has used for Insured's travel within Thailand

Coverage

The Company will compensate the actual expenses incurred for necessary clothing and apparel, but not exceed the amount specified in the policy schedule because baggage is delayed, misdirected or temporarily misplaced by the mistake of transporter for more than 12 hours after the arrival of the Insured at destination.

The company will not compensate insuring agreement delay of baggage, if the Insured has been compensated for insuring agreement loss or damage to personal effect.

Exclusions for baggage delay

This insuring agreement does not cover baggage delay arising from:

1. The baggage delay which occurred outside of Thailand or after the termination of trip which specified in the policy schedule
2. The expenses which the transporter pays to the Insured already.

INSURING AGREEMENT

PERSONAL LIABILITY

Definition

Third Party refers to any person other than relative or family member of or person residing with the Insured, employee under the employment and traveling companion of the Insured.

Coverage

This insurance by this insuring agreement provides cover for personal liability of the Insured as, the Company will compensate for loss or damage of third party occurred within period of cover during the Insured is traveling in Thailand which the Insured is legal liability for the amount that the Insured have to responsible but not exceeding the amount specified in the policy schedule for:

1. Loss of life or injury of third party.
2. Loss or damage to the property of third party.

Claims for personal liability

Injury of personal liability

- Doctor report.
- Medical expense invoice.
- Copy of identification card and/or Passport of injured person certified there copy.

In case of damage to the property of third party

- Picture of the damaged property (If any).

Exclusions for personal liability

This insuring agreement does not cover

1. Damage to the property belonging to the relative of the Insured, the person who traveling with the Insured or employee of the Insured
2. Damage to the property belonging to the Insured or possess or control by the Insured.
3. Liability under any contract.
4. Loss or damage from gross negligence which act by the Insured.
5. Any liability resulting from Insured or their family owning or using vehicles, watercraft, aircraft, firearm, and pets.
6. Any liability under trade or profession or business of the Insured or Insured's family.
7. Damage from animal under the Insured's responsibility or property of under the Insured's care or custody.
8. Expense for criminal litigation.
9. The Insured participates in any rally racing.
10. Damage which has been defined as exemplify punishment (punitive damage) or multiple damage
11. Action of the Insured while under the influence of alcohol, addictive drugs or narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" incase of having a blood test refers to a blood/alcohol level of 150 mg. percent and over.

Specific Condition for personal liability

The Insured must not commit any agreements to compensate to third party or loser or any activity caused to be sue or take any case to the court without the consent of the Company. The Company will appoint the representative to negotiate with aforesaid loser when the Insured has notified regarding liability stated in the insurance policy.

INSURING AGREEMENT
TRAVEL ASSISTANCE SERVICE

Definition

Country of residence refers to any country that the Insured is entitled by the government to be its citizen or the country in which the Insured permanently resides.

Travel Assist refers to the Company which provides emergency assistance for the Insured while travels as stated in the policy schedule.

Coverage

During the policy effective and the Insured is coverage under the policy, Travel Assistance Service which assigned by the Company providing the coverage for travel assistance services in the following:

1. Emergency Medical Evacuation/ Repatriation and/or Repatriation of Mortal Remains

When the Insured is suffering from an accident injury or suffering from a sickness during a trip and it is necessary to evacuate the Insured in order to receive treatment to avoid death or must be moved to Country of residence, Travel Assistance Service will organize and pay, on the Company's behalf, for the expenses that are medically necessary and unavoidably incurred in returning the Insured to Country of residence. The Company shall compensate the Insured according to the actual expense, but not exceeding the amount specified in the policy schedule. In addition, the method and actual expense of emergency medical evacuation must be accepted by Travel Assistance Service.

If the Insured is accidentally injured or suffer a sickness during traveling in Thailand, and dies (solely because of this injury or sickness) within 30 days of accident date or the commencement of the sickness. Travels Assistance Service will organize to moving the Insured's mortal remain from the place of death to Country of residence. The Company shall compensate the Insured according to the actual expense, but not exceeding the amount specified in the policy schedule.

The Company will compensate the repatriation of mortal remains' expense to Country of residence, including funeral expense and any likely expenses.

2. Guarantee of Medical Expense Incurred during Hospitalisation

If the Insured is accidentally injured or suffer a sickness during traveling in Thailand, result in staying in the overseas medical center. And that medical center requires the medical expense guarantee thus Travel Assistance Service will provide the medical expense guarantee to the medical center but not exceeding the amount specified in the policy schedule.

3. Assistance Services during the Trip

1. Medical Assistance
2. Travel Advice Assistance