

Travel Guard Global Travel Insurance

Subject to the reliance on the declaration given in Insurance Application Form which constitutes part of this insurance Policy, and in consideration of the premium paid by the Insured under the general term and condition, requirement, coverage, exclusion and appendix to this Policy, the Company do hereby agree to the Insured as follows:-

Section 1: Definitions

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

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| 1.1 | Policy | means | the Schedule, table of benefit, condition, coverage, exclusion, requirement, appendix, special condition, warranty and endorsement considered as parts of this Insurance Contract. |
| 1.2 | Company | means | the Company issuing this Policy. |
| 1.3 | Insured | means | the person named as the Insured in this Schedule and/or appendix and under coverage of this Policy. |
| 1.4 | Accident | means | an incident happens suddenly from external factor giving rise to the Insured an unintended or unexpected result. |
| 1.5 | Injury | means | bodily injury as directly resulted by accident solely and is independent from other causes. |
| 1.6 | Sickness | means | symptom, abnormality, sickness or contact disease of the Insured. |
| 1.7 | Loss or damage | means | bodily injury of the Insured caused by accident, and leading to death, dismemberment, loss of sight, disability or injury. |
| 1.8 | Doctor | means | person who graduated Medical Sciences and is legally registered as Medical Practitioner to provide local medical service or surgery. |
| 1.9 | Nurse | means | person who is legally licensed to perform the nursing profession. |
| 1.10 | Inpatient | means | the person who is necessary to attend medical treatment in hospital or medical center and registered as inpatient by diagnosis and advice of the physician based on indication of medical standard and in the period suitable for treatment of such injury or sickness. |
| 1.11 | Outpatient | means | the person who received medical service outpatient department or emergency room of the hospital or medical center, of which by diagnosis and indication of medical standard is not necessary to admit as an inpatient. |
| 1.12 | Hospital | means | any hospital providing 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. |

- 1.13 **Medical center** means any medical center providing medical service for overnight patient and duly permitted to register as medical center according to the law of such territory.
- 1.14 **Clinic** means the modern type clinic duly permitted by law to be operated for medical treatment and diagnosis by the physician but without overnight patient.
- 1.15 **Medical Standard** means international rules or practices of modern medical service that creates suitable treatment plan for the patient according to the medical necessity and correspond with the summary from the injury and sickness background, findings, autopsy result or others (if any).
- 1.16 **Medically necessary expense** means medical treatment cost and/or any reasonable expense upon comparing with service of the hospital or medical center or clinic charged to general patient of the hospital or medical center or clinic where the Insured has been admitted.
- 1.17 **Medical necessity** means medical service under the following conditions:-
- (1) Must correspond with the diagnosis and treatment according to the injury or sickness of the client.
 - (2) Must have clear medical indication according to the current medical standard.
 - (3) Must not only for the convenient of the client or his family or the treatment provider solely, and
 - (4) Must be medical service according to the suitable standard of patient care based on the necessity of injury or sickness of such client.
- 1.18 **Pre-existing Conditions** means the disease (including complications), symptom or abnormality occurred to the Insured within 24 months preceding the effective date of coverage of this Policy with sufficient indication that general person will seek for diagnosis, care or treatment or enable the doctor to provide diagnosis, care or treatment. For Annual Policy means the medical condition for which the Insured has claimed during previous trip or medical condition where treatment was sought or diagnosed within 12 months before trip, such condition shall be regarded as pre-existing condition of subsequent trip.
- 1.19 **AIDS** means Acquired Immune Deficiency Syndrome which is caused by AIDS virus infection and shall inclusively mean opportunistic infection Malignant Neoplasm or infection or any sickness by HIV (Human immuno Deficiency Virus. Opportunistic infection shall include but not limit to Pneumocystis Carinii Pneumonia, Organism Or Chronic Enteritis, Virus and/or Disseminated Fungi Infection. Malignant Neoplasm shall include but not limit to

Kaposi's Sarcoma, Central Nervous System Lymphoma and/or other serious diseases presently known as the symptom of Acquired Immune Deficiency Syndrome or causing sudden death, sickness or disability. In this regard, AIDS shall include HIV (Human Immuno Deficiency Virus), Encephalopathy Dementia and virus spreading.

- 1.20 **Policy year** means the period of one year commencing from the effective date of the Policy or commencing from the anniversary of following Policy year.
- 1.21 **Terrorism** means violent action and/or threat by any person or group of person regardless of such action is done alone or in representation or in connection with any organization, government for political or religious result, ideology faith or similar objective, including to impact the government and/or public or partial thereof to become in panic.
- 1.22 **Travel Assist** means the company providing services for the Insured while overseas such as travel service information, medical care advice, legal counsel, emergency medical evacuation, repatriation, general information and other services according to the insurance coverage. If a service provider is to be changed from Travel Assist to other person appointed by the Company during the effective term of this insurance policy, the so appointed person shall be referred to in replace of Travel Assist in all provisions stipulated in this insurance policy and shall have the same meaning as specified in definitions herein.
- 1.23 **General conveyance** means service aircraft with permanent wings duly engaged by the registered commercial airline to carry fare-paid passenger who is traveling according to the flight schedule and service helicopter duly engaged by registered airline to carry fare-paid passenger who is traveling according to the flight schedule between general accepted commercial airport or commercial airport for helicopter correctly registered.
- 1.24 **Public place** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf courses, driving ranges, public buildings, etc. and the like.
- 1.25 **Public transport** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest as means to move around and recognized by respective countries (e.g. shall mean bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This would exclude all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled. Common Carrier is in this Policy is treated as Public Transport.
- 1.26 **Domestic trip** means traveling within the home country of the Insured as notified to the insurance company.
- 1.27 **Overseas trip** means traveling outside the home country of the Insured.

SECTION 2: General Terms and Conditions

2.1 Insurance Contract

This Insurance Contract is executed based on the reliance on the statement declared by the Insured in the Application Form and additional declaration (if any) duly signed by the Insured as evidence to accept such insurance according to the Insurance Contract, this Policy is thus issued by the company as evidence.

In case of the Insured has already known but provided false statement in the declaration as mentioned in first paragraph, or already known any fact but concealed thereof, of which if it is known to the company, it may motivate the company to demand higher premium or refuse to execute insurance contract. In this regard, this insurance contract shall become void pursuant to Section 865 of Civil & Commercial Code and the company is entitled to terminate this insurance contract.

The company shall not refuse its liability by referring any declaration other than such declared in the application form as mentioned in the first paragraph.

2.2 Validity of insurance contract and amendment

This Policy including coverage agreement and annexes thereto are constituted as Insurance Contract. Any change in this Insurance Contract shall be valid upon being consented by the company and endorsed in this Policy or its annexes.

2.3 Insured period

The period of each trip of the Insured shall commence and end within the insured period.

2.3.1 For Single Trip coverage, such 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 (unless otherwise specified in this Policy).

2.3.2 For Annual Trip to cover several trips subject to the coverage period in each trip shall be the same as 2.3.1 and each trip shall not exceeding maximum 120 days. Should the Insured attends the medical treatment during the effective period of Policy and necessary to attend continuous treatment as inpatient, this Policy shall extend to cover until the Insured shall discharge from hospital or medical center or clinic.

2.4 Notice and Claim

The Insured, the beneficiary or their representative, as the case may be, must inform the Company immediately in case of loss or damage. In case of death, notice must be reported to the Company immediately unless it is provable that there is reasonable necessity that immediate notice is not practicable but is given as soon as possible.

2.5 Claim and submission of evidence of loss or damage

2.5.1 In case of claim for medical treatment overseas, medical treatment in Thailand, medical treatment overseas for sickness related to pregnancy, medical treatment overseas by traditional Chinese physician, medical treatment due to accident.

Claim for medical treatment of the Insured must be at the expenses of the Insured delivered along with the following evidences to the Company within 30 days commencing from the date discharging from hospital, or clinic.

2.5.1.1 Claim Form as prescribed by the Company

2.5.1.2 Medical Certificate indicating significant symptom, diagnosis result and treatment.

2.5.1.3 Original receipt listing all expenses or summary of budget and receipt.

2.5.1.4 Copy of the Insured's passport.

Receipt as mentioned above must be original and the Company shall return such receipt after certifying the paid amount to the Insured to further claim the lacking amount from other Insurer. In case of the Insured has been indemnified by government's welfare or other welfare or other insurance company, the Insured is required to provide copy of receipt duly certified the amount paid from government's welfare or other firm to further claim the lacking amount from the company.

2.5.2 Claim in case of total permanent disability or dismemberment from accident

The Insured is required to send the following evidences to the Company within 30 days commencing from the date diagnosed by the physician as total permanent disability or dismemberment at the Insured's expense.

2.5.2.1 Claim Form as prescribed by the company.

2.5.2.2 Medical Certificate confirming total permanent disability or dismemberment

2.5.2.3 Letter confirming accident from commercial airline (in case of total permanent disability or dismemberment from accident during on board of commercial airline).

2.5.2.4 Copy of the Insured's passport.

2.5.3 Claim for compensation in case of death

The beneficiary is required to send the following evidences to the Company within 30 days commencing from the date of death of the Insured at the expense of the beneficiary.

2.5.3.1 Claim Form as prescribed by the company.

2.5.3.2 Death Certificate

2.5.3.3 Copy of Autopsy Report

2.5.3.4 Copy of Police Report

2.5.3.5 Copies of ID Card and House Registration with the mark as "Death" of the Insured.

2.5.3.6 Copy of the Insured's passport or travel document

2.5.3.7 Copies of ID Card and House Registration of the beneficiary

2.5.3.8 Letter confirming accident from commercial airline (in case of death from accident during on board in commercial airline)

2.5.6 Claim for compensation in case of evacuation for emergency medical evacuation

2.5.6.1 Claim Form as prescribed by the Company

2.5.6.1 The Insured or related person is required to immediately report the Company or Travel Assist

2.5.6.3 In case of the Insured is injured in uncivilized area, the Insured should contact local physician for first aid and Travel Assist shall consider movement method and cooperate with the physician for further treatment.

2.5.7 Claim for compensation in case of repatriation

The beneficiary or relative or related person is required to immediately report Travel Assist and Travel Assist shall consider the best method to repatriate the corpse.

2.5.7.1 Claim Form as prescribed by the Company

2.5.7.2 The beneficiary or relative or related person is required to compile necessary documents as mentioned in clause 2.5.3 and send to the Company within 30 days from the date of death.

2.5.8 Claim for expense in case of funeral expense

2.5.8.1 Claim Form as prescribed by the Company

2.5.8.2 Original receipt indicating list of expense or summary of budget and receipt

2.5.8.3 Death Certificate of the Insured

2.5.8.4 Treatment record of the Insured

2.5.8.5 Copy of the Insured's passport

2.5.9 Claim for travel expense to arrange the funeral

The beneficiary or relative or related person is required to immediately contact Travel Assist and send the following evidences to the Company:-

2.5.9.1 Claim Form as prescribed by the Company

2.5.9.2 Death Certificate of the Insured

2.5.9.3 Copy of travel card of family member who joined in the funeral

2.5.9.4 Copy of passport of family member indicating the trip to join in the funeral

2.5.9.5 Receipt for actual cost of lodging and accommodation of family members joining in the funeral

2.5.10 Claim for expense in case of hospital visitation

The beneficiary or relative or related person is required to immediately contact Travel Assist and send the following evidences to the Company.

2.5.10.1 Claim Form as prescribed by the Company

2.5.10.2 Medical Report from the physician who provided treatment to the Insured

2.5.10.3 Confirmation Letter from the hospital where the Insured attends treatment that there is no family member of the Insured during treatment

2.5.10.4 Copy of travel card of family member who visited the Insured

2.5.10.5 Copy of passport of family member indicating the trip to visit the Insured

2.5.10.6 Receipt for actual cost of lodging and accommodation of family member visiting the Insured

2.5.11 Claim for overseas hospital confinement benefit

2.5.11.1 Claim Form as prescribed by the Company

2.5.11.2 Medical Report from the physician who provided treatment to the Insured

2.5.12 Claim for expense in repatriation of the minor

- 2.5.12.1 Claim Form as prescribed by the Company
- 2.5.12.2 Medical Report of the physician who provided treatment to the Insured
- 2.5.12.3 Copy of ID card of the minor or copy of Birth Certificate in case of no ID card
- 2.5.12.4 Travel itinerary of the Insured and the child
- 2.5.12.5 Copy of travel card of family member indicating detail of traveling to pick up the minor
- 2.5.12.6 Copy of passport of family member indicating detail of traveling to pick up the minor
- 2.5.12.7 Receipt for actual cost of lodging and accommodation of family member traveling to pick up the minor

2.5.13 Claim for benefit from credit card insurance

- 2.5.13.1 Claim Form as prescribed by the Company
- 2.5.13.2 List of expense via credit card of the Insured

2.5.14 Claim for compensation in case of trip cancellation

- 2.5.14.1 Claim Form as prescribed by the Company
- 2.5.14.2 Letter from tour agency or airline indicating the amount previously paid
- 2.5.14.3 In case of trip cancellation due to the Insured is on accident or sickness or due to accident or sickness of spouse, parents, grandparents, relatives, the Insured's child or spouse' parents, shall require to provide Medical Certificate.
- 2.5.14.4 Copy of Death Certificate (in case of death of the Insured or relative)

2.5.15 Claim for compensation in case of trip curtailment

- 2.5.15.1 Claim Form as prescribed by the Company
- 2.5.15.2 Copy of latest purchased air ticket and receipt
- 2.5.15.3 Medical Certificate in case of trip curtailment due to the Insured is on accident or sick or due to accident of immediate sickness of spouse, parents, grandparents, relatives, the Insured's child or spouse's parents
- 2.5.15.4 Copy of Death Certificate (in case of death of the Insured or relative)

2.5.16 Claim for compensation in case of flight delay

- 2.5.16.1 Claim Form as prescribed by the Company
- 2.5.16.2 Air ticket and all Boarding Pass, if any
- 2.5.16.3 Letter from the person responsible for such trip
- 2.5.16.4 Letter from the commercial airline confirming such flight delay

2.5.17 Claim for compensation in case of damage or loss of personal baggage

- 2.5.17.1 Claim Form as prescribed by the Company
- 2.5.17.2 Letter certifying loss or damage from the hotel management or transport company in case of such loss or damage is under the control of hotel staff or transport company
- 2.5.17.3 List and price of lost or damaged property, should such property is purchased for not exceeding 3 months, receipt of such purchase is required
- 2.5.17.4 Daily report of local police officer in case of loss or damage is occurred from threat or serious force.

2.5.18 Claim for compensation in case of baggage delay

- 2.5.18.1 Claim Form as prescribed by the Company
- 2.5.18.2 Receipt for purchase of clothes or necessary effects
- 2.5.18.3 Certification Letter from airline

2.5.19 Claim for compensation of personal liability

- 2.5.19.1 Claim Form as prescribed by the Company
- 2.5.19.2 Medical Certificate and receipt in case of third party is on accident
- 2.5.19.3 Receipt for repair cost payment or receipt and Confirmation Letter from the shop in case of it is necessary to purchase such damaged article

2.6 Medical Examination

The company at its own expense is entitled to examine the medical and diagnosis records of the Insured as deemed necessary to this insurance and also entitled to perform autopsy in necessary case and shall not conflict against the law.

2.7 Compensation payment

The Company will compensate within 20 days commencing from the date receiving complete and correct evidence proving loss or damage whereby the Company will compensate in case of death to the beneficiary while other compensation shall be paid to the Insured. 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 extended 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 12% interest per year of the payable amount commencing from the due date.

Should medical treatment is done in hospital or medical center or clinic outside Thailand, the Company will pay at the exchange rate applicable on the date specified on the medical treatment receipt.

2.8 Payment of premium and premium refund

- 2.8.1 The Insured must pay premium immediately upon or before the inception date of coverage.
- 2.8.2 For Single Trip coverage, the Insured is unable to terminate this Policy after its coverage is come into effect.
- 2.8.3 For Annual Trip, either the Insured or the Company is entitled to terminate the Policy according to the following conditions:-
 - 2.8.3.1 The Company shall terminate this Policy by giving written notice not less than 15 days by registered mail to the Insured at the latest address informed the Company. In this case, the Company shall refund premium to the Insured after deduction of partial premium for effective period of this Policy.
 - 2.8.3.2 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-term premium rate

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

Termination of Policy according to this condition regardless by any party must be termination of entire Policy. It is not possible to select termination only any part of coverage during the Policy Year.

2.9 Settlement of dispute by arbitrator

Settlement of Dispute by Arbitrator in the case of any dispute, argument or appeal under the insurance policy between the Insured and the Company if the Insured desires or finds it necessary to settle the dispute, argument or appeal by the arbitration, the Company must comply with the Insured's wish and let the dispute, argument or appeal be considered and judged under the system in force according to the resolution made by the Office of Insurance Commission, Ministry of Finance.

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.

SECTION 3: 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:-

- 3.1 Suicide or attempt suicide or self-inflicted injury
- 3.2 War, invasion, act of foreign enemies or warlike whether declared or otherwise, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'etat, martial law announcement or any incident causing the announcement or maintenance of martial law.
- 3.3 Terrorism by chemical weapon, bio-weapon and/or nuclear weapon or other weapons.
- 3.4 Radiation or radioactivity from any nuclear fuel or any nuclear refuse arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/fusion.
- 3.5 Explosion of radioactivity or nuclear component or other hazardous material which may cause explosion in nuclear process.
- 3.6 It is occurred in the country or territory excluded from the coverage as specified in Annex (if any).
- 3.7 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 or ignorance of the Insured to take appropriate prevention to avoid claim under the Policy after being warned through general mass media about intention to cause strike, riot or civil war.
- 3.8 While the Insured is not physical fit for travel nor travel in objectionable manner to the advice of the authorized physician.
- 3.9 While the Insured is in the condition of abnormal mental, insane or undergone by disease in nervous system.
- 3.10 The Insured is traveling with the objective to attend all types of medical treatment.

SECTION 4: Coverage Agreement

Under the general rules and conditions, terms, coverage agreements, exclusions and annexes to insurance Policy and in consideration of the premium to be paid by the Insured, the Company agrees to provide coverage only those specified in the Schedules, as follows:-

Medical Expenses Incurred Overseas

Definitions:

Thai Traditional Physician means Thai traditional physician duly legally licensed to provide treatment by Thai herbs. The Thai traditional physician shall not be an Insured, business partner, employer, employee or representative of the Insured nor related in anyway to the Insured.

Chinese Traditional Physician means the registered herbalist, acupuncturist or bonesetter licensed under any applicable laws. Such Chinese Traditional Physician shall not be an Insured, business partner, employer, employee or representative of the Insured nor related in anyway to the Insured.

Coverage:

During the validity of this Policy, under the terms and conditions of insurance coverage, should the Insured is injured from accident or immediate and unforeseeable sickness during the trip in consequence of cause requiring medical treatment whether as inpatient or outpatient, the Company will compensate the necessary and reasonable expense incurred from such treatment according to the medical necessity and standard at the actual amount to be paid but not exceeding the sum insured as specified in the Schedules to the Insured.

In case of injury due to accident overseas and necessary to attend treatment by Thai Traditional Physician or Chinese Traditional Physician except cracked or broken bone, the Company will compensate the actual expenses paid by the Insured maximum not exceeding 1,500 baht/person/accident.

The covered expenses are as follows:-

1. Physician fee.
2. Medicine and infusion cost, blood and blood component plus expenses in separation, preparation and analysis for blood or blood component transfusion, laboratory test and pathology fee, radiological diagnosis, other special diagnosis method including reading fee for physician, expenses related to the use or provision of service, medical tools and equipment outside the operation room, medical consumable materials (medical supplies 1), fee for operation room and equipment excluding special nurse during admission as inpatient in hospital or medical center.
3. Ambulance fee in emergency case for movement of the Insured to or from the hospital or medical center by medical reason or necessity.
4. Cost for medicine for take home as deemed necessary but not exceeding 14 days.
5. Cost of ICU room or standard single room plus foods provided for the patient by the hospital or medical center and daily nursing service fee.

In case of the Insured is entitled to advance all or partial expenses from any person or other sources, the Company will compensate only the excess amount of such claimable amount.

Exclusions:

The insurance according to this coverage agreement does not cover the following expenses:-

1. Pre-existing conditions.
2. Treatment or remedy of bodily deficiency sustained since birth.
3. Treatment for relaxation or healthy, healthy or relaxation massage, rehabilitation, bodily checkup, other treatment cost unrelated to the injury or sickness.
4. Treatment of disease or mental and nervous conditions, stress, insanity including drug addiction or genetic diseases.
5. AIDS, venereal diseases, sexual transmitted disease.
6. Any treatment related to pregnancy including childbirth and miscarriage.
7. All kinds of prosthesis, e.g. stick, eyeglasses, hearing aid, speech device, all kinds of pacemaker.
8. Expenses related to the dental service except for rebate of injury due to accident but excluded teeth restoration, orthodontic treatment, crown therapy, scaling, filling or denture, or cost for treatment necessary to the natural pronunciation due to dental treatment as consequence from accident.
9. Service or operation about injury or sickness occurred for profit expectation from the Policy.
10. Treatment for beauty, e.g. acne, blemish, freckle, dandruff, dietary, hair transplantation or treatment to remedy bodily deficiency, cosmetic surgery except in case of necessary as consequence from accident to reactivate the function of such organ.
11. Medical expenses incurred from the physician who is the Insured or parents, spouse or child of the Insured.
12. Immunization or vaccination to prevent disease except vaccination to prevent rabies after being injured by animal and vaccination to prevent tetanus after injury.
13. Any injury while the Insured is racing of all kinds of car or boat, horse racing, all kinds of ski racing including jet ski, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon and gliding.
14. While the Insured is taking part in a brawl or taking part in inciting a brawl.
15. While the Insured is committing a felony or while the Insured is being arrested, under arrest or escaping the arrest.
16. While the Insured is 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.

18. While the Insured is boarding or traveling in an aircraft which has no license for carrying passenger or does not operate as a commercial aircraft.
19. While the Insured is pilots or works as a crew in any aircraft.

Medical Expenses Incurred in Thailand**Coverage:**

This insurance covers treatment cost necessary to be paid to treat or follow up certain symptom in Thailand for injury or sickness sustained by the Insured during overseas under the limit of treatment period as follows:-

1. In case of the Insured has never attended medical treatment for such injury or sickness in overseas, the Insured must attend treatment in Thailand within 7 days commencing from the date arriving Thailand and such continuous treatment shall not exceed 21 days commencing from the first date attending treatment in Thailand. In this regard, the Company will compensate the Insured at the maximum actual amount paid not exceeding the insured sum specified in the Schedules.

2. 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 or within the period specified in selected plan depending on whichever is earlier.

In this regard, the Company will compensate necessary and reasonable expenses incurred from treatment based on medical necessity and standard at the actual amount to be paid but not exceeding the sum insured as specified in the Schedules.

In case of the Insured is entitled to advance all or partial expenses from any person or other sources, the Company will compensate only the excess amount of such claimable amount but not exceeding the maximum sum insured as specified in the Schedules. The Company will compensate only the expenses incurred in Thailand (if any).

Exclusions:

The insurance according to this coverage agreement does not cover the following expenses:-

1. Pre-existing conditions.
2. Treatment or remedy of bodily deficiency sustained since birth.
3. Treatment for relaxation or healthy, healthy or relaxation massage, rehabilitation, bodily checkup, other treatment cost unrelated to the injury or sickness.
4. Treatment of disease or mental and nervous conditions, stress, insanity including drug addiction or genetic diseases.
5. AIDS, venereal diseases, sexual transmitted disease.
6. Any treatment related to pregnancy including childbirth and miscarriage.
7. Medical treatment unrelated to the modern type medicine including alternative medicine, e.g. acupuncture, natural therapy, massage, reflexology and chiropractic.
8. All kinds of prosthesis, e.g. stick, eyeglasses, hearing aid, speech device, all kinds of pacemaker.
9. Expenses related to the dental service except for rebate of injury due to accident but excluded teeth restoration, orthodontic treatment, crown therapy, scaling, filling or denture, or cost for treatment necessary to the natural pronunciation due to dental treatment as consequence from accident.

10. Unnecessary or service or operation or for fraudulent intention.
11. Treatment for beauty, e.g. acne, blemish, freckle, dandruff, dietary, hair transplantation or treatment to remedy bodily deficiency, cosmetic surgery except in case of necessary as consequence from accident to reactivate the function of such organ.
12. Medical treatment expenses incurred from the physician who is the Insured or parents, spouse or child of the Insured.
13. Immunization or vaccination to prevent disease except vaccination to prevent rabies after being injured by animal and vaccination to prevent tetanus after injury.
14. Any injury while the Insured is racing of all kinds of car or boat, horse racing, all kinds of ski racing including jet ski, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon and gliding.
15. While the Insured is taking part in a brawl or taking part in inciting a brawl.
16. While the Insured is committing a felony or while the Insured is being arrested, under arrest or escaping the arrest.
17. While the Insured is 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 liquor" in case of a blood test refers to a blood/alcohol level of 150 mg percent and over.

18. While the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft.
19. While the Insured pilots or works as a crew in any aircraft.

Personal Accident and Permanent Disablement

Coverage:

This insurance covers loss or damage due to bodily injury of the Insured caused by accident leading to death of the Insured, dismemberment, loss of sight or total permanent disability within 180 days commencing from the date of accident or injury requiring the Insured to attend continuous treatment as inpatient in hospital or medical center and subsequently dies at any time, the Company will compensate as follows:-

1.	100% of the sum insured	In case of death
2	100% of the sum insured	In case of total permanent disability and such total permanent disability is existed for not less than 12 consecutive months commencing from the date of accident or there is any clear medical indication that the Insured is becoming total permanent disability.
3	100% of the sum insured	For both hands from wrist joints or feet from ankle joints or both sights.
4	100% of the sum insured	One hand from the wrist joint and one foot from the ankle joint.
5	100% of the sum insured	One hand from the wrist joint and one sight
6	100% of the sum insured	One foot from the ankle joint and one sight
7	100% of the sum insured	Loss of hearing and loss of speech
8	75% of the sum insured	Loss of hearing of both ears
9	60% of the sum insured	One hand from wrist joint
10	60% of the sum insured	One foot from ankle joint
11	60% of the sum insured	One sight
12	15% of the sum insured	Loss of hearing of one ear

The Company will compensate according to this clause only for one maximum item throughout the insured period. The Company will compensate the consequence result occurred according to this coverage agreement in aggregate not exceeding the amount specified in the Schedules. Should the Company still does not fully compensate to reach the sum insured, the Company will provide coverage until the end of insured period equal to the remaining sum insured.

Total Permanent Dismemberment means the cutting of wrist joint or ankle joint and shall inclusively mean total loss of usage potentiality of such organs with clear medical indication that such organ can not be able to function at anytime in the future.

Loss of hearing means permanent irrecoverable loss of hearing.

Loss of Speech means loss of ability to pronounce three in four categories which composed as speech, e.g. voice from the lips, oral cavity, tongue and from the palate respectively or total permanent loss of glottal or damage of motor speech center which causes speechless.

Loss of sight means total permanent blind that is incurable.

Total permanent disability means disability until unable to perform any job in regular occupation and other occupation permanently.

Exclusions:

This insurance does not cover injury, loss or damage due to or in consequence causes of or occurred at the time as follows:-

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 liquor" in case of having blood test refers to a blood/alcohol level of 150 mg percent and over.

2. Parasite infections except pyrogenic infection, tetanus, or rabies from a wound or cut suffered as a result of an accident.
3. Treatment related to pregnancy including childbirth and miscarriage.
4. While the Insured is racing of all kinds of car or boat, horse racing, ski playing or racing including jet ski, skate racing, boxing, parachute jumping (except parachute jumping of life-saving), boarding or traveling in a hot-air balloon and gliding.
5. While the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft.
6. While the Insured pilots or works as a crew in any aircraft.
7. While the Insured is taking part in a brawl or taking part in inciting a brawl.
8. While the Insured is committing a felony or while the Insured is being arrested, under arrest or escaping the arrest.
9. While the Insured serves as a soldier, police, or a volunteer or participate in war or crime suppression.
10. The incident occurred around petroleum drilling platform or underground mine.
11. While the Insured is working in the following capacities:- plumber, electrician, mechanic, carpenter, painter, decorator or constructor, or working related to the installation, assemble, maintenance or repair of machine, electric equipment or hydraulic machine or working in high risk location or other labor use excluded the work related to management, supervision, sale or food management and preparation.
12. While the Insured is riding or traveling on a motorcycle without proper legal license according to the law of such country.

Emergency Medical Evacuation

Definition:

Home country means any country where the Insured is authorized as citizen or the country where is permanent residence of the Insured.

Coverage:

This insurance covers the benefit when the Insured is injured or sick during the trip and it is necessary to evacuate the Insured by the method suitable to the necessity or advice of Travel Assist or its authorized representative to provide suitable treatment or for **evacuation to home country** at the expenses of Travel Assist directly.

The movement method as mentioned herein, Travel Assist or its authorized representative shall decide and determine the method and type of movement and destination which may include the transportation cost via air, sea, land, train or other suitable method and subject to necessary treatment basis.

The coverage specified herein is expense for the service determined and/or prepared by Travel Assist for transport or treatment, cost of medical equipment as necessary in consequence of evacuation for emergency treatment of the Insured as specified herein.

Exclusions:

This insurance does not cover emergency medical evacuation expenses due to or in consequence of the following causes:-

1. All expenses related to service which the Insured is not liable to pay nor any expenses already included in expenses specified in the trip schedules.
2. Expenses related to any service unapproved nor managed by Travel Assist or its authorized representative unless the Insured or his companion is unable to report Travel Assist and there is reasonable cause of excessive expenses uncontrollable during emergency treatment at any place. In this regard, the Company reserves its right to compensate the amount prepaid by the Insured only the expenses incurred from those services in the same condition as prescribed by Travel Assist at maximum amount not exceeding the sum insured as specified in the Schedules.
3. Pre-existing conditions
4. AIDS or result of blood test that indicates HIV infection and other disease related to AIDS.
5. Venereal disease or other sexual transmitted diseases.

Repatriation of Mortal Remains

Definition:

Home country means any country where the Insured is authorized as citizen or the country where is permanent residence of the Insured

Coverage:

This insurance 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. Travel Assist or its authorized representative shall prepare to repatriate the corpse or ash of the Insured to his home country whereby the Company shall pay expenses incurred from such repatriation directly to Travel Assist at the actual amount to be paid but not exceeding the maximum insured sum specified in the Schedules.

The Company will reimburse such prepaid repatriation expenses to the estate of the Insured according to the actual amount incurred for all services and preparation of the undertaker including the cost of coffin, embalming, funeral and other similar expenses.

Exclusions:

This insurance does not cover expenses for repatriation of corpse or ash to home country which is incurred due to or in consequence of the following causes:-

1. Expenses for all services which other persons must be liable for the Insured according to the law or any expenses which is already included in traveling expense which must be responsible by the transport manager or carrier company.
2. Any expense for repatriation of the Insured's corpse, which is unauthorized nor managed by Travel Assist.
3. Pre-existing conditions.
4. AIDS or positive result of blood test indicating HIV infection and other diseases which is related to AIDS.
6. Venereal disease or any sexual transmitted disease.

Hospital Visitation

Definition:

Family member means parents, grandparents, great grandparents, son, daughter and spouse of the Insured and parents, grandparents and great grandparents of spouse.

Adult means the person who reaches full 20 years of age.

Coverage:

In the event of the Insured is required to attend medical treatment in overseas hospital or medical center as inpatient for more than 5 consecutive days and such symptom is not allowable for evacuation and no adult member of the Insured's family is with the Insured, the company will pay transport fare only for economy class air travel, first class rail travel or sea travel at actual amount plus hotel accommodation and food expense up to maximum 10,000 baht to 2 family members or friends of the Insured, not exceeding the maximum sum insured specified in the Schedules to enable the Insured's family members or friends to visit the Insured overseas.

Travel Assist or its authorized representative will provide economy class round trip air ticket, first class train ticket or ship ticket for not exceeding 2 family members or friends of the Insured for hospital visit and Travel Assist will compensate expense actually paid during such hospital visit until the physician will certify that the Insured can return Thailand but not exceeding the maximum sum insured as specified in the Schedules. In this regard, if the family member of friend of the Insured who will travel for hospital visit does not departure from Thailand, the travel expenses incurred in this case shall not exceeding the expense for travel from Thailand.

The insurance under this coverage, any Insured can claim for travel expense to assist the funeral or hospital visit the patient in hospital only one coverage but can not claim for both coverage in the same event.

Overseas Hospital Confinement Benefit**Coverage:**

This insurance covers in the event that the Insured is necessary to attend treatment in overseas hospital or medical center as inpatient due to injury from accident or sickness during the overseas trip. The Company will pay daily compensation to the Insured 3,000 baht/day commencing from the first day of admission as inpatient in the hospital or medical center and in case of the Insured is required to attend further treatment in Thailand, the Insured must admit as inpatient in hospital or medical center and the Company will pay daily compensation to the Insured 1,000 baht / day. Such payment will be made after admission.

Exclusions:

This insurance does not cover inpatient treatment due to the following causes:-

1. Pre-existing Conditions.
2. Treatment or remedy the bodily deficiency sustained since birth.
3. Treatment for relaxation or healthiness, rehabilitation, bodily checkup, other medical expense unrelated to the injury or sickness.
4. Treatment of all kinds of genetic disease.
5. AIDS, venereal disease or sexual transmitted disease.
6. Treatment related to pregnancy including childbirth and miscarriage.
7. Treatment in Thailand which is not modern type medicine including alternative medicine, e.g. acupuncture, natural therapy, massage, reflexology and chiropractic.
8. Unnecessary service or operation.
9. Treatment for beauty, e.g. dietary or treatment to remedy the bodily deficiency, cosmetic surgery except in importance case due to accident to reactivate the function of such organ.
10. Any injury while the Insured is racing of all kinds of car or boat, horse racing, all kinds of ski racing including jet ski, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon and gliding.
11. 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 liquor" in case of having blood test refers to a blood/alcohol level of 150 mg percent and over.

12. While the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft.
13. While the Insured pilots or works as a crew in any aircraft

Trip Cancellation Expenses

Definitions:

Serious injury or serious sickness means any person who requires treatment by a Qualified Medical Practitioner according to the law and such serious injury or sickness has resulted in the Insured being certified by that Qualified Medical Practitioner as unfit to travel or continue with his/her original trip.

Family member means parents, grandparents, great grandparents, son, daughter and spouse of the Insured and parents, grandparents, great grandparents of spouse

Coverage:

This insurance covers trip cancellation of the Insured occurred within 30 days before departure (except the cause in clause 3) as caused by:-

1. Death or serious injury or serious sickness of the Insured or family member which unable the Insured to travel according to the original itinerary.
2. Unexpected outbreak of strike, riot, civil war beyond the control of the Insured and unable the Insured to travel according to the original itinerary.
3. In the event of the residence of the Insured where is used as permanent residence is seriously damaged from fire, flood or similar natural disaster, e.g. typhoon, earthquake within 1 (one) week before departure date, which unable the Insured to travel according to the original itinerary.
4. The Insured receives summons to present as witness in the court or receives mandatory warrant from the court.

The Company will reimburse the Insured for the loss or damage of trip cancellation occurred after the effectiveness of this Policy, e.g. travel deposit, advance purchase of ticket and/or accommodation and food prepaid only for loss or damage non-reimbursable from other sources and as continuous result from postponement or cancellation before the starting date and/or expenses which the Insured is liable according to the law. This coverage shall come into effect only upon the Insured has insured before awareness of any incident which may cause such trip cancellation.

Exclusions:

This insurance does not cover trip cancellation due to or in consequence of the following causes:-

1. Any loss or damage occurred from control or rules and regulations of the government.
2. Bankruptcy, liquidation or default of travel agencies, or carrier caused cancellation.
3. Any loss or damage covered by other Policy which is still in effect or government project or compensation from other sources, e.g. hotel, airline, travel agency or other operator engaging in the business related to travel, food and accommodation.
4. AIDS or positive result of HIV test and other diseases related to AIDS.
5. Venereal disease or other sexual transmitted disease.
6. This insurance must be taken within less than 7 days before departure (except in case of death or serious injury from accident of the Insured or family member).

Trip Curtailment Expenses including Aircraft Hijacking

Definitions:

Serious injury or serious sickness means any person who requires treatment by a Qualified Medical Practitioner according to the law and such serious injury or sickness has resulted in the Insured being certified by that Qualified Medical Practitioner as unfit to travel or continue with his/her original trip.

Family member means parents, grandparents, great grandparents, son, daughter and spouse of the Insured and parents, grandparents, great grandparents of spouse

Coverage:

This insurance covers additional 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:-

1. Serious injury or serious sickness of the Insured and suggested by the physician to return home country.
2. The aircraft on which the Insured is on board as a passenger is hijacked.
3. Unexpected death or injury or sickness of the Insured's relative or travel companion.
4. Natural disaster, such as, typhoon or earthquake which prevent the Insured from continuing with his scheduled trip.
5. Unexpected strike, riot, civil commotion beyond the control of the Insured.
6. Quarantine as suggested by the physician.

The Company will compensate actual expense but not exceeding the maximum sum insured as specified in the Policy. For additional travel expense by aircraft, land or ship (economy class, if possible), or accommodation and loss of travel expense and/or accommodation prepaid or confiscated after the beginning of the trip as resulted from the above mentioned causes, shall include any expense incurred from extension of travel time due to quarantine as suggested by the physician.

This coverage shall come into effect only when the Insured has insured before awareness of any incident causing such trip curtailment, any Insured is not able to simultaneously claim for any benefit, trip curtailment expense and benefit in case of trip cancellation (if any) for the same incident whatsoever.

Exclusions:

This insurance does not cover trip curtailment expense including aircraft hijacking due to or in consequence causes of AIDS or positive result of HIV test and other diseases related to AIDS.

Loss of Personal Money

Definition:

Excess means the initial damage of each and all losses or damages which the Insured must be liable by himself/herself.

Travel card means travel card which the Insured has paid fare to the licensed transport operator for land, sea and air transport

Theft means loss of or damage to the property Insured owned by the Insured whilst situated within the Insured's Premises arising from theft or any attempt thereof with forcible or violent entry.

Burglary means theft by any person, not specifically excluded in the Exclusions, who has entered or come out of the Insured Premises by actual force and violence resulting visible marks of damage upon the Insured Premises made by tools, explosives, electricity, chemical including loss or damage arising from any attempt thereof.

Robbery means theft by doing act of violence or threatening to do any act of violence immediately in order:-

- to facilitate the theft of taking away of the thing or
- to obtain delivery of the thing or
- to take hold of the thing or
- to cancel the commission of such offence or
- to escape from arrest

Gang Robbery means robbery as defined under Robbery definition committed by three persons upwards.

Coverage:

The Company will compensate the Insured in case of his/her cash, bank note, traveler's cheque or draft is lost due to robbery, gang robbery or burglary during overseas trip according to the actual lost amount but not exceeding the maximum sum insured as stipulated in the Schedules whereby the Insured must be responsible for excess 1,000 baht (one thousand baht only) of each and every losses.

In this regard, the Insured is required to report such loss to competent police officer in the area where the incident is occurred within 24 hours after the incident is occurred and police report must be provided for all claims.

Exclusions:

This insurance does not cover loss of personal money due to or in consequence causes of:-

1. All kinds of credit cards, travel card, share certificate and bill.
2. In case of no report is made to the competent police officer in the area where the incident is occurred within 24 hours after the incident and no daily report is made.
3. Loss as resulted from failure, forgetfulness, ignorance of the Insured to take appropriate care and precaution for safety of such property including loss due to currency exchange or devaluation.
4. Loss of traveler's cheque without immediate report after the incident to the bank or representative issuing such cheque.
5. Loss is not provable.

6. 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 liquor" in case of having blood test refers to a blood/alcohol level of 150 mg percent and over.

7. While the Insured is taking part in a brawl or taking part in inciting a brawl.
8. While the Insured is committing a felony or while the Insured is being arrested, under arrest or escaping the arrest.

Damage or Loss of Personal Baggage

Definitions:

Excess means the initial damage of each and all losses or damages which the Insured must be liable by himself/herself.

Personal effects means the Insured's belongings that are carried with while traveling.

Household effects means articles for household use that the Insured is not usually carrying while traveling, e.g. clothes unnecessary for traveling, kitchenware, household facilities, etc.

Souvenirs means articles that is a reminder of symbol or event, place or things sold or given as reminders.

Golfing equipment means golf clubs and golf bags or golf carts

Ornament means some articles, such as, ring, bracelet, necklace, bangle, earrings, pendant and watch.

Household contents means furniture, furnishing, clothing and personal effects belonging to the Insured or to family member or domestic servant permanently residing with him/her except deed, bond, bill of exchange, promissory note, cheque, traveler's cheque, securities, all types of documents, cash and bank note.

Valuables means articles of gold, silver or other precious metal, furs, watch, gem and precious stone.

Coverage:

This insurance covers damage or loss of personal effects of the Insured that are carried with him/her and sustained loss or damage during the trip by following causes:-

1. Where the baggage or personal effects is/are in the possession of hotel staff or a common carrier and proof of such loss must be obtained in writing from the hotel management or the common carrier management, or
2. As the result of the serious forceful taking of the baggage or personal effect from the Insured by other person by way of violent mean or the threat of violence and such loss or damage must be reported to the police having jurisdiction at the place of loss or damage within 24 hours from the incident. Any claim must be accompanied by such written police report.

The Company will pay for loss or damage of baggage, cloth or personal effects kept inside the baggage of the Insured during the trip or at the expiration of this Policy depends on whichever is earlier, as following:-

1. The Company will compensate loss or damage of any one item not exceeding sum insured per item as stated in the Schedules.

2. The Company may make cash payment or at its option reinstate or repair in case of such article is not older than 1 year.

3. The Company may make cash payment or at its option reinstate or repair as the Company shall deduct depreciation upon it is accepted as tear and wear and depreciation is more than 1 year.

The insurance under this coverage, any Insured is unable to claim under damage or loss of personal effects and baggage delay (if any) simultaneously for the same incident.

Conditions:

1. The Insured must report losses or damages to the police officer or responsible officer of any aircraft, vessel or conveyance on which he/she is traveling and obtain a written statement from such authority when available unless failure to do so is due to necessary reason or staying in the incident and report is not possible.

2. The Insured must take all reasonable actions to maintain and protect the insured property and should such property is lost or damaged, the Insured shall promptly report the police office, hotel staff, carrier company or transportation terminal authorities.

3. In the event of any payment of this Policy, the Company shall be subrogated to all the Insured's right to recovery thereof against any person or organization only in the part which the Company has prepaid compensation. In this regard, the Insured shall cooperate to the Company in delivering documents and take necessary action to secure such rights and shall take no action to cause damage to the Company.

4. The Insured must take every possible steps to ensure that the baggage or personal effects are appropriately cared.

5. The Insured must be liable to the excess in case of any loss or damage at the amount as specified in the Schedules for each and all losses or damages.

For insurance under this Policy, any one Insured can exercise his/her right to claim for compensation only either one coverage in case of damage or loss of personal baggage, damage or loss of personal baggage, property including computer notebook from natural disasters; jewelry or golf advantage (if any).

Exclusions:

This insurance does not covers damage or loss of personal effects due to or in consequence of the following causes:-

1. Animals, motor vehicles (including accessories), motorcycles, boats, automobiles, any other conveyances, snow ski, household effects, antiques, precious ornaments, e.g. diamond, gold, silver and all gold-ware and silverware, contact lens, wheeled-chair, denture, artificial limbs, securities, bank note, coin or souvenirs.
2. Loss or damage caused by tear and wear, gradual deterioration, moths, vermin, inherent vice, self-depreciation or damage occurred due to any action to repair, clean or modify and amend such property.
3. Loss or damage of the leased or hired equipment.
4. Seizure or quarantine of property under Customs law, seizure by government, shipment of contraband products or any illegal actions.

5. Loss of or damage to property duly compensated from other source, e.g. property insured under other Policy, compensation by common carrier or hotel.
6. Loss of the Insured's baggage sent in advance or souvenir and articles mailed or shipped separately.
7. Loss to Insured's baggage left unattended in any vehicle or public place or as a result of the Insured's failure to take due care and precaution for the safeguard and security of such property.
8. Loss or damage of good or sample.
9. Loss or damage of data recorded in tape, program, diskette, card or otherwise.

Damage or Loss of Luggage, Property including Computer Notebook from Natural Disasters

Definition:

Computer notebook means full set of portable computer including accessories or standard accessories of computer notebook. Handheld computer or any portable equipment are not included in this coverage.

Coverage:

The company will compensate the Insured at the actual lost or damaged amount but maximum not exceeding the sum insured as specified in the Schedules. For loss or damage of baggage including cloth of the Insured kept inside the baggage, property and computer notebook carried with him/her or purchased during overseas trip which sustained damage from natural disasters (e.g. typhoon, earthquake, etc.) beyond the control of the Insured at the determined destination during overseas.

In case of any property of the Insured is unworthy to repair, the Company will consider compensation as if such property is lost.

The Company will compensate not exceeding the maximum sum insured as stipulated in the Schedules for one item or one pair or one set of property. The maximum liability for computer notebook is also specified in the Schedules. The Company may compensate by mean of replacement or repair subject to tear and wear and depreciation cost. In this regard, depreciation may not apply to computer notebook purchased for short of 1 year commencing from the date of accident if the Insured can provide supporting evidence, e.g. original receipt, original guarantee card, etc.

Conditions:-

1. 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 after the time of accident and attach written record of such authority along with claim.

2. The Insured must take all possible actions about the baggage or personal effects, by:-

1) Do not leave the baggage or personal effect unattended in public area, and

2) Must provide all reasonable prevention to secure safety for baggage and personal effects. A pair or set of articles is regarded as one item, e.g. one pair of shoes, camera and leans and standard accessories.

For insurance under this Policy, any one Insured can exercise his/her right to claim for compensation only either one coverage in case of damage or loss of personal baggage, damage or loss of personal baggage, property including computer notebook from natural disasters; jewelry or golf advantage (if any).

Exclusions:

This insurance does not covers the property or loss or damage of baggage or personal effects due to or in consequence of the following causes:-

1. The following property are not covered: Animals, motor vehicles (including decorations), motorcycles, boats, engine, any other conveyances, ice ski, fruit, decomposable article and commodities/eatable products, household effects, antiques, invention, drawing, art object, contract, gem, lens or contact lens, securities, souvenir, musical instrument, teeth bridge and denture.
2. Loss or damage due to tear and wear, depreciation, damage from insect or rodent, deficiency or intangible damage.
3. Loss or damage to the leased or hire-purchased property and loss or damage to the property as directly or indirectly resulted from uprising, rebellion, revolution, civil war, usurpation or action by government authority to protest, fight or prevent those situation, seizure or destruction of property under the quarantine rules or Customs law, seizure by order of government officer or competent authority or risk in shipment or sale of contraband or illegal products.
4. Loss of or damage to property duly insured under other Policies or will be compensated from any other airline, hotel or person.
5. Loss of or damage to the Insured's baggage sent in advance by mail or shipped separately.
6. Loss of or damage to Insured's baggage left unattended in public place.
9. Loss or damage occurred due to the Insured fails to take appropriate care and prevention to those properties.
8. Loss or damage of goods or samples or any equipment.
10. Loss or damage of data recorded in tape, card, diskette or ay otherwise.
11. Loss or damage of cash, bank note, bond, coupon, stamp, negotiable bill, deed, contract, all types of securities, loss of credit card or replacement of credit card, identification card, driving license and travel document.
12. Loss with unknown cause.

Loss of Travel Document

Definition:

Travel card means travel card which the Insured has paid fare to the licensed transport operator for land, sea and air transport.

Theft means loss of or damage to the property Insured owned by the Insured whilst situated within the Insured's Premises arising from theft or any attempt thereof with forcible or violent entry.

Burglary means theft by any person, not specifically excluded in the Exclusions, who has entered or come out of the Insured Premises by actual force and violence resulting visible marks of damage upon the Insured Premises made by tools, explosives, electricity, chemical including loss or damage arising from any attempt threat.

Robbery means theft by doing act of violence or threatening to do any act of violence immediately in order:-

- to facilitate the theft of taking away of the thing or
- to obtain delivery of the thing or
- to take hold of the thing or
- to cancel the commission of such offence or
- to escape from arrest

Gang Robbery means robbery as defined under Robbery definition committed by three persons upwards.

Coverage:

The Company will compensate the Insured the actual expense maximum not exceeding the sum insured as specified in this Schedules for the expense in applying for passport, visa, travel card 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 or natural disaster (e.g. storm , typhoon, earthquake, etc.) while overseas.

In this regard, the Insured must report such loss to the police officer who have jurisdiction in the area of incident within 24 hours from such incident and attach daily report of the police officer to support claim.

Exclusions:

This insurance does not cover expense or loss of travel document due to or in consequence of the following causes:-

1. In case of no report of such loss to the police officer who have jurisdiction in the area of incident within 24 hours from such incident and no daily report of the police officer.
2. In case of loss is a consequential result of failure, forgetfulness and ignorance of the Insured to take appropriate care and precaution for security of passport, visa, travel card and other related document of such trip.
3. In case the cost in applying travel document and/or visa for such country is not included in the trip schedules of the Insured.
4. Loss with unknown cause.
5. 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 liquor” in case of having blood test refers to a blood/alcohol level of 150 mg percent and over.

6. While the Insured is taking part in a brawl or taking part in inciting a brawl.
7. While the Insured is committing a felony or while the Insured is being arrested, under arrest or escaping the arrest.
8. Loss due to currency exchange rate or depreciation of such document.

Baggage Delay

Coverage:

This insurance covers in case of baggage delay during the trip or misdirected or temporarily lost after the Insured's arrival at the baggage pick-up point of scheduled destination overseas and Thailand. The Company shall compensate the Insured for the emergency purchase of essential clothing or toiletries which the Insured has prepaid as follows:-

1. After the Insured's arrival at the planned destination overseas or Thailand for more than 8 hours, the Company shall compensate actual expense prepaid by the Insured at maximum not exceeding 20% of the sum insured as stipulated in the Schedules.

2. After the Insured's arrival at the planned destination overseas or Thailand for more than 16 hours, should the baggage is still not in the physical possession of the Insured, the Company shall in addition to clause 1 above, additionally compensate the Insured not exceeding 30% of the sum insured as stipulated in the Schedules.

3. After the Insured's arrival at the planned destination overseas or Thailand for more than 24 hours, should the baggage is still not in the physical possession of the Insured, the Company shall in addition to clause 2 above, further additionally compensate the Insured not exceeding 50% of the sum insured as stipulated in the Schedules.

For insurance under this coverage, the Company shall compensate the Insured not exceeding the maximum sum insured as stipulated in the Schedules. Any one Insured can not claim under both baggage delay and damage or loss of personal baggage (if any) simultaneously in the same event.

Conditions:

The Company will be subrogated to the Insured's rights of recovery therefore against any person or organization only for the amount compensated by the Company. In this case, the Insured must cooperate with the Company to deliver documents and take necessary action to secure such rights and shall not take any action to cause damage to the Company. After the loss or damage, the Insured must not take legal action against the person who causes such loss or damage.

Travel Missed Connecting Flight

Coverage:

In the event that the Insured's travel missed connecting flight for air, train or ship travel duly confirmed in advance according to the trip schedule at the transfer point due to late arrival of the incoming confirmed connecting scheduled air, train or ship and no other substitute conveyance for onward transportation is available to the Insured within 8 hours on his arrival, the Company will compensate the Insured for the actual cost of overnight hotel, food and beverage but not exceeding the sum insured as stipulated in the Schedules and only once for each trip out of Thailand.

Exclusions:

This insurance does not cover expenses or travel missed connecting flight due to or in consequence of the following causes:-

1. The Insured missed his trip at the origination regardless by whatsoever causes.
2. Damage occurred in case of the Insured fails to get notice from airline, train or ship companies or agent who sells the ticket or tour program which indicates cause of delay, delay period of airline, train or ship.
3. Delay due to strike or protestation initiated or announced before the issuance date of insurance Policy or date specified on the ticket or confirmed date depend on whichever is earlier.
4. Unserviceable mass transit system due to strike or protestation initiated or announced before the Insured shall leave home or place of possible change of trip.
5. The amount paid is recoverable from the airline, international train or ship service.

Personal Liability

Definition:

Third party means any person other than relative who is residing with the Insured, employee and partner of the Insured.

Coverage:

This insurance covers personal liability of the Insured as the Company will compensate for loss or damage of third person occurred during overseas trip due to accident which the Insured must be liable according to the law, at the actual amount of loss or damage but not exceeding the sum insured as stipulated in the Schedules, for:-

1. Loss of life or injury by accident of any person.
2. Loss or damage to the property due to accident of any person.

Conditions:

The Insured must not conduct any action to agree, reimburse or liable to third party or other person, the injured person nor claim or fight against any case without written consent of the Company.

Exclusions:

This insurance does not cover personal liability due to or in consequence of the following causes:-

1. Loss of or damage to the property of the Insured or in possession or legal control of the Insured.
2. Loss or damage related to the liability claimed according to the contract.
3. Loss or damage related to the Insured's intention, malignance or illegal action.
4. Ownership, possession, use of wheeled-vehicle, sea vessel, aircraft, pistol or pet.
5. Trading or professional liability.
6. Action of animal under control of the Insured or property owned or controlled by the Insured.
7. Expenses in taking legal procedure on criminal action.
8. The Insured has joined in rally racing.
9. Damage cost determined as demonstrative punishment or multiple damages.

Emergency Telephone Call Charges

Coverage:

The Company will compensate actual expenses incurred from using personal mobile phone during medical emergency situation while overseas and during insured period with only objective to contact Travel Assist but maximum not exceeding the sum insured as stipulated in the Schedules.

Golf Advantage

Definition:

Golfing Equipment means golf clubs and golf bags or golf carts

Public Place means the place owned by public or private entity opened or allowed the general public to use subject to service hours with or without charge

Coverage:

This insurance covers golf advantage as follows:-

1. Loss or damage of golfing equipment

This insurance covers golfing equipment of the Insured carried from Thailand and those new purchased while overseas in case of loss or damage is occurred in public place while overseas.

Conditions:

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 having jurisdiction at the place of loss or damage within 24 hours from the incident

Any claim must be accompanied by written documentation from such authorities.

The Insured must take all possible actions to ensure that his/her golfing equipment

- 1) is not left unattended in public area, and
- 2) Must provide all reasonable prevention for the safety for his/her ornament.

The Company will compensate for actual loss or damage of golfing equipment to the Insured maximum not exceeding the insured sum as stipulated in the Schedules for one item, one pair or one set thereof. The Company may compensate or select to replace or repair the golfing equipment by deduction cost of tear and wear and depreciation. In case of the Company estimates that cost of damage is not worth for repair, the Company will compensate the Insurance as if such equipment is lost.

2. Golf advantage

2.1 If the Insured achieves a “hole-in-one” in an organized event, under the competition rules and regulations in any golf course of at least 18 holes, which is open to the general public and this “hole-in-one” is confirmed by signature of the competitors, golf-course manager and the competition organizer, the Insured shall be entitled to the prize money as specified in the insurance policy.

2.2 If the Insured achieves a “hole-in-one” in any golf game other than a competition described in 2.1 and such “hole-in-one” is confirmed by signature of the golf-course manager, the Insured shall be entitled to the prize money as specified in the insurance policy.

The Insured is entitled to the above prize for hole-in-one only one time for the entire term of insurance.

Liability limitation:

1. For the entire term of insurance, the Company shall disburse all benefits under the coverage over golfing equipment and hole-in-one for the total amount not exceeding such specified in schedule of insurance policy.

2. For insurance under this Policy, any one Insured can exercise his/her right to claim for compensation only either one coverage in case of golf advantage, damage or loss of personal baggage, damage or loss of personal baggage, property including computer notebook from natural disasters (if any).

Exclusions:

This insurance does not cover expenses of golfing equipment due to or in consequence of following causes:-

1. Loss or damage of golf ball and golf club during actual game or field training.
2. Loss or damage due to tear and wear or damage from repair process or during repairing due to such damage.
3. Loss or damage due to intentional or serious negligent action of the Insured.
4. Loss or damage due to seizure or retention by Customs or government officers.
5. Loss or damage covered by any other insurance Policies.

Rental Vehicle Excess

Coverage:

This insurance covers any excess of Automobile Insurance Policy for vehicle rented by the Insured in case of the Insured is legally liable to compensate such loss or damage while overseas.

Conditions:

- 1) The car is rented from licensed car rent operator.
- 2) Car rent contract must stipulate the Insured to purchase first class automobile insurance to cover loss or damage to the rented car during the rental period.
- 3) The Insured must comply with all conditions of the car rent company under rent contract and condition of the Insurer under such insurance contract including laws, rules and regulations of such country.

Exclusions:

This insurance does not cover rental vehicle excess due to or in consequence of the following causes:-

1. Loss or damage due to driving the rented car in the manner that breaches the condition of rent contract or loss or damage occurred outside public road or due to breach against laws, rules and regulations of such country.
2. Loss or damage due to tear and wear, depreciation, damage from insect or rodent, deficiency or intangible damage.

Travel Delay

Coverage:

This insurance covers in case of the departure of conveyance according to the travel planned schedule of the Insured is delayed for at least 6 consecutive hours from the specified time due to unsuitable climate, imperfect equipment or strike or other operation by employee of public conveyance causing travel is not possible, the Company will compensate according to the sum insured as stipulated in the Schedules for delay of such public conveyance at every full 6 consecutive hours.

SECTION5: Extended Clauses

Should any content contained in following insuring agreements or attachments are objected or conflicted to the contents in insurance Policy, the content in these annexes shall be prevailed.

Other conditions of insurance contract and exclusions therein shall remain in full force and effect.

ANNEX

Advance Premium Payment
 (applicable only to Global Travel Policy)

Advance Premium Schedule	
1. Insured period: Inception date:	Expiry date:
2. Maximum period of each trip not exceeding:days	
3. Number of trip during insured period maximum not exceeding:times	
(number of the Insured covered by this Policy is considered by number of trip to calculate advance insurance premium and rebate for group insurance)	

It is agreed and understood that during the validity as specified in this insurance Policy, the insurance Policy has been amended and added general conditions as follows:-

1. The period of Overseas Travel Policy is specified in this Advance Premium Schedule.
2. The Insured whose name is listed in the Policy will estimate maximum period of trip and number of trip during the insured period and consider number of trip as number of person to calculate advance insurance premium and rebate for group insurance.
3. Should number of person, number of trip and travel period at the expiry date of insurance period is exceeding the coverage of such advance premium, the Company will additionally claim such lacking amount from the Insured with rebate to the same rate calculated at the beginning of the Policy year.
4. Should number of person, number of trip and travel period at the expiry date of insurance period is less than the coverage of such advance premium, the Company will proportionally refund such advance premium with rebate to the same rate calculated at the beginning of the Policy year.
5. The Insured must report the Company prior all trips during the insured period the maximum period of each trip, number of traveler and planned destination for benefit in premium adjustment at the end of Policy year.
6. In case of termination of Policy prior to its expiry, the Company will proportionally refund advance premium. Should such advance premium is insufficient to the actual coverage of total trip as at the termination date, the Company will claim for additional premium from the Insured.

TA-Exclusion 1
(Attached to Travel Insurance Policy)

Company Name:

Endorsement No.	Attached to the policy no.		Inception Date
			Insured's Name:
Period of coverage	day(s)	Effective Date	at
Premium	Tax	Stamp	Total

It is hereby agreed and noted that under the travel insurance policy which this endorsement attached, loss or damage, injury, sickness or legal liabilities, arising or deriving from, no matter direct or indirect, the followings will not be covered;

- (a) any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and
- (b) any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is:
 - (i) a terrorist;
 - (ii) a member of a terrorist organization;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.

If the conditions or wording in this Endorsement contradict to the Policy, it is noted to us this Endorsement instead. All other terms, conditions and exclusions remain unchanged.