Travel Insurance Policy

NKI Travel Care มีไว้... Happy ชัวร์

Coverage	Sum Insured	
1. Cover Medical Expenses due to injury or illness maximum aggregate limit in the table	1,500,000	
2. Cover Mortality, Dismemberment, Loss of Sight or Total Permanent Disablement caused		
by accident and cover loss or damage resulting from bodily injury within 180 days	1,500,000	
from the accident maximum aggregate limit in the table		
3. Cover On-going medical treatment expenses from serious sickness or injury of the insured		
in Thailand after returning from overseas trip up to 14 days from the date of return	150,000	
maximum limit in the table		
4. Cover Overseas Daily Hospital In-patient Benefit 1,000 Baht per day with max limit		
60 days in overseas and 1,000 Baht per day with max limit 14 days in Thailand.	60,000	
Maximum aggregate limit in the table		
5. Cover Emergency Medical Evacuation or Repatriation. Covered in case of moving		
for medical treatment in a way that is suitable for necessity according to the opinions	4500.000	
or recommendations of emergency service providers or repatriation to Domicile Country	1,500,000	
maximum aggregate limit in the table		
6. Cover Repatriation of Mortal Remains to Thailand or Domicile Country, covered in case		
of Mortality within 30 days from the date of injury or illness suddenly while traveling	1,500,000	
abroad maximum aggregate limit in the table		
7. Trip Cancellation or Postponement, the company will pay compensation to the insured		
for deposit travel expenses, advance ticket purchase fee, accommodation cost as	40,000	
a consequence of postponement or cancellation from death, serious injury, serious		
sickness of the insured or family member, natural disaster, riot or receiving summons		
to present as witness in the court maximum aggregate limit in the table		
8. Cost of Trip Curtailment, the company will pay compensation to the insured for some		
or all of the prepaid expenses that have not been used yet due to death, serious		
sickness or injury of the Insured and family and cannot continue traveling maximum	40,000	
aggregate limit in the table		



Coverage	Sum Insured	
9. Cover Loss of Baggage or Damage and/or Personal Belongings contained in		
the baggage while traveling abroad, being robbed or burglary with signs of tampering	20,000	
to the accommodations or personal cars which is under care custody of the hote		
staff or baggage car service company with the document support i.e. Police		
Notification maximum aggregate limit in the table		
10. Baggage Delay, the company will pay compensation for buying clothes or personal		
belongings for the baggage delay more than 6 hours with Certification Letter from	20,000	
transporter maximum aggregate limit in the table		
11. Personal Liability to other people and property, the company will pay loss or		
damage of property or physical injury of third parties due to an accident caused	1,000,000	
by the insured with the document support maximum aggregate limit in the table		
12. Cover Damage or Loss of Money due to being robbed or burglary with signs of		
tampering to the accommodations or personal cars with the document support	5,000	
i.e. Police Notification maximum aggregate limit in the table		
13. Damage or Loss of Travel Document, the company will pay compensation for		
preparation of travel documents including travel expenses and accommodation		
cost to prepare new documents due to being robbed or burglary with signs of		
tampering to the accommodations or personal cars or natural disaster with the		
document support i.e. Police Notification maximum aggregate limit in the table		
14. Flight Delay, the company will pay compensation to the insured for food,		
accommodation, clothing and personal necessities for continuous of fligh delays		
more than 6 hours due to bad weather, machine and equipment out of order,	10,000	
strike by employee of the conveyance maximum aggregate limit in the table		
15. Missed Connecting Flight, the company will pay compensation to the insured		
for food, accommodation, clothing and personal necessities due to the delay		
of the aircraft to the transit point of that trip and missed connecting flight and	10,000	
cannot find other flight to substitute more than 6 hours maximum aggregate	10,000	
limit in the table		

Period of Insurance (days)	Sum Insured (Baht)		
	Age 1-75 Years	Age 76-90 Years	
90	2,500	3,750	
60	2,000	3,000	
30	1,200	1,800	
15	1,000	1,500	
10	1,000	1,500	
7	870	870	

(มวทิจ) ประกันภัย

(Included Stamp duty and VAT)

Remarks :

Period of insurance starts two hours prior to the departure from Thailand and continues until the insured travels back to his or her place of residence in Thailand, or for two hours upon arrival in Thailand, or until the expiry date of the period of insurance, whichever is earlier

*Please study the details of term, condition and exclusions from the policy.

Summary of Key Insurance Conditions :

- 1. For single trip plan coverage up to 90 days per trip
- 2. The insured must travel from Thailand and came back to Thailand only
- 3. Exclusion countries: Myanmar, Russia, Ukraine, Afghanistan, Azerbaijan, Cuba, Iran, Iraq, Israel, Kyrgyzstan, Lebanon Libya, Nicaragua, North Korea, Pakistan, Palestine, Syria, Tajikistan, Turkmenistan, Uzbekistan, Sudan/North Sudan, South Sudan, Crimea, Republic of the Congo, Democratic Republic of the Congo, Nepal (hiking, trekking, base camping and climbing) (Exclusion countries subject to change, please contact us for current update.)
- 4. The insured be able to purchase 1 Policy per person only.

Summary of Key Exclusions :

This insurance does not cover injury, sickness, loss or damage caused by as follows;

- 1. Pre-existing conditions
- 2. Insured under the influence of alcohol, narcotic drugs
- 3. Injury caused by the insured participates in a brawl
- 4. Suicide or attempt suicide or self-inflicted injury
- 5. Injuries occurred while racing, boat racing, horse racing, skiing or jet skiing, ski skating, boxing, parachuting (except for the life saving), flying in balloon, gilder, bungee jumping and driving with oxygen tank and respirator
- 6. Pregnancy, delivery and miscarriage
- 7. Flying in non-comercial aircraft or Flying in non-license for carrying passengers
- 8. Travelling to work for all kinds of work related to physical labor, Mining, off-shore

9. While on duty as a pilot, crew member in any aircraft, military, police or volunteers(Operation in war or suppression) 10.War, invasion, civil war, insurrection, rebellion, civil commotion, revolution, matial law and terrorism

11. Radiation or Radioactive radiation / nuclear weapons or other weapons

**Please study the details of term, condition and exclusions from the policy.

Note : All coverages ; sum insured and exclusions are subject to the policy terms and conditions. Please ensure you read carefully and understand the insurance coverages and conditions prior to purchasing the policy.

