## 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.

