




# COVID-19 Insurance Plans For Non-Thai Nationals

Navakij Health Insurance Policy on Specific Diseases. (Individual Plans)

Premium...From **1,460.-/year**



## Coverage (One Year)

-  Conditions of a coma induced by Coronavirus 2019 (COVID-19)
-  Treatments of In-Patient Department (IPD) and Out-Patient Department caused by Coronavirus 2019 (COVID-19)
-  Daily compensation benefit for being an In-Patient in a hospital or a nursing home including a medical facility due to an infection of Coronavirus 2019 (COVID-19)  
Per Day  
Maximum: 30 Days per Year

Total Insurance Premium / Person / Year (Incl. Stamp Duty and Tax)

## Coverage (Baht)

	Plan 1	Plan 2	Plan 3
Conditions of a coma induced by Coronavirus 2019 (COVID-19)	500,000	600,000	600,000
Treatments of In-Patient Department (IPD) and Out-Patient Department caused by Coronavirus 2019 (COVID-19)	100,000	100,000	100,000
Daily compensation benefit for being an In-Patient in a hospital or a nursing home including a medical facility due to an infection of Coronavirus 2019 (COVID-19) Per Day Maximum: 30 Days per Year	300 9,000	300 9,000	400 12,000
Total Insurance Premium / Person / Year (Incl. Stamp Duty and Tax)	1,460	1,600	2,000

## Terms and Conditions for COVID-19 Insurance :

- Qualifications of the insured as follows:
  - The insured, who are non-Thai nationals, must legally work in Thailand or must have stayed in Thailand for no less than 6 months.
  - The eligibility of ages to acquire the insurance coverage is from 6 - 65 years old.
  - The insured who are under 20 years of age must always have the signature of their guardian undersigned in the insured's declaration of health status.
  - The insured must be issued the official document to legally stay in Thailand such as a work permit or a non-immigrant visa allowing to stay in Thailand.
  - In order to do a group insurance, it is taken into consideration by their company.
- This COVID-19 insurance is eligible only in Thailand's territory.
- The duration of each insurance coverage is actively one year.
- This COVID-19 insurance is ineligible for the insured who have a career in agriculture, farming, fishery, mine, and construction.
- This COVID-19 insurance doesn't cover a person who may be dubiously infected with COVID-19 as well as a person who needs to be in the state quarantine for a period of time before the starting date of an insurance policy is initially activated.
- This COVID-19 insurance covers a person who is confirmed COVID-19 and has a treatment for COVID-19 only in the land of Thailand.
- About the benefits received from each coverage, the insurer compensates the insured according to the premiums specified in the insurance premium table. However, all of the coverage are actively per policy year.
- In the meantime, an insured is buying an insurance plan. The insured should stay in Thailand.
- The insured travel abroad during having held a yearly COVID-19 insurance, provided that the insured must get Certificate of Entry (COE) with negative PCR test issued less than 72 hours before arriving in Thailand.
- The company will deny the renewal of an insurance in case that the insured request for a compensation in the former year.
- The insured can personally buy just one insurance plan, by all means. (The company will cancel the insurance contract in case that the insured buy more than one plan, or re-buy the plan.)
- Other conditional exclusions are according to the health insurance of Navakijon collectively specific diseases. (Individual Plans)

## Exclusions :

- The pre-existing conditions including chronic diseases and illness (also with complications) are accounted coverage by the insurance policy and occur before the initial activation of the insurance. In addition, those diseases are continued under treatments or there is sufficiently some fraudulent information that a person will find diagnosis, treatment, and hospitalization as well as the involvements of medical treatments by doctors.
- Being tested positive COVID-19 in a waiting period which is during the first 14 days of the initial activation of insurance policy.
- Other medical expenses of an insured prescribed by a doctor for the insured itself including the medical expenses of insured's parents, spouse, and child.
- Other treatments and diagnoses are not specified in the coverage of conditions, disorders, and diagnosable symptoms.

## Notes :

- A purchase of insurance plan is available until 31 December 2021.
- To conduct the change of terms and conditions as well as the cancellation of COVID-19 insurance for non-Thai nationals, the company shall take actions without giving a notification in advance.
- A coma is a prolonged state of unconsciousness diagnosed by a physician or a neurosurgeon. It must show all indications as follows:
  - An automated external defibrillator is needed to initial help.
  - Being unresponsive to their environment for at least 96 hours.
  - Being assessed that the brain is permanently damaged resulting in an indication of permanent incapability of doing any one of routines after the first day of unconsciousness or unresponsiveness for 30 days. Nevertheless, the unconsciousness directly caused by alcohol drinks and drug abuses is inapplicable.

## Caution :

- \*Please carefully read the conditions and exclusions according to the health insurance of Navakij on collectively specific diseases. (Individual Plans)
- \*The insured should always acknowledge the coverage and conditions of insurance policy before purchasing any insurance premiums.
- \*This flyer is only for informational purposes and is not a policy document.
- \*The English version is a mere translation of the original flyer written in Thai.

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