

# COVID-19 Insurance Plans

## For Non-Thai Nationalities

who legally stay and work in Thailand.



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	550,000	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	1,475	1,500

#### Terms and Conditions for COVID-19 Insurance :

- Qualifications of the insured as follows:
  - 1.1) Foreigners and migrant workers who legally stay and work in Thailand.
  - 1.2) Age of the insured can be:
    - Foreigners who are non-migrant workers at the age of 6 - 65 years old.
    - Migrant workers are at the age of 20 - 65 years old.
  - 1.3) 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.
  - 1.4) The insured must have some official documents issued the permission to stay in Thailand which must exceed 1 year such as a work permit or a non-immigrant visa.
  - 1.5) The foreign insured who are non-migrant workers, can apply for an individual insurance.
  - 1.6) The nationalities of the insured who are migrant workers must be Burmese, Lao, and Cambodian ONLY.
  - 1.7) For the insured migrant worker:
    - About a group insurance for migrant workers who are working in a factory or a company, their owners must inevitably apply for the insurance for all of them.
    - About an individual insurance for a migrant worker, the migrant worker should work as a housemaid whose owner holds the insurance policy.
- 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 migrant workers 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.
- The insured will get the benefits from each coverage in accordance with the yearly insurance premiums specified in the above table.
- 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.

#### Caution :

- \*Please carefully read the conditions and exclusions according to the health insurance of Navakijon collectively specific diseases.
- \*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.

#### 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 30 June 2021.
- To conduct the change of terms and conditions as well as the cancellation of COVID-19 insurance for foreigners and migrant workers, 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:
  - 3.1 An automated external defibrillator is needed to initial help.
  - 3.2 Being unresponsive to their environment for at least 96 hours.
  - 3.3 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.