

International Travel Insurance

NKI Travel Care+



Coverage

1. Cover Medical Expenses due to injury or illness maximum aggregate limit in the table
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 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 7 days from the date of return maximum limit in the table
4. Cover Overseas Daily Hospital In-patient Benefit 2,000 Baht per day in overseas and 1,000 Baht per day in Thailand 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 or recommendations of emergency service providers or repatriation to Domicile Country 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 abroad maximum aggregate limit in the table
7. Cover Additional Costs: Accommodation cost and/or Travel expense for travel partner or relative in case of taking care of insured abroad from serious sickness or injury maximum limit in the table
8. Trip Cancellation or Postponement, the company will pay compensation to the insured for deposit travel expenses, advance ticket purchase fee, accommodation cost as 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
9. Public Transport Delay in abroad, the company will pay compensation to the insured for food, accommodation, clothing and personal necessities for continuous of public transport delays more than 6 hours due to bad weather, machine and equipment of public transport out of order, strike by employee of the conveyance maximum aggregate limit in the table

Age 0-90 Yrs.

Plan 1	Plan 2	Plan 3	Plan 4
500,000	1,500,000	2,000,000	3,000,000
500,000	1,500,000	2,000,000	3,000,000
Not Covered	50,000	100,000	500,000
Not Covered	Not Covered	15,000	15,000
500,000	1,500,000	2,000,000	2,000,000
500,000	1,500,000	2,000,000	2,000,000
Not Covered	Not Covered	Not Covered	50,000
Not Covered	30,000	50,000	50,000
Not Covered	10,000	20,000	50,000

Coverage

10. Missed Connecting Public Transport in abroad, the company will pay compensation to the insured for food, accommodation, clothing and personal necessities due to the delay of public transport to the transit point of that trip and missed connecting public transport and cannot find other transports to substitute more than 6 hours maximum aggregate limit in the table
11. 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 aggregate limit in the table
12. Hijacking, covered in case of the insured is held hostage in the plane hijack event while traveling on a plane and that event occurred for a period at least 24 consecutive hours maximum aggregate limit in the table
13. 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 to the accommodations or personal cars which is under care custody of the hotel staff or baggage car service company with the document support i.e. Police Notification maximum aggregate limit in the table
14. – covered damage or loss of sports equipment in public places during the period of travel abroad with the document support i.e. Police Notification. Maximum aggregate limit in the table.
– covered in case of the insured is able to make hole-in-one in the official competition under regulations held on a standard golf course abroad
15. 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 transporter maximum aggregate limit in the table
16. 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 by the insured with the document support maximum aggregate limit in the table
17. 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 i.e. Police Notification maximum aggregate limit in the table
18. 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
19. Cover Rental Car Excess from Motor Insurance for the car that the insured rented which must be rented from a rental car company that has a business license and a rental car contract required the insured for the comprehensive covered of Motor Insurance maximum aggregate limit in the table

Age 0-90 Yrs.

Plan 1	Plan 2	Plan 3	Plan 4
Not Covered	5,000	20,000	20,000
Not Covered	Not Covered	50,000	50,000
Not Covered	Not Covered	100,000	100,000
Not Covered	20,000	30,000	60,000
Not Covered	Not Covered	Not Covered	10,000
Not Covered	10,000	20,000	25,000
100,000	500,000	1,000,000	3,000,000
Not Covered	Not Covered	5,000	4,000
Not Covered	10,000	10,000	30,000
Not Covered	Not Covered	20,000	20,000

Period of Insurance	Premium (Baht)					
	Plan 1	Plan 2		Plan 3		Plan 4
	Asia	Asia	Worldwide	Asia	Worldwide	Worldwide
1	180	224	280	392	490	1,100
2	180	224	280	392	490	1,100
3	180	224	280	392	490	1,100
4	180	224	280	392	490	1,100
5	180	320	400	480	600	1,300
6	180	320	400	480	600	1,300
7	180	400	500	600	750	1,350
8	220	400	500	600	750	1,350
9	220	440	550	664	830	1,500
10	220	440	550	664	830	1,500
11	250	520	650	800	1,000	1,800
12	250	520	650	800	1,000	1,800
13	250	520	650	800	1,000	1,800
14	250	520	650	800	1,000	1,800
15	250	520	650	800	1,000	1,800
16	300	640	800	920	1,150	2,250
17	300	640	800	920	1,150	2,250
18	300	640	800	920	1,150	2,250
19	300	640	800	920	1,150	2,250
20	300	640	800	920	1,150	2,250
21	400	736	920	1,040	1,300	2,700
22	400	736	920	1,040	1,300	2,700
23	400	736	920	1,040	1,300	2,700
24	400	736	920	1,040	1,300	2,700
25	400	736	920	1,040	1,300	2,700

Period of Insurance	Premium (Baht)					
	Plan 1	Plan 2		Plan 3		Plan 4
	Asia	Asia	Worldwide	Asia	Worldwide	Worldwide
26	500	800	1,000	1,200	1,500	2,750
27	500	800	1,000	1,200	1,500	2,750
28	500	800	1,000	1,200	1,500	2,750
29	500	800	1,000	1,200	1,500	2,750
30	500	800	1,000	1,200	1,500	2,750
45	650	1,000	1,250	1,450	1,820	3,300
60	780	1,200	1,500	1,700	2,130	3,800
75	920	1,400	1,750	1,950	2,440	4,400
90	1,050	1,600	2,000	2,200	2,750	4,950
120	1,300	2,240	2,800	3,200	4,000	6,100
Annual	-	6,000		9,000		15,000

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 120 days per trip
For Annual trip plan coverage up to 180 days per trip and unlimited number of times per year
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-commercial 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, martial 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.

Remarks :

1. This brochure is not an insurance contract. The insurance will effective after having been considered for insurance from the Company.
2. Applicant must completed applications with signature, date of application and attached a copy of ID card as well as certify true copy to the company consider before the effective date.
3. This factsheet is valid until changed.



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