

# TRAVEL GUARD<sup>®</sup>

## CHARTIS

### Travel Guard International (Single Trip)

#### Characteristics and Conditions

##### Target Groups

- Individual and group of Thais and foreigners living in Thailand who wish to travel abroad on pleasure, business, field trips, to visit friends and/or relatives or for short-term study, apply for visa etc.

##### Coverage

- Provides coverage during the specified period of each trip.
- Provides 24-hour accident and health insurance while traveling and living in a foreign country.
- The coverage becomes effective 2 hours before the commencement of the trip and ceases within 2 hours upon the Insured's return to Thailand or the expiry of the period of insurance specified in the Policy whichever occurs first.

##### Insurance Conditions

- Age limit: Between 1-85 years old.
- Covers up to 180 days per trip.
- Physical examination is not required for persons who are within the specified age limit

##### Features

- Covers avian influenza.
- Covers SARS.

##### Free 24-hour Assistance Service

The Assistance Service is our information center which the Insured can contact while on a trip abroad for information, advice, and consultation on the following matters:

- Travel information before departure on a trip.
- Medical service or consultation.
- Advice on baggage loss.
- Legal advice.
- Emergency medical evacuation and repatriation of mortal remains.
- Emergency trip service.
- Assistance in case of hospitalization.
- General services.

**Note:** The trip shall be deemed to start and end on the dates stamped in the passport.

#### Personal Plan

**Coverage**

**Benefit Amounts - Baht**

	Plan A	Plan B	Plan C	Plan D
<b>1. Personal Accident and Permanent Dismemberment : TA6</b>	5,000,000	4,000,000	1,500,000	1,500,000
2. Medical Expense Incurred Overseas : TA1	5,000,000	3,000,000	2,000,000	2,000,000
3. Medical Expense Incurred in Thailand : TA2	250,000	150,000	70,000	40,000
4. Hospital Visitation : TA11	250,000	150,000	70,000	-
5. Overseas Hospital Confinement Benefit : TA12	25,000	15,000	7,000	-
6. Emergency Telephone Call Charges : TA28	500	300	200	100
7. Emergency Medical Evacuation and Repatriation : TA7&TA8	Actual Cost	4,000,000	2,000,000	2,000,000
8. Personal Liability : TA27	4,000,000	3,000,000	1,000,000	500,000
9. Trip Cancellation Expense : TA16	Actual Cost	Actual Cost	Actual Cost	-
10. Trip Curtailment Expenses including Aircraft Hijacking : TA17	Actual Cost	Actual Cost	Actual Cost	-
11. Loss of Personal Money : TA19	6000	4000	-	-
12. Damage or Loss of Personal Baggage : TA20	60,000	40,000	30,000	-
13. Damage or Loss of Luggage, Property including Notebook from Natural Disasters : TA21	25,000	25,000	10,000	-
14. Loss of Travel Document : TA23	30,000	20,000	-	-
15. Baggage Delay : TA24	35,000	25,000	2,500	-
16. Travel Missed Connecting Flight : TA25	15,000	10,000	5,000	-

17. Travel Delay : TA32	35,000	25,000	2,500	-
18. Golf Advantage : TA29	20,000	10,000	-	-
19. Rental Vehicle Excess : TA30	25,000	20,000	15,000	-

**Remark:**

- For coverage No. 5, Hospital Confinement Benefit: overseas confinement THB 3,000 and follow-up treatment in Thailand THB 1,000 per day.
- For coverage No. 11, Insured must be responsible for deductible of THB 1,000 from each and every insured event.
- For coverage No. 12, Maximum per pair/piece THB 5,000.
- For coverage No. 17, Pay 10% of the sum insured for each full consecutive 6 hours delay

**Premium Table**

Period of Insurance (Days)	Plan A		Plan B		Plan C		Plan D	
	Age 15-75 yrs		Age 15-75 yrs		Newborn -85 yrs		Newborn -85 yrs	
	Asia	World-wide	Asia	World-wide	Asia	World-wide	Asia	World-wide
1-3	978	1,319	722	961	483	627	213	286
4-6	1,148	1,574	842	1,141	556	735	249	341
7-10	1,489	1,830	1,081	1,320	699	843	322	395
11-14	1,830	2,342	1,320	1,678	843	1,059	395	503
15-18	2,171	2,768	1,559	1,977	986	1,237	467	594
19-22	2,427	3,109	1,738	2,216	1,094	1,381	522	667
23-27	2,683	3,365	1,918	2,395	1,202	1,488	577	721
28-31	2,939	3,536	2,096	2,515	1,309	1,561	631	758
32-38	3,536	4,134	2,513	2,933	1,561	1,813	758	885
39-45	4,134	4,731	2,932	3,350	1,813	2,063	885	1,011
46-52	4,731	5,328	3,349	3,768	2,063	2,315	1,011	1,139
53-59	5,328	5,924	3,767	4,186	2,315	2,567	1,139	1,265

60-66	5,924	6,522	4,185	4,603	2,567	2,819	1,265	1,393
67-73	6,522	7,119	4,602	5,021	2,819	3,070	1,393	1,519
74-80	7,119	7,716	5,020	5,439	3,070	3,322	1,519	1,646
81-87	7,716	8,314	5,438	5,857	3,322	3,574	1,646	1,773
88-94	8,314	8,911	5,856	6,275	3,574	3,825	1,773	1,900
95-101	8,911	9,508	6,275	6,692	3,825	4,077	1,900	2,027
102-108	9,508	10,106	6,691	7,110	4,077	4,329	2,027	2,154
109-115	10,106	10,703	7,109	7,528	4,329	4,581	2,154	2,280
116-122	10,703	11,300	7,527	7,945	4,581	4,832	2,280	2,408
123-129	11,300	11,898	7,944	8,363	4,832	5,084	2,408	2,534
130-136	11,898	12,495	8,362	8,782	5,084	5,336	2,534	2,661
137-143	12,495	13,092	8,781	9,199	5,336	5,587	2,661	2,788
144-150	13,092	13,689	9,198	9,617	5,587	5,839	2,788	2,915
151-157	13,689	14,286	9,616	10,034	5,839	6,091	2,915	3,042
158-164	14,286	14,883	10,033	10,452	6,091	6,343	3,042	3,169
165-171	14,883	15,481	10,451	10,870	6,343	6,594	3,169	3,295
172-178	15,481	16,078	10,869	11,287	6,594	6,846	3,295	3,423
179-180	16,078	16,675	11,286	11,706	6,846	7,098	3,423	3,549

## Why Travel Insurance

There are hundreds of circumstances that could cause you to cancel your trip, return home early or force you to seek emergency medical treatment while traveling.

Important Issue	Life Insurance	Travel Accident	Health Insurance	Travel Guard Travel Insurance
Schengen (Europe) Visa Application (Medical and Evacuation from Sickness at min. 1.5 million Baht)	X	X	X	✓
Medical Expense from Sickness – no sub-limit (room, nurse, doctor, medication)	X	X	X	✓
Overseas Evacuation from sickness	X	X	X	✓
Trip Cancellation (Air Ticket, Tour)	X	X	X	✓
Flight Delay, Loss of personal bag	X	X	X	✓
Accidental Medical Expense	Not enough for accident incurred overseas (sufficient only in Thailand)	Not enough for accident incurred overseas (sufficient only in Thailand)	Not enough for accident incurred overseas (sufficient only in Thailand)	Enough for accident incurred overseas with medical expense coverage upto 5 million Baht, without sub-limit (room, nurse, doctor, medication)
Accidental Death	✓	✓	May or may Not be	✓

			included	
Worldwide emergency assistance with Thai-speaking Coordinators.	X	X	X	✓

To demonstrate the importance of purchasing travel insurance, and emergency travel services, here are common examples of what could go wrong.

- It's 10 p.m., you and your family arrive at the airport for a connecting flight to fly back home in Thailand, only to find that your flight has been cancelled. Who can assist you with finding new flights to get everyone home?
- While you are enjoying your shopping in Korea, suddenly your bag with cash inside is snatched and ran away by the thief. Who is the one you will call for help and can speak Thai?
- It's your first visit to Italy, your passport and wallet are stolen. Where and how will you get your passport and visa replaced?
- You're involved in an accident in Sweden and adequate medical treatment is not available. Who will help to arrange and pay for an ambulance?
- If your daughter becomes seriously ill and you must cancel your trip, what happens to your non-refundable deposits or pre-payments?
- You arrive the airport in the UK, waiting for your luggage at the baggage claim belt for half an hour. Still, you cannot see your luggage. If it's lost, who will help you finding it? Or if it's delay, who will pay for your necessities?
- You're walking down a street in German and twist your ankle. Who can help you find an English-speaking physician?
- Three weeks before your scheduled Maxico holiday trip, a major flood event occurred and damaged your home in Bangkok. Who will pay if you want to cancel your trip?
- You are shopping in a supermarket in Japan, your shopping cart accidentally crash on other shopper's toe. Who will responsible for the medical expense of the injured person?

With travel insurance through Travel Guard you'll have valuable coverage that travels with you and can assist you in all above circumstance!

## Travel and Personal Accident

For accidental death or dismemberment (for all insurance plans)

- The beneficiary or relative must notify the Company or Travel Guard Asia Pacific immediately.
- Provide the Company, within 30 days from the date of the Insured's death, with the following support documents required for the adjustment of accidental death claim:
  - Copy of death certificate.
  - Copy of the Insured's and the beneficiary's house registers.
  - ID cards of the Insured and the beneficiary.
  - Copy of police report on port-mortem examination.
  - Attending physician's report.
- Complete "Accident Claim Form".

**For injury or sickness (for all insurance plans)**

- The Insured or person concerned must notify the Company or Travel Guard Asia Pacific immediately.
- Complete "Claim Form".
- Provide following support documents:
  - Attending physician's report.
  - Receipt of medical expenses issued for each and every treatment. For in-patient treatment, the receipt should include description of medical expenses.
  - Copy of passport showing dates of entry and departure from Thailand (except when the accident occurs in Thailand).

**For emergency medical evacuation (for all insurance plans)**

- The Insured or person concerned must notify the Company or Travel Guard Asia Pacific immediately.
- For injury sustained in remote areas, the Insured should seek preliminary treatment from local physician. Travel Guard Asia Pacific shall then consider the evacuation and coordinate with a physician on further treatment. The Insured should obtain medical report from the physician including the description of medical expenses.

**For repatriation of mortal remains (for all insurance plans).**

For accidental death or injury:

- The Insured or person concerned must notify the Company or Travel Guard Asia Pacific immediately.
- Complete "Claim Form" in the part provided for expenses for repatriation of mortal remains to Thailand.
- The beneficiary or person concerned must comply with all requirements and obtain documents stated in 1.1 and 1.2 and forward these documents to the Company within 30 days from the date of the Insured's death.

**For travel cancellation (individual overseas trip/annual policy)**

The Insured must submit the following documents:

- Letter from travel agent or airline stating the amount of expenses charged.
- If the trip is cancelled due to the Insured's injury or sickness or an injury or sickness of the Insured's parents, the parents of his/her spouse, the Insured's grandparents, brother, sister or child, a physician's certificate is also required.

**For travel curtailment when the Insured has to purchase new air ticket to return to Thailand (individual overseas trip/annual policy)**

The Insured must submit the following documents:

- Copy of new air ticket.
- Receipt for the purchase of new air ticket.
- If the trip is curtailed due to the sudden illness, a physician's certificate is also required.
- If the trip is curtailed due to sudden illness of the Insured's spouse, parents, the parents of the Insured's spouse, the Insured's child, brother or sister, a physician's certificate for the person concerned is also required.

**For travel postponement for at least 12 hours (individual overseas trip/annual policy)**

The Insured must submit the following documents:

- All air tickets in possession.
- All Boarding Passes in possession.
- Letter from the airline confirming that the postponement has actually occurred.

**For loss or damage to baggage or personal effects (individual overseas trip/annual policy, overseas students)**

- While under the care and control of hotel or transport company.
  - Confirmation letter from hotel or transport company.
  - Evidence of compensation for the loss or damage including list of lost or damaged items.
- If the property is taken through threat or coercion:
  - Report of the police having jurisdiction at the place of loss.

Note: In case of overseas student, a claim may be made only when the property is under the care and control of a transport company.

**For baggage delay (individual overseas trip/annual policy)**

The Insured must submit the following documents:

- Receipt showing list of clothing and necessary items purchased, including prices.
- Written confirmation from the airline.

**For Third Party Liability (individual overseas trip/annual policy, overseas students)**

The Insured must submit the following documents:

- Injury to any third party caused by an accident.
  - Claim Form
  - Written confirmation from the injured person.
  - Report of the injured person's physician.
  - Receipt for medical expenses.
- Accidental loss or damage to property of any third party.
  - Claim Form
  - Written confirmation from the injured party stating details of damage to his property.
  - Receipt for cost of repair or replacement of the damaged property.
  - Police report.

**For compensation for loss of school fees (for overseas students)**

- Claim Form.
- Receipt for school fees paid to the educational institution which the student is attending for that semester.
- Attending physician's report (if the Insured sustains injury, sickness, or for medical evacuation when it is judged medically appropriate by the attending physician, or terminal illness).



- Written documentation regarding study suspension from educational institution.  
In case of death of a family member, following documents are also required :
  - Police report on post-mortem examination.
  - Copy of death certificate.
  - Copy of house register and copy of ID card.
  - Copy of police report.

**For compassionate visit (for overseas students)**

Immediately contact and notify Travel Guard Asia Pacific.

- Claim Form
- Attending physician's report
- Letter from the hospital providing medical service for the Insured confirming that no family member is there to care for the Insured during the hospital confinement.
- Copy of air ticket of a family member to visit the Insured.
- Copy of passport of the family member showing that a trip has been made to visit the Insured.
- Receipt for necessary expenses actually incurred by the family member who visited the Insured (in case of claim for expenses incurred by such family member).

**For compensation for assault (for overseas students)**

For injury sustained by the Insured:

- Claim Form.
- Copy of police report.
- Attending physician's report.
- Receipt for medical expenses issued for each and every treatment. For in-patient treatment, the receipt should include description of medical expenses.  
In case of Insured's death, following documents are also required:
  - Copy of death certificate.
  - Copy of police report on post-mortem examination.
  - Copy of house registers and copy of ID cards of the Insured and the beneficiary.

Note:

- Please make sure that all documents stated above are provided, otherwise there may be some delay in claim settlement.
- In case of emergency, please contact Travel Guard Asia Pacific ALARM CENTER  
Tel: 66-2-256-7173 (24-hour service)

**Personal Accident Insurance/Group Insurance for Students/Companies**

For accidental death of Insured

- The beneficiary or relative must immediately notify the Company (by telephone, facsimile, etc.), arrange for legally required post-mortem examination by licensed medical practitioner under the Medical Council or equivalent professional organization or the Forensic Police.
- The beneficiary or relative must deliver to the Company all documents as may be required by the Company for claim adjustment within 30 days from the date of the Insured's death :
  - Accident Claim Form should be completed and signed by the beneficiary.
  - Copy of police report.
  - Copy of police report on post-mortem examination.
  - Copy of the Insured's death certificate.
  - Copy of house registers of the Insured and the beneficiary.
  - Copy of ID cards of the Insured and the beneficiary.
  - Copy of company/partnership registration if the beneficiary is a company or partnership.

- Proof of employee status, e.g. employee ID card, time card, payroll (for group insurance for employees).
- Attending physician's report (if death occurs during treatment).
- Copy of passport, visa (if the Insured is a foreigner).

### **For injury from accident**

"Accident Claim Form" should be completed and signed by "Claimant" (lower part of the form) and submitted together with the following:

- Attending physician's report in the form furnished by the Company (medical certificate issued by the medical institution is also acceptable if such document is available since the Company will not pay for the doctor's fee for writing a medical certificate).
- For medical expenses claim, the original receipt of expenses is required. Copy of receipt is not acceptable.

### **AIG Member Card may be used by following this procedure:**

- You can check the names of medical institutions participating in this program from the list attached to the policy or call the Company on weekdays during office hours at Call Center (02) 649-1999  
Claim (02) 649-1578, (02) 649-1525, (02) 649-1556-8
- Show AIG Member Card together with ID card which displays the Insured's photograph and is issued by a government agency (eg. Citizen's ID card, driving license, government official's ID card, etc.)
- If the injured person is a minor, show AIG Member Card together with ID card of the father, mother or guardian which is issued by a government agency (eg. citizen's ID card).
- Sign on the Claim Form provided by the hospital without paying any cash, unless the medical expenses incurred exceed the amount specified on the card or are not covered by the policy

### **The hospital may not accept this Member Card in the following cases:**

- When the Insured has been treated by one hospital but wishes to receive follow-up treatment in another hospital, the latter hospital may not accept this Member Card.
- When the injury is caused by an assault, the Insured must pay the medical expenses and submit the receipt, medical certificate and police report to the Company to claim for these expenses.
- When there is some pre-existing condition such as diabetes or high blood pressure.

**A travel insurance plan covers you everytime and all year round, no limitation of number of travel.**

Travel Guard International

**Characteristics and Conditions**

**Target Groups**

- General public or company personnel, Thais or foreigners, living in Thailand who are required to travel overseas regularly either for pleasure or on business, eg. tour guides or businessmen etc or apply for visa.

### Coverage

- Covers up to 120 days per trip.
- Covers unlimited number of trips during one-year period.
- Provides 24-hour coverage against accident and sickness while traveling or living in a foreign country.
- Coverage becomes effective 2 hours before the commencement of the trip and ceases within 2 hours upon the Insured's return to Thailand or the expiry of the period of insurance specified in the Policy whichever occurs first.

### Insurance Conditions

- Age limit: Between 15-75 years old.
- Insureds need not apply to the insurance company for coverage before departure on each trip.

### Features

- Covers avian influenza.
- Covers SARS.

### Free 24-hour Assistance Service

The Assistance Service is our information center which the Insured can contact while on a trip abroad for information, advice, and consultation on the following matters:

- Travel information before departure on a trip.
- Medical service or consultation.
- Advice on baggage loss.
- Legal advice.
- Emergency medical evacuation and repatriation of mortal remains.
- Emergency trip service.
- Assistance in case of hospitalization.
- General services.

**In an emergency, the Insured may call, toll-free, Assistance Center advice at Tel: (662) 649 1346.**

**Note:** The trip shall be deemed to start and end on the dates stamped in the passport.

Coverage	Benefit Amounts - Baht		
	Plan A	Plan B	Plan C
1. Personal Accident and Permanent Dismemberment : TA6	5,000,000	4,000,000	1,500,000
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3. Medical Expense Incurred in Thailand : TA2	250,000	150,000	70,000

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**Remark:**

- For coverage No. 5, Hospital Confinement Benefit: overseas confinement THB 3,000 and follow-up treatment in Thailand THB 1,000 per day.
- For coverage No. 11, Insured must be responsible for deductible of THB 1,000 from each and every insured event.
- For coverage No. 12, Maximum per pair/piece THB 5,000.
- For coverage No. 17, Pay 10% of the sum insured for each full consecutive 6 hours delay

**Premium Table**

<b>Travel all year round</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
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<b>(Maximum 120 days per trip)</b>	8,776	6,223	3,837
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Note: The above premium is inclusive of duty (2.75%) and stamp (0.4%).