

The English language used in this policy is merely a translation of Thai Version only. In the event of any conflict or discrepancy between the Thai and English versions, the Thai version shall prevail and be treated as the legal and correct version for all purposes.

Outbound Group Travel Insurance “Muang Thai Happy Passenger”

In reliance upon the statements declared in the proposal of Travel Insurance which forms part of this Insurance Policy and in consideration of the premiums paid by the Insured Person in accordance to the definitions, conditions, insuring agreement, exclusions and attached endorsements of this Insurance Policy. The Company agrees to the covered Insured Person as follows.

SECTION 1 POLICY DEFINITIONS

Unless otherwise stipulated herein, all words and phrases (expressions) which meanings as Specially defined elsewhere in this Policy shall have the same meaning as appeared hereunder.

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|------------------------|-------|---|
| 1. Insurance Policy | means | the policy schedule, the table of benefit, the general terms and conditions, the insuring agreements, exclusions, provisions, attachments, special provisions, warranties, endorsements and summary of policy terms, general conditions, coverage and exclusions considered as being part of the insurance contract . |
| 2. Company | means | Muang Thai Insurance Public Company Limited. |
| 3. Policy holder | means | the person named as the policyholder in the Policy schedule and/or endorsements who has applied for this insurance Policy for the benefit of the Insured Person. |
| 4. Insured Person | means | the person(s) named as the Insured Person in the policy schedule and/or coverage summary and/or endorsements who is/are the insured under this Insurance Policy. |
| 5. Period of Insurance | means | period from the date the policy comes into force to the date the policy ends, as stated in the policy schedule. |

6. Accident means an event which happens suddenly from external means giving rise to a result which is not intended or anticipated by the Insured Person.
7. Injury means bodily injury caused directly and solely by an Accident and happens independently from other causes.
8. Sickness means means symptoms, unusual condition, illness or disease of the Insured Person.
9. Serious Injury or Serious Sickness means 9.1 When applied to the Insured Person, is Injury or Sickness which requires treatment by a Physician and which results in the Insured Person being certified by the Physician as being unfit to travel or continue with the original Trip,
9.2 When applied to the Immediate Family Members, is Injury or Sickness certified as being dangerous to life by a Physician and which results in the Insured Person's discontinuation of the original Trip.
10. Trip Duration means A period of travel undertaken by the Insured Person which begins and ends within the period of insurance;
- 10.1 Round Trip**
The coverage shall commence when the Insured Person leaves his Home for travel or 2 hours before the Insured Person travels out of Thailand whichever is later, and continue until the Insured Person returns to his accommodation in Thailand or within 2 hours after arriving in Thailand whichever comes first. Unless specified otherwise in this Insurance Policy.
- 10.2 One Way Trip**
The coverage shall commence when the Insured Person leaves his Home for travel or 2 hours before the Insured Person travels out of Thailand whichever is later, and continue until 2 hours after the Insured Person arrives at the port of destination. Unless specified otherwise in this Insurance Policy. Provided always that the arrival to Thailand or departure from Thailand must have to pass thorough process of immigration.

10.3 Extension of Period of Insurance

During the Period of Insurance, if the Insured Person receives medical treatment and must continue treatment as an in-patient, the coverage under this Insurance Policy shall be extended until the date the Company or Authorized Company consider that the Insured Person can return to Thailand or the Home Country. Notwithstanding that, the Company is only liable up to the sum insured specified in the policy schedule.

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| 11. Common/public Carrier | means | Any road, rail, sea or air conveyance operated under a license issued by a governmental authority having jurisdiction, for the transportation of fare paying passengers and which has fixed and established routes only. |
| 12. Physician | means | a person with a medical degree, lawfully registered with the Medical Council and holding a license as a physician in the place in which medical or surgical treatment is given. |
| 13. Nurse | means | a person holding a license as a nurse . |
| 14. Hospital | means | any place providing medical treatment and services, able to accept patients to stay overnight and having space, elements, sufficient medical staff, and also offering the full array of medical services, especially an operating room for major surgery and holding a license as a hospital pursuant to the laws of the treatment place jurisdiction. |
| 15. Inpatient | means | a person who is registered as an inpatient and admitted to a Hospital or Medical Center, diagnosed and under the care of a licensed medical practitioner for not less than six hours , for as much time as the Medical Necessity requires. This also includes a circumstance in which an inpatient dies within 6 hours after being hospitalized. |
| 16. Medical Center | means | any place providing medical treatment and services, able to accept patients to stay overnight and holding a license as a medical center pursuant to the laws of that jurisdiction. |

17. Clinic means a place with modern treatment capability, holding a license pursuant to the laws, operated by a Physician, offering treatment, and diagnosis but not being able to accept patients overnight.
18. Home Country means the country declared by the Insured Person to the Company as being the country whose nationality he or she bears.
19. Immediate Family means an Insured Person's spouse; parents; parents-in-law; legitimate children; siblings; grandparents; grandchildren; legal guardian; or ward.
20. Close Business means business associate, not a fellow employee of the Person insured, where the business relationship with the Person insured is continuous and interdependent, and essential for the Person insured's business, or business companion who travels with the Person insured for the same business purpose, and whose presence is necessary for the Person insured's business, or fellow employee of the Insured Person.
21. Medical Standard means regulations or universal modern medical guidelines entailing a proper medical treatment plan suitable for patient and in accordance with conclusions from Injury, Sickness records, autopsy results or other records (if any).
22. Medical Necessity means Medical services subject to the following conditions:
- 22.1 must correspond with the diagnosis and treatment according to the Injury or Sickness of the service recipient;
 - 22.2 must have clear medical indications pursuant to the current modern medical standards;
 - 22.3 must not be for the convenience of the service recipient or his family or of the treatment provider solely and;
 - 22.4 must be medical services pursuant to the proper standard of patient care taking and the Injury or Sickness of service recipient.

23. Medically Necessary and Reasonable Expenses means Medical expense and/or any reasonable costs comparing to services charged for general patient at the Hospital or the Medical Center or the Clinic where the Insured Person receives the treatment.
24. Pre-existing Condition means any disease (including complications), symptoms or disorders that occurred to the Insured Person within 24 months before the date of coverage under this Insurance Policy will be in effect, which is significant enough to make anyone seeking a diagnosis, medical care, or medical advice or treatment was recommended by a Physician.
25. AIDS means Acquired Immune Deficiency Syndrome contacted from AIDS virus and from micro-organism, Malignant Neoplasm or contacted disease or illness which the blood result indicating HIV (Human Immunodeficiency Virus) positive. Infection with micro-organism also including but not limited to Pneumocystis Carinii Pneumonia, Organism or Chronic Enteritis, Virus and/or Disseminated Fungi Infection, Malignant Neoplasm including but not limited to Kaposi' s Sarcoma, Central Nervous System Lymphoma and/or other diseases currently known as Acquired Immune Deficiency Syndrome or causing sudden death, sickness or disablement. AIDS also includes HIV (Human Immunodeficiency Virus), Encephalopathy Dementia and virus epidemic.
26. Terrorism means an act with force or violence and/or threat of a person or any group irrespective of acting solely, for someone or relating to any organization or government with political, religious aim or other similar objectives including an act to frighten the government and/or the public or part of the public.
27. Authorized Company means the solely juristic person that has been authorized by the Company to provide assistance services to the Insured Person who is specified in the policy schedule.
28. Home, usual place of residence means the place where the Insured Person usually lives in Thailand.
29. Place of Work means the place of regular employment of the Insured Person in Thailand.

30. Outbound Traveling means the traveling destination of the Insured Person.

SECTION 2 GENERAL TERMS AND CONDITIONS

2 .1 Insurance Contract

This insurance contract is entered into by the Company in reliance of the Policyholder and/or Insured Person's statements in the Proposal Form and additional declaration (if any), signed by the Policyholder and/or Insured Person as an evidence of the agreement to insure and whereby the Company issues this Insurance Policy and the summary of policy general terms and conditions, coverage and exclusions.

In the event the Policyholder and/or Insured Person misrepresents or omits to inform the Company of any relevant fact, the Company upon being aware of the true situation, may decide to increase premium or refuse to execute insurance contract. In this regard, this insurance contract shall become void pursuant to Clause 865 of Civil and Commercial Code and the Company is entitled to terminate this insurance contract.

The Company cannot deny liability except where there has been material misrepresentation in the aforementioned documents submitted by the applicant.

2.2 Completeness of Contract and Changes in the Insurance Policy

This Insurance Policy together with the Insuring Agreements and Endorsements form the insurance contract. Any change in the wording of the contract must be approved by the Company and endorsed in the Insurance Policy or endorsement before the change is valid and covered under the Insurance Policy.

2.3 Period of Cover

- 2 .3.1 Single Trip coverage, the period of cover is followed for each "Trip Duration" as defined in definition whenever the Insured Person travelling within the Period of Insurance.
- 2 .3.2 Annual Trip coverage, to cover multiple trips subject to the period of cover in each trip as mentioned in 2 .3.1 subject to maximum duration for each trip does not exceed ...as *specified* in the Policy Schedule.... days.(Maximum 120 days)

2.4 Interpretation

In relation to any such dispute arising out of or incidental to this Insurance Policy, such dispute shall be determined in accordance with the Thai law and the parties agree to submit to the jurisdiction of any competent court in Thailand.

2.5 Medical Examination

The Company has the right to medically examine the Person Insured who is claiming benefit under this Insurance Policy and has the right to conduct an autopsy, within the limits of the law, in case of death, and the expense incurred will be paid by the Company.

2.6 Subrogation

In the event of any payment under this Insurance Policy, the Company shall be subrogated to the Policyholder and/or Insured Person's rights of recovery thereof against any person or organization and the Policyholder and/or Insured Person shall execute and deliver instruments and documents and do whatever else is necessary to secure such rights. The Policyholder and/or Insured Person shall take no action after the loss to prejudice such rights.

2.7 Notification

The Policyholder and/or Insured Person or the beneficiary or the representative of the said person, whichever the case may be, must report the Injury or Sickness to the Company without delay. In the event of death, immediate notice must be given to the Company unless it can be proved that the circumstances make it impossible to do so and the notification is given to the Company as early as possible. In all other events as soon as practicable or latest within 30 days after the loss or damage.

Failure to report the loss or damage to the Company within the specified timeframe shall not invalidate any claim if the Policyholder and/or Insured Person can be proved that there is reasonable explanation which is not the fault of the Policyholder and/or Insured Person and that the Policyholder and/or Insured Person sent the notification/evidence as soon as practicable.

2.8 claim and Proof of Loss

2.8.1 Claim for Medical Expenses

In claiming for medical expenses, the Policyholder and/or the Insured Person, at his own expense, must give the Company the following evidences within 30 days from the date the Policyholder and/or the Insured Person is being discharged from the Hospital or the Medical Center or the Clinic:

1. Completed Claim Form of the Company

2. Medical report containing material symptoms, diagnosis and treatments given and signed by the treating doctor
3. Original receipt and invoice listing itemized medical expenses and the final amount
4. Copy of Insured Person's passport or sufficient evidence of traveling

The receipt showing the expense items must be original. The Company will return the original receipt if it is not fully paid noting the amount already paid so that the Insured Person can claim the amount not yet compensated from other insurance companies, if any. If the Insured received compensation from the government or other welfare schemes, the Insured Person must submit to the Company the certified receipt of the public welfare schemes or other entities in order to claim the remaining amount from the Company in accordance with terms and conditions under this Insurance Policy.

2.8.2 Claim for Permanent Disability, Dismember or Loss of sight due to an accident

The Policyholder and/or The Insured Person must, at his own expenses, give the following evidences to the Company within 30 days from the date of diagnosis by a Physician that the Policyholder and/or the Insured Person suffers permanent total disablement:

1. Completed Claim Form of the Company
2. Physician report certifying the total permanent disability or disablement
3. Copy of Insured Person's passport or sufficient evidence of traveling

2.8.3 Claim for Compensation in Case of Accidental Death

The beneficiary must, at the beneficiary's expense, give the following evidences to the Company within 30 days from the date of death:

1. Completed Claim Form of the Company
2. Death certificate
3. Copy of autopsy certified by authorized personnel
4. Copy of police report certified by authorized officer
5. Copy of personal identification card and the house registration indicating "deceased" status of the Insured Person
6. Copy of Insured Person's passport or sufficient evidence of traveling
7. Copy of personal identification card and the house registration of the beneficiary

2.8.4 Claim for Other Benefits

The Policyholder and/or The Insured Person shall submit the following evidences to substantiate its claim to the Company within 30 days of the notification of claim:

1. Completed Claim Form of the Company;
2. Original receipt(s);
3. Copy of the Insured Person's passport or sufficient evidence of traveling;
4. Copy of Police report certified by authorized officer (If any)
5. Invoice(s) and other relevant documents;
6. Documents or written confirmation letter from the Common Carrier including relevant details of traveling (If any)
7. In case of claiming under Insuring Agreement Trip Cancellation or Insuring Agreement Trip Curtailment, the Insured Person must give the following additional evidences:
 - a) Documentary proof of the Insured Person's payment for deposits, travel fare and accommodation charges and pre-booked excursion as well as original copies of additional traveling and hotel accommodation charges incurred;
 - b) Copies of medical or death certificate from a qualified Physician treating the Insured Person, Insured Person's Immediate Family Member or Close Business Associate;
8. Copy of the court order stating the bond amount to be posted in case of claiming under the Insuring Agreement Bail Bond Facility;
9. Other documents requested by the Company, if necessary.

Non-compliance within the specified timeframe shall not jeopardize the right to claim if Insured Person can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as reasonably possible.

2.9 **Indemnification**

The Company will pay compensation within 15 days after the Company receives complete and correct proof of loss or damage. Compensation for death will be paid to the beneficiary while other types of compensation will be paid to the Insured Person.

In the event the Company wishes to investigate a claim for compensation under Insuring Agreement, the time so specified may be extended if necessary but in no event shall this total period be more than 90 days after all documents are received by the Company.

If the Company cannot pay compensation within the above specified period, the Company will be liable for a penalty charge of 15 per cent per annum of the amount of money that must be paid starting from the date the payment becomes due.

If the medical treatment is given by Hospital or the Medical Center or the Clinic outside Thailand, the Company will pay the compensation in Thai Baht by using the exchange rate as at the specified date on the medical expenses receipt.

2.10 Fraudulent Claims

If the Policyholder and/or Insured Person, or representative of the Insured Person, uses fraud or dishonest means to obtain a claim payment under this Insurance Policy or obtain cover for which the Insured Person does not qualify, all benefits under this Insurance Policy will be void. All benefits claimed fraudulently and received must be paid back to the Company.

2.11 Payment of Premium and Premium Refund

- 2.11.1 The Policyholder and/or The Insured Person must pay the premium promptly and the Insurance Policy starts on the effective date as specified in the schedule and/or coverage summary.
- 2.11.2 In case of Single Trip coverage, there is not entitlement for a premium refund unless there is evidence from the embassy displaying that the Insured Person's visa application is not approved. In this case, the Insured Person must inform the Company of the visa disapproval prior to the policy effective date.
- 2.11.3 In case of Annual Trip coverage, The Insured Person or the Company has the right to terminate the Insurance Policy subject to the following conditions:
 - 1) The Company may terminate this Insurance Policy by sending notice in writing at least 15 days prior to such termination by registered mail to the Policyholder and/or the Insured Person at the last known address declared to the Company. In such event, the Company shall be liable to refund the premium for unused insured days to the Policyholder and/or the Insured Person on prorata basis.
 - 2) The Insured Person may terminate this Insurance Policy by giving notice in writing to the Company and shall be entitled to receive a refund premium after deducting premium for the period that the Insurance Policy has been in force according to the Short Period Schedule.

Short Period Schedule	
Period of Insurance (Not over/months)	Percentage of Annual Premium
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85
10	90
11	95
12	100

The termination of the Insurance Policy under this provision must be made for the whole policy only. Neither party can cancel only part of the coverage during the Period of Insurance.

2.12 Arbitration

In case of argument, dispute or appeal under this Insurance Policy between the person who has a right to claim under the Insurance Policy and the Company, and if that person desires to settle the disputed claim by use of arbitration, the Company agrees to conform and allow the case to be judged by arbitration according to the Arbitrating Regulation governed by the Office of Insurance Commission (OIC).

2.13 Precedent Condition

The Company shall not be liable to compensate under this Insurance Policy unless The Policyholder and/or Insured Person, the beneficiary or the representatives thereof have complied with the insurance contract and the policy conditions.

SECTION 3 GENERAL EXCLUSIONS

This insurance shall not cover for any loss or damage or Injury resulting from or arising in connection with or consequent upon or happening at the time of the following:

1. Whilst the Insured Person is under the influence of alcohol, solvent or drugs to the extent of being unable to control one's mind. Except those drugs as prescribed by a Physician "Under the influence of alcohol" means in case of blood test, there must be alcohol level in the blood from 150 milligram percent and above.
2. Medical treatment related to mental disorders, stress, anxiety, insanity including the treatment related to drug addiction, genetic disorders.
3. Any expense of any kind which is directly or indirectly caused by, contributed by, or arising from sexually transmitted diseases, Human Immunodeficiency Virus Infection ("HIV"), Acquired Immune Deficiency Syndrome ("AIDS") or any form or variation of HIV or AIDS, however caused.
4. Whilst the Insured Person is acting as soldier, police, emergency medical service personnel, fireman or volunteering and participating in war or crime suppression.
5. Whilst the Insured Person is participating in a quarrel or involving in provoking a quarrel.
6. Whilst the Insured Person is committing a crime or whilst being arrested or fleeing from being arrested.
7. The Insured Person travels to countries where the government or other official authorities have announced to offer suggestion or recommendations or warning about a strike, riot, civil commotion, bad weather, or contagious disease.
8. War, invasion, act of foreign enemies or warlike act, whether declared or not, civil war, lock-out, insurrection, revolution, riot, strike, civil commotion, coup, declaration of martial law or other situations causing declaration or the continuation of martial law.
9. Terrorism
10. Ionizing radiation or radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel and any process of self-sustaining nuclear fission or fusion;
11. Explosion of radioactive or nuclear elements or other dangerous material that may give rise to explosion, burning or radiation in the nuclear process;
12. Whilst happening in the country or jurisdiction exempted from coverage specified in any endorsement attached to this Insurance Policy (if any).

13. The Insured Person acts illegally or breaks any government prohibition or regulation including visa requirements.
14. Suicide, attempted suicide or self-inflicted Injury.
15. Any treatment by a Physician who is the Insured Person, the Insured Person's parent, spouse, child or a person booked to accompany the Insured Person on the trip, or a person who is related to the Insured Person.
16. Childbirth, abortion, or miscarriage (unless the Injury is caused by an Accident covered under this Insurance Policy).
17. Whilst the Insured Person is in barges, oil rig, underground mining or is operating on explosives.
18. Whilst the Insured Person is practicing or engaging in professional sports or engaging in sports competitions or preparatory trainings on amateur basis.
19. Whilst the Insured Person is pilot or work as a crew in any aircraft.
20. Whilst the Insured Person is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft.
21. Whilst the Insured Person is racing of all kinds of car or boat, horse racing, ski racing including jet-ski, skate racing , boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot air balloon or gliding, bungee jumping or diving with oxygen tank and breathing equipment underwater.
22. A trip undertaken against the advice of a Physician or for the purpose of obtaining treatment abroad.
23. Pre-existing Conditions.
24. The Insured Person having been diagnosed in a late stage of illness.
25. Any loss or damage caused by an epidemic or pandemic.
26. Any loss or damage caused by pollution in the country that the Insured Person travels to.

SECTION 4 THE COMPANY OR AUTHORIZED COMPANY'S INTERVENTION

The Company or Authorized Company's interventions are carried out under the national laws and regulations. The Company or the Authorized Company's services are subject to the required authorizations by the relevant authorities. The Company and the Authorized Company cannot be held liable for delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, restrictions to free circulation, sabotage, terrorist attacks, civil or foreign war, any consequences of a source of radioactivity or of any Act of God.

SECTION 5 INSURING AGREEMENT

Whilst the Insurance Policy is in force under general terms and conditions, insuring agreements, exclusions and attached endorsements of this Insurance Policy and in consideration of the premium paid by the Policyholder and/or the Insured Person, the Company shall provide coverage as follows:

Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability (due to an accident) Insuring Agreement

Definition

Dismemberment	means	loss of limb from the wrist joint or the ankle joint and shall include total loss of use of that limb, which according to the qualified medical practitioner, will never be able to function at any time in the future.
Loss of Sight	means	complete blindness which is permanently incurable.
Total Permanent Disability	Means	disability to the extent of being unable to perform the normal duty in the Insured Person's regular occupation or any other occupation totally and permanently.

Coverage

During the validity of this Insurance Policy, this Insurance covers any loss or Injury sustained by the Insured Person arising from an Accident during Trip duration, resulting in Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability within 180 days from the date of Accident or causes the Insured Person to receive continuous medical treatment as an In-patient at a Hospital or Medical Center and suffers loss of life due to that Injury at any time, solely and independently of any other cause, the Company will pay compensation in accordance with the sum insured stated in the Schedule of Benefits as follows:

Schedule of Benefits

100% of the sum insured	for loss of life
100% of the sum insured	for Total Permanent Disability which happens at least 12 consecutive months from the date of the Accident unless it can be proved that the Insured Person is permanently disabled.
100% of the sum insured	for loss of both hands from wrist joint, or loss of both feet from ankle joint or Loss of Sight for both eyes.
100% of the sum insured	for loss of one hand from wrist joint and one foot from ankle joint
100% of the sum insured	for loss of one hand from wrist joint and Loss of Sight in one eye
100% of the sum insured	for loss of one foot from ankle joint and Loss of Sight in one eye
60% of the sum insured	for loss of one hand from wrist joint
60% of the sum insured	for loss of one foot from ankle joint
60% of the sum insured	for Loss of Sight in one eye

The Company will compensate only one item of loss which has the highest Amount.

During the Period of Insurance, the Company will compensate the loss under this coverage in aggregate not exceeding the sum insured stated in the Policy Schedule. If the Company has not paid the full sum insured, the Company shall provide cover until the end of the Period of Insurance for the remaining sum insured.

Specific Exclusions (applicable only to Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability (due to an accident) Insuring Agreement)

This insurance does not cover

1. infections except pyogenic infections, tetanus, or rabies from a wound or cut suffered as a result of an accident
2. whilst the Insured Person is riding or traveling on a motorcycle.

Overseas Medical Expenses Insuring Agreement

Coverage

During the validity of this Insurance Policy, this insurance covers Medically Necessary and Reasonable Expense occurring from treatment of Medical Necessity according to the Medical Standard, if the Insured Person sustains injury from an accident or suffers from sickness which is sudden and unforeseeable during the outbound Trip Duration resulting the Insured Person to seek medical treatment either as an Inpatient or an Outpatient. The Company will compensate the actual Medically Necessary and Reasonable Expenses up to the maximum limit of sum insured specified in the Policy Schedule.

Specific Exclusions (applicable only to Overseas Medical Expenses Insuring Agreement)

This Insuring Agreement shall not cover the medical treatment or expenses for the following:

1. Any treatment for congenital abnormalities.
2. Health checkups, convalescent care including rest cures and rehabilitation and treatment which is not related to the Injury or Sickness.
3. Treatment which is not considered a modern medicine, including Alternative Treatment e.g. acupuncture, natural therapy, chiropractic, ect.
4. Artificial aids, durable medical device i.e., crutches, eyeglasses, hearing aids, speech device, breathing aid device.
5. Expenses related to dental treatment except for first aid after an accident. This does not include the expense for dental reconstructive treatment, orthodontics, crowns, scaling or polishing, filling or dentures.
6. Medical treatment incurred for purpose of reaping benefit from this Insurance Policy.
7. Medical treatment incurred for cosmetic/beauty purposes including treatment of acne, freckles, dandruff, weight reduction and weight gain, hair implants, cosmetic surgery or reconstructive surgery unless the surgery is necessary for it to be done to allow functioning of the said organs after an accident as a result.
8. Any inoculations or vaccinations, except rabies vaccine needed after an animal attack or tetanus shots needed after an accident.
9. Medical expenses incurred in Thailand.
10. Whilst the Insured Person is riding or traveling on a motorcycle.

Emergency Medical Evacuation & Repatriation to Home Country and/or Repatriation of Mortal Remains Insuring Agreement

Definition

Emergency Medical Evacuation	means	<ol style="list-style-type: none"> 1. emergency transportation of the Insured Person from the location where the Insured Person suffers accidental Injury or Sickness to the nearest suitable Hospital where appropriate medical treatment can be obtained; <li style="text-align: center; padding: 0 10px;">or 2. transportation after initial treatment at a local Hospital, the Insured Person’s medical condition warrants transportation to a Hospital or the Insured Person’s Home Country for further medical treatment or recovery.
Covered Expenses	means	<p>expenses for transportation, medical services and medical supplies necessarily incurred in connection with the Emergency Medical Evacuation of the Insured Person. All transportation arrangements and expenses, medical supplies and services made for Emergency Medical Evacuation of the Insured Person must be approved and arranged by Authorized Company.</p>
Repatriation	means	<p>the necessary arrangements for the return of the Insured Person’s mortal remains or bones to his/ her Home Country in the event of the Insured Person’s death during a trip duration.</p>

Coverage

Emergency Medical Evacuation and Evacuation to Home Country

During the validity of this Insurance Policy, this insurance covers Emergency Medical Evacuation of the Insured Person, as a result of accidental Injury or Sickness sustained by the Insured Person during a Trip Duration. If according to the opinion of Authorized Company, it is judged medically appropriate to move an Insured Person to another location or return to Home Country for medical treatment, Authorized Company shall arrange for Emergency Medical Evacuation utilizing the means best suited to do so, based on the medical severity of the

Insured Person's condition. The Company shall pay directly to Authorized Company the Covered Expenses for such Emergency Medical Evacuation.

The means of Emergency Medical Evacuation arranged by Authorized Company may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Authorized Company, and will be based solely upon Medical Necessity.

Repatriation to Home Country and Other Services

During the validity of this Insurance Policy, this insurance covers Repatriation arrangement of the Insured Person's mortal remains or bones to his / her Home Country if the Insured Person dies as a result of accidental Injury or Sickness during the Trip Duration. The Company shall pay directly to Authorized Company the Covered Expenses for such Repatriation.

For the return of the mortal remains or bones to the Home Country, other than Thailand, the Company shall not be liable for expenses in excess of expenses that would be deemed to have incurred for Repatriation back to Thailand.

The Company shall reimburse to the Insured Person's Estate for the expenses actually incurred for services and supplies provided by mortician or undertaker, including but not limited to the cost of casket, and cost of burial or cremation but not including funeral ceremonies or rituals.

In no event shall the total Emergency Medical Evacuation & Repatriation Expenses incurred exceed the limit of sum insured specified in the policy schedule and/or coverage summary.

Specific Conditions (applicable only to Emergency Medical Evacuation & Repatriation to Home Country Insuring Agreement)

The Company has appointed Authorized Company to help the Insured Person with any overseas medical emergency. The conditions of using the Authorized Company are provided below:-

1. Decisions are taken solely in the Insured Person's medical interest.
2. The Authorized Company's doctors and/or medical personnel shall contact the local medical facilities and, if needed, the Insured Person's usual doctor to collect information allowing Authorized Company to take the decisions best suited to the Insured Person's health condition.
3. The Insured Person accepts that the Insured Person's evacuation is decided and managed by medical personnel of Authorized Company with officially acknowledged qualifications in the said personnel's country of usual practice.

4. The Authorized Company interventions are carried out under the national and international laws and regulations. Authorized Company's services are subject to the required authorizations by the relevant authorities.
5. In case of any refusal on the Insured Person to comply with the decisions taken by the Authorized Company, it has been implied that the Insured Person exempts the Company and Authorized Company from any liability concerning the consequences of such an initiative and the Insured Person will then lose all the Insured Person's rights to the services of Authorized Company and the indemnities from the Company.
6. Where the Authorized Company has provided an assistance service, the Company will become the owner of the original transport ticket(s) and the Insured Person will undertake to send the ticket(s) to Authorized Company or reimburse the Company the amount recovered from the organization having issued the transport ticket(s). If the Insured Person had not purchased any ticket for the Insured Person's return journey, the Company reserves the right to claim from the Insured Person the expenses that the Insured Person would necessarily have incurred for the return journey.

Specific Exclusions (applicable only to Emergency Medical Evacuation & Repatriation to Home Country Insuring Agreement)

This Insuring Agreement shall not cover for any Injury, Sickness, and loss or damage which arising or resulting from or happening at the time of the following:

1. Any expense for a service not approved and arranged by Authorized Company, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond his control notify the Authorized Company during an emergency medical situation. In any event, the Company reserves the right to compensate the Insured Person only for those expenses incurred for services which Authorized Company would have provided under the same circumstances and up to the sum insured specified in the Policy Schedule;
2. Medical Insurance and Medical Assistance Exclusion: Any loss or damage arisen from an Epidemic or Pandemic.

Additional Transportation Insuring Agreement

Coverage

During the validity of this Insurance Policy, this insurance provides cover to the Insured Person in case of his death or repatriation to his Home Country, subject to the Emergency Medical Evacuation & Repatriation to Home Country and/or Repatriation of Mortal Remains Insuring Agreement. The Company will compensate for the necessary traveling expenses (return trip on either economy or business class ticket as originally booked) for one immediate family member or one traveling companion of the Insured Person, to return to his home country if he cannot follow the original itinerary causing by the death or repatriation of the Insured Person.

Child Guard Insuring Agreement

Definition

Children means the Insured Person's legally dependent child(ren) who are under 12 years of age.

Coverage

During the validity of this Insurance Policy, this insurance provides cover for reasonable traveling expenses in taking care of Children, if the Insured Person, accompanied by the Insured Person's Children, sustain accidental Death, Injury or Sickness, and have been receiving medical treatment as an in-patient in an overseas Hospital or Medical Center. The Company will pay for reasonable traveling expenses (return trip on economy class ticket), provided and arranged by Authorized Company, necessarily incurred by one (1) relative of the Insured Person to pick up the children of the Insured Person and return to his home country. The Company shall pay directly to Authorized Company for actual expense but not exceeding to the sum insured specified in the policy schedule.

Specific Exclusions (applicable only to Child Guard Insuring Agreement)

This Insuring Agreement shall not cover for any expense not approved or arranged by the Authorized Company unless the Authorized Company fails to make such arrangement within a reasonable time in any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for which the Authorized Company could have provided under the same circumstances and up to the sum insured specified in the policy schedule.

Trip Cancellation Insuring Agreement

Definition

Severe Weather means wind storms, rain storms, snow storms, fog storms, typhoons, heavy smoke and soot in the air caused by the eruption of the volcano which affect the safety of the trip.

Coverage

During the validity of this Insurance Policy, this insurance provides cover if the confirmed trip of the Insured Person is cancelled, within 30 days before the commencement of the trip, due to the following unforeseen circumstances beyond the control of the Insured Person:

- a. Death, Serious Injury or Serious Sickness of the Insured Person, or the Insured Person's Immediate Family Member or Close Business Associate; or
- b. Cancellation of Common Carrier's schedule consequent upon riot, strike, industrial action, civil commotion, severe weather; or
- c. Witness summons of the Insured Person;

The Company shall reimburse the Insured Person for the expense of trip cancellation occurred after the effectiveness of this Insurance Policy, i.e. advance payments or admitted payment of hotel accommodation and traveling expense, other incurred expense of pre-booked excursions or a fine incurred for the trip cancellation which is irrecoverable from any other source.

The Company shall pay for actual expenses but not exceeding the sum insured specified in the policy, provided that the expense incurred must be certified in writing by the relevant providers for the trip.

Specific Conditions (applicable only to Trip Cancellation Insuring Agreement)

The Insured Person must immediately notify and inform the travel agent or tour operator or transport or accommodation providers if it is found necessary to cancel the travel arrangement.

If the Insured Person has failed by his fault, to notify or inform the travel agent or tour operator or transport or accommodation providers immediately after 48 hours knowing of the travel cancellation, the Company shall compensate the Insured Person for the actual expense incurred only on the date the relevant providers have notified or informed of such cancellation and the Insured Person will remain responsible for the difference.

Specific Exclusions (applicable only to Trip Cancellation Insuring Agreement)

This Insuring Agreement shall not cover trip cancellation arising or resulting from or happening at the time of the following:

1. Any loss or damage caused by any regulations or control of the Government of Thailand and/or the Government of the destination country;
2. Any loss or damage that is recoverable from any other sources under any other existing insurance policies, or any protection program of the Government, or hotel, airlines, travel agent and accommodation providers;
3. Failure of the Insured Person to comply with the vaccination schedule as required by the destination country;
4. Circumstances that the Insured Person has expected to occur or known about on or before the issuing date of this Policy;

Trip Curtailment Insuring Agreement

Definition

Severe Weather means wind storms, rain storms, snow storms, fog storms, typhoons, heavy smoke and soot in the air caused by the eruption of the volcano which affect the safety of the trip.

Coverage

During the validity of this Insurance Policy, this insurance provides cover if the confirmed trip of the Insured Person has to be curtailed after the traveling started but not yet completed by its itinerary due to the following unexpected circumstances which fall beyond the control of the Insured Person :

- a. Serious Injury or Serious Sickness of the Insured Person; or
- b. Death, Serious Injury or Serious Sickness the Immediate Family Member or Close Business Associate of the Insured Person; or
- c. Curtailment of traveling schedule of the Common Carrier as a consequence upon riot, strike, industrial action, civil commotion, severe weather; or
- d. Witness summons of the Insured Person.

The Company shall compensate the Insured Person for:

1. Loss of advance payments or deposits on traveling expense, accommodation and pre-booked excursion expenses which are irrecoverable from;
2. Additional expenses or charges incurred on traveling, accommodation and pre-booked excursion according to the above curtailment.

The Company shall compensate actual expenses incurred not exceeding the sum insured specified in the policy schedule, provided that such incurred expenses must be certified in writing by the relevant providers of the trip.

Specific Conditions (applicable only to Trip Curtailment Insuring Agreement)

The Insured Person must immediately notify and inform the travel agent or tour operator or transport or accommodation providers if it is found necessary to curtail the travel arrangement.

Specific Exclusions (applicable only to Trip Curtailment Insuring Agreement)

This Insuring Agreement shall not cover trip curtailment arising or resulting from or happening at the time of the following:

1. Any loss or damage caused by any regulations or control of the Government of Thailand and/or the Government of the destination country;
2. Any loss or damage that is recoverable from any other sources under any other existing insurance policies, or any protection program of the Government, or hotel, airlines, travel agent and accommodation providers;
3. Circumstances that the Insured Person has expected to occur or known about on or before the issuing date of this Policy;

Travel Delay Insuring Agreement

Definition

Severe Weather means wind storms, rain storms, snow storms, fog storms, typhoons, heavy smoke and soot in the air caused by the eruption of the volcano which affect the safety of the trip.

Coverage

During the validity of this Insurance Policy, this insurance provides cover if the Traveling Schedule of the Insured Person which is provided by the Common Carrier has been delayed more thanas specified in the policy schedule.... consecutive hours (subject to the maximum 12 hours) from the time specified in the itinerary supplied to the Insured Person due to strike, industrial action, severe weather, mechanical breakdown or defect and/or structural defect of the Common Carrier or serious fire at the departure points.

The Company shall compensate for meal and accommodation expenses as necessary and appropriate as specified in the policy schedule, according to every ...as specified in the policy schedule... hours (subject to the maximum of 12 hours), subject always to not exceeding the maximum sum insured stated in the Policy Schedule.

Specific Conditions (applicable only to Travel Delay Insuring Agreement)

Claims for compensation will be calculated on the basis of the difference between the 'Arrival Time stated in the itinerary' and the 'Actual Arrival Time' at the final destination of the Insured Person.

In case the Common Carrier has been arranged other alternative mode of transportation for the Insured Person, the compensation will be calculated on the basis of the difference between the 'Arrival Time stated in the itinerary' and the 'Actual Arrival Time' at the final destination of the Insured Person by such alternative transportation.

Specific Exclusions (applicable only to Travel Delay Insuring Agreement)

This Insuring Agreement shall not cover for any loss or damage which arising or resulting from or happening at the time of the following:

1. A delay arising from:
 - 1.1 failure of the Person Insured to enter the inspection point at departure from any reason;
 - 1.2 strike or industrial action which has begun and been publicly announced before the commencement date of this Insurance Policy, provided that the Insured Person can reasonably make other travel arrangements;
2. Any loss or damage which can be recoverable from any other source.

Compassionate Visit Insuring Agreement

Coverage

During the validity of this Insurance Policy, this Insurance provides cover in case the Person Insured is hospitalized as an Inpatient for more than*as specified in the policy schedule*..... consecutive days (subject to the maximum of 5 days), according to the Medical Necessity and the Medical Standard from sustained injury arising from an accident or suffering from sickness which is sudden and unforeseeable during the Outbound Trip Duration resulting to the symptoms of the Insured to be unable to move back to Thailand. And it turns out that there is no close relative of the Insured has stayed abroad with the Insured.

The Company will compensate for traveling vehicle by either economy class ticket via commercial airline or first class ticket via train or other appropriate vehicle based on the actual cost to the kin of the Insured for ...*as specified in the policy schedule*.... person(s) (subject to the maximum of 2 persons) for compassionate visit abroad, by the company which has been authorized as an operator. And will compensate for the accommodation and meal for 1 person, as necessary during staying abroad for such visit, subject always to the actual costs not exceeding ...*as specified in the policy schedule*... Bath per day (subject to the maximum limit of 50,000 Bath per day) until the Insured has been discharged from the hospital or clinic/ medical center located abroad.

Provided that the Total Sum Insured under this coverage shall in no case exceed the maximum Sum Insured stated on the policy Schedule.

Missed Connection (due to a delay) Insuring Agreement

Definition

Severe Weather

means wind storms, rain storms, snow storms, fog storms, typhoons, heavy smoke and soot in the air caused by the eruption of the volcano which affect the safety of the trip

Common/ Public Carrier

means a commercial aircraft, passenger vehicles, cruises, train or Mass Rapid Transit which operates under a license issued by a governmental authority having jurisdiction for the passenger's transportation

Coverage

During the validity of this Insurance Policy, this Policy provides cover if the Person Insured has missed any onward connecting schedule of the Common Carrier, who arranges for the Person Insured the transport booked and confirmed. Provided the missing connection is due to the late arrival of the Common Carrier as a result of strike or industrial action, severe weather, mechanical breakdown or defect and/or structural defect of the Common Carrier or serious fire at the departure point. Even upon arrival at the connecting point, the Person Insured has no other alternatives available for onward transportation by the Common Carrier within*as specified in the policy schedule*..... hours (subject to the maximum of 12 hours) from the arrival time at the connecting point.

The Company shall compensate for the sum stated in the policy for such delay according to every....*as specified in the policy schedule*.... consecutive hours (subject to the maximum of 12 hours), subject always to not exceeding the maximum sum insured stated in the Policy Schedule.

In addition, Company and/or the Authorized Company will arrange and be responsible for the overnight stay accommodation as necessary and appropriate, for such delay according to every....*as specified in the policy schedule*.... consecutive hours (subject to the maximum of 12 hours), subject always to not exceeding the maximum sum insured stated in the Policy Schedule.

Specific Conditions (applicable only to Missed Connection (due to a delay) Insuring Agreement)

Claims for compensation will be calculated on the basis of the difference between the 'actual arrival time' and the 'departure time' of the other substitute or alternative onward transportation.

Specific Exclusions (applicable only to Missed Connection (due to a delay) Insuring Agreement)

This Insuring Agreement shall not cover any loss or damage arising or resulting from or happening at the time of the following:

1. A delay arising from:
 - 1.1 failure of the Person Insured to enter the inspection point at departure from any reason;
 - 1.2 strike or industrial action which has begun and been publicly announced before the commencement date of this Insurance Policy, provided that the Insured Person can reasonably make other travel arrangements;
2. Any loss or damage which can be recoverable from any other source.
3. Any expense for overnight stay accommodation which has not been arranged by the Company or the Authorized Company.

Loss of or Damage to Personal Baggage and/or Personal Property Insuring Agreement

Definitions

Personal Baggage or Personal Property

means personal goods and property belonging to the Insured Person, or for which the Insured Person is responsible and which is taken by the Insured Person on the trip, or acquired by the Insured Person during the trip

Valuables

means Jewelry, gem, watch, items made of precious objects or precious stones, fur or leather

Pair or Set

means a number of items of Personal Baggage or Personal Property that belongs together or can be used together

Personal Money

means coins, banknotes, currency, traveler's cheques, travel/ transport document or tickets, hotel vouchers, holiday vouchers or gift vouchers which can be converted to cash or replacement

Personal Documents

means Green Card, passports, identity card and driving licenses

Coverage

During the validity of this Insurance Policy, this insurance provides cover to any loss or damage arising during a Trip Duration, for Personal Baggage and/or Personal Property taken or purchased during the trip. The Company shall compensate the Insured Person the actual cost but not exceeding the maximum limit stated for each item, whichever is lesser. Subject however to not exceeding the maximum sum insured specified in the Policy Schedule.

In the event of the loss or damage, the Insured Person must report within 24 hours upon discovery of such loss or damage, to the local or domestic police, or to the management of the hotel or the transport providers, unless it has seen a reasonable prove that the claims could not be made in a timely manner but has however been filed as soon as applicable. The Insured Person must obtain as the evidences, a written police report or any written documents of the relevant parties, e.g. hotel or airlines.

In respect of loss of or damage to any one article forming part of a Pair or Set, the compensation will be made without any reference to any value of particular part or parts

forming a Pair or Set. But the compensation will be made only to the loss or damage to the particular article, subject always to not exceeding the sum stated in the Policy Schedule.

The Company deserves the right to compensate the Person Insured for the claims either in cash after deducting depreciation from the sum compensated, or by repairing the damaged Personal Baggage and/or Personal Property of the Insured Person. In case a repair cannot be made and happens a total

loss to the Personal Baggage and/or Personal Property of the Insured Person, the Company will compensate in full for the sum sated in the policy schedule for such baggage or property and once the compensation has been made, the Company has been entitled to take and keep possession of such baggaye or property and to deal with the salvage in a reasonable manner.

In case the stolen or lost objects are found, the Insured Person must inform the Company by registered letter immediately after having informed of the found objects. If the Company has not yet made any compensation, the Person Insured must have recovered the said objects, and the Company will compensate only for those objects having damaged and covered by this policy. If the Company has already paid for such compensation, the Insured Person deserves the right to either abandon such objects or to call for such objects by returning the sum reimbursed from the Company as only for such objects. The Company shall within 15 days upon having been informed of the objects found, consider that the Insured Person elects to abandon such objects if no claims has been made to the Company.

Provided always by the insurance under this policy, the Person Insured is unable to claim at the same time for both benefits under this Insuring Agreement and the Baggage Delay Insuring Agreement (if any) for his personal baggage and/or property if in the same incident.

Specific Conditions (applicable only to Loss of or Damage to Personal Baggage and/or Personal Property Insuring Agreement)

1. The Insured Person shall take all reasonable precautions to safeguard his Personal Baggage and/or Personal Property.
2. In case of any compensation under this Insuring Agreement has been made, the Company shall be subrogated in full to the Insured Person's right to the recovery thereof against any person or organization only in the part which the Company has prepaid compensation. In this regard, the Insured Person shall cooperate to the Company in delivering documents and take necessary action to secure such rights and shall take no action to cause any damage to the Company.

Specific Exclusions (applicable only to Loss of or Damage to Personal Baggage and/or Personal Property Insuring Agreement)

This Insuring Agreement shall not cover for the following:

1. Animals, automobiles (including accessories), vessels, sports equipment, other vehicles, fruits, food, household effects, antiques, artifacts, glass, china porcelain, marble,

- earthenware or other brittle objects, paintings, objects of art, musical instruments, glasses (lenses and frames), contact lenses, Personal Documents, important financial documents, stamps, Personal Money, credit cards, SIM cards and keys.
2. Loss of or damage to Valuables, while not being kept or carried along with the Insured Person, unless being kept in locked safety box.
 3. Loss or damage caused by wear and tear, scratches, stains, atmospheric or climatic conditions, gradual deterioration, leakage of liquids, greasy, coloring or corrosive substances being part of the baggage, mechanical or electrical failure, insects, vermin, inherent vice or damage sustained by any process or while actually being worked upon resulting there from.
 4. Stolen without breaking and entering into or with skeleton keys.
 5. Loss of or damage to baggage while being left unlocked and unattended.
 6. Any loss or damage that is covered by any other existing insurance or which has been recoverable by a Common Carrier, hotel, or any other sources.
 7. Loss of or damage to the baggage which being sent through in advance or shipped separately;
 8. Loss of or damage to business goods or samples, including but not limited to all kinds of equipment;
 9. Loss of or damage to the Insured Person's property while being detained, destroyed by the order of the government or other official authority or customs official of Thailand and/or destination country;
 10. Any property purchased after arriving at the final destination stated in the traveling ticket;
 11. Theft by the Insured Person's staff members;
 12. Loss or damage occurring in Thailand, except theft, loss or damage caused by the airline or its representatives;
 13. Loss of or damage to the prosthesis and apparatus, except the loss or damage occurs during an accident involving the Insured Person;
 14. Loss of or damage to the leased or hired equipment;
 15. Loss of or damage to data recorded in tape, program, diskette, card or any other kind of the like and similar.

Baggage Delay Insuring Agreement

Coverage

During the validity of this Insurance Policy, this insurance provides cover if it happens a late arrival of the baggage at the final destination or misplacement of the baggage or temporarily loss during the trip duration. The Company will compensate the Insured Person for the expenses in according to an emergency purchase of essential clothes, outfits or personal toiletries, subject to the sum stated in the policy schedule for everyas specified in the policy schedulehours (subject to not exceeding 12 hours) upon arriving at the baggage pick-up point of the final destination, subject always to not exceeding the maximum sum insured specified in the policy schedule.

Provided always by the insurance under this policy, the Person Insured is unable to claim at the same time for both benefits under this Insuring Agreement and the Loss of or Damage to Personal Baggage and/or Personal Property Insuring Agreement (if any) if in the same incident.

If upon further investigation, it is confirmed that the baggage has been lost permanently, any amount claimed and paid to the Insured Person under this Insuring Agreement from any payment under the Loss of or Damage to Personal Baggage and/or Personal Insuring Agreement.

Specific Conditions (applicable only to Baggage Delay Insuring Agreement)

The Insured Person shall take all reasonable precautions to ensure that the baggage is properly locked and tagged clearly and correctly.

Specific Exclusions (applicable only to Baggage Delay Insuring Agreement)

This Insuring Agreement shall not cover for the following:

1. A delay arising directly or indirectly from strike or industrial action or protest, existing during the trip duration or before the commencement of this insurance policy, whichever is later.
2. Any baggage certified by a transit certification such as Bill of Loading, Air Way Bill, Rail Way Bill or Parcel Post Receipt.
3. Any baggage being detained, destroyed by the order of the government, other official authority or customs officials of Thailand or destination country.
4. A delay occurring in Thailand.

Legal Third Party Liability Insuring Agreement

Definitions

Third Party means any person other than relative who is family member or who is residing with the Insured Person, employee and partner of the Insured Person.

Coverage

During the validity of this Insurance Policy, this insurance provides cover for Legal Liability of the Insured Person to Third Party during the Trip Duration arising out of an accident for:

1. Death or Bodily Injury of Third Party;
2. Loss of or Damage to Third Party's property;

The Company will indemnify on behalf of the Insured Person according to the law, for any loss or damage to Third Party, for the actual expense incurred in relation to :

- a) Any expenses the Insured Person be liable by law to Third Party for the sum actually lost or damaged;
- b) Any expenses and fees the Insured Person has been paid by the written consent of the Company;
- c) Any expenses incurred in accordance with the court or arbitration on legal proceedings.

Provided that the limit of liability of the Company in respect of any one occurrence or a series of occurrences consequent upon or attributable to any one source or original source during the Trip Duration shall not exceed the sum insured specified in the Policy Schedule.

Specific Conditions (applicable only to Legal Third Party Liability Insuring Agreement)

1. If in respect of any occurrence or claims under this Insurance Policy, there is any other insurance policy applicable to such occurrence or claims, the Company shall contribute the sum hereunder not more than its rate able proportion of any compensation, costs, charges or expenses responsible by this policy.
2. No admission, offer, promise, payment or indemnity shall be made without the written consent of the Company.
3. the Insured Person must immediately submit any letter, claims notification, writ, summon or any other documents relevant to such claims or any causes which may give rise to a claims.

Specific Exclusions (applicable only to Personal Legal Liability Insuring Agreement)

This Insuring Agreement shall not cover for the following:

1. Any loss or damage the Insured Person is responsible to Third Party in accordance with a circumstance arising from any willful or illegal act of the Insured Person;
2. Any liability arising from or in consequence of :
 - 2.1 rendering of or failure to render any professional service or any omission thereof;
 - 2.2 carrying on of any trade, business or profession of the Insured Person;
 - 2.3 any use of any firearm or weapon;
 - 2.4 taking part of the Insured Person in any dangerous activity unless extended under this Policy;
 - 2.5 ownership, possession or use of any mechanically propelled vehicle and any trailers attached to the vehicle, aircraft or watercraft;
 - 2.6 ownership, possession or use of any land or building, except for the purpose of the Insured Person's accommodation during the Trip Duration;
 - 2.7 sexual harassment, physical or mental abuse;
 - 2.8 any form of land, water or air pollution and contamination;
3. Employer's Liability, liability to any person under a contract of employment or apprenticeship with the Insured Person;
4. Liability assumed by agreement which would not have been attached in the absence of such agreement;
5. Any legal liability arising from acts of animals (except dogs, cats or horses) which are under the care, custody or control of the Insured Person;
6. Any death or bodily Injury or loss of or damage to the property of any family member of the Insured Person;
7. Any loss of or damage to the Insured Person's property or belonging to or held in trust by or in the custody or control of the Insured Person;
8. Fines and penalties according to civil or crime or contract.

SECTION 6 Attachments

If anything specified in the following attachments are contrary to the Insurance Policy, the content in the following attachments shall prevail.

All other term and conditions, exclusions of this Insurance Policy remain unaltered.

Medical Treatment in Thailand (after Returning from Overseas) Attachment

Coverage

It is hereby agreed that the above attachment provides cover for expenses in accordance with medical treatment in Thailand after returning from an overseas trip, for accidental injury or sickness sustained by the Insured Person during Trip Duration. Provide that the medical treatment in Thailand has been separated into the following :

1. The Insured Person has never attended medical treatment for such Injury or Sickness abroad
The Insured Person must attend treatment in Hospital or Medical Center in Thailand with necessity and medical standards within....*as specified in the policy schedule*..... days (subject to the maximum of 10 days) from the date arriving to Thailand and follow-up treatment within.... *as specified in the policy schedule*..... days (subject to the maximum 30 days) from the first date attending treatment in Thailand. The Company will compensate the actual expenses for the Medically Necessary and Reasonable Expenses incurred in Thailand but shall in no case exceed the sum insured specified in the Policy.

2. The Insured Person requires a follow-up treatment in Thailand after treated since being overseas.

The Insured Person must attend the continuous treatment in Hospital or Medical Center in Thailand as medically necessary and reasonably required within 30 days from the date arriving to Thailand. The Company will compensate the actual expenses incurred in Thailand but not exceeding the sum insured specified in the Policy Schedule.

If the Insured Person received compensation from the government or other welfare schemes or the other insurance, the Insured Person must submit to the Company the certified receipt of the public welfare schemes or other entities in order to claim the remaining amount from the Company in accordance with terms and conditions under this Insurance Policy.

If anything specified in this attachment is contrary to the Insurance Policy, the content in this the attachment shall prevail.

All other term and conditions, exclusions of this Insurance Policy remain unaltered.

Specific Exclusions (applicable only to Medical Treatment in Thailand after Returning from Overseas)

This Attachment shall not cover the medical treatment or expenses for the following:

1. Any treatment for congenital abnormalities.
2. Health checkups, convalescent care including rest cures and rehabilitation and treatment which is not related to the Injury or Sickness.
3. Treatment which is not considered as a modern medicine, including Alternative Treatment e.g. acupuncture, natural therapy, chiropractic, ect.
4. Artificial aids, durable medical device i.e., crutches, eyeglasses, hearing aids, speech device, all kinds of pacemaker.
5. Expenses related to dental treatment except for first aid after an accident. This does not include the expense for dental reconstructive treatment, orthodontics, crowns, scaling or polishing, filling or dentures.
6. Medical services, treatment or surgery incurred for purpose of reaping benefit from this Insurance Policy.
7. Medical treatment incurred for cosmetic/beauty purposes including treatment of acne, freckles, dandruff, weight reduction and weight gain, hair implants, cosmetic surgery or reconstructive surgery unless the surgery is necessary for it to be done to allow functioning of the said organs after an accident as a result.
8. Any inoculations or vaccinations, except rabies vaccine needed after an animal attack or tetanus shots needed after an accident.
9. Services or surgery for unnecessary medical or for fraudulent intention

Emergency Telephone Call Charge Attachment

Coverage

It is hereby agreed that during the validity of this Insurance Policy, this attachment provides cover for the telephone charges incurred solely for the purpose of contacting the Authorized Company during a medical emergency situation during overseas trip duration. The Company shall compensate actual expenses incurred as appeared in the receipt or statement of expense from using personal mobile phone solely for the purpose of contacting the Authorized Company, but shall in no case exceed the sum insured specified in the policy schedule.

If anything specified in this attachment is contrary to the Insurance Policy, the content in this attachment shall prevail.

All other term and conditions, exclusions of this Insurance Policy remain unaltered.