

Travel Insurance

Muang Thai

# HAPPY TRIP

Travel with a Smile  
for Every

*Life Style*

## Individual Plan

Premium  
start at **165** baht / Trip  
or **1,466** baht / Year

Visa Refusal,  
Get 100% premium refund



Cover Medical Expenses  
up to **5 MB.**



Cover Emergency Medical  
Assistance limit **30 MB.**



Cover **Loss or Damage of**  
**Baggage** or Personal Effects.



Cover Missed Connecting  
**Flight or Trip Delay**

## MTI Travel Assistance

**24/7 Emergency assistance service, even when aboard.**

Telephone Medical Advice • Medical Service Provider Referral • Medical Interpretation Service  
Provided by AGA Services (Thailand) under the management of AWP Services (Thailand) Co.,Ltd. Tel. (662) 342 3214

Terms and conditions are as specified by the company. The applicant should study and understand detail of the coverage, conditions and exclusions of this insurance policy before making an insurance decision.



[www.muangthaiinsurance.com](http://www.muangthaiinsurance.com)



Call Center 1484

| Coverage                                                                                                                                                          | Individual             |                                               |                                                |                                                |                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-----------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|
|                                                                                                                                                                   | Eco                    | EcoPlus                                       | Good                                           | Best                                           | Perfect                                        |
| 1. Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability from Accident Benefit<br>• Age 1-75 Years Old<br>• Age 76-80 Years Old                | 1,500,000<br>1,500,000 | 1,500,000<br>1,500,000                        | 1,500,000<br>1,500,000                         | 3,000,000<br>2,000,000                         | 5,000,000<br>3,000,000                         |
| 2. Medical Expenses Benefit<br>• Age 1-75 Years Old<br>• Age 76-80 Years Old                                                                                      | 2,000,000<br>1,500,000 | 2,000,000<br>1,500,000                        | 2,000,000<br>1,500,000                         | 3,000,000<br>2,000,000                         | 5,000,000<br>3,000,000                         |
| 3. Continued Medical Treatment in Thailand Benefit<br>• Age 1-75 Years Old<br>• Age 76-80 Years Old                                                               | 150,000<br>75,000      | 150,000<br>75,000                             | 150,000<br>75,000                              | 200,000<br>75,000                              | 500,000<br>75,000                              |
| 4. Compensation for Inpatient Hospitalization from Illness and Accident                                                                                           | -                      | -                                             | 1,000 Baht per day,<br>Max 20,000 Baht         | 1,500 Baht per day,<br>Max 30,000 Baht         | 2,000 Baht per day,<br>Max 40,000 Baht         |
| 5. Trip Postponement or Cancellation Benefit                                                                                                                      | -                      | -                                             | 300,000                                        | 300,000                                        | 500,000                                        |
| 6. Trip Curtailment Expenses                                                                                                                                      | -                      | -                                             | 300,000                                        | 300,000                                        | 500,000                                        |
| 7. Aircraft Hijacking Benefit                                                                                                                                     | -                      | -                                             | 200,000                                        | 200,000                                        | 200,000                                        |
| 8. Trip Delay Benefit                                                                                                                                             | -                      | 1,000 Baht<br>Every 6 Hours<br>Max 5,000 Baht | 2,000 Baht<br>Every 6 Hours<br>Max 10,000 Baht | 6,000 Baht<br>Every 6 Hours<br>Max 30,000 Baht | 8,000 Baht<br>Every 6 Hours<br>Max 40,000 Baht |
| 9. Missed Connecting Flight Benefit                                                                                                                               | -                      | -                                             | Max 5,000 Baht                                 | Max 15,000 Baht                                | Max 20,000 Baht                                |
| 10. Loss or Damage of Baggage or Personal Effects Benefit                                                                                                         | -                      | 5,000                                         | 30,000                                         | 40,000                                         | 60,000                                         |
| 11. Loss of Personal Money Benefit (Deductible 1,000 Baht)                                                                                                        | -                      | -                                             | 1,000                                          | 3,000                                          | 5,000                                          |
| 12. Baggage Delay Benefit                                                                                                                                         | -                      | -                                             | 2,000 Baht<br>Every 6 Hours<br>Max 10,000 Baht | 6,000 Baht<br>Every 6 Hours<br>Max 30,000 Baht | 8,000 Baht<br>Every 6 Hours<br>Max 40,000 Baht |
| 13. Third Party Liability Benefit                                                                                                                                 | 500,000                | 500,000                                       | 1,000,000                                      | 1,500,000                                      | 2,000,000                                      |
| 14. Travel Documents Coverage Benefit                                                                                                                             | -                      | -                                             | -                                              | 25,000                                         | 35,000                                         |
| 15. Automatic Extension                                                                                                                                           | 30 Days                | 30 Days                                       | 30 Days                                        | 30 Days                                        | 30 Days                                        |
| 16. Emergency Medical Evacuation or Transportation to Thailand and Country of Domicile & Repatriation of Body or Ashes to Thailand or Country of Domicile Benefit | 30,000,000 Baht        | 30,000,000 Baht                               | 30,000,000 Baht                                | 30,000,000 Baht                                | 30,000,000 Baht                                |
| 17. Emergency Phone Call Benefit                                                                                                                                  | -                      | -                                             | 1,000                                          | 1,000                                          | 1,500                                          |
| 18. Travel Expense to visit Patient                                                                                                                               | -                      | -                                             | 50,000                                         | 50,000                                         | 50,000                                         |

| Period (Days)                          | Eco   |           | Eco Plus |           | Good  |           | Best  |           | Perfect |           |
|----------------------------------------|-------|-----------|----------|-----------|-------|-----------|-------|-----------|---------|-----------|
|                                        | Asia  | Worldwide | Asia     | Worldwide | Asia  | Worldwide | Asia  | Worldwide | Asia    | Worldwide |
| 1 - 4                                  | 165   | 220       | 199      | 251       | 367   | 492       | 620   | 655       | 890     | 1,210     |
| 5 - 6                                  | 211   | 282       | 227      | 303       | 482   | 609       | 707   | 807       | 998     | 1,380     |
| 7 - 8                                  | 238   | 317       | 256      | 341       | 541   | 613       | 888   | 905       | 1,185   | 1,389     |
| 9 - 10                                 | 264   | 351       | 284      | 378       | 602   | 760       | 987   | 1,006     | 1,247   | 1,543     |
| 11 - 14                                | 317   | 422       | 340      | 453       | 697   | 913       | 1,122 | 1,208     | 1,497   | 1,851     |
| 15 - 21                                | 395   | 527       | 425      | 567       | 870   | 1,142     | 1,480 | 1,509     | 1,981   | 2,314     |
| 22 - 31                                | 514   | 685       | 553      | 694       | 1,166 | 1,393     | 1,805 | 2,066     | 2,625   | 2,776     |
| 32 - 40                                | 714   | 950       | 767      | 962       | 1,452 | 2,020     | 2,337 | 2,560     | 3,300   | 4,222     |
| 41 - 50                                | 752   | 974       | 810      | 1,048     | 1,714 | 2,168     | 2,646 | 3,194     | 4,128   | 4,953     |
| 51 - 60                                | 814   | 1,002     | 876      | 1,142     | 2,059 | 2,613     | 3,195 | 3,534     | 5,003   | 5,292     |
| 61 - 70                                | 1,011 | 1,243     | 1,086    | 1,337     | 2,360 | 2,846     | 3,453 | 3,701     | 5,403   | 6,136     |
| 71 - 80                                | 1,131 | 1,283     | 1,214    | 1,461     | 2,694 | 2,937     | 3,853 | 3,962     | 6,187   | 6,865     |
| 81 - 90                                | 1,250 | 1,347     | 1,426    | 1,620     | 3,169 | 3,384     | 4,170 | 4,387     | 6,893   | 7,719     |
| 91 - 120                               | 1,618 | 1,845     | 1,740    | 2,102     | 3,999 | 4,459     | 4,778 | 4,709     | 8,438   | 9,650     |
| 121 - 150                              | 1,895 | 2,367     | 2,161    | 2,697     | 4,474 | 5,408     | 5,125 | 5,878     | 10,229  | 10,881    |
| 151 - 180                              | 2,305 | 2,520     | 2,479    | 3,190     | 4,949 | 5,853     | 6,188 | 6,558     | 11,229  | 11,820    |
| Annual-Up to 90 consecutive Days/Trip  | 1,466 | 1,955     | 1,577    | 2,105     | 3,427 | 3,512     | 4,255 | 4,607     | 7,017   | 8,021     |
| Annual-Up to 180 consecutive Days/Trip | 2,763 | 3,258     | 3,113    | 3,712     | 5,139 | 6,417     | 6,719 | 7,226     | 12,382  | 13,986    |

Terms and conditions are as specified by the company. The applicant should study and understand detail of the coverage, conditions and exclusions of this insurance policy before making an insurance decision.



## Remarks

- Item 2. Insuring Agreement Medical Expenses Benefit  
If the Insured is injured from an Accident or has a sudden or unanticipated Sickness during the period of insurance, causing the Insured to receive medical treatment whether as an Inpatient or Outpatient oversea.
- Item 3. Insuring Agreement Continued Medical Treatment in Thailand  
This insurance covers Necessary and Reasonable Expenses incurred from medical treatment based on Medical Necessity and Medical Standards for medical treatment or follow up in Thailand if the Insured is injured from an Accident or has a sudden or unanticipated Sickness while abroad during the period of insurance.  
Duration of receiving medical treatment is defined as follow  
1. In case that Insured never receives any medical treatment from stated injury or sickness from abroad before, the insured must receive medical treatment in Thailand with in 24 hours counting from the arriving day to Thailand and get continued medical treatment at most 7 days counting from the first day receiving medical treatment in Thailand.  
2. In case that Insured get medical treatment from abroad, insured has 7 days counting from the arriving day to Thailand.
- Item 4. Insuring Agreement Daily Hospital Benefit in case of insured is hospitalized as an inpatient at a hospital  
The insurance covers in case that insured has got the injury arising from accident or has a sudden or unanticipated sickness while abroad during the period of insurance that causes to have the medical treatment in the hospital or medical center maximum 20 days.
- Item 5. Insuring Agreement Trip Postponement or Cancellation Benefit  
This insurance provides coverage in case of the Insured's trip postponement or cancellation caused by the events specified in this insuring agreement that occurs within 30 days before the date of departure from Thailand (except for the event in 3) as follows.  
1. Death, or Serious Injury or Sickness of the Insured or his or her Family Member prevents the Insured from traveling in accordance with the itinerary.  
2. Family member death, or serious injury or sickness as a result, the insured is unable to travel.  
3. The Insured's permanent residence is seriously damaged from fire, flood or similar natural disasters such as typhoon and earthquake within 7 days before departure, resulting in the Insured being unable to travel in accordance with the itinerary.  
4. The Insured is subpoenaed to present as a witness in court, or receives a mandatory writ from the court.
- Item 6. Insuring Agreement Trip Curtailment Expenses  
This insurance covers trip curtailment after start the trip and resulting in the Insured's premature return to Thailand caused by any of the following.  
1. The Insured suffering Serious Injury or Sickness, and the Physician suggesting a return to Thailand  
2. A Family Member or Trip Companion unexpectedly passing away or suffering serious injury or sickness  
3. A natural disaster such as typhoon or earthquake preventing the Insured from continuing the trip in accordance with the itinerary  
4. Strike, riot, or civil war which is unexpected and out of the Insured's control  
5. Being quarantined by advice of the Physician
- Item 8. Insuring Agreement Trip Delay Benefit  
This insurance provides coverage in the case that the Public Transport that runs as per the Insured's travel schedule prepared for his or her trip delays for a minimum of six (6) consecutive hours counting from the time specified in the travel plan, provided to the Insured due to unfavorable weather, defective tools and equipment, or strike, or other performance by Public Conveyance employees.
- Item 9. Insuring Agreement Missed Connecting Flight Benefit  
If, during an insurance period, the Insured misses his or her confirmed onward connecting scheduled trip by plane, train, or ship at the transfer point due to a delay of the plane, train, or ship, and no alternative onward transportation is made available to the Insured within a 6-hour period from his or her arrival time at the transfer point.
- Item 11. Insuring Agreement Loss of Personal Money Benefit  
The Company shall compensate the Insured in case of loss of the Insured's Personal Money due to Robbery, Gang Robbery or Burglary during his or her Overseas Trip in the actual amount lost but no more than the maximum sum insured as specified in the schedule. The Insured shall pay Deductible of Baht 1,000 for each and every loss.
- Item 12. Insuring Agreement Baggage Delay Benefit  
This insurance provides coverage in case the Insured's baggage is delayed during the trip, misdirected by the transporter to another location, or temporarily lost more than 6 hour-period after the Insured's arrival at the baggage claim at the destination as scheduled.
- Item 15. Automatic travel period extension, if the return trip of the Insured is delayed due to unforeseen event which is beyond the Insured's control, the Company may, as necessary, extend the travel period without any expenses, not exceeding 30 days.
- Item 17. Insuring Agreement Emergency Phone Call Benefit  
The Company shall compensate the actual charges from personal mobile phone use during medical emergencies on an Overseas Trip and in the period of insurance for the purpose of requesting the AWP Services (Thailand) Co.,Ltd.'s services only.
- Item 18. Insuring Agreement Travel Expense to visit patient  
If the Insured has to receive medical treatment as an Inpatient more than 5 days continuously and insured cannot be evacuated and there is no legal-aged family member with insured oversea, company shall pay travel expense of low cost airline ticket , Class 1 train ticket or ticket from travelling by boat that actually paid maximum 50,000 baht .

## Underwriting Guideline

1. The applicants applying for insurance must begin their journey from Thailand and ends in Thailand only.
2. Person age between 1-80 years is insurable
3. Annual plan cover up to 90 days or 180 days any one trip unlimited times per year.
4. The applicants can apply for insurance under this travel insurance policy only 1 policy during the same period.
5. The applicants applying for insurance must be healthy no disability in any part of the body.

## Main Exclusion

1. The insured commits suicide or attempted suicide or self-inflicted Injury.
2. Pre-existing Conditions
3. While the Insured is under the influence of alcohol, addictive substance, or narcotics.
4. War, invasion, malicious action by a foreign enemy or malicious acts resembling war civil wars, revolutions, riots, strikes causing chaos or against the government declaration of martial law terrorism.
5. While the Insured as a pilot, flight attendant, soldier, police, or a volunteer and participates in war or crime suppression
6. While the insured participates in playing or practicing or competing in professional sports.
7. While the insured participates in the following activities: Hiking, hiking along natural trails with overnight stays such as trekking, backpacking, and all types of mountain camping, all climbing or scaling Including artificial cliffs or other things that have similar characteristics.

## This insurance does not cover the countries of destination or traveling within countries as following

- North Korea • Cuba • Syria • Sudan • Burundi • Pakistan • Palestine • Rawanda • Libya • Lebanon • Liberia • Afganistan • Azerbaijan • Iraq • Israel • Iran • Uzbekistan • Athiopia • Eritrea • Angola • Algeria • Heiti

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