HEALTH INSURANCE SAY HIERON Thailand

- Meet mandatory Health Insurance requirement to apply Certificate of Entry (COE) or Thailand Pass
- Provide insurance certificate including COVID-19
- Coverage starts after clearing thai immigration
- Cashless for hospitalization**
- Hotline 24/7 Service

* Terms and Conditions as specified by the company.

** Within MSIG's Network Hospitals



+ Covid 19

Coverage

MSIG Domestic Travel Accident Insurance for Individual **SAY Hi 10** Thailand

Benefits		Sum Insured (Baht)
		Say Hi 10
1	Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability due to Accident	1,000,000
2	Medical Expenses due to Accident and Sickness (Including Covid-19)	400,000
3	Third Party Liability per accident and in aggregate	800,000

Remarks :

- 1. This Insurance Policy, together with its renewal, is applicable for inbound travelers to Thailand only. It is not intended for foreigners currently living in Thailand.
- 2. The premium is inclusive of stamp duty.
- 3. The premium can be varied based on the period of stay and the country of origin.

Acceptance Conditions :

- 1. The Applicant must be Non-Thai National who requires the health insurance requirement for the application of a Certificate of Entry (COE) or Thailand Pass for travelling to Thailand.
- 2. The Applicant must be aged between 1 to 75 years old at the policy effective date.
- 3. The Applicants can only apply for one insurance policy for the same time period.
- 4. A waiting period of 7 days for Corona Virus (COVID-19) Infection is applied for Applicant who is not vaccinated before the policy effective date.
- 5. Applicants must be in a good health condition with no pre-existing conditions and is not travelling to obtain any medically related treatment(s).
- 6. The Applicant gives consent and permits medical facilities including hospitals and clinics, officials of insurance companies or other entities concerned to disclose information to MSIG Insurance (Thailand) Public Company Limited when the latter makes enquiries about the Applicant.
- 7. The period of each In-bound Trip to Thailand: the coverage shall be for Single Trip Cover only which shall commence at the time of the Insured's arrival in Thailand and continue until the time of the Insured's departure from Thailand or at policy expiry date specified in Policy Schedule, whichever is earlier.
- 8. The Applicant must purchase insurance before entering Thailand. If it is evident to the Company that the Insured purchases insurance while in Thailand, the Company may refuse to settle the claim.
- 9. Proper check with your local Thai embassy or consulate should be done regarding the requirements of insurance policies for the type of visa you apply for.
- 10. The full premium amount will be refunded if the Royal Thai Embassy/Royal Thai Consulates does not accept this Insurance Policy.

Important Exclusions :

- 1. Suicide, attempted suicide or self-inflicted injury.
- 2. All pre-existing conditions.
- 3. While the insured is under the influence of alcohol, drugs or addictive substances.
- 4. War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurged power, and any act of terrorism.
- 5. While the insured is performing duty as a pilot, crew member, a member of armed forces or police or as a volunteer and engaged in war or crime suppression.
- 6. While the insured is engaged in cliff climbing requiring safety gear or mountain climbing at a height of 3,000 meters or more above sea level.
- 7. While the insured is participating in or practicing for or competing in professional sports.
- 8. While the insured is working in a high risk environment such as high-rise building, oil or gas rigs, underground mines or labor tasks such as fishery, construction, fruit picking, maneuvering heavy machineries. working offshore, pilot, policeman, military officer, etc.

MSIG Domestic Travel Accident Insurance for Individual SAY Hi a Mini 10 Thailand

Benefits		Sum Insured (Baht)
		Mini 10
1	Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability due to Accident	10,000
2	Medical Treatment due to Corona Virus 2019 (COVID-19) infection during the trip	400,000
3	Third Party Liability per accident and in aggregate	400,000

Remarks :

- 1. This Insurance Policy, together with its renewal, is applicable for inbound travelers to Thailand only. It is not intended for foreigners currently living in Thailand.
- 2. The premium is inclusive of stamp duty.
- 3. The premium can be varied based on the period of stay and the country of origin.

Acceptance Conditions :

- 1. The Applicant must be Non-Thai National who requires the health insurance requirement for the application of a Certificate of Entry (COE) or Thailand Pass for travelling to Thailand.
- 2. The Applicant must be aged between 1 to 75 years old at the policy effective date.
- 3. The Applicants can only apply for one insurance policy for the same time period.
- 4. A waiting period of 7 days for Corona Virus (COVID-19) Infection is applied for Applicant who is not vaccinated before the policy effective date.
- 5. Applicants must be in a good health condition with no pre-existing conditions and is not travelling to obtain any medically related treatment(s).
- 6. The Applicant gives consent and permits medical facilities including hospitals and clinics, officials of insurance companies or other entities concerned to disclose information to MSIG Insurance (Thailand) Public Company Limited when the latter makes enquiries about the Applicant.
- 7. The period of each In-bound Trip to Thailand: the coverage shall be for Single Trip Cover only which shall commence at the time of the Insured's arrival in Thailand and continue until the time of the Insured's departure from Thailand or at policy expiry date specified in Policy Schedule, whichever is earlier.
- 8. The Applicant must purchase insurance before entering Thailand. If it is evident to the Company that the Insured purchases insurance while in Thailand, the Company may refuse to settle the claim.
- 9. Proper check with your local Thai embassy or consulate should be done regarding the requirements of insurance policies for the type of visa you apply for.
- 10. The full premium amount will be refunded if the Royal Thai Embassy/Royal Thai Consulates does not accept this Insurance Policy.

Important Exclusions :

- 1. Suicide, attempted suicide or self-inflicted injury.
- 2. All pre-existing conditions.
- 3. While the insured is under the influence of alcohol, drugs or addictive substances.
- 4. War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, and any act of terrorism.
- 5. While the insured is performing duty as a pilot, crew member, a member of armed forces or police or as a volunteer and engaged in war or crime suppression.
- 6. While the insured is engaged in cliff climbing requiring safety gear or mountain climbing at a height of 3,000 meters or more above sea level.
- 7. While the insured is participating in or practicing for or competing in professional sports.
- 8. While the insured is working in a high risk environment such as high-rise building, oil or gas rigs, underground mines or labor tasks such as fishery, construction, fruit picking, maneuvering heavy machineries. working offshore, pilot, policeman, military officer, etc.

MSIG Insurance (Thailand) Public Company Limited

is a leading international non-life insurance company. It became a public limited company in October 2012 and is a member of the MS&AD Insurance Group. The company has a successful 120 year history of operations in Thailand and specializes in providing retail and commercial insurance solutions for Thai and international customers through professional brokers, agents, bank partners as well as directly from the company.

MSIG Insurance (Thailand) Public Company Limited

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