

Travel Insurance

TRAVEL EASY *PLUS*

- Cashless* hospitalization in network hospitals while overseas
- Purchase additional coverages as you desire
- TELEMEDICINE service worldwide

Premium
starts at

190

Baht



MSIG

*Applicable for In-Patient admission at Network Hospitals ONLY.
Terms and conditions are as set forth by the Company.
Applicants must study and understand the details of coverages
and conditions before making decision to purchase this insurance
at every occasion.

Travel Insurance Plan : TRAVEL EASY <i>PLUS</i>						
Coverage		Sum Insured (Baht)				
		Easy 1	Easy 2	Easy 3	Easy VISA Plus	Easy VISA
	Accident & Medical Expenses					
1	Loss of life, dismemberment, loss of sight or total permanent disability due to accident Aged between 15-75 years Aged between 6 months -14 years Aged between 76-80 years	5,000,000 1,500,000 1,000,000	4,000,000 1,500,000 1,000,000	3,000,000 1,500,000 1,000,000	2,000,000 1,500,000 750,000	1,500,000 1,500,000 750,000
2	Medical expenses from accident and sickness maximum payable per actual expenses Aged between 15-75 years Aged between 6 months -14 years Aged between 76-80 years	5,000,000 2,000,000 1,500,000	3,000,000 2,000,000 1,500,000	2,000,000 2,000,000 1,500,000	2,000,000 2,000,000 1,500,000	2,000,000 2,000,000 1,500,000
	● On-going medical treatment in Thailand after returning from overseas trip (payable as part of medical expenses) maximum payable per actual expenses Aged between 15-75 years Aged between 6 months -14 years Aged between 76-80 years ● Outpatient's medicine expenses from medical treatment with Telemedicine (payable as part of medical expenses) maximum payable per actual expenses	250,000 100,000 75,000 5,000	150,000 100,000 75,000 5,000	100,000 100,000 75,000 5,000	100,000 100,000 75,000 5,000	100,000 100,000 75,000 5,000
3	Emergency medical evacuation and repatriation to Thailand maximum payable per actual expenses ● In the event the Insured suffers injury or sickness which does not cause from a pre-existing condition ● In the event the Insured suffers injury or sickness which causes from a pre-existing condition	3,000,000 150,000	3,000,000 150,000	2,000,000 100,000	2,000,000 100,000	2,000,000 100,000
4	Repatriation of mortal remains maximum payable per actual expenses ● In the event the Insured suffers injury or sickness which does not cause from a pre-existing condition ● In the event the Insured suffers injury or sickness which causes from a pre-existing condition	2,000,000 100,000	2,000,000 100,000	2,000,000 100,000	1,500,000 75,000	1,500,000 75,000
5	Hospital visitation maximum payable per actual expenses	250,000	150,000	70,000	—	—
6	Overseas hospital confinement benefit due to accident or sickness per day up to 30 days	3,000	2,500	1,000	—	—
7	Automatic extension of period of insurance causes by stipulated incident (Days)	5	5	5	5	5
	Trip & Flight Inconvenience					
8	Personal liability maximum payable per actual expenses	4,000,000	3,000,000	1,000,000	500,000	500,000
9	Trip cancellation or postponement maximum payable per actual expenses	500,000	300,000	200,000	50,000	—
10	Trip curtailment maximum payable per actual expenses	500,000	300,000	200,000	10,000	—
11	Flight delay maximum amount payable for only one of the following events. (20% of sum insured) ● The airline does not cancel the flight or has arranged a different flight as a substitute, payable for every six(6) hours ● The airline cancels the flight and has not arranged a different flight as a substitute after a delay over of six(6) hours, payable per event	35,000 7,000 7,000	25,000 5,000 5,000	15,000 3,000 3,000	10,000 2,000 2,000	— — —
12	Missed connecting flight Maximum limit ● 20% of sum insured for every 6 consecutive hours delay	15,000 3,000	10,000 2,000	7,500 1,500	5,000 1,000	— —
13	Hijacking maximum payable per actual expenses	100,000	100,000	100,000	100,000	—
	Property Protection					
14	Loss of or damage to baggage and/or personal effects contained in the baggage and/or golf equipment maximum payable per actual expenses	60,000	40,000	30,000	15,000	—
15	Baggage delay maximum limit ● 20% of sum insured for every 6 consecutive hours delay	35,000 7,000	25,000 5,000	15,000 3,000	10,000 2,000	— —
16	Damage or loss of money maximum payable per actual expenses	6,000	4,000	2,000	—	—
17	Loss of or damage to contents in residence (as per the address mentioned in the identification card)	100,000	75,000	50,000	—	—
18	Damage or loss of travel document maximum payable per actual expenses	30,000	20,000	10,000	5,000	—
19	Rental Car Excess maximum payable per actual expenses	25,000	20,000	15,000	—	—
20	Damage or loss of notebook computer maximum payable per actual expenses	25,000	25,000	10,000	—	—
21	Emergency telephone charge maximum payable per actual expenses	500	500	500	500	500
	Special service for MSIG customers					
	MSIG ASSIST - 24 HOURS TRAVEL WORLDWIDE ASSISTANCE	✓	✓	✓	✓	✓
	TELEMEDICINE SERVICE VIA MORDEE APPLICATION	✓	✓	✓	✓	✓

Remarks :

Accident & Medical Expenses

Automatic extension of period of insurance causes by stipulated incident

The automatic extension of the period of insurance due to Unforeseen Circumstances which are outside the control of the Insured except the Insuring Agreement of Flight Delay, Missed Connecting Flight, Hospital Confinement Benefit due to Sickness or Accident, Hospital Visitation, and Baggage Delay.

Trip & Flight Inconvenience

Trip cancellation or postponement

In the event the trip of the Insured is cancelled or postponed and causes the Insured not to be able to travel as scheduled due to :

1. Death or Serious Injury or Sickness of the Insured;
2. Death or Serious Injury or Sickness of the Insured's Family Members;
3. Damage to the residence of the Insured caused by fire, lightning, explosion caused by cooking gas, including natural perils .

Flight delay In the event that the departure of the aircraft in which the Insured has arranged to travel is delayed from schedule as stated in the air ticket due to :

1. Bad weather conditions; 2. Mechanical problems of the aircraft; 3. Strike or protest by employees of commercial airline or airport preventing the departure. Payable for only one of the following events:
 - 3.1 The airline does not cancel the flight or has arranged a different flight as a substitute, payable for every six(6) hours
 - 3.2 The airline cancels the flight and has not arranged a different flight as a substitute after a delay over of six(6) hours, payable per event.

Property Protection

Loss of or damage to baggage and/or personal effects contained in the baggage and/or golf equipment

In the event the Insured's baggage and/or personal effects and/or golf equipment are lost or damaged due to one of the following occurrences while travelling:

1. Errors committed by hotel or carrier staff while the Insured has deposited the baggage or other personal effects contained in the baggage and/or golf equipment which the hotel staff or carrier staff have accepted to safe keep such items under their care;
2. Theft with evidence of forcible entry into the hotel room where the Insured is registered as guest;
3. Robbery or Gang-Robbery of baggage and/or personal effects and/or golf equipment;
4. Smashing of car glass windows to steal baggage and/or personal effects and/or golf equipment kept inside the damaged car;
5. Snatching away of property, or the cutting open of baggage to steal property.

Payable not exceeding Baht 5,000 per item or pair

Deductible: Baht. 1,000 per occurrence

Damage or loss of money Deductible Baht. 1,000 per occurrence

Loss of or damage to contents in residence if the property within the insured's residence has suffered loss or damage from the following reasons during the insured's stay abroad

1. Fire
2. Lightning (including damage to electrical appliances and electrical equipment caused by lightning short circuits)
3. Explosion
4. Burglary by any person not specified in the exception, who has entered or left the insured's residence, by the use of force and causing a groove around the apparent damage to the building from the use of tools, explosives, electricity, chemicals, or from Robbery or Gang Robbery, as well as loss or damage resulting from such attempts.

Damage or loss of notebook computer Deductible Baht. 2,000 per occurrence

Add On Plan – For Single Trip only

	Coverage	Sum Insured (Baht)		
		Easy 1	Easy 2	Easy 3
Care 1 (Visa Care)	1. Compensation in case of visa denial maximum payable per actual expenses Not Covered for visa application for the following countries - United States of America - Canada - Australia	3,000	2,500	2,500
Care 2 (Sports Care)	1. Benefits for the following dangerous sports: - while boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping, all diving activities which require the use of oxygen tanks and underwater respirator, driving electric scooters			
	Loss of life, dismemberment, loss of sight or total permanent disability due to accident			
	Aged between 15-75 years	500,000	400,000	300,000
	Aged between 6 months -14 years	150,000	150,000	150,000
	Aged between 76-80 years	100,000	100,000	100,000
	Medical expenses maximum per actual expenses			
	Aged between 15-75 years	250,000	150,000	100,000
	Aged between 6 months -14 years	100,000	100,000	100,000
	Aged between 76-80 years	75,000	75,000	75,000
	2. Hole-in-one reward maximum payable per actual expenses			
	2.1. In the event an official golf event at an 18-hole standard golf course	15,000	—	—
	2.2 In a witnessed golf event other than stipulated in 2.1	10,000	—	—
Care 3 (Pet & Others care)	1. Compensation for pet boarding cost due to delay of return flight (More than 12 hrs.) (Dogs and Cats only) actual payment not exceeding 1,000 baht per day total not exceeding	2,000	2,000	2,000
	2. Credit card debt protection for the outstanding balance incurred within 24 hours before to the accident maximum payable per actual expenses	20,000	15,000	10,000
	3. Loss or damage to strollers and/or wheelchairs maximum payable per actual expenses	60,000	40,000	30,000

Remarks :

Visa Care

Compensation in case of visa denial Cover in the event the Insured is denied by relevant Embassy the Visa required for travelling to the country of destination intended under this Insurance for reasons that are not specified in the Exclusions. The Company shall pay compensation for the actual Visa application fee as required by the Embassy but not exceeding the amount insured as stated in the Schedule and/or this Endorsement. This Endorsement shall be in effect only when the Insurance under this Endorsement is applied for before the commencement of the trip for not less than 20 days.

Sports Care

Benefits for the following dangerous sports: while boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping, all diving activities which require the use of oxygen tanks and underwater respirator, driving electric scooters This coverage does not extend to cover the Insured while participating or training for or competing in Professional Sports. Professional Sports shall mean sports competitions organized in accordance with the international competition standard and where there are professional athletes taking part with competition prizes by sports types or categories set and announced by the organizing committee.

Pet & Others care

Compensation for pet boarding cost due to delay of return flight (More than 12 hrs.) (Dogs and Cats only)

Cover in the event that the departure of the aircraft in which the Insured has arranged to travel is delayed from schedule as stated in the air ticket due to :

1. Bad weather conditions;
2. Mechanical problems of the aircraft;
3. Strike or protest by employees of commercial airline or airport preventing the departure. This is subject to the condition that pet boarding must begin within 1 day before the commencement schedule of the trip for the coverage under this Insuring Agreement to be in effect.

Credit card debt protection

Cover the Outstanding Balance of the Insured in the event of the following occurrence while travelling overseas :

1. The Insured suffers loss of life due to an accident in which case the Company shall provide coverage for the Outstanding Balance incurred within 24 hours before to the accident.
2. The Insured suffers from a Theft by forcible entry with visible evidence into the hotel room where the Insured has registered to stay as a hotel guest or by breaking the glass windows of a vehicle including Theft , Robbery, Gang-Robbery or Snatch Away of baggage or purse used for holding the Credit Card provided the Company shall provide coverage for the amount of Outstanding Balance owed by the Insured on transaction items actually incurred by other people using the Credit Card to purchase goods and/or services without the Insured’s consent during the 24 hours before the Insured notifies the bank to lock the Credit Card usage.

Loss or damage to strollers and/or wheelchairs Cover loss of or damage to Stroller and/or Wheelchair for Patient or Wheelchair for the Disabled as above defined which occurs from errors committed by airline including its staff or agents while the Insured has checked in as baggage the Stroller and/or Wheelchair for Patient or Wheelchair for the Disabled during the flight and the airline has agreed to keep such items in its care.

Acceptance Conditions :

- 1. Insured must be 6 months - 80 years of age as at policy inception date for Single Trip Policy
- 2. Insured must be 15-65 years of age as at policy inception date for Annual Policy, available maximum travel duration of each trip not exceeding 120 days or 180 days
- 3. Insured must be a resident of Thailand and travel from Thailand only.
- 4. Insured may purchase insurance policy 6 months in advance of departure date.
- 5. Insured must purchase insurance policy at least 2 hours before departure time and cannot purchase insurance after departure from Thailand.
- 6. Insured must travel from Thailand and return to Thailand only.
- 7. Number of Insured(s) per policy per trip is 10 people maximum.
- 8. Insured can only purchase and have one insurance policy at a time.
- 9. Insured is advised to check Excluded Countries before travelling.
- 10. Insured must be in good health conditions and with no disability.
- 11. Trip of Insured must not be to participate or train or compete in any professional sports.
- 12. Travel purpose of Insured must not be to work in high risk environment or labor work, work involving machineries, drilling sites, oil or natural gas rigs, underground mine, fisheries.

Important Exclusions :

- 1.The insured commits suicide, attempted suicide or self-inflicted injury.
- 2. Any Pre-existing Conditions
- 3. While the Insured is under the influence of alcohol, drugs or additives.
- 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, 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 participating in or practicing for or competing in professional sports.
- 7. While the Insured is engaging in all types of motor or car racing or boat racing, horse racing, skiing including jet-ski, skating, boxing and parachute jumping (except parachute jumping to save life), while boarding or alighting or travelling in a hot-air balloon, bungee jumping, diving activities which requires the use of oxygen tanks and underwater breathing apparatus (except diving with an oxygen tank and underwater apparatus to save life), engaging or competing in paramotors, paragliders, gliders including any sports similar to paramotor, paraglider, glider, extreme sports of dangerous and risky nature;
- 8. While the Insured is working in a high risk environment such as high-rise building, oil or gas rigs, underground mines or labour tasks such as fishery, construction, fruit picking or maneuvering heavy machineries.

This Insurance Policy does not cover person(s) travelling to or within countries as follows :

Afghanistan, Azerbaijan, Cuba, Iraq, Israel, Kyrgyzstan, Lebanon, Libya, Nicaragua, North Korea, Pakistan, Palestine, Syria, Tajikistan, Turkmenistan, Uzbekistan, Iran, Nepal (excluding Climbing & Trekking purpose only), Russia, Ukraine

MSIG ASSIST - 24 HOUR TRAVEL WORLDWIDE ASSISTANCE

With this insurance you can also enjoy services provided by

MSIG Assist 24 hours Emergency Assistance Services

(our contracted service provider) who can assist you during your journey via our MSIG Assist Helpline No.

+66 (0) 2039 5704 for the following services

- **Travel Assistance :** Lost Luggage Assistance, Lost Travel Document Assistance, Embassy Referral
- **Medical Assistance :** Telephone Medical Advice, Medical Service Provider Referral, Arrangement of Hospital Admission

SERVICES AVAILABLE VIA MORDEE APPLICATION



A 15-minute medical consultation via VDO call.

Convenient without having to go to hospital and consultation can be made anywhere at time of sickness during overseas travel.



Multi-discipline of Telemedicine

General Practitioners, Specialist Doctors or Expert Doctors in more than 20 disciplines from leading hospitals in Thailand (not including psychiatry)



Diagnosis and Appropriate Medicines

Provide advice and diagnosis including advice on appropriate medicines via application or email.



Service While Travelling Overseas

This service is available while travelling overseas and during the insurance period only.

Remarks : This service by Chiwiborirak Company Ltd, the operator of Chiwiborirak Clinical Services, and True Digital Group Company Ltd.

*Terms and Conditions are as specified by MSIG Insurance (Thailand) PCL. The applicant is advised to study the details of Coverage and Conditions before deciding to buy insurance. The Coverage and Benefits provided depend on the insurance plan (chosen).

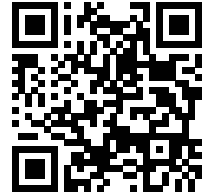
MSIG Insurance (Thailand) Public Company Limited

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

1908 MSIG Building, New Petchburi Road, Bangkapi, Huay Kwang, Bangkok 10310

Tel +66 2825 8888 Fax +66 2318 8550



www.msig-thai.com



MSIGThailand