

HEALTH INSURANCE

# SAY Hi

## Thailand

- Personal Accident coverage up to THB 1,000,000
- Medical expense due to accident and sickness up to THB 400,000
- Cover personal liability up to THB 800,000
- Coverage up to 365 days period
- Cashless for hospitalization\*\*



**MSIG**

\* Terms and Conditions as specified by the company.

\*\* Within MSIG's Network Hospitals

# 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 a requirement for inbound travelers to Thailand only. It is not intended for foreigners currently living in Thailand.
2. The premium is inclusive stamp duty.
3. The premium is subject to period of stay and the country of departure.

## Acceptance Conditions :

1. The Applicant must be Non-Thai National.
2. The applicant must be aged between 1 to 75 years old at the policy effective date.
3. The Applicant can only apply for one insurance policy for the same time period.
4. The Applicant must be in a good healthy condition with no pre-existing conditions and are not be travelling to obtain any medically related treatment(s).
5. The Applicant gives consent and permits medical facilities including hospitals and clinics, officials of insurance companies or other entities concerned to disclose information to the MSIG Insurance (Thailand) Public Company Limited when the latter makes enquiries about the applicant.
6. Coverage Period for Each In-bound Trip to Thailand:

Coverage is provided on a Single Trip basis, commencing upon the Insured's arrival in Thailand and ending upon their departure from Thailand or on the policy expiry date stated in the Policy Schedule whichever occurs first.

**Exception:** For annual policies issued under the in-bound Chinese student scheme that has been pre-approved by the Company, coverage shall remain valid for a full one-year period. In the event that the Insured travels outside of Thailand during this period, the policy will remain in force; however, coverage will not be applicable while the Insured is abroad.

7. All applicants must purchase insurance prior to entering Thailand. If the Company finds that the insurance was purchased after arrival in Thailand, it reserves the right to decline any claims, unless the applicant has received prior special approval from the Company.
8. A waiting period of 30 days for illnesses applies from the initial effective date of this insurance policy.
9. In case the insured is a foreigner and claims are to be paid in a foreign currency and/or transferred to an overseas account, any associated transfer fees or expenses for currency exchange shall be borne by the insured.

## 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 driving or riding as a passenger on a motorcycle.
9. 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.

## บริษัท เอ็ม เอส ไอ จี ประกันภัย (ประเทศไทย) จำกัด (มหาชน)

เป็นบริษัทประกันวินาศภัยชั้นนำในประเทศไทยซึ่งดำเนินธุรกิจมากกว่า 100 ปี บริษัทฯให้บริการรับประกันวินาศภัย เช่น รถยนต์ อุบัติเหตุส่วนบุคคล อัคคีภัยสำหรับที่อยู่อาศัยและทรัพย์สิน ความรับผิดชอบต่อบุคคลภายนอก ประกันภัยขนส่ง ทางบก / ทะเล / อากาศ และอื่นๆ โดยมีเบี้ยประกันภัย มากกว่า 4,600 ล้านบาท มีบุคลากรกว่า 700 คน มีสาขาครอบคลุมทั่วประเทศ ที่พร้อมจะให้บริการที่เป็นเลิศแก่ผู้เอาประกันภัยของบริษัทฯ

### บริษัท เอ็ม เอส ไอ จี ประกันภัย (ประเทศไทย) จำกัด (มหาชน)

1908 อาคาร เอ็ม เอส ไอ จี ถนนเพชรบุรีตัดใหม่ แขวงบางกะปิ เขตห้วยขวาง กรุงเทพฯ 10310  
โทร +66 2825 8888 โทรสาร +66 2318 8550

### 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](http://www.msig-thai.com)



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