TRAVEL INSURANCE

Overseas Student *Plus*

Travel Insurance for Students Studying Abroad

- Worldwide Medical Coverage up to THB *6* Million
- Cashless Hospitalization Benefit for Overseas Medical Treatment*
- Coverage for Loss of Tuition Fee, Flight Delay and Baggage Delay
- 24/7 worldwide emergency assistance through MSIG Assist
- Access Medical and Mental Health Teleconsultation Services Anytime, Anywhere Around the World

MSIG

*Applicable to Inpatient Treatment only at participating network hospitals.

All conditions, coverage, and exclusions are as specified in the insurance policy. The applicant is advised to study the details of coverage and conditions before deciding to buy insurance. The amount of coverage and benefits depend on the insurance plan.

Travel Insurance for Students Studying Abroad (Overseas Student *Plus*)

Coverage		Sum Insured (Baht)		
		Student Plus 1	Student Plus 2	Student Plus 3
Accident & Medical Expenses				
1	**Medical Expenses Due to Injury or Illness maximum payable per actual expenses**	6,000,000	3,000,000	2,000,000
	Outpatient Prescription Medication Expenses from Telemedicine Treatment (excluding Mental Health Consultation) Telemedicine (payable as part of medical expenses) maximum payable per actual expenses.	5,000	5,000	5,000
	Document Delivery Expenses for Claim Submission to Thailand (Medical Expenses Only), (payable as part of medical expenses) maximum payable per actual expenses.	1,500	1,500	1,500
2	**Emergency Medical Evacuation, Repatriation to Thailand**	6,000,000	4,000,000	3,000,000
3	**Repatriation of Mortal Remains to Thailand**			
	If it is determined that the Insured Person's injury, sickness, or death is caused by a Pre-Existing Condition, the Company shall provide coverage under item 2 and item 3 with the aggregate amount payable not exceeding and payable as part of Emergency Medical Evacuation, Repatriation to Thailand and Repatriation of Mortal Remains to Thailand.	300,000	200,000	150,000
4	**Accidental Death, Dismemberment, Loss of Sight, or Permanent Total Disability**	3,000,000	2,000,000	1,500,000
5	**Loss of Tuition Fee maximum payable per actual expenses**	350,000	300,000	200,000
6	**Hospital Visitation maximum payable per actual expenses**	350,000	300,000	200,000
	Priority Visa Application Fee (payable as part of hospital visitation) maximum payable per actual expenses.	17,500	15,000	10,000
7	**Accidental Death, Loss of Limb, Loss of Sight, or Permanent Total Disability of Parent(s)**	100,000	100,000	100,000
8	**Dangerous Sports Coverage**			
	• Accidental Death, Dismemberment, Loss of Sight and Permanent Total Disability Benefit	300,000	200,000	150,000
	• Medical Expenses maximum payable per actual expenses	300,000	200,000	150,000
Trip & Flight Inconvenience				
9	**Flight Delay maximum limit**	12,500	10,000	-
	• 20% of sum insured for every 6 consecutive hours delay	2,500	2,000	-
10	**Baggage Delay maximum limit**	12,500	10,000	-
	• 20% of sum insured for every 6 consecutive hours delay	2,500	2,000	-
11	**Missed Connecting Flight maximum limit**	12,500	10,000	-
	• 20% of sum insured for every 6 consecutive hours delay	2,500	2,000	-
Property Protection				
12	**Loss of or Damage to Baggage and/or Personal Effects maximum payable per actual expenses**	100,000	60,000	40,000
	maximum limit per item / pair	10,000	8,000	5,000
13	**Loss of or Damage to Travel Documents maximum payable per actual expenses**	15,000	10,000	5,000
14	**Loss of or Damage to Notebook Computer maximum payable per actual expenses**	15,000	-	-
15	**Loss of Personal Money maximum payable per actual expenses**	5,000	-	-
16	**Personal Liability to Third Parties maximum payable per actual expenses**	5,000,000	4,000,000	1,000,000
17	**Kidnapping Benefit During Overseas Travel**	50,000	50,000	50,000
18	**Rental car excess (applicable to losses or damages covered under the rental car insurance policy) maximum payable per actual expenses**	15,000	10,000	-

Notes :

- Item No. 1: Medical Expense Benefit cover treatment for accidental injury or illness, including medical treatment received in Thailand within 90 days in the event the insured person returns to Thailand temporarily and subsequently resumes overseas studies. Coverage is limited to THB 200,000 and applies only to insurance plans with a policy period of one year or longer.
- Item No.6 : Including reasonable transportation expenses, accommodation expenses, and meal expenses, limited to THB 5,000 per day.
- Item 4, 5, 7 : Sum Insured applies per occurrence and in the aggregate for the entire Period of Insurance, for all other items : Sum Insured applies per occurrence.
- Deductible Amount
  - Item No.12, 15 : Subject to a deductible of THB 1,000 per occurrence.
  - Item No. 14 : Subject to a deductible of THB 2,000 per occurrence.

Trip &Flight Inconvenience :

Flight delay Coverage applies when a scheduled flight is delayed beyond its original departure time due to any of the following reasons:

1. Bad weather conditions;
2. Mechanical problems of the aircraft;
3. Strike or protest by employees of commercial airline or airport preventing the departure.

Property Protection :

Loss of or Damage to Baggage and/or Personal Effects Coverage is provided for loss of or damage to the insured person's baggage and/or personal effects during the trip as a result of any of the following events :

1. Negligence or error by hotel staff or a transportation provider while the baggage, including personal effects contained therein, has been entrusted to and accepted into their custody ;
2. Theft involving forcible and violent entry into a hotel room in which the insured person has registered and is staying as a guest, or theft by any person not excluded under the policy who gains entry to or exits from the insured person's accommodation while residing overseas, using force that results in visible physical damage to the premises;
3. Robbery or gang robbery of the baggage and/or personal effects; or
4. Theft of the baggage and/or personal effects following the breaking of a vehicle window of the damaged vehicle.
5. Snatching away of property, or the cutting open of baggage to steal property.

Eligibility and Underwriting Requirements

1. Applicants must be aged between 11 and 50 years inclusive.
2. Coverage is available only for journeys commencing from Thailand.
3. Applicants must be residents of Thailand.
4. Applicants must be in good health and must not have any physical impairment or permanent disability.
5. Only one policy may be purchased under this insurance product by the same insured person at any one time.
6. Applicants must be enrolled in a recognized overseas educational institution, including vocational education programs.
7. Applicants must not participate in, train for, or compete in any sport, whether on a professional or amateur basis.
8. The applicant consents to and authorizes any medical institution, including hospitals and clinics, as well as the Company's representatives or any related organization, to disclose information relating to the applicant to MSIG Insurance (Thailand) Public Company Limited upon request.

Important Exclusions :

1. Suicide, attempted suicide, or self-inflicted injury.
2. Pre-Existing Conditions.
3. Any loss, injury, illness, or damage arising while the insured person is under the influence of alcohol, narcotics, or illegal drugs.
4. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), civil war, revolution, rebellion, insurrection, strikes, civil commotion, uprising against the government, martial law, or terrorism.
5. Loss, damage, cost, or expense arising directly or indirectly from radioactive contamination, chemical agents, biological agents, biochemical substances, or electromagnetic weapons.
6. Travel undertaken against the advice of a medical practitioner, or travel undertaken for the purpose of obtaining medical treatment overseas.
7. While the insured person is serving as military personnel, police officers, emergency response personnel, firefighters, or volunteers engaged in military operations, warfare, peacekeeping operations, or law enforcement activities.
8. While the insured person is engaged in occupations such as plumbing, electrical work, mechanical work, carpentry, painting, decorating, construction work, installation, assembly, maintenance or repair of hydraulic machinery, work in hazardous environments, or other manual labor occupations. This exclusion does not apply to administrative, supervisory, managerial, sales, or food preparation duties.
9. While the insured person is riding or traveling on a motorcycle, participating in or training for motor racing, boat racing, horse racing, any type of ski racing (including jet skiing), skate racing, boxing, parachuting (except where undertaken for the purpose of saving life), boarding, alighting from, or traveling in a balloon, bungee jumping, scuba diving requiring underwater breathing apparatus (except where undertaken for the purpose of saving life), paramotoring, paragliding, hang-gliding, similar aerial sports, or extreme sports involving a high degree of risk. Including an Electric Scooter or Hoverboard.
   For the purpose of this exclusion: - "Electric Scooter" means an electrically powered vehicle equipped with front and rear wheels and handlebars. - "Hoverboard" means an electrically powered self-balancing vehicle with left and right wheels, with or without handlebars. (Unless such coverage has been extended and expressly specified in the insurance policy.)
10. While the insured person is participating in, or provoking, a fight or altercation.
11. While the insured person is training for or participating in professional sports, sports competitions, or amateur sports competitions or training.
12. While the insured person is acting as a pilot, flight crew member, military personnel, police officer, or volunteer engaged in military operations, warfare, peacekeeping operations, or law enforcement activities.
13. While the insured person is boarding, alighting from, or traveling in an aircraft that is not licensed or registered for passenger transport and is not operated by a commercial airline.

Excluded Destinations This Policy does not provide coverage for travel to, or travel within, the following countries or territories : Afghanistan, Azerbaijan, Cuba, Iraq, Israel, Kyrgyzstan, Lebanon, Libya, Nicaragua, North Korea, Pakistan, Palestine, Syria, Tajikistan, Turkmenistan, Uzbekistan, Iran, Russia, and Ukraine. For Nepal, coverage does not apply to activities involving rock climbing or mountaineering.

Important Note : All conditions, coverage, and exclusions are as specified in the insurance policy. The applicant is advised to study the details of coverage and conditions before deciding to buy insurance. The amount of coverage and benefits depend on the insurance plan.

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 consultation for General Physical health (Excluding Mental Health) Via Video Call

*Services are offered for all international travel insurance plans based on the number of entitlements received.

A-25 Minute consultation for Mental Health Via phone or Video Call

*Services are offered for Overseas Student Travel Insurance plan only based on the number of entitlements received.

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.

MSIG EASY LOUNGE

Get free access to over 1,700 airport lounges worldwide when your flight is delayed by more than 60 minutes.*

Free! Food and beverage services in the lounge.

Free! Wi-Fi and charging stations in the lounge.

Registration

Purchase an eligible Travel Insurance plan » Receive Redemption Code & Link Via E-mail » Register at least 2 hours before the departure time

Redeem Benefit

Flight Delay over 60 Minutes » Receive QR Code Via E-mail » Present QR Code with Passport at Airport lounge

Remarks :

1. You can register up to 4 flights for single-trip insurance and up to 12 flights for annual insurance.
2. MSIG EASY Lounge is operated by Collinson Insurance Services Limited.

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 100 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.

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