

Personal Outbound Travel Insurance Policy Travel Plus

(Sell through electronic channel (Online))

In reliance upon the statements declared in the proposal of Travel Insurance that forms part of this Insurance Policy and in consideration of the premiums paid by the Insured Person in accordance with the definitions, terms and conditions, insurance coverage, agreement, exclusions and endorsements attached in this Insurance Policy, the Company agrees to insure the Insured Person as follows:

This Insurance Policy offers coverage for business and/or leisure Trips of employed person(s) and/or non-employed person(s), provided that these person(s) are declared and paid for.

1. Policy Definitions

1. **Insurance Policy** shall mean and include the Policy Schedule, General Terms and Conditions, Insuring Agreements, exclusions, attachments, special provisions, warranties, endorsements and summary of policy terms, general conditions, coverage and exclusions herein.
2. **Period of Insurance** means the period from the date the policy comes into force to the date the policy ends, as stated in the Policy Schedule.
3. **Company** means the Company issuing this Insurance Policy
4. **Insured Person** means the person(s) named as the insured person in the Policy Schedule and/or endorsements who is/are the insured person(s) under this Insurance Policy.
5. **Accident** means an event that happens suddenly from external cause and, as its result, which is not intended or anticipated by the Insured Person.
6. **Injury** means bodily injury caused directly by the Accident and happens independently from other causes.
7. **Sickness** means symptoms, unusual conditions, illness or disease of the Insured Person that occur to the Insured immediately, suddenly, or unexpectedly after the date this Insurance Policy is effective. Hence, it shall be clearly shown that it occurs by itself and independent from other causes.
8. **Serious Injury or Serious Sickness**
 - when applied to the Insured Person, means serious Injury or serious Sickness that requires treatment by a Physician and that results in the Insured Person being certified by the Physician as being unfit to travel or continue with the original Trip;
 - when applied to the Immediate Family Member(s) or Close Business Associate(s) means Injury or Sickness certified as being dangerous to life by a Physician and which, as a result, causes the Insured Person to not be able to travel or continue the original Trip.
9. **Trip Duration** means
 - 9.1 Overseas Trip - the policy coverage shall commence on the commencement of the Period of Insurance or 2 Hr. before the Insured Person travels out of Thailand, whichever is later, and continues until the Insured Person returns to his accommodation in Thailand or within 2 hours after arriving in Thailand or until the end of the Period of Insurance stated in the Policy Schedule, whichever comes first.
 - 9.2 Automatic Extension of Period of Insurance – If the Insured Person, during the Period of Insurance, receives medical treatment and must continue treatment as an in-patient, the coverage under this Insurance Policy shall be extended until the date the Company or Authorized Company considers that the Insured Person can return to Thailand or the Home Country. Notwithstanding that, the Company is only liable up to the sum insured as specified in the Policy Schedule.
10. **Common Carrier** means a common carrier that travels by road, rail, sea or air conveyance operated under a license issued by a relevant governmental authority for fare paying passenger transportation and that has fixed and established routes only.
11. **Physician** means a person with a medical degree, lawfully registered with The Medical Council and holding a license as a physician in the place in which medical or surgical treatment is given.
12. **Nurse** means a person holding a license as a nurse.
13. **Hospital** means any place providing medical treatment and services, able to accept patients to stay overnight and having space, elements, sufficient medical staff, and also offering the full array of medical services, especially an operating room for major surgery and holding a license as a hospital pursuant to the laws of the treatment place jurisdiction.
14. **Inpatient** means a person who is registered as an inpatient and admitted to a Hospital or Medical Center, diagnosed and under the care of a licensed medical practitioner for not less than six hours,

for as much time as the Medical Necessity requires. This also includes a circumstance in which an inpatient dies within 6 hours after being hospitalized.

15. **Medical Center** means any place providing medical treatment and services, able to accept patients to stay overnight and holding a license as a medical center pursuant to the laws of that territory.
16. **Clinic** means a place with modern treatment capability, holding a license pursuant to the laws, operated by a Physician, offering treatment, and diagnosis but not being able to accept patients overnight and that has the authorization to register as a clinic according to the law of the territory.
17. **Home Country** means the country declared by the Insured Person as being the country whose nationality he or she bears.
18. **Immediate Family** means an Insured Person's spouse, father, mother, legitimate child(ren); siblings from the same parent; legal guardian, Insured's each grand-parent and a parent of the Insured Person's spouse
19. **Close Business Associate** means
 - 19.1 A business associate, who is not an employee of the Insured Person, where the business relationship with the Insured Person is continuous and interdependent, and essential for business of one another;
 - 19.2 A business companion who travels with the Insured Person for the same business purpose, and whose presence is necessary for the Insured Person's business; or
 - 19.3 An employee who directly works for the Insured Person.
20. **Medical Necessity** means medical services subject to the following conditions:
 - 20.1 must be related to diagnosis and treatment must be related and according to the Injury or Sickness of the Insured Person;
 - 20.2 must have clear medical indications pursuant to the current modern medical standards;
 - 20.3 must not be for the convenience solely for the Insured Person, family members of Insured Person or of the service provider; and
 - 20.4 must be proper medical services for the Insured Person pursuant to the patient caretaking standards and necessity of treatment for the Injury or Sickness of the Insured Person.
21. **Pre-existing Condition** means any illness or medical condition, including medical complications that occur to the Insured Person within 12 months preceding each Trip/journey covered by this Insurance Policy, significant enough for the Insured Person to seek

diagnosis, treatment, or being provided diagnosis, care or treatment by a Physician.

22. **AIDS** means Acquired Immune Deficiency Syndrome contracted from Human Immunodeficiency Virus (HIV), including Opportunistic Infections, Malignant Neoplasm or contracted disease or illness where the blood test results indicate infection with HIV. Opportunistic Infections also including but not limited to Pneumocystis Carinii Pneumonia, Organism or Chronic Enteritis, Virus and/ or Disseminated Fungi Infection. Malignant Neoplasm, including but not limited to Kaposi's Sarcoma, Central Nervous System Lymphoma and/or other diseases currently known as an Acquired Immune Deficiency Syndrome or that cause sudden death, sickness or disablement. AIDS also includes HIV (Human Immunodeficiency Virus), Encephalopathy Dementia and viral epidemic.
23. **Terrorism** means an act of force or violence and/or threat by a person or any group irrespective of them acting solely, to someone or relating to any organization or government for the purposes of politics, religion or other similar belief or objective, including an act to frighten the government and/or the public or part of the public.
24. **Authorized Company** means a juristic person that has been solely authorized by the Company to provide assistance services to the Insured Person who is specified in the schedule.
25. **Insurance fraud** means claiming by use of corrupt means to obtain benefits from the Insurance Policy, or showing false evidence of a claim, including intentionally causing injury or illness to claim compensation.
26. **Home, usual place of residence** means the place where the Insured Person usually lives in Thailand which is specified in the house registration or notified to the Company.
27. **Place of Work** means the place of regular employment of the Insured Person in Thailand.
28. **Overseas** means the travel destination of the Insured Person outside Thailand.

2. General Conditions

2.1 Insurance Contract

This Insurance Contract is entered into by the Company in reliance on the Insured Person's statements in the application and additional statements (if any), signed by the Insured Person as evidence of the agreement to insure and whereby the Company issues this

Insurance Policy and the summary of policy terms, general conditions, coverage and exclusions.

In the event Insured Person declares, misrepresents or omits to inform the Company of any relevant fact, upon being aware of the true situation, which the Company, if known, may decide to increase premium or as per Clause 865 of Civil and Commercial Code, the Company has the right to terminate the contract.

The Company cannot deny acceptance of responsibility except where there has been material misrepresentation in the aforementioned documents submitted by the Insured Person.

2.2 Completeness of Contract and Changes in the Insurance Policy

This Insurance Policy includes the Insurance Contract, attachments and endorsements. Any changes and amendments in the Insurance Contract must be approved by the Company and endorsed in the Insurance Policy or endorsement before the change becomes valid and enforceable.

2.3 Coverage Period

2.3.1 Single Trip: The Coverage Period will cover each "traveling trip" as defined above whenever the Insured Person travels within the Period of Insurance.

2.3.2 Annual Trip Coverage, to cover multiple trips subject to the Period of Insurance that covers a Single Trip as mentioned in 2.3.1, provided always that the maximum duration for each Single Trip does not exceed as specified in the Policy Schedule.

2.4 Interpretation

If there is any conflict or dispute relating to this Insurance Policy, such dispute shall be determined in accordance with Thai law and the parties agree to submit to the jurisdiction of any competent court in Thailand.

2.5 Medical Examination

The Company has the right to review past medical history/record and the results of the medical examination of the Insured Person under this Insurance Policy, and the right to conduct an autopsy, within the limits of the law. In such an autopsy case, the Company shall be responsible for the expense.

In a case that the Insured Person refuses to give a consent to the Company to review the past medical history/record and the results of the medical examination of the Insured, the Company may refuse to make any claim compensation payment under the coverage to the Insured Person under this Insurance Policy.

2.6 Subrogation Right

In the event that the Company has made a claim for payment under this Insurance Policy, the Company shall be subrogated to all the Insured Person's rights of recovery thereof against any person or organization and the Insured Person shall execute and deliver all instruments and documents and do whatever is necessary to secure such rights. The Insured Person shall take no action to prejudice such rights.

2.7 Notification and Claim payment

The Insured Person, the beneficiary, or the representative of the said individual (as the case may be) shall notify the Company about the loss or the damage without delay. In case of death, the Company must be notified immediately, except when it can be proved that there is a reasonable explanation why such notification could not have been made immediately but was notified to the Company as early as possible.

In case of the claim payment under the Insurance Policy, the Insured Person, the beneficiary, or the representative as the case may be, at his own expense, shall submit the evidence or the documents as specified under the Insuring Agreement, each addendum and additional documents as required or deemed necessary by the Company within the specified period of time.

The right to claim is still valid if it is proven that the required documents or evidence are being submitted at best and fastest effort as they can be even though they are not submitted within the specific and required period of time.

2.8 Claim and Proof of Loss

2.8.1 Claim for Medical Expenses

The Insured Person, at his own expense, must submit the following evidence to the Company within 30 days from the date the Insured Person is being discharged from the Hospital, Medical Center or Clinic:

- 1) Completed Claim Form of the Company
- 2) Medical report containing diagnosis and treatment given, signed by the treating Physician
- 3) Original receipt and invoice listing itemized medical expenses and the final amount
- 4) Copy of Insured Person's passport

The receipt showing the expense items must be original. The Company will return the original receipt to the Insured Person in case that the compensation paid is more than the insured coverage

so that the Insured Person may claim the uncompensated amount from other insurance companies, if any. If the Insured had received any compensation from the government or other welfare schemes, the Insured Person must submit to the Company the certified receipt of the public welfare schemes or other entities in order to claim the remaining amount from the Company in accordance with terms and conditions under this Insurance Policy.

2.8.2 Claim for Total Permanent Disability or Dismemberment due to an accident. The Insured Person must, at his own expenses, give the following evidence to the Company within 30 days from the date of diagnosis by a Physician that the Insured Person suffers Total Permanent Disability:

- 1) Completed Claim Form of the Company,
- 2) Physician report certifying the total permanent disability or dismemberment, and
- 3) Copy of Insured Person's passport.

2.8.3 Claim for Loss of Life

The beneficiary must, at his own expense, give the following evidence to the Company within 30 days from the date of death:

- 1) Completed Claim Form of the Company
- 2) Death certificate
- 3) Copy of autopsy report certified by authorized personnel
- 4) Copy of police report certified by authorized police officer
- 5) Copy of identification card of the Insured and the house registration indicating "deceased" status of the Insured Person
- 6) Copy of Insured Person's passport and proof of traveling
- 7) Copy of personal identification card and the house registration of the beneficiary

2.8.4 Claim for Other Compensation

The Insured Person shall, at his own expense, submit the following documents to the Company within 30 days from the day the claim is submitted:

- 1) Completed Claim Form of the Company;
- 2) Original receipt(s);
- 3) Copy of the Insured Person's passport or sufficient evidence of traveling;
- 4) Copy of police report certified by authorized police officer (if any);
- 5) Invoice(s) and other relevant documents;
- 6) Documents or written confirmation letter from the Common Carrier including relevant details of traveling (if any)

7) With regard to any claim under Section 6: Trip Cancellation and Section 7: Trip Curtailment, the Insured Person must provide the following additional evidence:

- Documentary proof showing any deposit, travel fare and accommodation charges as well as original copies of additional travel and hotel accommodation charges incurred;
- Copies of medical or death certificate from a qualified Physician treating the Insured Person, Insured Person's Immediate Family or Close Business Associate, copy of court summons;

8) Copy of the court order stating the bond amount for bail process;

9) Other documents required by the Company, if necessary.

Non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is a reasonable explanation why a claim could not be made in a timely manner and the claim was filed as soon as possible.

2.9 Compensation

The Company will pay compensation within 15 days from the date the Company receives complete and correct proof of loss or damage. Compensation for loss of life will be paid to the beneficiary while other types of compensation will be paid to the Insured Person. In the event that there is a doubt with respect to the claim, the Company may conduct an investigation and the time for consideration of the compensation may be extended if necessary. However, such extended time shall not be more than 90 days after all documents are received by the Company. If the Company cannot pay compensation within the above-specified period, the Company will be liable for a penalty charge of 15 per cent per annum of the amount that should have been paid from the date the payment becomes due. If the medical treatment is given by a Hospital, Medical Center or Clinic outside Thailand, the Company will pay the compensation in Thai Baht by using the exchange rate in effect on the issue date of the medical expenses receipt.

2.10 Payment and Return of Premium

- 1) The premium shall be immediately paid by the Insured Person.
- 2) In case of Single Trip coverage, after the Policy is issued the premium shall not be refunded unless there is evidence from the embassy displaying that the Insured Person's visa application is not approved. In such case, the Insured Person

must inform the Company of the visa disapproval before the coverage of the Policy starts.

- 3) In case of Annual Trip coverage, the Insured Person or the Company has the right to terminate the Insurance Policy subject to the following conditions:
- 4) The Company may terminate this Insurance Policy by sending termination notice at least 15 days prior to such termination by registered mail to the last known address of the Insured Person as declared to the Company. In such event, the Company shall be liable to refund the premium for unused insured days to the Insured Person on pro-rata basis.
- 5) The Insured Person may terminate this Insurance Policy by giving termination notice to the Company and shall be entitled to receive a premium refund after deducting premium for the period that the Insurance Policy has been in force according to the Short Period Schedule

Short Period Schedule	
Period of Insurance (Not more than / months)	Percentage of Annual premium
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85
10	90
11	95
12	100

The Insurance Policy under this provision must be terminated in whole. Neither party can cancel only part of the coverage during the Period of Insurance.

2.11 Arbitration

In case of argument, dispute or demand under this Insurance Policy between a person who has a right to claim under the Insurance Policy and the Company, and if that person desires to settle the dispute by arbitration, the Company will agree to comply with

arbitration procedure according to the Arbitrating Regulation governed by the Office of Insurance Commission.

2.12 Conditions Precedent

The Company reserves the right not to pay any compensation under this Insurance Policy unless the Insured Person, the beneficiary or the representatives thereof have complied with the insurance contract and the policy conditions.

3. General Exclusions

Unless otherwise specified herein, this insurance shall not cover any loss or damage or Injury resulting from or arising in connection with or resulting from the happening at the time of the following:

1. Commission of suicide, attempted suicide or self-inflicted Injury;
2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, insurrection, rebellion, riot, strike, civil commotion, coup, revolution, rebellion, declaration of martial law, or any situation causing the declaration or maintenance of martial law;
3. Terrorism
4. Illegal actions of the Insured Person, confiscation, detention, foreclosure, destruction by Customs or other officers, or the violation of government rules;
5. Ionizing radiation, or radioactive elements, radioactive waste or any nuclear reaction;
6. Radioactive explosion, or explosion from any nuclear component or harmful substance that could cause an explosion in a nuclear process;
7. whilst the Insured Person is serving as a soldier, police, emergency medical service provider or fire fighter or volunteering and participating in war or crime suppression;
8. Being in a country or jurisdiction in which coverage is excluded as specified in the attachment (if any)
9. whilst the Insured Person is being employed and working on merchant vessels, engaging in naval, army or air force service or operations or testing of any kind of conveyance or whilst engaging in offshore activities like diving, working on offshore platforms or in an underground mine, mining, or aerial photography or handling of explosives;

4. Scope of the Company or Authorized Company's Assistance Services

The Company or Authorized Company's assistance services shall be carried out under the relevant laws and regulations. The Company or Authorized Company's services are subject to the consent and agreed authorizations by the relevant authorities. The Company and the Authorized Company shall not be liable for delays in, or obstruction of any agreed service as a consequence of force majeure or from events such as strikes, riots, civil revolution, curfews, sabotage, terrorist attacks, civil or foreign war, any consequences of a source of radioactivity or of any Act of God.

5. Insuring Agreement

Subject to the terms, general conditions, insuring agreements, exclusions and attached endorsements of this Policy and in consideration of the premium paid by the Insured Person, the Company shall provide coverage as follows:

Insuring Agreement #1:

Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability due to Accident

Additional Definitions Specific to This Section

Dismemberment means loss of limb from the wrist joint or the ankle joint and shall include total loss of use of that limb, which according to the qualified medical practitioner will never be able to function at any time in the future.

Loss of Sight means complete blindness, which is permanently incurable.

Total Permanent Disability means disability to the extent of being unable to perform the normal duties in the Insured Person's normal occupation or any other occupation totally and permanently or where the Insured is unable to perform three or more of the Normal Daily Activities by himself. The Normal Daily Activities shall include these 6 types as medical criteria for assessing patients who are unable to perform such tasks, namely:

- 1) Mobility, being the ability to mobilize oneself, such as a mobility from a chair to a bed, without any assistant or assistive devices;
- 2) Ability to walk or move, such as the ability to walk or to move within the premises from one room to another without any assistant or assistive devices;
- 3) Ability to get dressed, meaning the ability to put on or to take off clothes without any assistant or assistive devices;

- 4) Ability to wash oneself, such as the ability to take a bath/shower including entering and leaving the bathroom without any assistant or assistive devices;
- 5) Self-feeding ability, such as the ability to take food and eat without any assistant or assistive devices; and
- 6) Excretion ability, such as the ability to use the bathroom for excretion, including entering and leaving from bathroom without any assistant or assistive devices.

Coverage

This Insurance Policy covers any loss or Injury sustained by the Insured Person arising from an Accident, resulting in Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability within 180 days from the date of Accident or sustaining injury that causes the Insured Person to receive continuous medical treatment as an In-patient at a Hospital or Medical Center or die due to that Injury at any time, solely and independently of any other cause, in which event the Company will pay the Insured Person the relevant benefit payable specified in the Schedule of Benefits Payable below.

Schedule of Benefits Payable	
100% of the sum insured	Loss of Life
100% of the sum insured	Total Permanent Disability for at least 12 consecutive months from the date of the Accident unless it is medically determinable that the Insured Person is permanently and totally disabled.
100% of the sum insured	Loss of both hands from wrist joint, or loss of both feet from ankle joint or Loss of Sight in both eyes.
100% of the sum insured	Loss of one hand from wrist joint, or loss of both feet from ankle joint
100% of the sum insured	Loss of Sight in one eyes and loss of one hand from wrist joint
100% of the sum insured	Loss of Sight in one eyes and loss of one foot from ankle joint
60% of the sum insured	Loss of one hand from wrist joint
60% of the sum insured	Loss of one foot from ankle joint
60% of the sum insured	Loss of sight in one eye

The Company will compensate only one item of loss, which is the loss that has the highest payable Benefit Amount. During the Period of Insurance, the Company will compensate the loss under this coverage in aggregate not exceeding the sum insured stated in the Policy Schedule. If the

Company has not paid the full sum insured, the Company shall provide coverage until the end of the Period of Insurance.

Additional Exclusions (For Coverage #1: Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability due to Accident)

The coverage under this Insurance Policy shall not cover any Injury, loss, or damage arising from, as a result of or occurring during:

1. Actions of the Insured Person while being under any of the conditions as follows:
 - 1) Being under the influence of addictive substances or narcotics and is unable to remain conscious;
 - 2) Being under the influence of intoxicating liquor with a blood alcohol content equivalent to 150 milligram percent and above; or
 - 3) Being under the influence of intoxicating liquor and is unable to remain conscious in case there is no test or in case the alcohol level cannot be measured;
2. Infectious or parasitic diseases, except for infections, tetanus or rabies contracted through a wound from the accident;
3. The Insured Person is working as plumber, electrician, mechanic, carpenter, painter, decorator, construction worker or engaged in activities related to installation, assembly or maintenance or repair work;
4. The Insured Person is participating in a quarrel or fight or involved in provoking a quarrel or fight;
5. Pregnancy, Childbirth, abortion, miscarriage, contraception, fertility and Infertility treatment, complications from pregnancy and miscarriage including sterilization, sterilization reversal (unless the Injury is caused by an Accident covered under this Insurance Policy);
6. The Insured Person is committing a crime or is being arrested or fleeing from being arrested, except whilst the insured person is released with bail;
7. The Insured Person is not in compliance with restrictions, suggestions or recommendations made by the government or other official authorities against travel to a particular country or parts of a country;
8. The Insured Person continues traveling despite knowing about announcement of a strike, riot, or bad weather;
9. The Insured Person acts illegally or breaks any government prohibition or regulation including visa conditions

10. The Insured Person is practicing or engaging in professional sports or engaging in sports competition or preparatory sports training on an amateur basis;
11. The Insured Person is engaging in the occupation of flying an aircraft or being a crew member on duty in an aircraft;
12. The Insured Person is flying, or getting on or getting off or being on board or traveling as a passenger on, an aircraft that is not duly licensed to carry fare-paying passengers and/or is not a commercial flight; or
13. The Insured Person is taking part in racing of any kind, including car, boat and horse racing, ski racing excluding on-piste skiing or snowboarding, including jet-ski, skate racing, boxing, parachute jumping (except for the purpose of life saving), getting on or getting off, boarding or traveling on a glider, bungee jumping and scuba diving.

Insuring Agreement #2:

Emergency Overseas Medical Expenses Reimbursement 2

Additional Definition Specific to This Section

Necessary and Reasonable Expenses means medical expenses and/or any reasonable costs comparable to service charges for general patients at the Hospital or the Medical Center or the Clinic where the Insured Person receives the treatment;

Medical Standard means regulations or international modern medical guidelines entailing a proper medical treatment plan suitable for patients and in accordance with conclusions from the chief complaint and the history of present Injury, Sickness, findings, autopsy results or other records (if any).

Alternative Treatment means the diagnosis, medical treatment, or disease prevention by using approaches from applied Thai traditional medicine, Thai folk medicine, Chinese medicine, or other methods that are not conventional medicine.

Coverage

This Insurance Policy covers emergency medical expenses occurring overseas that are considered as necessary and reasonable according to the Medical Standard as a result of accidental Injury or Sickness sustained by the Insured Person during the Overseas Trip, which is sudden and unforeseeable leading to the medical treatment. The Company will pay the Insured Person the Necessary and Reasonable Expenses for the actual amount but not exceeding the sum insured specified in the Policy Schedule.

The expenses for the medical treatments that are covered are as follows:

1. Doctor's fees, such as medical professional fees for general treatment, medical professional fees for surgery and operation, medical professional fees for anesthesiology, dentist's professional fees, and other professional fees.
2. Medication costs; parenteral nutrition cost, cost of blood transfusion services and supplies including expenses for blood components and preparation; laboratory and pathology cost; Diagnostic Radiology fee; special diagnostic procedures fee, including translational physician fee, services fee for non-operational equipment, medical consumable supplies (Supplies 1), surgery room fees, including equipment in the surgery room, excluding the wage for special nurse attendance while being admitted in the hospital, medical health facility, or clinic.
3. Dental treatment for the relief of pain from accident or sickness and temporary restoration or filling during oversea trip period. The Company will compensate the actual cost, which shall not exceed 20,000 Baht per event
4. Cost of ambulance in case of emergency for transferring the Insured to and from the hospital or the medical health facility for medical reasons according to the medical requirements.
5. Cost of take-home medicines according to the medical necessity, which shall not exceed 14 days supply.
6. Intensive Care Unit Room fee or standard patient room, including cost of food at the Hospital or medical health facility provided to the patient and the daily nursing fees.
7. Other expenses that are relevant to the medical treatment, such as nursing service fees, medical service fees, and medical procedure fees.
3. Health checkups, convalescent care including rest cures and treatment that is not related to the Injury or Sickness.
4. Treatment that is not considered as modern medicine, including alternative treatment.
5. Medical services, treatment or surgery incurred for purpose of reaping benefit from this Insurance Policy by fraud.
6. Treatment for beauty, which are treatment of acne, blemish, freckle, dandruff, weight loss, and hair growth; treatment to correct the defects of the body; or cosmetic surgery, except for surgery that is done due to an accident to recover normal function of the organ.
7. Actions of the Insured while being under any of the conditions as follows:
 - 1) Under the influence of addictive substances or narcotics when the Insured is unable to remain conscious;
 - 2) Under the influence of intoxicating liquor with a blood alcohol content equivalent to 150 milligram percent and above
 - 3) Under the influence of intoxicating liquor when the Insured is unable to remain conscious in case there is no measurement or in case the alcohol level cannot be measured;
8. Treatment of Psychiatric disorders, stress, psychosis, mental disorder and nervous system diseases including mental retardation;
9. Any treatment of congenital disorder/anomalies or developmental problems or genetic disorders;
10. Any claims related directly or indirectly to AIDS (Acquired Immune Deficiency Syndrome), Human Immunodeficiency Virus (HIV) including any other symptom arising from HIV or AIDS regardless of how Insured is affected;
11. Whilst the Insured Person is participating in a quarrel or fight or involved in provoking a quarrel or fight;
12. Any treatment by a Physician if the Physician is the Insured Person, the Insured Person's parent, spouse, child or a person booked to accompany the Insured Person on the Trip, or a person who is related to the Insured Person;
13. Any claims in connection with pregnancy, childbirth, abortion, miscarriage, contraception, fertility and Infertility treatment, complications from pregnancy and miscarriage including sterilization, sterilization reversal (unless the Injury is caused by an Accident covered under this Insurance Policy);
14. Pre-existing Condition;

Additional Exclusions (Applicable only for Overseas Medical Expenses Reimbursement Insuring Agreement#2)

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover any loss or damage or Injury resulting from or arising in connection with or consequent upon or the happening at the time of the following:

1. Expenses for any organ implants/transplantation, prosthesis, apparatus and optical expenses, medical aid devices of all kinds, i.e., cane, eyeglasses, hearing aid, speech device, pacemaker etc.
2. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being injured by an animal and vaccination to prevent tetanus after Injury.

15. Whilst the Insured Person is committing a crime or is being arrested or fleeing from being arrested, except whilst the insured person is released with bail bond facility;
16. The Insured Person's claim arises because the Insured Person acts illegally or breaks any government prohibition or regulation including visa requirements;
17. Whilst the Insured Person is practicing or engaging in professional sports or engaging in sports competitions or preparatory sports training on an amateur basis;
18. Whilst the Insured Person is engaging in the occupation of flying an aircraft or being a crew member on duty in an aircraft;
19. Whilst the Insured Person is flying, or getting on or getting off or being on board or traveling as a passenger, an aircraft which is not duly licensed to carry fare-paying passengers and/or is not a commercial flight; and
20. Whilst the Insured Person is taking part in racing of all kinds, including car, boat and horse racing, ski racing (excludes on-piste skiing or snowboarding) including jet-skiing, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or getting off or traveling on a glider, bungee jumping and scuba diving.

Insuring Agreement #3: Emergency Medical Evacuation and Repatriation Expenses

Additional Definitions Specific to This Section:

Emergency Medical Evacuation means

1. Emergency transportation of the Insured Person from the location where the Insured Person suffers accidental Injury or Sickness to the nearest suitable Hospital where appropriate medical treatment can be obtained; or
2. After initial treatment at a local Hospital, the Insured Person's medical condition warrants transportation to a hospital or the Insured Person's Home in Thailand for further medical treatment or recovery.

Covered Expenses means expenses for transportation, medical services and medical supplies necessarily incurred in connection with the Emergency Medical Evacuation of the Insured Person, repatriation expense. All expenses must be approved and arranged by an Authorized Company.

Repatriation means the necessary arrangements for the return of the Insured Person's mortal remains or ashes to his/her Home in Thailand or

Home Country in the event of the Insured Person's death due to accident or sickness.

Coverage

Emergency Medical Evacuation

This Insurance Policy covers Emergency Medical Evacuation of the Insured Person as a result of serious accidental Injury or serious Sickness sustained by the Insured Person during an overseas Trip. If according to the opinion of the Authorized Company, it is judged medically appropriate to move an Insured Person to another location or return to Thailand for medical treatment, the Authorized Company shall arrange Emergency Medical Evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly to the Authorized Company the Covered Expenses for such Emergency Medical Evacuation.

The means of Emergency Medical Evacuation arranged by Authorized Company may include air ambulance, surface ambulance, commercial flight, railroad or any other appropriate means.

All decisions as to the means of transportation and the final destination will be made by the Authorized Company, and will be based solely upon Medical Necessity.

Repatriation Expenses

This Insurance Policy covers Repatriation arrangements of the Insured Person's mortal remains or ashes to his/her Home in Thailand or Home Country if the Insured Person dies as a result of accidental Injury or Sickness during the Trip. The Company shall pay directly to the Authorized Company the covered expenses for such Repatriation.

For the return of the mortal remains to his/her Home Country other than Thailand, the Company shall not be liable for expenses exceeding the expenses that would be deemed to have been incurred for Repatriation back to Thailand.

The Company shall reimburse to the Insured Person's Estate expenses actually incurred for services and supplies provided by a mortician or undertaker, including but not limited to the cost of the casket and cost of burial or cremation, but not including funeral ceremonies or rituals. In no event shall the total Emergency Medical Evacuation and Repatriation Expenses incurred exceed the limit of the sum insured specified in the Policy Schedule.

The Authorized Company herein is AWP Services (Thailand) Co. Ltd.

Specific Additional Conditions (Applicable for Insuring Agreement #3: Emergency Medical Evacuation and Repatriation Expenses)

The Company has appointed the Authorized Company to help the Insured Person with any overseas medical emergency. The conditions of using the Authorized Company are provided below:

1. Decisions are taken solely in the Insured Person's medical interest.
2. Authorized Company's doctors and/or medical personnel shall contact the local medical facilities and, if needed, the Insured Person's usual doctor to collect information allowing the Authorized Company to take the decisions best suited to the Insured Person's health condition.
3. The Insured Person accepts that the Insured Person's evacuation is decided and managed by medical personnel of the Authorized Company with officially acknowledged qualifications in the said personnel's country of usual practice.
4. Authorized Company interventions are carried out under national and international laws and regulations. Authorized Company's services are subject to the required authorizations by the relevant authorities.
5. In case of any refusal on the Insured Person's part to comply with the decisions taken by the Authorized Company means the Insured Person exempt the Company and Authorized Company from any liability concerning the consequences of such an initiative and the Insured Person will then lose all the Insured Person's rights to the services of the Authorized Company and the indemnities from the Company.
6. Where the Authorized Company has provided an assistance service, the Company will become the owner of the original transport ticket(s) and the Insured Person will undertake to send the ticket(s) to the Authorized Company or reimburse the Company the amount recovered from the organization having issued the transport ticket(s). If the Insured Person had not purchased any ticket for the Insured Person's return journey, the Company reserves the right to claim from the Insured Person the expenses that the Insured Person would necessarily have incurred for the return journey.
7. The Insured Person will lose the right to receive the services from the Authorized Company and receive the compensation if the arrangement is not prior-approved by the Authorized Company, except for an event that the Insured Person cannot for reasons beyond his control notify the Authorized Company during an emergency medical situation. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses

incurred for services which the Authorized Company would have provided under the same circumstances and up to the sum insured specified in the Policy Schedule

Insuring Agreement 4: Additional Transport

Coverage

In case of Repatriation under Insuring Agreement #3, the Company will pay for necessary transportation expenses (return trip business or economy travel ticket equal to the original booked class of travel) for one Immediate Family Member or one Close Business Associate traveling with the Insured Person to return to their Home County, if he/she cannot use the transportation initially planned due to the Insured Person's repatriation or death.

Insuring Agreement #5: Child Guardianship

Additional Definition Specific to This Section

Child(ren) means the Insured Person's legally dependent child(ren), who is/are under 12 years of age.

Coverage

This Insurance Policy covers traveling to care for Child(ren) if the Insured Person when accompanied by the Insured Person's Child(ren) aged under 12, sustains accidental death, Injury or Sickness, and is receiving medical treatment as an in-patient under coverage of this Policy in an Overseas Hospital or Medical Center. The Company will pay for reasonable traveling expenses (return trip economy travel ticket) necessarily incurred by one (1) Immediate Family Member to go and return to Thailand with the Insured Person's Child(ren) who are staying alone due to the Insured Person's hospitalization. Such sum insured shall not exceed the amount specified in the Policy Schedule

Specific Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover any loss resulting from or arising in connection with or consequent upon or happening at the time of the following:

1. Any expense not approved and arranged by the Authorized Company, or an authorized representative of the Authorized Company, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond their control notify the Authorized Company during the emergency medical situation. In any event the Company reserves the right to reimburse the Insured Person only for those expenses incurred that the Authorized Company could

have provided under the same circumstances and up to the sum insured specified in the Policy Schedule.

Insuring Agreement #6: Trip Cancellation or Trip Postponement Expenses

Coverage

This Insurance Policy provides coverage if the Insured Person's confirmed Trip is cancelled or postponed, within 30 days before the commencement of the Trip, or the Insured Person's return trip to Thailand is postponed while overseas due to the following unforeseen circumstances beyond the control of the Insured Person:

1. Death, Severe Injury or Serious Sickness of the Insured Person, the Insured Person's Immediate Family or Close Business Associate;
2. Cancellation of Scheduled Common Carrier consequent upon riot, strike, protestation, civil commotion, storm or typhoon; or
3. Witness summons of the Insured Person.

The Company shall reimburse the Insured Person for advance payments and loss of deposits for unused travel fare, hotel accommodation and pre-booked excursions paid or where there is a contract to pay by the Insured Person, which are irrecoverable from any other source, up to the sum insured specified in the Policy Schedule.

Hence, this coverage shall be effective only when the Insured Person has bought the insurance before knowing about any incidents that might cause the travel postponement or the travel cancellation. Any of the insured shall not be able to claim for compensation for the coverage agreement of Trip Cancellation or Trip Postponement and the coverage agreement for Trip Curtailment (if any) for the same incident.

Additional Conditions and Limits of Liability (Applicable only Insuring Agreement #6 Trip Cancellation or Trip Postponement Expenses)

The Company's total liability for all claims arising under this Insuring Agreement which arise out of any one event or series of related events shall not exceed the limit of sum insured specified in the Policy Schedule.

Additional Exclusions

This Insuring Agreement coverage shall not cover any loss resulting from or arising in connection with or consequent upon or for the happening at the time of the following:

1. Any Loss or Damage arising from control or rules and regulations of the Thai Government and/or those of the government of the destination country;

2. Circumstances that the Insured Person had expected to occur or knew about on or before the issue date of the Insurance Policy;
3. AIDS, venereal disease, or sexual transmitted disease;
4. Pre-existing Conditions;
5. Treatment for psychotic disorder and all types of mental health disorders;
6. Legal action of the Insured or if the Insured is charged with a criminal offense.

Insuring Agreement #7: Trip Curtailment Expenses

Coverage

This Insurance Policy provides coverage when the Insured Person's confirmed Trip is curtailed due to the following unforeseen circumstances and beyond the control of the Insured Person:

1. Serious Injury or Serious Sickness of the Insured Person;
2. Death, Serious Injury or Serious Sickness the Insured Person's Immediate Family or Close Business Associate;
3. Curtailment of Scheduled Common Carrier consequent upon riot, strike, protestation, civil commotion, storm or typhoon; or
4. Receiving a subpoena to testify in the court of home jurisdiction of the Insured Person.

The Company shall reimburse the Insured Person for

1. Advance payments and loss of deposits of unused travel fare, hotel accommodation and pre-booked excursion paid by the Insured Person less the value of applied credit from unused return travel tickets to return Home; and
2. Additional accommodation charges and traveling expenses due to the Insured Person being required to re-route the Trip, which are irrecoverable from any other source up to the limit of sum insured specified in the Policy Schedule.

Hence, this coverage shall be effective only when the Insured has bought the insurance before knowing about any incidents that might cause the travel postponement or the travel cancellation. Any of the Insured Persons shall not be able to claim for compensation on the same event of Trip Cancellation and Trip Postponement and the coverage agreement for trip curtailment

Aggregate Limits of Liability

The Company's total liability for all claims arising under this Insuring Agreement that arise out of any one event or series of related events shall not exceed the limit of the sum insured specified in the Policy Schedule.

Additional Exclusions

The coverage under this Insuring Agreement shall not cover for any loss resulting from or arising in connection with or consequent upon or happening from AIDS, venereal disease, or sexual transmitted disease.

Insuring Agreement #8: Travel Delay**Additional Definition Specific to This Section**

Severe weather means Storm, Rainstorm, Snow storm, Fog storm, Typhoon, Smoke and Air soot from volcanic eruption affecting safety during travel

Coverage

This Insurance Policy provides coverage if the scheduled flight, sea vessel or train which the Insured Person had arranged to travel on is delayed for not less than the number of hours stipulated in the Policy Schedule and/or the table of benefits as specified in the Policy Schedule from the time specified in the itinerary supplied to the Insured Person due to strike, protestation by employees of commercial airline, unable to arrive at or depart from destination airport, sea port, train platform of scheduled flight, sea vessel or train due to severe weather, equipment failure in aircraft, sea vessel or train, or any reason beyond the Insured Person's control, flight diversion due to severe weather conditions while traveling overseas that causes the aircraft on which the Insured Person is traveling to be diverted to another destination, and subsequently travel to its original destination specified in the itinerary supplied to the Insured Person,

The Company will compensate as per the sub-limit of the sum insured for each delay lapse as per the Policy Schedule and/or the table of benefits up to the maximum sum insured stipulated in the Policy Schedule.

Additional Conditions**(Applicable only to Insuring Agreement # 8: Trip Delay)**

The calculation of benefit shall be based on the difference between the Insured Person's scheduled arrival time and the actual arrival time of the Insured Person at the destination.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover for any loss resulting from or arising in connection with or consequent upon or happening at the time of the following:

1. Delay arising from:
 - 1.1 Failure to check-in according to the itinerary supplied to the Insured Person;

- 1.2 Strike or protestation of employee of airline or airport that began or was announced before the Period of Insurance started and where the Insured Person could have reasonably made other travel arrangements;

- 1.3 Delay that occurs from the cancellation of the airline under order or suggestion the government in that country; or

- 1.4 Delay that the Insured knew before the issuance of the insurance

2. Losses that are recovered from the airline or the airport

Insuring Agreement #9: Missed Connecting Travel because of Delay of Common Carrier**Additional Definition Specific to This Section**

Severe Weather means storm, rainstorm, snow storm, fog storm, typhoon, smoke and air soot from volcanic eruption affecting safety during travel

Coverage

This Insurance Policy provides coverage if the Insured Person misses any onward connecting scheduled Common Carrier transportation the Insured Person is booked on abroad due to the late arrival of the Common Carrier the Insured Person is traveling on to the connecting point because of strike or protestation of staff or employee of the airline or the airport, Severe Weather, mechanical breakdown or defect and/or structural defect of the Common Carrier or serious fire, storm or flood at departure points, and the Insured Person has no alternative onward transportation available to the Insured Person within the number of hours as per the Policy Schedule after the actual arrival time of the Insured Person. The Company will compensate as per the sub-limit of the sum insured for each delay lapse as per the Policy Schedule and/or the table of benefits up to the maximum sum insured stipulated in the Policy Schedule. However, the Company shall pay the compensation only for one event if more than one specified event occurs in Insuring Agreement #8 (Travel Delay) or Insuring Agreement #9 (Missed Connecting Travel because of Delay of Common Carrier) for each out-bound Travel trip

Additional Exclusions

The coverage of this Insuring Agreement shall not cover any loss resulting from or arising in connection with or consequent upon or the happening at the time of the following:

1. Delay arising from:

- 1.1 The Insured Person misses a schedule common carrier at the departure point for any reason;
- 1.2 Failure to check-in according to the itinerary supplied to the Insured person; or
- 1.3 Delay that occurs from the service cancellation of the airline under order or suggestion the government in that country

Insuring Agreement #10: Loss of or Damage to Personal Baggage and/or Personal Property

Additional Definition Specific to This Section

Personal Baggage or Personal Property means personal baggage and property belonging to the Insured Person, or for which the Insured Person is responsible and which is taken by the Insured Person on the Trip, or acquired by the Insured Person during the Trip.

Valuables means jewelry, gems, watches and items decorated with such materials, fur and leather products.

Pair or set means a number of items of Personal Baggage or Personal Property that belong together or can be used together.

Personal Money means the Insured Person's coins, banknotes, currency, traveler's checks, travel/transport tickets, hotel and other holiday vouchers that can be converted or replaced into cash, petrol coupons, telephone cards, credit cards and magnetic cards.

Personal Documents means Green Card, passports, Identification Card and driving licenses.

Notebook Computer means a complete set of portable computer including accessories or other equipment that are standard for a notebook computer, but not including mobile phone or any other portable electronic devices or smart devices of any kinds.

Robbery by force means robbery with act of violence or threatening to do any act of violence immediately in order to:

- 1) Facilitate the taking away of the property; or
- 2) Delivery of the property; or
- 3) Taking hold of the property; or
- 4) Concealing such offence; or escape from arrest.

Robbery means stealing or dishonest appropriation of property belonging to another or property of which the other is the joint owner.

Gang-Robbery means Robbery committed by three or more persons.

Consumable means Consumer goods that will be deteriorated and disappeared by usage or consumption.

Coverage

This Insurance Policy provides coverage if the Insured Person, during a Trip, sustains loss of or damage to Personal Baggage or Personal Property taken or purchased on the Trip. The Company shall indemnify the Insured Person in respect of such loss or damage up to the sum insured specified in the Policy Schedule. The Company shall not be liable for more than the sum insured (per item limit, Pair or Set limit and maximum limit) specified in the Policy Schedule.

In the event of loss, the Insured Person must report the loss to the police and if applicable the Common Carrier within 24 hours upon discovery unless it can be proved that there is a reasonable explanation why a claim could not be made in a timely manner or filed as soon as possible; and the Insured Person must obtain a written report of such loss either from the police or relevant parties such as hotel and airline management having jurisdiction at the place of the loss.

In respect of loss of or damage to any one article forming part of a Pair or Set, the value of the particular part or parts which may be lost is assessed without reference to any special value such parts may have forming a Pair or Set but in any event not exceeding the sum insured per item specified in the Policy Schedule.

If any property is proved to be beyond economical repair, the Company shall settle the claim as if the property is lost.

In the event of loss or damage, the Company shall be entitled to take and keep possession of such Personal Baggage or Personal Property and to deal with salvage in a reasonable manner or at its own option reinstate or repair or pay for the cost to reinstate or repair the Insured Person's Personal Baggage or Personal Property subject to due allowance of wear and tear, loss of value and depreciation.

In case stolen or lost objects are found, the Insured Person must inform the Company by registered letter as soon as the Insured Person is informed that the items have been found. If the Company has not paid the Insured Person yet, the Insured Person must recover the said items and if cover applies, the Company's sole obligation is to pay for damage and missing items of Personal Baggage or Personal Property.

If the Company has already paid the Insured Person, the Insured Person can elect either to abandon the items or to recover the items, provided the Insured Person reimburses the Company the indemnity that the Insured Person received, less the amount for the damage or missing items of Personal Baggage or Personal Property. If the Insured Person does not

claim recovery of the said objects within a 15-day period from the date on which the Insured Person was informed that the items were found, the Company shall consider that the Insured Person chose abandonment.

Special Exclusions

1. The Insured Person shall take all reasonable precautions to safeguard all Personal Baggage or Personal Property;
2. Property must be kept in the bag or Baggage or luggage completely.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement shall not cover the following:

1. Animals, sports equipment, putrescible, i.e., fruits, food, Consumables;
2. Household products, antiques, artifacts, glass, china, glazed porcelain, marble, earthenware or other brittle objects paintings, objects of art, musical instruments;
3. Glasses (lenses and frames), contact lenses, dentures, artificial limbs, and retainers;
4. Personal Documents, financial statements, stamps, pocket Money, credit cards, SIM cards and keys;
5. Tablet, PC, phone, camera or souvenirs, Figures, model and games;
6. Loss of or damage to jewelry, Valuables, gems, or watches that are not kept on the Insured Person, unless they are locked in a safe or safety deposit box;
7. Loss of or damage to business goods or samples including all related equipment;
8. Loss or damage of prostheses and orthoses, except if they are destroyed or damaged during an accident involving the Insured Person;
9. Loss or damage caused by wear and tear, scratches, stains, atmospheric or climatic conditions, gradual deterioration, leakage of liquids, greasy coloring or corrosive substances being part of the baggage, mechanical or electrical failure, insects, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting therefrom;
10. Robbery inside building breaking and entering or with skeleton keys;
11. Robbery in public place or outside building without doing any act of violence, Robbery with Force or Gang Robbery;
12. Loss or damage to baggage including computer notebook which is left unsecured and unattended at any time;

13. Loss or damage that is insured under any other Insurance Policy or reimbursed by any other Common Carrier, hotel or any other party;
14. Loss of or damage to Insured Person's baggage including notebook computer sent in advance, mailed or shipped separately;
15. Loss of or damage to the Insured Person's property being held, taken, destroyed or damaged under the order of any government, other official authority or customs officials;
16. Robbery by the Insured Person's employees/staff member;
17. Loss or damage occurring in Thailand, except Robbery, loss or damage caused by the airline or its representatives;
18. Property in the bag that is not the traveling suitcase, which are wallets, handbags, or bags with general usage that is different from the traveling suitcase, except those that are in the suitcase
19. Equipment that is rented or equipment for rent

Insuring Agreement #11: Baggage Delay

Coverage

This Insurance Policy provides coverage when the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Carrier. The Company will compensate the Insured Person for each delay lapse as per the Policy Schedule and/or the table of benefit (not exceeding 6 hours) from the arrival time at the Insured Person's destination, up to the sum insured stipulated in the Policy Schedule.

Additional Conditions

The Insured Person shall take all reasonable precautions to ensure that the checked-in baggage is properly locked and tagged.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Luggage that is transported under a cargo permit;
2. Luggage that is confiscated by the customs or other official agencies;
3. Expenses that the airline has paid to the Insured;
4. Delay of the baggage while in Thailand or after the travel of the Insured has ended as specified in the travel evidence.

Insuring Agreement #12: Loss of Personal Money and/or Personal Documents Overseas

Additional Definition Specific to This Section:

Personal Money means the Insured Person's coins, banknotes, currency, travelers check travel/transport tickets, hotel and other holiday vouchers that can be converted or replaced into cash, petrol coupons, telephone cards, credit cards and magnetic cards.

Personal Documents means Green Cards, passports, Identification Card and driving license.

Coverage

This Insurance Policy provides coverage if the Insured Person suffers loss of or damage to Personal Money and/or Personal Documents Overseas during the Trip. The Company shall indemnify the Insured Person for loss of or damage to Personal Money and the cost of replacement of Personal Documents, up to the sum insured specified in the Policy Schedule.

Additional Conditions

1. The Insured Person shall take all reasonable precautions for the safety of all Personal Money and/or Personal Documents;
2. In the event of loss or damage, the Insured Person must report the loss or damage to the police within 24 hours upon discovery unless it can be proved that there is a reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible; and the Insured Person must obtain a written report of such loss from the police having jurisdiction at the place of the loss.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover any loss or damage resulting from or arising in connection with or consequent upon the following:

1. Due to devaluation or shortage of currency or due to errors or omissions during any transactions involving money;
2. Due to confiscation or detention by customs or any other authority;
3. Personal Money and/or Personal Documents that is/are not being carried by an Insured Person or are not deposited in a safe deposit box at the time of loss;
4. Loss occurring in Thailand.
5. Robbery occurs inside building by breaking and entering or with skeleton keys
6. Robbery occurs in public place or outside building, without doing any act of violence, Robbery by Force, Gang Robbery,

7. Loss or damage to Personal Money and/or Personal Documents Overseas which is left unsecured and unattended at any time;
8. Loss of or damage to Insured Person's Personal Money and/or Personal Documents Overseas sent in advance, mailed or shipped separately;
9. Loss of or damage to the Insured Person's property being held, taken, destroyed or damaged under the order of any government, other official authority or Customs officials;
10. Robbery by the Insured Person's staff members;

Insuring Agreement #13: Personal Liability

Additional Definition Specific to This Section:

Third party means any non-relative individual who resides with the Insured, any employee of the Insured Person, and a business partner of the Insured.

Coverage

This Insurance Policy provides coverage if any event occurs during the Trip for which the Insured Person shall become legally liable to pay damages, and the Company will indemnify the Insured Person in respect of damages for

1. Death or accidental bodily Injury or sickness to any Third Party; or
2. Loss of or damage to property belonging to any Third Party.

The Company will also indemnify the Insured Person for:

1. Actual incurred costs and expenses the Insured become legally liable to pay in respect of loss or damage to the Third Party;
2. Actual incurred costs, expenses and fees, paid in advance by the Insured Person with the written consent of the Company; and
3. All actual incurred costs and expenses from related legal proceedings and arbitration.

The liability of the Company in respect of any one occurrence or a series of occurrences consequent upon or attributable to any one source or original source during the Trip shall not exceed the limit of sum insured specified in the Policy Schedule.

Additional Conditions

1. If in respect of any occurrence or claim under this Insurance Policy, there is any other insurance policy applicable to such occurrence or claim, the Company shall not be liable to contribute hereunder more than its ratable proportion of any compensation, costs, charges or expenses.

2. No admission, offer, promise, payment or indemnity shall be made without the written consent of the Company.
3. Every letter, claim, writ, summons and notice of any prosecution or inquest in connection with any circumstance that may give rise to a claim or loss shall be forwarded to the Company upon receipt.
2. In the event of loss or damage, the Insured Person must report the loss or damage to the police within 24 hours upon discovery unless it can be proved that there is a reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible; and the Insured Person must obtain a written report of such loss either from the police having jurisdiction at the place of the loss.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Loss or damage, including the injury of the individual that is not a Third Party;
2. Loss or damage towards the property of the Insured or those that are in the possession or the control of the Insured;
3. Loss or damage that is related to the liability that occurs from the contract that the Insured has made where if the said contract does not exist, the liability of the Insured shall not occur;
4. Loss or damage that is related to the liability that is done with purpose or intention or the illegal action of the Insured;
5. Loss or damage due to the ownership and the possession of all types of vehicles that are driven by engines, including any machines or vehicles that are pushed or towed by engines, aircrafts, firearms, pets, land, or buildings or that occurs from the negligence in the supervision;
6. Trading or professional liability or the business operational defect; and
7. Loss or damage from the actions of the Insured while being in the state of disorderliness in the mind, nervous system, and insanity, including while the Insured is taking part in a fight or is taking part in the provocation of fight.

Insuring Agreement #14: Golf Equipment

Coverage

This Insurance Policy covers loss or damage to the Insured Person's golf equipment during the Trip because of an event that could not have been foreseeable, and the Company will pay to the Insured Person up to the sum insured specified in the Policy Schedule.

Additional Conditions

1. The Insured Person shall take all reasonable precautions to safeguard all golf equipment.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Loss or damage caused by wear and tear, scratches, stains, atmospheric or climatic conditions, gradual deterioration, inherent vice or damage sustained due to any process or while actually being worked upon resulting therefrom;
2. Loss of golf equipment that is left unsecured and unattended at any time;
3. Loss or damage that is insured under any other insurance policy or reimbursed by a Common Carrier, hotel or any other party. The Company shall compensate any remaining balance but not exceeding the limit of sum insured stipulated in the Policy Schedule;
4. Loss or damage to Insured Person's golf equipment sent in advance, mailed or shipped separately;
5. Loss or damage to the Insured Person's property being held, taken, under the order of any government, other official authority or customs officials;
6. Loss or damage to golf balls;
7. Loss or damage resulting from a deliberate act by the Insured Person or anyone under the Insured Person's instruction;
8. Loss or damage relating to the Insured Person's gross negligence;
9. Loss or damage without evidence of breaking in and entering or the use of skeleton keys;
10. Robbery by the Insured Person's staff members;
11. Loss or damage occurring in Thailand, except loss or damage caused by the airline or its representatives.

Insuring Agreement #15: Alternative Employee and/or Resumption of Journey

Coverage

The Company shall pay for incurred expenses that are not recoverable from another party such as air ticket, advance hotel charge resulting from substitution of person and/or resumption of Journey or necessary

expenses. The Company shall pay for reasonable and necessary expenses up to the sum insured specified in the Policy Schedule for either of the following circumstances:

1. Sending a substitute person to complete the original business commitments and objectives of the Insured Person if the Insured Person is unable to do so due to his death, Injury or Sickness which is covered under Insuring Agreement #1: Accidental Death and Permanent Total Disablement or Insuring Agreement #2: Overseas Medical Expense Reimbursement, or due to the Insured Person's unexpected return to his/her Home following the unexpected death of an Immediate Family member that leads the Insured Person to cut the trip under the Insuring Agreement #7: Trip Curtailment Expenses or;
2. Resuming the trip of the Insured Person who has been back Home or to a Hospital by the Company following an Accident covered under the Insuring Agreement #3: Emergency Medical Evacuation and Repatriation Expenses, within 90 days of such evacuation, to complete his/her original business commitments and objectives.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover

1. Any expenses necessarily incurred as part of the cost for the original Trip.
2. Cancellation, Evacuation and/or Repatriation claims resulting from the closure of borders decided by a state or any competent authority representing that state.

However, the following remain insured:

- Evacuation and/or repatriation claims resulting from Sickness or Accident occurring within those countries, including the case of riots or civil commotions in which the insured takes no active part. In such cases, the cover shall cease within 14 days after the inception of these events.
- Cancellations resulting from the closure of the border of the country or of one of the countries visited during the insured's Trip, provided that no alternative solution has been offered by the travel agent or the tour operator, and subject to the closure of the border being declared within 14 days of the departure to this country.

Insuring Agreement #16: Replacement of Business Documents

Coverage

This Insurance Policy provides coverage if Business Documents kept in the Insured Person's luggage or baggage have been lost or delayed by the Common Carrier for more than as per the Policy Schedule consecutive hours, and the Company will compensate the Insured Person for actual incurred cost and expense up to the sum insured stipulated in the Policy Schedule.

1. Expenses incurred from the reprinting of Business Documents;
2. Administrative or legal-related expenses incurred to obtain replacement of Business Documents; and
3. Expenses incurred in delivering replacement of Business Documents via post or any other courier services.

Additional Conditions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Any loss of, damage to or replacement of any electronic data or software;
2. Baggage delay arising directly or indirectly from strike or protestation taking place and publicly announced prior to this Insurance Policy become effective;
3. Baggage sent under an airway bill or bill of lading;
4. Confiscation of baggage by customs or any government authority; or
5. Loss or delay resulting from the Insured Person's gross negligence.

Insuring Agreement #17: Hijack of Common Carrier

Coverage

The Company will pay for compensation when the Insured Person is illegally detained during the Trip for at least 12 consecutive hours due to the hijacking of the flight, international train or sea vessel on which he or she is traveling. The Company will pay for each complete 12 hours of being illegally detained, up to the sum insured specified in the Policy Schedule.

Additional Conditions

Such hijack event must be confirmed and have a police report with the local authority of the scene of the incident as evidence.

Insuring Agreement #18: Bail Bond Facility**Coverage**

Subject to all other terms and conditions, if the Insured Person is arrested for any negligence in operation of vehicle or violation of vehicle usage law and regulations during the Trip, the Company will pay the legally required amount up to the sum insured specified in the Policy Schedule towards the bail bond required by the court of law for the Insured Person's release and will make advance payment for any fine, fees, or loss and damages specified for the Insured Person to be responsible, up to the maximum sum insured in the Policy Schedule.

Additional Conditions

1. The Insured Person must provide the Company with a copy of the court order stating the amount of bail bond to be posted;
2. The Insured Person must confirm in writing that the amount advanced by the Company for the bail bond purpose will be reimbursed to the Company within 14 days from date of the Insured Person's release. Failure to reimburse the Company within 14 days from the date of the Insured Person's release will result in interest payments being added to the amount based on the rate that is specified in the Civil and Commercial Code.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Actions of the Insured while being under any of the conditions as follows:
 - 1) Being under the influence of addictive substances or narcotics and is as a result unable to remain conscious
 - 2) Being under the influence of intoxicating liquor with a blood alcohol content level in the body during the examination equivalent to 150 milligram percent and above; or
 - 3) Being under the influence of intoxicating liquor and is as a result unable to remain conscious in case there is no test or in case the alcohol level cannot be measured;
2. The Insured Person is participating in a quarrel or fight or involved in provoking a quarrel or fight;

Insuring Agreement #19: Compassionate Visit Travel**Coverage**

Coverage under this Insurance Policy will be provided in case the Insured Person is hospitalized as an In-patient in a Hospital or a Clinic or a Medical Center for more than 5 consecutive days as specified in the Policy Schedule and unable to travel back to Thailand because of Accident or suffering from Sickness or Illness, according to Insuring Agreement #2: Overseas Emergency Medical Expense reimbursement and it turns out that there is no Immediate Family Member of legal age who has stayed abroad with the Insured Person.

The Company will assign the Authorized Company to arrange for a traveling vehicle by either economy class ticket via commercial airline or first class ticket via train or other appropriate vehicle based on the actual cost for one person who is an Immediate Family Member of the Insured Person to visit the Insured Person abroad and will compensate for the accommodation and meal as necessary during staying abroad for such visit, subject always to the actual costs not exceeding 5,000 baht per day as specified in the Policy Schedule until the Insured has been discharged from the Hospital or Clinic/ Medical Center located abroad.

Provided that the Total Sum Insured under this coverage shall in no case exceed the maximum Sum Insured stated on the policy Schedule.

Insuring Agreement #20: Return Trip to attend the funeral of Immediate Family Member**Coverage**

During the validity of this Insurance Policy, this Policy will cover transportation expense (return trip business or economy travel ticket equal to the original booked class of travel) for Insured Person to return to Home Country, if they cannot use the transport initially planned due to the Insured Person's required attendance at the funeral of Insured Person's Immediate Family Member who lives in the Insured Person's Home Country who has died during Insured Person's Trip Duration.

Insuring Agreement #21: Missing Flight due to the Common Carrier's Mistake**Coverage**

During the validity of this Insurance Policy, this insurance will cover the cost of the advance air ticket and the missing of a scheduled flight due to an error of the booking system of the airline while the Insured Person is

traveling Overseas, and no alternative flight is made available to the Insured Person as specified in the Policy Schedule from the scheduled departure time of such flight.

The Company will compensate the Insured Person for actual expenses incurred in respect of hotel accommodations, meals or refreshment which the Insured Person cannot claim from the service provider, other insurance or other source, but not exceeding the sum insured stated in the Policy schedule or insurance certificate.

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Loss or damage that can be claimed from the service provider or other source; and
2. Loss of or damage to any travel privileges of the Insured Person.

Insuring Agreement #22: Benefit for Hole-In-One

Coverage

During the validity of this Insurance Policy, the Company shall cover expenses up to the sum insured specified in the Policy Schedule if the Insured Person can complete a Hole-in-one for either following events:

1. In the event the Insured Person completes a Hole-in-One golf tournament organized under the standard 18 golf course rules and regulations, which is open to general public to participate and such Hole-in-one is certified in writing by the golfer and course manager and event organizer; or
2. Outside the event stipulated in (1) and such Hole-in-One is organized in a standard round of golf and is certified in writing by the course manager.

Provided once the prize for Hole-in-One is paid, the Company shall not pay for any additional Hole-in-one whatsoever during the remaining of the insurance period.

Insuring Agreement #23: Credit Card Indemnity Benefit

Additional Definitions Specific to This Section

Credit Card means a card issued by a financial institution or business operator for a member to pay for goods or services from the merchant or business operator that accepts the card instead of paying by cash, including a debit or ATM card.

Robbery by force means theft by doing an act of violence or immediately threatening to do any act of violence in order to:

1. Facilitate the theft or taking away of the property; or
2. Obtain delivery of the property; or
3. Take hold of the property; or
4. Conceal the commission of such offence; or escape from arrest.

Robbery means theft or dishonest appropriation of property belonging to another or property in which the other is the joint owner.

Gang-Robbery means Robbery committed by three or more persons.

Coverage

During the validity of this Insurance Policy, this insurance will cover any financial loss which results from loss, Robbery by force or Gang Robbery during overseas trip period. The Company will compensate the Insured Person for the actual amount but not exceeding the sum insured specified in the Policy Schedule.

Additional Conditions

1. The Insured Person shall take all reasonable precautions for the safety of all Credit Cards;
2. The Insured Person shall inform the issuing bank to freeze Credit Cards immediately after the credit card is lost.
3. In the event of loss or damage, the Insured Person must report the loss or damage to the police within 24 hours upon discovery unless it can be proved that there is a reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible; and the Insured Person must obtain a written report of such loss from the police having jurisdiction at the place of the loss

Additional Exclusions

This policy shall not cover:

1. Devaluation or shortages of currency due to errors or omissions during any transactions involving money;
2. Loss of or damage to the Insured Person's property being held, taken, destroyed or damaged under the order of Thai authorities, other official authority or Customs official of another government or destination country;
3. Credit Card(s) which is/are not being carried by an Insured Person or not deposited in a safe deposit box at the time of loss;
4. Robbery, Robbery by Force or Gang-Robbery by the Insured Person's Close Business Associate, Immediate Family Members, or those who live in the same household of the Insured Person;

Insuring Agreement #24: Activity Disruption**Additional Definitions Specific to This Section**

Activity means any show, music festival, concert, exhibition, sporting event or participating in any sporting event but not for the purpose of competing, which must have a ticket or receipt for that activity.

Coverage

This Insurance Policy will provide coverage if the Insured Person misses joining the Activity during the Overseas Trip within a period of day as specified in the Policy Schedule before the Activity starts due to following:

1. Storm, rainstorm, snowstorm, fog storm, typhoon, smoke and air soot from volcano eruption affecting continuation of the Activity;
2. Cancellation of scheduled Common Carrier consequent upon riot, strike, protestation, civil commotion, storm or typhoon, severe weather or flood; or
3. Delaying of scheduled Common Carrier consequent upon riot, strike, protestation by employee of the airline or the airport, severe weather, mechanical breakdown or defect and/or structural defect of the Common Carrier or serious fire, storm or flood at the point of departure or destination.

The Company shall pay compensation for the incurred amount shown in the Activity ticket for which the Insured Person made advance payment that are not recoverable from the event organizer or other source and up to the sum insured specified in the Policy Schedule.

Additional Exclusions

This policy shall not cover for the following:

1. Cancellation made by the event's organizer
2. Damage or loss of the event ticket

Attachment AT#1: Emergency Telephone Call Charge**Coverage**

This Insurance Policy will cover telephone charges for the purpose of contacting the Authorized Company during a Medical Emergency and for which a medical claim has been submitted **under Insuring Agreement #2: Overseas Medical Expense Reimbursement or Insuring Agreement #3: Emergency Medical Evacuation & Repatriation Expenses**. The Company shall reimburse the Insured Person the actual telephone charges stated in telephone charges receipt or bill, up to the sum insured specified in the Policy Schedule.

If anything specified in this Attachment is contrary to the Insurance Policy, the content in this the Attachment shall prevail. All other terms, conditions, and exclusions of this Insurance Policy remain unaltered.

Attachment AT#2: Rental Vehicle Excess**Coverage**

The Company will reimburse for any excess or deductible that the Insured Person is legally liable to pay for the excess or deductible under a car rental contract because of an Accident to the rented vehicle during the rental period, up to the sum insured specified in the Policy Schedule.

Additional Conditions

1. The rental vehicle must be rented from a licensed rental agency;
2. As part of the renting agreement, the Insured Person must comply with all requirements of the rental agency and the insurer of the rental vehicle;
3. The rental vehicle must have voluntary motor insurance covering loss of or damage to the rental car during the rental period;
4. The Insured Person must comply with all laws, rules and regulations of the country;
5. The rental vehicle must be rented and driven by the Insured Person(s) who must hold valid driving license(s) to drive the vehicle.

If anything specified in this Attachment is contrary to the Insurance Policy, the content in this Attachment shall prevail.

All other terms, conditions and exclusions of this Insurance Policy remain unaltered

Specific Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Any loss or damage as a result of violation of the terms and conditions in the renting agreement, or violation of laws, rules or regulations of the country;
2. Loss or damage arising because the Insured Person operates the rental vehicle beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars;
3. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice; or
4. If the Insured Person was taking part in or practicing for speed or time trials of any kind.

Attachment AT# 3: Medical Dispatch

Coverage

If the Insured Person forgot to bring necessary medicine with him or her prescribed by a Physician that the Insured Person must take during the Trip for ongoing treatment, the Company will arrange and pay for costs to dispatch the necessary medication to the Insured Person during the Trip if such medication is not available locally and when local laws, rules and regulations allow such a dispatch. The medication cost must be borne by the Insured Person.

If anything specified in this Attachment is contrary to the Insurance Policy, the content in this Attachment shall prevail. All other term, conditions, and exclusions of this Insurance Policy remain unaltered

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. Any cost of medication;
2. A Trip undertaken against the advice of a Physician or for the purpose of obtaining treatment abroad.

Attachment AT#4: Home Renovation or Education Fund

Coverage

In case of the Insured Person's accidental death or disablement that is covered under the Insuring Agreement # 1: Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability by accident, the Company shall pay for either:

1. Home Renovation If the Insured Person sustains Injury that results in Total Permanent Disability, the Company will cover:
 - 1.1 Necessary expenses incurred in renovating his/her Home to be suitable for the Insured Person's physical condition as approved by the responsible medical doctor and/or;
 - 1.2 Necessary expenses incurred in purchasing medical equipment in order to facilitate the Insured Person's movements, up to the limit of sum insured specified in the Policy Schedule; or
2. Education Fund In case of the Insured Person's death that is covered under Insuring Agreement # 1, the Company will make one payment under the limit of sum insured specified in the Policy Schedule as an education fund to subsidize the Insured Person's dependent child(ren)'s full time further education, provided that the Insured

Person's dependent child(ren) are already enrolled in the education on a full time basis at the time of the Accident.

If anything specified in this Attachment is contrary to the Insurance Policy, the content in this Attachment shall prevail. All other terms, conditions and exclusions of this Insurance Policy remain unaltered

Additional Exclusions (Home Renovation or Education Fund)

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover the following:

1. If your child(ren) are in full time permanent employment or are married;
2. If the accidental death is caused by suicide or for any other reason other than caused by Injury as defined in Policy Definitions section.

Attachment AT#5: Medical Treatment in Thailand (after Returning from Overseas)

Additional Definitions Specific to This Section

Necessary and Reasonable Expenses means medical expense and/or any reasonable costs comparing to services charged for general patient at the Hospital or the Medical Center or the Clinic where the Insured Person receives the treatment.

Medical Standard means regulations or international modern medical guidelines entailing a proper medical treatment plan suitable for the patient and in accordance with Medical Necessity and the history of Injury, and illness, findings and autopsy results or other records (if any).

Alternative Treatment means the diagnosis, medical treatment, or disease prevention by using approaches from Applied Thai traditional medicine, Thai folk medicine, Chinese medicine, or other methods that are not conventional medicine.

Coverage

It is hereby agreed that the above Attachment provides coverage for expenses in accordance with medical treatment in Thailand after returning from an Overseas Trip, for accidental Injury or Sickness sustained by the Insured Person during the Duration of Trip as follows.

1. **The Insured Person has not been treated for such Injury or Sickness abroad**, he/she must seek treatment at a Hospital or Medical Center in Thailand that is necessary and medical standards within as specified in the Policy Schedule within 7 days from the date arriving in Thailand and follow-up treatment as specified in the Policy schedule within 15 days from the first date attending for a treatment in Thailand. The Company will compensate the Insured Person for

the actual expenses of the Medically Necessary and Reasonable Expenses incurred in Thailand but not exceeding the sum insured specified in the Policy Schedule.

2. **The Insured Person has received treatment Overseas and requires follow-up treatment in Thailand**, he/she must attend for a continuous treatment at a Hospital or Medical Center in Thailand as medically necessary and reasonably required within 30 days from the date arriving to Thailand. The Company will compensate the Insured Person for the actual expenses incurred in Thailand but not exceeding the sum insured specified in the Policy Schedule.

If the Insured Person received compensation from the government or other welfare schemes or the other insurance, the Insured Person must submit to the Company the certified receipt of the public welfare schemes or other entities in order to claim the remaining amount from the Company in accordance with terms and conditions under this Insurance Policy.

If anything specified in this attachment is contrary to the Insurance Policy, the content in this Attachment shall prevail.

All other terms, conditions and exclusions of this Insurance Policy remain unaltered.

Additional Exclusions

This Attachment shall not cover medical treatment or expenses for the following:

1. Expenses for any organ transplantation, prosthesis, apparatus and optical expenses, medical aid devices of all kinds, i.e. cane, eyeglasses, hearing aid, speech device, pacemaker etc.;
2. Expenses for physiotherapy, and medically non-justified treatments and surgical processes;
3. Expenses related to dental treatment, except pain-relieving after accidental dental injury but excluding expense for dental reconstructive treatment, orthodontics, crowns, scaling or polishing, filling, dentures, or expenses for treatment of natural phonation due to dental treatment after an Accident;
4. Expenses for ophthalmological disorder and optics unless incurred as a result of an Accident;
5. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being injured by an animal and vaccination to prevent tetanus after Injury;
6. Health checkups, convalescent care including rest cures, and treatment that is not related to the Injury or Sickness;
7. Treatment that is not considered as modern medicine, including alternative medicine;
8. Expense of hiring a special Nurse;
9. Medical services, treatment or surgery incurred for purpose of reaping benefit from this Insurance Policy by fraud;
10. Treatment for beauty, which is treatment of acne, blemish, freckle, dandruff, weight loss, and hair growth; treatment to correct the defects of the body; or cosmetic surgery, except surgery that is done due to the Accident to recover normal function of the organ.;
11. Actions of the Insured while being under any of the conditions as follows:
 - 1) Being under the influence of addictive substances or narcotics and is as a result unable to remain conscious
 - 2) Being under the influence of intoxicating liquor with a blood alcohol content equivalent to 150 milligram percent and above
 - 3) Being under the influence of intoxicating liquor and as a result is unable to remain conscious in case there is no measurement or in case the alcohol level cannot be measured;
12. Treatment of psychiatric disorder, stress and psychosis, mental disorder and nervous system diseases nervous system disorders, including mental retardation;
13. Treatment for congenital disorder, child development disorder, genetic disorder, any claim or expense of any kind which is directly or indirectly caused by, contributed by, or arising from sexually transmitted diseases, Human Immunodeficiency Virus Infection ("HIV"), Acquired Immune Deficiency Syndrome ("AIDS") or any form or variation of HIV or AIDS, however caused;
14. The Insured Person is participating in a quarrel or fight or involved in provoking a quarrel or fight;
15. Any treatment by a Physician if the Physician is the Insured Person, the Insured Person's parent, spouse, child, travel companion, or any person who is affiliated with the Insured Person;
16. Pregnancy, Childbirth, abortion, miscarriage, contraception, fertility and Infertility treatment, any complications from pregnancy and miscarriage including sterilization, sterilization reversal (unless the Injury is caused by an Accident covered under this Insurance Policy);
17. A Trip undertaken against the advice of a Physician or for the purpose of obtaining treatment abroad;
18. Pre-existing Condition;

19. The Insured Person is committing a crime or being arrested or fleeing from being arrested, except whilst the insured person is released with bail;
20. The Insured Person not following restrictions, suggestions or recommendations made by the government or other official authorities:
 - 1) Against travel to a particular country or parts of a country or
 - 2) About a strike, riot, and bad weather;
21. The Insured Person's claim arises because the Insured Person acts illegally or breaks any laws, government policies or regulations including visa requirements;
22. The Insured Person is practicing or engaging in professional sports or engaging in sports competitions or preparatory sports trainings on an amateur basis;
23. The Insured Person is engaging in the occupation of flying an aircraft or being a crew member on duty in an aircraft;
24. The Insured Person is flying, or getting on or getting off or being on board or traveling as a passenger, an aircraft which is not duly licensed to carry fare-paying passengers and/or is not a commercial flight;
25. The Insured Person is taking part in racing of any kind, including car, boat and horse racing, ski racing excluded on-piste skiing or snowboarding, including jet-skiing, skate racing, boxing, parachute jumping (except for the purpose of life saving), getting on or getting off, boarding or traveling in a glider, bungee jumping and scuba diving;

Attachment AT#6: Hospital Confinement

Coverage

This Insurance Policy will cover Necessary and Reasonable Expenses in case the Insured Person becomes an inpatient at a Hospital or Medical Center Overseas for treatment of Medical Necessity according to the Medical Standard as a result of accidental Injury or Sickness sustained by the Insured Person during the Trip Overseas, solely and independently of any other cause and that would also be covered under the **Overseas Medical Expenses Reimbursement Insuring Agreement** as elaborated in the Policy Schedule. The Company will pay the Insured Person the daily sum insured specified in the Policy Schedule from the first day that he or she receives treatment as an inpatient in the Hospital. The Insured Person must be registered as an Inpatient at least 3 consecutive nights and

Maximum as specified in the Policy Schedule per each time of injury or illness

If the Insured Person suffers injury or illness abruptly, suddenly, and unexpectedly in which the treatment by surgery or procedure according to the medical requirements as inpatient is needed, but the Insured does not need to be admitted in the Hospital or the Medical health facility due to the medical advancements, the Company shall pay the daily compensation to the Insured for one day (1 day) for the treatment that occurs by surgery or procedure as follows:

1. ESWL: Extracorporeal Shock Wave Lithotripsy
2. Coronary Angiogram / Cardiac Catheterization
3. Extra Capsular Cataract Extraction with Intra Ocular Lens surgery
4. Laparoscopic Operation
5. Endoscope Operation
6. Sinus Operations
7. Excision Breast Mass Operation
8. Bone Biopsy Operation
9. Amputation Operation
10. Liver Puncture/Liver Aspiration Operation
11. Bone Marrow Aspiration Operation
12. Lumbar Puncture Operation
13. Thoracentesis/Pleuracentesis/Thoracic Aspiration/ Thoracic Paracentesis Operation
14. Abdominal Paracentesis/Abdominal Tapping Operation
15. Curettage, Dilatation & Curettage, Fractional Curettage Operation
16. Colposcopy, Loop diathermy Operation
17. Bartholin's Cyst (Marsupialization of Bartholin's Cyst Operation)
18. Gamma knife radio surgery

(The Company may specify additional surgery procedures according to medical improvement)

Additional Exclusions

In addition to the General Exclusions, this Insuring Agreement coverage shall not cover any loss or damage or Injury resulting from or arising in connection with or consequent upon or the happening at the time of the following

1. Expenses for any implants, prosthesis, apparatus and optical expenses, artificial aids of all kinds, i.e. cane, eyeglasses, hearing aid, speech device, pacemaker etc.;
2. Expenses for physiotherapy, and medically non-justified treatments and surgical processes;

3. Expenses related to dental treatment i.e. expense for dental reconstructive treatment, orthodontics, crowns, scaling or polishing, filling, dentures, or expenses for treatment necessary for natural phonation due to dental treatment after an Accident;
4. Expenses for optical / sight expenses unless incurred as a result of an Accident;
5. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being injured by an animal and vaccination to prevent tetanus after Injury;
6. Health checkups, convalescent care including rest cures and rehabilitation and treatment which is not related to the Injury or Sickness;
7. Treatment that is not considered as modern medicine, including alternative medicine;
8. Expense of hiring a special Nurse;
9. Services or surgeries that involve the unnecessary injury or illness that seeks profit or for the fraud from the insurance policy;
10. Treatment for beauty, which is treatment of acne, blemish, freckle, dandruff, weight loss, and hair growth; treatment to correct the defects of the body; or cosmetic surgery, except for plastic surgery that is done due to the Accident for the said organ to function as normal;
11. Actions of the Insured while being under any of the conditions as follows:
 - 1) Being under the influence of addictive substances or narcotics and as a result is unable to remain conscious
 - 2) Being under the influence of liquor with the alcohol level in the body during the examination in blood from 150 milligram percent and above;
 - 3) Being under the influence of liquor and as a result is unable to remain conscious in case there is no measurement or in case the alcohol level cannot be measured;
12. Treatment of diseases or conditions that are relevant with psychosis, stress and insanity or nervous disorders including insanity;
13. Any treatment for congenital abnormalities or developmental problems or genetic disorders;
14. Any claim or expense of any kind which is directly or indirectly caused by, contributed by, or arising from sexually transmitted diseases, Human Immunodeficiency Virus Infection ("HIV"), Acquired Immune Deficiency Syndrome ("AIDS") or any form or variation of HIV or AIDS, however caused;
15. The Insured Person is participating in a quarrel or fight or involved in provoking a quarrel or fight;
16. Any treatment by a Physician if the Physician is the Insured Person, the Insured Person's parent, spouse, child or a person booked to accompany the Insured Person on the Trip, or a person who is related to the Insured Person;
17. Pregnancy, Childbirth, abortion, miscarriage, Treatment for childbirth any complications from pregnancy and miscarriage including sterilization, sterilization reversal (unless the Injury is caused by an Accident covered under this Insurance Policy);
18. A Trip undertaken against the advice of a Physician or for the purpose of obtaining treatment abroad;
19. Pre-existing Condition;
20. The Insured Person is committing a crime or whilst being arrested or fleeing from being arrested, except for claims under Insuring Agreement Bail Bond Facility;
21. The Insured Person did not follow restrictions, suggestions or recommendations made by the government or other official authorities:
 - 1) Against travel to a particular country or parts of a country or
 - 2) About a strike, riot, civil commotion, bad weather, or contagious disease;
22. The Insured Person's claim arises because the Insured Person violates any law, or breaks any governmental Policy or regulation including visa requirements;
23. The Insured Person is practicing or engaging in professional sports or engaging in sports competitions or preparatory sports training on an amateur basis;
23. The Insured Person is engaging in the occupation of flying an aircraft or being a crew member on duty in an aircraft;
24. The Insured Person is flying, or getting on or getting off or being on board or traveling as a passenger, an aircraft which is not duly licensed to carry fare-paying passengers and/or is not a commercial flight;
25. The Insured Person is taking part in racing of any kind including car, boat and horse racing, ski racing excluded ski or snowboard on-piste, including jet-skiing, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding, gliding, bungee jumping and scuba diving.

Attachment AT#7: Cash Advance

Additional Definitions Specific to This Section

Personal Money means coins, banknotes, currency, travelers cheques, travel/ transport ticket, hotel and other holiday vouchers or gift vouchers which can be converted into or replaced by cash.

Coverage

It is agreed that during the validity of this Insurance Policy, this Attachment cover will pay a cash advance if the Insured Person's Personal Money is lost or stolen and covered under Insuring Agreement #12: Loss of Personal Money and/or Personal Documents Overseas. The Authorized Company will arrange and deliver cash in advance to the Insured Person up to the sum insured specified in the Policy Schedule.

The Insured Person must reimburse the Company within 14 days after the Insured Person has received money from the Company. If the Insured Person fails to reimburse the Company within the specified timeframe, the Company will charge interest at the rate prescribed by law.

The interest will be added and accumulated to the principal amount.

If anything specified in this Attachment is contrary to the Insurance Policy, the content in this Attachment shall prevail.

All other terms, conditions, exclusions of this Insurance Policy remain unaltered.

Additional Conditions

1. The Insured Person shall take all reasonable precautions for the safety of all Personal Money. The Insured Person must report to the police within 24 hours after Personal Money and/or Personal Documents is lost unless it can be proved that there is a reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible. The Insured Person must obtain a written report from the police as the evidence.
2. The Insured Person shall request cash in advance to the Company in writing on the claim form under Loss of Personal Money and/or Personal Documents Overseas and provide the police report as the supporting evidence.
3. The Insured Person acknowledges that he/she must pay interest to the Company at the rate prescribed by law if the Insured Person fails to reimburse the Company within 14 days after the Insured Person has received money.

Additional Exclusions

This Attachment shall not cover in case of the following:

1. The Insured Person fails to make a report to the police within 24 hours after Personal Money is lost without police report.
2. Loss occurring in Thailand.

Attachment AT#8: Transportation Expense for Outpatient Medical Treatment while Overseas

Coverage

It is agreed that during the validity of this Insurance Policy, this Attachment will cover Insured Agreement #2: Overseas Medical Expenses Reimbursement for travel to the Hospital, Medical Care Facilities or clinic for Medical Treatment as necessary and reasonable according to the Medical Standard for outpatients. The Company shall pay additional transportation fees to the Hospital, Medical Care Facility or clinic per time but not exceeding the sum insured specified in the Policy Schedule and maximum of time as specified in the Policy Schedule per Policy.

Additional Exclusions (Applicable to Transportation Expense for Outpatient Medical Treatment while Overseas)

1. Travelling expense for the Insured to travel to receive medical treatment as an outpatient in Thailand.
2. Travelling expense for the Insured to travel to receive medical treatment due to Accident or Sickness that is not covered under the Insuring Agreement of Medical Expense of this Policy.

Remarks:

- a. The general conditions and terms, and the insuring agreements are in accordance with The Policy Schedule/ Certificate of Insurance.
- b. The English version of the Policy Schedule hereunder is for reference only. In the event of any conflict or discrepancy between the Thai and English versions, the Thai version shall prevail and be treated as the legal and correct version for all purposes.