

เมืองไทย
ประกันภัย
MUANG THAI INSURANCE

ยิ้มได้ เมื่อภัยมา

Travel Insurance Muang Thai

HAPPY TRIP

Travel with a Smile
for Every *Life Style*

Individual Plan

Premium
start at **165** baht / Trip
or **1,466** baht / Year

Visa Refusal,
Get 100% premium refund



Cover Medical Expenses
up to **5 MB.**



Cover Emergency Medical
Assistance limit **30 MB.**



Cover **Loss or Damage of**
Baggage or Personal Effects.



Cover Missed Connecting
Flight or Trip Delay

MTI Travel Assistance

24/7 Emergency assistance service, even when aboard.

Telephone Medical Advice • Medical Service Provider Referral • Medical Interpretation Service
Provided by AGA Services (Thailand) under the management of AWP Services (Thailand) Co.,Ltd. Tel. (662) 342 3214

Terms and conditions are as specified by the company. The applicant should study and understand detail of the coverage, conditions and exclusions of this insurance policy before making an insurance decision.



www.muangthaiinsurance.com



Call Center 1484

Coverage	Individual				
	Eco	EcoPlus	Good	Best	Perfect
1. Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability from Accident Benefit • Age 1-75 Years Old • Age 76-80 Years Old	1,500,000 1,500,000	1,500,000 1,500,000	1,500,000 1,500,000	3,000,000 2,000,000	5,000,000 3,000,000
2. Medical Expenses Benefit • Age 1-75 Years Old • Age 76-80 Years Old	2,000,000 1,500,000	2,000,000 1,500,000	2,000,000 1,500,000	3,000,000 2,000,000	5,000,000 3,000,000
3. Continued Medical Treatment in Thailand Benefit • Age 1-75 Years Old • Age 76-80 Years Old	150,000 75,000	150,000 75,000	150,000 75,000	200,000 75,000	500,000 75,000
4. Compensation for Inpatient Hospitalization from Illness and Accident	-	-	1,000 Baht per day, Max 20,000 Baht	1,500 Baht per day, Max 30,000 Baht	2,000 Baht per day, Max 40,000 Baht
5. Trip Postponement or Cancellation Benefit	-	-	300,000	300,000	500,000
6. Trip Curtailment Expenses	-	-	300,000	300,000	500,000
7. Aircraft Hijacking Benefit	-	-	200,000	200,000	200,000
8. Trip Delay Benefit	-	1,000 Baht Every 6 Hours Max 5,000 Baht	2,000 Baht Every 6 Hours Max 10,000 Baht	6,000 Baht Every 6 Hours Max 30,000 Baht	8,000 Baht Every 6 Hours Max 40,000 Baht
9. Missed Connecting Flight Benefit	-	-	Max 5,000 Baht	Max 15,000 Baht	Max 20,000 Baht
10. Loss or Damage of Baggage or Personal Effects Benefit	-	5,000	30,000	40,000	60,000
11. Loss of Personal Money Benefit (Deductible 1,000 Baht)	-	-	1,000	3,000	5,000
12. Baggage Delay Benefit	-	-	2,000 Baht Every 6 Hours Max 10,000 Baht	6,000 Baht Every 6 Hours Max 30,000 Baht	8,000 Baht Every 6 Hours Max 40,000 Baht
13. Third Party Liability Benefit	500,000	500,000	1,000,000	1,500,000	2,000,000
14. Travel Documents Coverage Benefit	-	-	-	25,000	35,000
15. Automatic Extension	30 Days	30 Days	30 Days	30 Days	30 Days
16. Emergency Medical Evacuation or Transportation to Thailand and Country of Domicile & Repatriation of Body or Ashes to Thailand or Country of Domicile Benefit	30,000,000 Baht	30,000,000 Baht	30,000,000 Baht	30,000,000 Baht	30,000,000 Baht
17. Emergency Phone Call Benefit	-	-	1,000	1,000	1,500
18. Travel Expense to visit Patient	-	-	50,000	50,000	50,000

Period (Days)	Eco		Eco Plus		Good		Best		Perfect	
	Asia	Worldwide	Asia	Worldwide	Asia	Worldwide	Asia	Worldwide	Asia	Worldwide
1 - 4	165	220	199	251	367	492	620	655	890	1,210
5 - 6	211	282	227	303	482	609	707	807	998	1,380
7 - 8	238	317	256	341	541	613	888	905	1,185	1,389
9 - 10	264	351	284	378	602	760	987	1,006	1,247	1,543
11 - 14	317	422	340	453	697	913	1,122	1,208	1,497	1,851
15 - 21	395	527	425	567	870	1,142	1,480	1,509	1,981	2,314
22 - 31	514	685	553	694	1,166	1,393	1,805	2,066	2,625	2,776
32 - 40	714	950	767	962	1,452	2,020	2,337	2,560	3,300	4,222
41 - 50	752	974	810	1,048	1,714	2,168	2,646	3,194	4,128	4,953
51 - 60	814	1,002	876	1,142	2,059	2,613	3,195	3,534	5,003	5,292
61 - 70	1,011	1,243	1,086	1,337	2,360	2,846	3,453	3,701	5,403	6,136
71 - 80	1,131	1,283	1,214	1,461	2,694	2,937	3,853	3,962	6,187	6,865
81 - 90	1,250	1,347	1,426	1,620	3,169	3,384	4,170	4,387	6,893	7,719
91 - 120	1,618	1,845	1,740	2,102	3,999	4,459	4,778	4,709	8,438	9,650
121 - 150	1,895	2,367	2,161	2,697	4,474	5,408	5,125	5,878	10,229	10,881
151 - 180	2,305	2,520	2,479	3,190	4,949	5,853	6,188	6,558	11,229	11,820
Annual-Up to 90 consecutive Days/Trip	1,466	1,955	1,577	2,105	3,427	3,512	4,255	4,607	7,017	8,021
Annual-Up to 180 consecutive Days/Trip	2,763	3,258	3,113	3,712	5,139	6,417	6,719	7,226	12,382	13,986

Terms and conditions are as specified by the company. The applicant should study and understand detail of the coverage, conditions and exclusions of this insurance policy before making an insurance decision.



Remarks

- Item 2. Insuring Agreement Medical Expenses Benefit
If the Insured is injured from an Accident or has a sudden or unanticipated Sickness during the period of insurance, causing the Insured to receive medical treatment whether as an Inpatient or Outpatient oversea.
- Item 3. Insuring Agreement Continued Medical Treatment in Thailand
This insurance covers Necessary and Reasonable Expenses incurred from medical treatment based on Medical Necessity and Medical Standards for medical treatment or follow up in Thailand if the Insured is injured from an Accident or has a sudden or unanticipated Sickness while abroad during the period of insurance.
Duration of receiving medical treatment is defined as follow
1. In case that Insured never receives any medical treatment from stated injury or sickness from abroad before, the insured must receive medical treatment in Thailand with in 24 hours counting from the arriving day to Thailand and get continued medical treatment at most 7 days counting from the first day receiving medical treatment in Thailand.
2. In case that Insured get medical treatment from abroad, insured has 7 days counting from the arriving day to Thailand.
- Item 4. Insuring Agreement Daily Hospital Benefit in case of insured is hospitalized as an inpatient at a hospital
The insurance covers in case that insured has got the injury arising from accident or has a sudden or unanticipated sickness while abroad during the period of insurance that causes to have the medical treatment in the hospital or medical center maximum 20 days.
- Item 5. Insuring Agreement Trip Postponement or Cancellation Benefit
This insurance provides coverage in case of the Insured's trip postponement or cancellation caused by the events specified in this insuring agreement that occurs within 30 days before the date of departure from Thailand (except for the event in 3) as follows.
1. Death, or Serious Injury or Sickness of the Insured or his or her Family Member prevents the Insured from traveling in accordance with the itinerary.
2. Family member death, or serious injury or sickness as a result, the insured is unable to travel.
3. The Insured's permanent residence is seriously damaged from fire, flood or similar natural disasters such as typhoon and earthquake within 7 days before departure, resulting in the Insured being unable to travel in accordance with the itinerary.
4. The Insured is subpoenaed to present as a witness in court, or receives a mandatory writ from the court.
- Item 6. Insuring Agreement Trip Curtailment Expenses
This insurance covers trip curtailment after start the trip and resulting in the Insured's premature return to Thailand caused by any of the following.
1. The Insured suffering Serious Injury or Sickness, and the Physician suggesting a return to Thailand
2. A Family Member or Trip Companion unexpectedly passing away or suffering serious injury or sickness
3. A natural disaster such as typhoon or earthquake preventing the Insured from continuing the trip in accordance with the itinerary
4. Strike, riot, or civil war which is unexpected and out of the Insured's control
5. Being quarantined by advice of the Physician
- Item 8. Insuring Agreement Trip Delay Benefit
This insurance provides coverage in the case that the Public Transport that runs as per the Insured's travel schedule prepared for his or her trip delays for a minimum of six (6) consecutive hours counting from the time specified in the travel plan, provided to the Insured due to unfavorable weather, defective tools and equipment, or strike, or other performance by Public Conveyance employees.
- Item 9. Insuring Agreement Missed Connecting Flight Benefit
If, during an insurance period, the Insured misses his or her confirmed onward connecting scheduled trip by plane, train, or ship at the transfer point due to a delay of the plane, train, or ship, and no alternative onward transportation is made available to the Insured within a 6-hour period from his or her arrival time at the transfer point.
- Item 11. Insuring Agreement Loss of Personal Money Benefit
The Company shall compensate the Insured in case of loss of the Insured's Personal Money due to Robbery, Gang Robbery or Burglary during his or her Overseas Trip in the actual amount lost but no more than the maximum sum insured as specified in the schedule. The Insured shall pay Deductible of Baht 1,000 for each and every loss.
- Item 12. Insuring Agreement Baggage Delay Benefit
This insurance provides coverage in case the Insured's baggage is delayed during the trip, misdirected by the transporter to another location, or temporarily lost more than 6 hour-period after the Insured's arrival at the baggage claim at the destination as scheduled.
- Item 15. Automatic travel period extension, if the return trip of the Insured is delayed due to unforeseen event which is beyond the Insured's control, the Company may, as necessary, extend the travel period without any expenses, not exceeding 30 days.
- Item 17. Insuring Agreement Emergency Phone Call Benefit
The Company shall compensate the actual charges from personal mobile phone use during medical emergencies on an Overseas Trip and in the period of insurance for the purpose of requesting the AWP Services (Thailand) Co.,Ltd.'s services only.
- Item 18. Insuring Agreement Travel Expense to visit patient
If the Insured has to receive medical treatment as an Inpatient more than 5 days continuously and insured cannot be evacuated and there is no legal-aged family member with insured oversea, company shall pay travel expense of low cost airline ticket , Class 1 train ticket or ticket from travelling by boat that actually paid maximum 50,000 baht .

Underwriting Guideline

1. The applicants applying for insurance must begin their journey from Thailand and ends in Thailand only.
2. Person age between 1-80 years is insurable
3. Annual plan cover up to 90 days or 180 days any one trip unlimited times per year.
4. The applicants can apply for insurance under this travel insurance policy only 1 policy during the same period.
5. The applicants applying for insurance must be healthy no disability in any part of the body.

Main Exclusion

1. The insured commits suicide or attempted suicide or self-inflicted Injury.
2. Pre-existing Conditions
3. While the Insured is under the influence of alcohol, addictive substance, or narcotics.
4. War, invasion, malicious action by a foreign enemy or malicious acts resembling war civil wars, revolutions, riots, strikes causing chaos or against the government declaration of martial law terrorism.
5. While the Insured as a pilot, flight attendant, soldier, police, or a volunteer and participates in war or crime suppression
6. While the insured participates in playing or practicing or competing in professional sports.
7. While the insured participates in the following activities: Hiking, hiking along natural trails with overnight stays such as trekking, backpacking, and all types of mountain camping, all climbing or scaling Including artificial cliffs or other things that have similar characteristics.

This insurance does not cover the countries of destination or traveling within countries as following

- North Korea • Cuba • Syria • Sudan • Burundi • Pakistan • Palestine • Rawanda • Libya • Lebanon • Liberia • Afganistan • Azerbaijan • Iraq • Israel • Iran • Uzbekistan • Athiopia • Eritrea • Angola • Algeria • Heiti

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