Allianz

Travel Insurance

Travel Smart Plus

Code**	Coverage	Sum Insured (Baht)			
		Essential	Select	Prestige	Elite
Medical & Life Protection					
IA2601	Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability due to Accident: up to a maximum of				
	• Insured person ages between 16-60 years	-	2,000,000	3,000,000	5,000,000
	• Insured person ages between 6 months-15 years	-	1,000,000	1,500,000	1,500,000
	• Insured person ages between 61-75 years	-	1,000,000	1,500,000	1,500,000
IA2602	Emergency Overseas Medical Expenses Reimbursement: paid at actual expenses, up to a maximum of*				
	• Insured person ages between 16-60 years	2,000,000	2,000,000	3,000,000	5,000,000
	• Insured person ages between 6 months-15 years	2,000,000	2,000,000	2,000,000	2,000,000
	• Insured person ages between 61-75 years	1,500,000	1,500,000	1,500,000	1,500,000
EN2605	Follow-up Medical Treatment in Thailand: paid at actual expenses, up to a maximum of*				
	• In the event that the Insured Person has received medical treatment abroad and requires follow-up treatment in Thailand				
	- Insured person ages between 16-60 years	100,000	150,000	150,000	250,000
	- Insured person ages between 6 months-15 years	100,000	100,000	100,000	100,000
	- Insured person ages between 61-75 years	100,000	100,000	100,000	100,000
	• In the event that the Insured Person has not previously received medical treatment abroad for the injury or illness occurring abroad				
	- Insured person ages between 16-60 years	50,000	50,000	50,000	50,000
	- Insured person ages between 6 months-15 years	50,000	50,000	50,000	50,000
	- Insured person ages between 61-75 years	25,000	25,000	25,000	25,000
IA2603	Emergency Medical Evacuation, Repatriation to Thailand, and Repatriation of Mortal Remains to Thailand or Home Country: paid at actual expenses, up to a maximum of*	2,000,000	2,000,000	3,000,000	3,000,000
EN2601	Emergency Telephone Charges: paid at actual expenses, up to a maximum of*	500	500	500	500
EN2606	Hospital Confinement Abroad – Minimum 3 consecutive nights: paid up to a maximum of	5,000	10,000	30,000	60,000
	• Payable per day	1,000	1,000	3,000	3,000
EN2607	Transportation Expense for Overseas Outpatient Medical Treatment (limited to 2 visits per trip): paid at actual expenses, up to a total maximum of	-	1,000	1,000	1,000
	• Payable per visit at actual expenses, up to a maximum of	-	500	500	500
Travel Care & Inconvenience					
IA2606	Trip Cancellation or Postponement: paid at actual expenses, up to a maximum of*	50,000	100,000	300,000	500,000
IA2607	Trip Curtailment: paid at actual expenses, up to a maximum of*	-	100,000	300,000	500,000
IA2608	Flight Delay: up to a maximum of	-	20,000	40,000	50,000
	• Payable for each 6 consecutive full hours of delay	-	2,000	4,000	5,000
IA2609	Missed Flight Connection: up to a maximum of	-	5,000	10,000	20,000
	• Payable for each 6 consecutive full hours of delay	-	1,000	2,000	4,000
IA2615	Hijacking: up to a maximum of	-	50,000	100,000	100,000
	• Payable for each 12 consecutive full hours of the event occurring	-	10,000	20,000	20,000
Baggage & Personal Property Care					
IA2610	Loss of or Damage to Baggage and/or Personal Property: actual expenses, up to a maximum of	-	10,000	30,000	50,000
	• For Personal Baggage and/or Personal Property not specified as exclusion in the Policy (limited per item, pair, or set): paid at actual expenses, up to a maximum of*	-	1,000	3,000	5,000
	• For Valuables (limited per item, pair, or set): paid at actual expenses, up to a maximum of*	-	5,000	15,000	25,000
IA2611	Baggage Delay (per Incident per person): up to a maximum of	-	20,000	30,000	40,000
	• Payable for each 6 consecutive full hours of delay	-	2,000	3,000	4,000
IA2612	Loss of Personal Money and/or Replacement of Travel Documents: paid at actual expenses, up to a maximum of*	-	-	10,000	30,000
IA2613	Personal Liability: paid at actual expenses, up to a maximum of*	-	1,000,000	3,000,000	5,000,000
EN2602	Rental Car Excess Protection: paid at actual expenses, up to a maximum of*	-	-	20,000	30,000

*Paid at actual cost, up to a maximum of means paid at actual cost, not exceeding the maximum sum insured specified in the Policy Schedule.
**The Applicant may refer to the Insurance Policy for full details of each coverage item, using the Coverage Code indicated in this table for reference.

Medical & Life Protection

Follow-up Medical Treatment in Thailand (EN2605)

- The Insured Person has received medical treatment abroad and requires follow-up treatment in Thailand: The Insured Person must seek follow-up treatment at a Hospital or Medical Center in Thailand within 24 hours of arrival in Thailand. Coverage for follow-up medical treatment shall not exceed 720 hours (30 days) from the time of arrival in Thailand.
- The Insured Person has not received medical treatment for such injury or illness while abroad: The Insured Person must seek medical treatment at a hospital or medical center in Thailand within 24 hours of arrival in Thailand. Coverage for follow-up medical treatment shall not exceed 168 hours from the time of arrival in Thailand.

Emergency Medical Evacuation, Repatriation, and Repatriation of Mortal Remains to Thailand or Home Country (IA2603):

All decisions regarding the means of transportation and the final destination will be made solely by the Company's Authorized Representative based on medical necessity and standard protocols.

Emergency Telephone Charges (EN2601):

Covers the actual expenses incurred for an emergency phone calls made by the Insured Person to contact the Company's Authorized Representative regarding a medical emergency occurring during the Period of Insurance.

Hospital Confinement Aboard – Minimum 3 consecutive nights (EN2606):

In the event that the Insured Person requires medically necessary inpatient hospitalization due to an accidental Injury or an emergency Illness for a minimum of three (3) consecutive nights. The Company will pay the daily benefit retroactively from the first night of hospitalization (up to the maximum daily limit per Injury or Illness).

In the event that the Insured Person is admitted as an Inpatient in a Hospital in certain countries where medical expenses are not itemized into daily room and board charges, the Company will process the claim based on the official documentation issued by the Hospital and pay the Hospital Confinement Abroad benefit based on the actual number of nights stayed.

Travel Care & Inconvenience

Trip Cancellation or Postponement (IA2606):

Coverage will be provided if the Insured Person's confirmed trip is cancelled or postponed within 30 days before the commencement of the trip due to unforeseen circumstances beyond the control of the Insured Person, such as the death, severe injury, or serious sickness of the Insured Person.
Such payments may include non-refundable advance payments or deposits for airfares, accommodation, and travel bookings.

Trip Curtailment (IA2607):

Applies when the Insured Person has already commenced the journey but must return to Thailand earlier than scheduled, resulting in a reduced number of travel days, due to unforeseen circumstances and beyond the control of the Insured Person.

Flight Delay (IA2608):

Applies when the Insured's scheduled flight is delayed from the original schedule specified in the flight timetable due to specific events as defined by the Company, for a continuous period of at least 6 consecutive hours.

Missed Flight Connection (IA2609):

Applies when the Insured Person misses any onward connecting scheduled flight at the transfer point due to the late arrival of the incoming flight on which the Insured Person is traveling, resulting from specific events as defined by the Company, and no alternative onward flight is available within 6 consecutive hours of arrival.

Baggage & Personal Property Care

Personal Liability (IA2613):

Covers the Insured Person's Personal liability to compensate for incidents occurring during the travel period that result in the death, bodily injury, or illness of any third party, or the loss of or damage to third-party property.

Rental Vehicle Excess (EN2602):

Covers the excess or deductible that the Insured Person is legally liable to pay under the rental agreement and voluntary motor insurance policy for the Insured Person's rental vehicle sustaining loss or damage resulting from an accident during an overseas trip.

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Terms & Conditions

1. Single Plan - The Applicant must be between 6 months and 75 years of age on the policy effective date.
   Annual Plan - The Applicant must be between 6 months and 60 years of age on the policy effective date.
2. The Applicant must be residing in Thailand, starting the journey from and ending in Thailand only.
3. The Applicant can purchase travel insurance up to 6 months in advance prior to the departure date, or at least 2 hours before departure. No purchase or amendment of policy information is permitted after the Insured has departed from Thailand.
4. The Applicant should verify the list of excluded countries before purchasing travel insurance.
5. The Applicant is entitled to benefits and coverage limited to only one (1) insurance policy per trip.
6. This travel insurance does not cover any injury, illness, loss, or damage arising from Pre-existing Conditions of the Applicant.
7. The Applicant must not engage in high-risk occupations, offshore duties, mining, explosives handling, manual labor, or the moving, lifting, carrying, or transporting of heavy objects (whether manually or mechanically), including any hazardous work.
8. The Applicant must not participate or training for any professional or semi-professional sports competitions, or participating in or training for any amateur sports competitions during the trip; or participate in extreme activities or high-risk sports including but not limited to skateboarding, BMX biking, rock climbing, Powerbocking, Free solo climbing, Free running, volcano surfing, jet skiing, free diving, wakeboarding, kitesurfing, BASE jumping, heli-skiing, canyon swinging, and cliff jumping.
9. The Family Plan is available for single-trip insurance only. The Applicant must be a legal father or mother traveling with their lawful children under 20 years of age. The children must share the same surname as specified in the travel documents with the traveling father or mother and share the same itinerary (limited to a maximum of 4 persons per policy).
10. For Annual Multi-Trip policies, the maximum sum insured applies per trip, except for coverages IA2601, EN2604, and IA2618.

Territorial Limits

Asia Coverage:

Covers Bangladesh, Bhutan, Brunei Darussalam, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macao, Malaysia, Mongolia, Myanmar, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Tibet, Turkmenistan, and Vietnam.

Worldwide Coverage

1. Worldwide Plan 1 (excluding USA, Canada and Guam): Covers all countries, except the United States, Canada, Guam, Afghanistan, Algeria, Belarus, Burundi, Congo, Cuba, Eritrea, Guinea, Iran, Iraq, Israel, North Korea, Kosovo, Liberia, Libya, Mauritania, Nepal, Niger, Nigeria, Palestinian Territories, Serbia, Somalia, Sudan, Syria, Ukraine, and Yemen.

2. Worldwide Plan 2 (including USA, Canada and Guam): Covers all countries, except Afghanistan, Algeria, Belarus, Burundi, Congo, Cuba, Eritrea, Guinea, Iran, Iraq, Israel, North Korea, Kosovo, Liberia, Libya, Mauritania, Nepal, Niger, Nigeria, Palestinian Territories, Serbia, Somalia, Sudan, Syria, Ukraine, and Yemen.

Note:

- "Travel Smart Plus" Outbound Travel Insurance is a marketing name. The official product name appearing in the insurance policy is the Travel Plus Outbound Travel Insurance Policy.
- The information in this document is for sales purposes only. Customers should thoroughly review the policy wording for detailed coverage information, terms, conditions, and exclusions.
- Customers should read and understand the details, conditions, coverage, and exclusions before deciding to apply for insurance.
- Emergency assistance services under this policy are provided by AWP Services (Thailand) Co., Ltd. The terms and conditions of the emergency assistance services are as defined by the company.
- The premium rates shown are per person (or per family for Family Plans) and already include stamp duty. If more than one person is insured, the total amount may include small rounding differences.
- "Travel Smart Plus" Outbound Travel Insurance is underwritten by Allianz Ayudhya General Insurance Public Company Limited, with AWP Services (Thailand) Co., Ltd. (Non-Life Insurance Broker License No. V00034/2559, operating under the trade name "Allianz Travel") acting as the non-life insurance broker for selling of this policy.
- Premiums are payable by the Policyholder/Insured Person. The insurance broker collects premiums strictly as an administrative service.

For further inquiries, please contact

Tel: +66 (0) 2 305 8512 (Mon-Fri, 8:30 AM – 5:30 PM) or Email: travelinsurance-th@allianz.com.