

AIRASIA INSURE RETURN-TRIP PLAN
SUMMARY OF BENEFITS
A) Schedule of Benefit

(i) Coverage excluding Infants is provided as follows:-

BENEFIT		BENEFIT AMOUNT (BAHT)
1.	Accidental death & dismemberment (24 hrs-coverage) (Reimbursement if an accident occurs causing death or loss of limb or eyesight)	1,250,000
2.	Trip Cancellation (Reimbursement for cost of flight if the Insured AirAsia Guest cancels the trip for covered reasons)	Up to original flight cost (Ticket+VAT+Fuel)
3.	Trip Curtailment (Reimbursement for cost of flight if the Insured AirAsia Guest reduce the period of the trip for covered reasons)	Up to original flight cost (Ticket+VAT+Fuel)
4.	AirAsia Flight Delay (Flat payment for every 6 hours period of the original flight delay)	1,000 per 6 hours delay period, up to 10,000
5.	On-Time Guarantee (Single Payment for at least 2 hours period of original flight delay)	2,000
6.	Baggage and Personal Effects (Cover loss or damage to baggage, clothing, personal effects, golfing equipment)	Up to 15,000 Deductible 600 per claim (Any one item 3,000)
7.	Accidental or Sickness Medical Reimbursement (Reimbursement for medical expenses incurred while traveling domestic and overseas)	200,000
8.	Emergency Medical Evacuation & Repatriation (In the event of accidental injury or death)	1,000,000
9.	24 Hours Worldwide Travel Accident Services	Included

Coverage is provided for one (1) accompanying named infant per Insurance Certificate if the principal Insured AirAsia Guest has purchased a Return-Trip Plan Travel Protection.

BENEFIT		BENEFIT AMOUNT (BAHT)
1.	Accidental death & dismemberment (24 hrs-coverage) (Reimbursement if an accident occurs causing death or loss of limb or eyesight)	125,000
2.	Accidental or Sickness Medical Reimbursement (Reimbursement for medical expenses incurred while traveling domestic and overseas)	200,000
3.	Emergency Medical Evacuation & Repatriation (In the event of accidental injury or death)	1,000,000
4.	24 Hours Worldwide Travel Accident Services	Included

B) Commencement of Cover

The "Return-Trip Plan" coverage provided to the Insured AirAsia Guest starts only upon checking-in for departure of a Schedule Flight provided the premium has been paid before travel and a copy of the AirAsia Insure Travel Protection Certificate has been issued. Coverage will include the time the Insured AirAsia Guest is inside any airport premises for the purpose of commencement or continuation of the same scheduled Flight.

On the other hand, the Trip Cancellation benefit under a paid Insurance Certificates starts from the Certificate Issue Date.

C) Termination of Cover:

Cover ends at arrival at the airport terminal of the AirAsia Return Flight, provided this falls within thirty (30) days from first departure date. In all events, the Policy terminates on the thirty-first (31st) calendar day from first departure date even if the return flight has not begun, and all benefits under an Insurance Certificate will terminate absolutely, effective from the 31st day after first departure date.

D) Period Covered:

The "Return-Trip Plan" coverage provided to the Insured AirAsia Guest (except for Trip Cancellation), will take effect from flight check-in on the Departure Date, provided the premium is paid and a copy of the AirAsia Insure Travel Protection Certificate has been issued.

The period covered is between the first departure date and the flight return date or within thirty (30) calendar days from first departure date, whichever occurs first.

E) Other Limitations:

- (i) Ground cover between destination and departure is limited to that within the country of arrival only. If the Insured AirAsia Guest travels beyond the boundary of the country, cover will exclude the geographical limits beyond the boundary of that country.
- (ii) If the Insured AirAsia Guest departs on any air Common Carrier to travel outside the country of arrival, insurance cover will suspend upon the Insured AirAsia Guest's airline check-in for that out-bound flight, however, cover will resume upon the Insured AirAsia Guest's check-out at Immigration upon returning to the original country of arrival, subject to the Period Covered, i.e. provided the period is still within thirty (30) days of the first departure date of the insured AirAsia Guest's Scheduled Flight.
- (iii) Travel Inconvenience Benefits coverage for any Air Travel undertaken during the period of ground cover in the course of the Trip is limited only to AirAsia flights or, as may be arranged by AirAsia pursuant to flight reschedule, within the country of arrival.

F) Age Limit:

Coverage can be purchased under the Return-Trip Plan Travel Protection Plan for all AirAsia Guests for age from 9 days up to age 75 years old. Under the free coverage extension for infants, the age limits are from 9 days to 2 years old.

G) Special Definition:

The period between the Departure Date and return Date is known as the “Trip”

Cover under this Plan is commonly known as “Return-Trip Plan”

“First Departure Date” refers to the date the Insured AirAsia Guest is booked on a departure flight on an insured Scheduled Flight. This date is concurrent with the Insurance Policy Start Date stated in the Insurance Certificate.

H) Additional Term And Condition:

Insured Person will be provided the certificate of Travel Insurance. Once the certificate is issued, it is non-changeable and non-refundable. However, in terms of flight changes and cancellation by AirAsia, this additional term and condition will be applied.

- Flight Delay: the current certificate is still valid.
- Extension of insurance coverage up to maximum 3 days (only for the return flight). The extension covers any insured person whose actual itinerary does not correspond to the original itinerary due to rescheduling of flight by AirAsia. Krungthai Panich Insurance Co., Ltd. will honor valid claims in such a scenario.
- Airline Switch: the current certificate is still valid.
- In case of the flight cancellation by AirAsia, the travel insurance policy will be expired if the Insured Person selects the Credit Shell. However, the premium will be refunded as a credit for the Insured Person to buy a new air ticket of AirAsia flight.
- In case of the flight cancellation by AirAsia, the travel insurance policy will be expired if the Insured Person selects Cash Refund pay-out. The premium will be included in the total amount you receive from AirAsia. However, the refund has to be made before the departing time.

I) Additional exclusions:

- This insurance does not cover bodily injury, sickness, bacterial or virus infections occasioned directly or indirectly by nuclear, chemical or biological weapon.
- This insurance does not cover any loss resulting from war, military operations, whether war is declared or not, and any effect of terrorism.

J) Additional Definition:

Scheduled Flight:

This refers to commercial flights scheduled by AirAsia, it's being always understood that the AirAsia has at all times the requisite and valid license or similar authorization for schedules air transportation and landing rights for fare-paying Guests as issued by the relevant authorities in the country in which it operates, and that in accordance with such authorization, maintain and publish schedules and tariffs for Guest service between named airports. In addition, Departure times, transfers and destination points shall be established by reference to the Insured Person's Scheduled Flight ticket.

Serious Illness:

Whenever applied to the Insured Person, spouse, parent, parent-in-law, grandparent, child, brother or sister, it shall mean Sickness certified as being life threatening and requiring immediate treatment by a Physician and which results in the Insured Person, spouse, parent, parent-in-law, grandparent, child, brother or sister being certified by that Physician as unfit to travel or continue with his/her original Flight or Trip.

Sickness/Illness:

Any noticeable change in the physician health of an Insured Person provided that this change occurs between the date of purchasing air ticket(s) and Departure Date as concerns the Cancellation coverage and the nature of the illness is not excluded from this present policy.

The Trip:

Refers to the period covered under the AirAsia Insure Return-Trip Plan Travel Protection.

Time:

Any reference to a time or date in the policy context or in the context of a coverage period is that referable to Thai time

Currency of Payment:

All amounts payable either to or by the Company shall be payable in the currency stated on the Schedule of Benefits.

Compensation Limit:

The Compensation limit is that expressed in the Compensation Table

Age:

All ages referred to in this Policy shall be the age of the Insured Person at his last birthday.

Cancellation:

Certificates of Insurance once issued are not cancelable

Thai AirAsia Company Limited:

Any issues, matters or claims related in whole or part to insurance provided under this Certificate shall be the sole responsibility of the Company, and shall not in anyway involve Thai AirAsia Company Limited.

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Thai provisions, it is hereby agreed that the Thai version shall prevail.

Remark: The English Language used in this Policy is merely a translation of Thai Version.

Travel Insurance for Commercial Airline's Guest

In reliance upon the statements made in the application for insurance forming part of this insurance Policy and in consideration of the premium to be paid by the Insured Person and subject to the terms, general conditions, insuring agreements, exclusions and endorsements of this insurance Policy, the Company agrees with the Insured Person as follows:

SECTION 1. DEFINITIONS

Any word or expression to which specific meaning has been given in any part of this Policy shall have such specific meanings wherever it may appear, unless specified otherwise in the Policy.

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|-----|----------------|-------|---|
| 1.1 | Policy | means | the Insurance Schedule, Schedule of Benefits, Conditions, Insuring Agreement, Exclusions, Attachments, Special Provisions, Warranties and Endorsements forming part of this insurance contract. |
| 1.2 | Company | means | Krungthai Panich Insurance Co.,Ltd. |
| 1.3 | Policyholder | means | Thai AirAsia Company Limited. |
| 1.4 | Insured Person | means | the person named as the Insured Person in the Policy Schedule and/or any attached papers and is covered under this Policy. |
| 1.5 | Accident | means | a sudden and violent event due to external causes that gives rise to a result unforeseen and unanticipated by the Insured Person. |
| 1.6 | Injury | means | bodily injury caused by an Accident solely and independently of all other causes. |
| 1.7 | Sickness | means | any symptom, disorder, illness or disease suffered by the Insured Person. |

1.8	Loss or Damage	means	bodily injury sustained by the Insured Person caused by an Accident resulting in death, dismemberment, loss of sight, disability, or any loss or damage to the Insured Person's property.
1.9	Deductible	means	the first part of loss which shall be borne by the Insured Person.
1.10	Physician	means	any person licensed to practice modern medicine with the Medical Council who can render medical treatment and surgery within the territory he/she is licensed.
1.11	Nurse	means	any person licensed to provide professional nursing service.
1.12	In-patient	means	a person who is confined in a Hospital or Medical Establishment as registered in-patient on the recommendation of a Physician according to standard medical practice for a period suitable for treatment of the Injury or Sickness.
1.13	Out-patient	means	a person who receives medical treatment from the Out-patient Department or an Emergency Room of a Hospital or Medical Establishment or Clinic but there is no medical necessity according to the standard medical practice for such person to be hospitalized as in-patient.
1.14	Hospital	means	any medical establishment which can provide room, board and full medical services to sick persons and has adequate facilities and staff, facilities for major surgery and registered as a hospital under the applicable law.
1.15	Medical Establishment	means	any medical establishment which can provide room, board and medical services to sick persons and registered as a Medical Establishment under the applicable law.

1.16	Clinic	means	any establishment with a license to provide medical treatment and diagnosis but is not legally authorized to provide room and board for sick persons.
1.17	Standard Medical Practice	means	an international standard practice of medicine leading to proper treatment for patients according to medical necessity and records on the injury, sickness, examination results, autopsy results or any other records (If any)
1.18	Reasonable and Necessary Expenses	means	any reasonable medical expenses or charges which are normally charged to other patients for services provided by the Hospital, Medical Establishment or Clinic where the Insured Person has sought treatment.
1.19	Medical Necessity	means	<p>medical services which meet following conditions:</p> <ol style="list-style-type: none"> 1) Are in conformity with the diagnosis and treatment of the Injury and sickness suffered by the person being treated; 2) There is clear medical indication according to standard practice of modern medicine; 3) Are not provided simply for the convenience of the person being treated or his/her family or the service provider; and 4) Conform to standard medical treatment and is necessary for the injury or sickness suffered by the person being treated
1.20	Pre-existing Conditions	means	any disease (and complications), symptom or disorder suffered by the Insured within a 24-month period preceding the effective date of the Policy which would cause an ordinary prudent person to seek diagnosis, care or treatment or cause a Physician to provide diagnosis, care or treatment.
1.21	AIDS	means	acquired Immune Deficiency Syndrome resulting from AIDS virus including Opportunistic Infection, Malignant Neoplasm or any disease or sickness where blood tests indicate the presence of HIV (Human Immune Deficiency Virus).

Opportunistic Infection shall include but not limited to Pneumocystis Carinii Pneumonia, Organism or Chronic Enteritis, virus and/or disseminated fungi infection. Malignant Neoplasm shall include but not limited to Kaposi's Sarcoma, Central Nervous System Lymphoma and/or other malignancies now known as Acquired Immune Deficiency Syndrome or as immediate causes of death, an illness or disability, AIDS shall include HIV, Encephalopathy Dementia and spread of the virus.

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|------|-------------------|-------|--|
| 1.22 | Policy Year | means | a period of one year from the effective date of the Policy or the anniversary date of subsequent policy year. |
| 1.23 | Acts of Terrorism | means | any actual and/or threatened use of force or violence of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. |
| 1.24 | Asia Assistance | means | a company providing services for Insured Person while traveling, such as medical care advice, emergency medical evacuation service and repatriation service. |

SECTION 2 GENERAL CONDITIONS AND PROVISIONS

2.1 INSURING AGREEMENT

In reliance upon the statements in the application for insurance and additional declaration (if any) signed by the Insured Person, the Company hereby issues this Policy as evidence of insurance.

If the Insured Person has intentionally made any misrepresentation in the statements under paragraph 1 above or failed to disclose to the Company any facts known to him/her which may have caused the Company to

charge higher premium or refuse to enter into this insurance contract, this insurance agreement shall become void under Article 865 of the Civil and Commercial Code and may be avoided by the Company.

No statement will be used by the Company to defend against a claim under this Policy unless contained in the documents declared by the Insured Person under paragraph 1 above.

2.2 VALIDITY AND ALTERATION

This Policy including the Insured Agreements shall constitute the entire contract. No change of provisions shall be valid unless approved by the Company and such approval is endorsed hereon.

2.3 PERIOD OF INSURANCE

The period of each of the Insured Person's trips shall commence and end within the period of insurance.

2.3.1 For One Way Plan Coverage stated in the insurance certificate, the coverage shall commence upon the Insured Person's checking in at the AirAsia airline counter and continue to be in force until the Insured Person's arrival at the in-bound terminal of the airport of destination

2.3.2 For Return-Trip Plan Coverage stated in the insurance certificate, the coverage shall commence upon the Insured Person's checking in at the AirAsia airline counter and continue to be in force until the Insured Person's arrival at the in-bound terminal of the airport on the return leg of the journey. The period of insurance shall not exceed 30 days from the departure date, whichever is shorter period. The coverage shall terminate automatically if the trip exceeds 30 days from the departure date.

For Travel Cancellation, the coverage shall commence on the date the Travel Insurance for Commercial Airline's Guest is purchased by the Insured Person.

If the Insured is hospitalized while the Policy is in force and requires continuous treatment as in-patient, the coverage under this Policy shall be extended until the Insured Person is discharged from the Hospital or Medical Establishment.

2.4 NOTICE OF CLAIM

The Insured Person, the beneficiary or their representative, as the case may be, must give notice to the Company of any loss or damage without delay, In the event of death, immediate notice must be given to the Company, unless it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible.

2.5 PROOF OF LOSS

2.5.1 Claim for Accidental Dismemberment of Total Permanent Disability

The Insured Person at his/her own expense must submit the following documents to the Company within 30 days after the total permanent disability or dismemberment is certified by a Physician:

- 2.5.1.1 Claim forms prescribed by the Company.
- 2.5.1.2 Physician's report confirming such total permanent disability or dismemberment.
- 2.5.1.3 Copy of the Insured Person's passport or evidence of the journey.

2.5.2 Claim for Loss of Life

The following documents must be submitted to the Company by the beneficiary at his/her own expense within 30 days after the Insured Person's death:

- 2.5.2.1 Claim forms prescribed by the Company
- 2.5.2.2 Death certificate
- 2.5.2.3 Copy of autopsy report
- 2.5.2.4 Copy of police report
- 2.5.2.5 Copy of the Insured Person's Identity card and house register with "Dead" stamp.
- 2.5.2.6 Copy of the Insured Person's passport or evidence of the journey.
- 2.5.2.7 Copy of the beneficiary's Identity card and house register.

Failure to furnish proof of loss within the specified period shall not invalidate any claim if it can be shown not to have been reasonably possible to do so and that proof of loss was furnished as soon as reasonably possible.

2.5.3 Claim for Travel Cancellation

The Insured Person in support of the claim must submit the following documents:

Claim forms prescribed by the Company.

- 2.5.3.1 Letter from the AirAsia airline stating the amount charged by the airline.

2.5.3.2 Medical certificate, if the trip has to be curtailed due to Serious Injury or Serious Sickness of the Insured Person or spouse, parent, grandparent, child, brother, sister, of the Insured Person, or parent of the Insured Person's spouse.

2.5.3.3 Copy of death certificate, if the trip has to be curtailed due to death of the Insured Person or spouse, parent, grandparent, child, brother, sister, of the Insured Person, or parent of the Insured Person's spouse.

2.5.4 Claim for Flight Delay

The Insured Person in support of the claim must submit the following documents:

2.5.4.1 Claim forms prescribed by the Company.

2.5.4.2 All air tickets and boarding passes.

2.5.4.3 Written notice from the authority responsible for such flight.

2.5.4.4 Written notice from the AirAsia airline confirming that the delay has actually occurred.

2.5.5 Claim for Baggage or Personal Effects

The Insured Person in support of the claim must submit the following documents:

2.5.5.1 Claim forms prescribed by the Company.

2.5.5.2 Written documentation from the hotel or carrier management, if the loss or damage occurs while under the care and control of the hotel or carrier staff.

2.5.5.3 Description and prices of the lost or damaged items.

2.5.5.4 Local police report, if the loss or damage occurs under threat or use of violence.

2.5.6 Claim for Accidental Medical Expenses (for Return-Trip Plan Coverage)

For any claim made for medical expenses resulting from an Accident, the following documents must be submitted to the Company by the Insured Person at his/her own expense within 30 days after his/her discharge from the Hospital, Medical Establishment or Clinic:

2.5.6.1 Claim forms prescribed by the Company.

2.5.6.2 Physician's report describing significant symptoms, diagnosis and result of treatment.

2.5.6.3 Original receipt with description of expenses or summary statement of expenses and receipt.

2.5.6.4 Copy of the Insured Person's passport or evidence of the journey.

2.5.6.5 The submitted receipt with description of expenses must be the original. The Company will return the original receipt to enable the Insured Person to claim from other insurer(s) any expenses irrecoverable from the Company. If the Insured Person has been refunded by the state welfare of other welfare scheme or other insurance, the Insured Person may

submit the copy of receipt of such refund from the state welfare or other sources in order to claim from the Company any amount that has not been recovered.

2.5.7 Claim for Emergency Medical Evacuation (for Return-Trip Plan Coverage)

The Insured Person or the beneficiary or person concerned must take following action:

2.5.7.1 Contact and notify the Company or Asia Assistance without delay.

2.5.7.2 If the Insured Person is injured while in some remote area, the Insured Person should seek first aid from local Physician. Asia Assistance will then arrange for appropriate means of evacuation and coordinate and make arrangements for further treatment with a Physician.

2.5.8 Claim for Repatriation Expenses (for Return-Trip Plan Coverage)

The Insured Person or the beneficiary or person concerned must take following action:

2.5.8.1 Contact and notify the Company or Asia Assistance without delay. Asia Assistance will then make arrangements for the return of the Insured Person's mortal remains to the Country of Residence by the most appropriate means.

2.5.8.2 The beneficiary or relative or person concerned must submit to the Company all documents it may require within 30 days from the date of the Insured Person's death.

2.5.9 Claim for Travel Curtailment

The Insured Person in support of the claim must submit the following documents:

2.5.9.1 Claim forms prescribed by the Company.

2.5.9.2 Copy of the latest air ticket purchased including receipt.

2.5.9.3 Medical certificate, if the trip has to be curtailed due to Serious Injury or Serious Sickness of the Insured Person or spouse, parent, grandparent, child, brother, sister of the Insured Person, or parent of the Insured Person's spouse

2.5.9.4 Copy of death certificate, if the trip has to be curtailed due to death of spouse, parent, grandparent, child, brother, sister of the Insured Person, or parent of the Insured Person's spouse.

2.6 **Medical Examination**

The Company shall be entitled to inspect whenever necessary the Insured Person's records of medical treatment and diagnosis and to have a post-mortem examination at its own expense where it is not forbidden by law.

2.7 Payment of Indemnities

The Company shall pay all indemnities within 20 days after receipt of due proof of loss or damage. Indemnity for loss of life is payable to the beneficiary while other indemnities shall be paid to the Insured Person.

Where there is any doubt that a claim made under this Policy may not be covered by the Policy. This period may be extended as necessary but not exceeding 90 days after receipt of due proof.

If the Company fails to pay any indemnity within the above stated period, the Company shall be liable for an interest or the payable amount at 12% per annum commencing from the date such payment is due.

If the medical expenses are incurred in a Hospital or Medical Establishments of Clinic outside of Thailand, the amount of indemnity paid by the Company shall be based on the exchange rate prevailing on the date stated on the receipt of such medical expenses.

2.8 Premium Payment and Refund

2.8.1 The Insured Person must make premium Payment immediately.

2.8.2 Policy providing One Way Plan and Return-Trip Plan Coverage cannot be cancelled once the insurance certificate has been issued by the Company and no premium is refundable unless the airline's written documentation can be provided and the Insured Person must notify the Company before the time the coverage becomes effective.

2.9 Arbitration

If any dispute, difference or claim shall arise under this Policy between the claimant and the Company and the claimant wishes to settle the dispute by arbitration, the Company shall consent to such arbitration and the arbitration proceeding shall be conducted in accordance with the Office of Insurance Commission's Rules on Arbitration.

2.10 Condition Precedent

The Company shall not be liable under this Policy unless the Insured Person or his/her representative, as the case may be, has complied with all the terms and conditions of this Policy

SECTION 3 GENERAL EXCLUSIONS

This insurance does not cover any injury, sickness, loss or damage caused by or resulting from or occurring during the following:

- 3.1 Suicide, attempted suicide or self-inflicted injury.
- 3.2 War, invasion, act of a foreign enemy or hostilities, whether war be declared or not, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'etat, declaration of martial law or any event leading to the declaration or continued imposition of martial law.
- 3.3 Act of terrorism
- 3.4 Radiations or radioactivity from any nuclear fuel or nuclear waste arising from the combustion of nuclear fuel and self-sustaining process of nuclear fission.
- 3.5 Explosion or radioactivity or nuclear component or other hazardous materials which may explode during any process of nuclear fission.
- 3.6 While the Insured Person is performing duties as a member of the armed forces or police force or as a volunteer in any warlike operation or crime suppression.
- 3.7 While in a country or territory excluded by the endorsement (if any).
- 3.8 While on an oil rigs platform or underground mine.
- 3.9 While the Insured Person is suffering from mental or nervous disorders and insanity.
- 3.10 While the Insured Person is engaged in manual work as plumber, electrician, mechanist, carpenter, painter, decorator or construction laborer or in any work involving installation, assembly, maintenance, or repair of machinery, electrical appliances or hydraulic machinery or any work in high risk areas or other labor work but excluding any administration and supervisory work, sales or catering or food preparation.
- 3.11 While the Insured Person is driving or riding as a Guest on a motorcycle.
- 3.12 While the Insured Person is travelling in or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and
- 3.13 While the Insured Person is a terrorist, a member of a terrorist organization, a narcotics trafficker or a purveyor of nuclear, chemical or biological weapons.
- 3.14 Pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;

SECTION 4. INSURING AGREEMENT

In exchange for the premium to be paid by the Insured Person and subject to the terms, general conditions, provisions, insuring agreements, exclusions and endorsement of this Policy, the Company will provide the coverage specified in the Schedule as follows:

INSURING AGREEMENTS

ACCIDENTAL DEATH, PERMANENT DISABILITY OR DISMEMBERMENT

DEFINITION:

Loss of Limb means loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle or total functional disablement of these organs and where there is clear medical indication confirming permanent loss of use.

Loss of Sight means the entire and permanent, irrecoverable loss of sight.

Total Permanent Disability means disability to the extent of being unable to attend to any business, occupation of any and every kind.

COVERAGE:

While this Policy is in force and subject to the Policy's coverage conditions, this insurance covers loss or damage arising from bodily injury sustained by the Insured Person and is caused by an Accident and results in the Insured Person's death, loss of limb, loss of sight or total permanent disability within 180 days from the date of Accident or when the bodily injury sustained by the Insured Person necessitates continuous treatment as in-patient in Hospital or Medical Establishment and results in the Insured Person's death. The following indemnities are payable by the Company:

1	100% of the Sum insured	For loss of life
2	100% of the Sum insured	For total permanent disability lasting at least 12 consecutive months from the date of accident or there is a clear medical indication that the Insured Person is disabled totally and permanently.
3	100% of the Sum insured	For both hands from the wrist joints or both feet from the ankle joints or sight of both eyes.
4	100% of the Sum insured	For one hand from the wrist joint and one foot from the ankle joint.
5	100% of the Sum insured	For one hand from the wrist joint and sight of one eye.
6	100% of the Sum insured	For one foot from the ankle joint and sight of one eye.
7	60% of the Sum insured	For one hand from the wrist joint.

8	60% of the Sum insured	For one foot from the ankle joint.
9	60% of the Sum insured	For sight of one eye.

The Company shall pay only the highest benefit provided under this section during the period of insurance and the total indemnities payable under this Insuring Agreement shall not exceed the Sum Insured specified in the Schedule. If the amount of indemnity paid by the Company under this Insuring Agreement is still less than the total Sum Insured, the coverage provided by the Company shall be equal to the remaining amount of Sum Insured until the expiry of the period of insurance.

EXCLUSIONS

This coverage under this Insuring Agreement does not include any injury, loss or damage arising from or in consequence of or occurring during the following:

1. Any act by the Insured Person while under the influence of intoxicating liquor or drugs "Under the influence of intoxicating liquor" shall apply to the case when a blood test shows at least 150 mg. percent of alcohol.
2. Bacterial Infection except pyrogenic infection or tetanus or rabies which occurs through an accidental cut or wound.
3. Miscarriage.
4. While the Insured Person is engaging in any kind of race involving motorized vehicles, boat, horse-racing, competitive skiing and jet-skiing, competitive skating, professional boxing, parachuting (except for life-saving purpose), while boarding or alighting from or traveling on a balloon or glider.
5. While the Insured Person is boarding or alighting from or traveling in an aircraft which not licensed for regular transportation of Guests or not operated by a AirAsia airline.
6. While the Insured Person is operating or serving as a crew member in any aircraft.
7. While the Insured Person is engaging or participating in a brawl.
8. While the Insured Person is committing a felony or being arrested or resisting an arrest.

INSURING AGREEMENTS

TRIP CANCELLATION

DEFINITION

Serious Injury or Serious Illness means an injury that requires treatment by a qualified medical practitioner and which results in the Insured Person being certified by that qualified medical practitioner as unfit to travel or continue with his/her original trip.

COVERAGE

While this Policy is in force and subject to the Policy's coverage conditions, this insurance covers the cancellation of the Insured Person's trip caused by:

1. Death or Serious Injury or Serious Sickness of the Insured Person, spouse, parent, grandparent, child, brother or sister of the Insured Person or parent of the Insured Person's spouse resulting in the Insured Person's inability to travel on a scheduled trip.

2. Unexpected strike, riot or civil war beyond the control of the Insured Person is resulting in the Insured Person's inability to travel on a scheduled trip.

The Company shall reimburse the Insured Person for any loss or damage resulting from travel cancellation occurring after the effective date of the Policy which shall include airfare paid in advance by the Insured Person and tax and fuel charges included in the airfare. This coverage is effective only if it is purchased before the Insured Person becomes aware of any circumstances, which could lead to the cancellation of his/her trip.

EXCLUSIONS

The coverage under this Insuring Agreement does not include travel cancellation arising from or in consequence of the following:

1. Any loss or damage caused by government regulations or control, or bankruptcy, insolvency or any payment default of the travel agency or carrier and which leads to travel cancellation.
2. Any loss or damage covered by any other existing insurance or which will be refunded by an airline, travel agency or any travel service provider.
3. AIDS or when blood test indicates the presence of HIV or AID related diseases.
4. Venereal disease or any sexually transmitted diseases.
5. Epidemics or Pandemic.

INSURING AGREEMENTS

FLIGHT DELAY

DEFINITION

Unexpected Circumstance means Adverse weather condition, Mechanical breakdown, Act of God, sickness or physical injury of the passengers.

COVERAGE

While this Policy is in force and subject to the Policy's coverage conditions, In the event that the aircraft of the AirAsia airline in which the Insured Person had arranged to travel is delayed for at least 6 consecutive hours from the time specified in the itinerary supplied to the Insured Person due to adverse weather condition, mechanical breakdown, or strike or industrial action of the airline employees, the Company will pay up to the limit specified in the Schedule for every full 6 hours of delay.

Including the Return Flight is delayed due to flight rescheduling or cancellation as a results of Unexpected Circumstances by AirAsia Airline, the company will extend the period of insurance up to maximum 3 days automatically.

EXCLUSIONS

The Company shall not be liable for any loss arising from:-

1. The failure of the Insured Person to check in according to the itinerary supplied to him/her
2. Strike or industrial action of AirAsia Airline and already in existence on the date the Trip is arranged
3. Arising from cancellation of the Scheduled Flight due to act of any Government

INSURING AGREEMENTS
BAGGAGE OR PERSONAL EFFECTS

DEFINITION

Personal Effects means any property taken by the Insured Person on a trip and which is not specified in the Exclusion.

Household Contents means any property which a person will not generally take with him/her while on a trip which includes clothing not needed during a trip, cooking utensils, home appliances, furniture.

Souvenirs means any item which serves as a symbol or reminder of an event or place or any item sold or given as a souvenir.

COVERAGE

While this Policy is in force and subject to the Policy's coverage conditions, this insurance covers loss or damage to baggage or personal effects of the Insured Person during a trip:

1. While the baggage or personal effects is under care and control of the staff of the hotel or carrier company, the loss or damage must be substantiated by written documentation from the hotel or carrier management; or
2. If the baggage or personal effects is taken from the Insured Person by force or coercion by another person, such loss or damage must be reported to the police having jurisdiction at the place of loss within 24 hours from the incident. Any claim must be accompanied by written documentation from the police.

The Company shall pay for any loss or damage to suitcases, clothing or personal effects contained therein during the Insured Person's trip or upon the Policy's expiry date whichever first occurs.

1. The Company shall not be liable for more than the price per item of any one article or pair or set of articles or up to the limit specified in the Schedule.
2. The Company may make payment or, at its option, reinstate or repair if the item is less than one year old.
3. The Company may make payment or, at its option, reinstate or repair subject to due allowance of depreciation and wear and tear if the item is over one year old.

An Insured Person may claim either for Baggage and Personal Effects benefit or Baggage Delay benefit (if any) for the same event but not for both.

CONDITIONS

1. The Insured Person must report the loss or damage to the police or responsible officer of the aircraft, vessel or conveyance on which he/she is traveling and obtain a written documentation of such loss or damage from such authority unless the Insured Person cannot do so due to circumstances beyond his/her control.

2. The Insured Person must take all reasonable precautions for the safety of the insured property. Any loss or damage to any insured property must be reported immediately to the police, hotel or carrier management or any authority having jurisdiction at the terminal of destination.

3. In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery against any person or organization and the Insured person shall execute and deliver instruments and papers and do whatever that is necessary to secure such rights. The Insured Person shall do nothing to prejudice such rights and shall not take any legal action against any person who causes such loss or damage subsequent to the loss.

4. The Insured Person must take every possible step to ensure that their baggage and personal effects are not left unattended.

5. The Insured Person shall be liable for the amount of deductible specified in the Schedule for each and every loss.

EXCLUSIONS

The coverage under this Insuring Agreement does not include property or loss or damage to baggage or personal effects arising from or in consequence of the following:

1. Animals motorized vehicles (including accessories).
2. Motorcycles, boats, automobiles, any other conveyance, snow skis, household contents, antiques, jewelry such as diamond, gold, silver including golden articles, silverware, contract lenses, wheelchair, dentures, artificial limb, securities, promissory notes, banknote, coins, souvenirs, portable photographic, cinematographic, computer or telephone equipment, equipment for the recording of sound or pictures and its accessories.
3. Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained from any process of repair, cleaning or adjustment made by the Insured Person.
4. Loss or damage to hired or leased equipment.
5. Seizure under quarantine or customs regulations
6. Contraband, illegal transportation or trade.

7. Loss or damage to property which is recoverable from other sources, insured under any other sources, insured under any other insurance policy, or is refundable by any carrier, hotel or airline.
8. Loss or damage to Insured Person's baggage and its contents, which are sent in advance, souvenirs and items mailed or shipped separately.
9. When the baggage is left by Insured Person on any conveyance or public place or any loss or damage as a result of the Insured Person's failure to take due care and precautions for the safety of such property.
10. Loss or damage of goods or samples.
11. Loss or damage of data recorded on tapes, software, discs or otherwise.

The company shall be not be liable for any loss of or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Insurance, be insured by any other insurance policy or policies.

DEDUCTIBLE

The Company shall not pay the first Baht 600 of each and every loss.

INSURING AGREEMENTS

MEDICAL EXPENSES (Return-Trip Plan Coverage Only)

COVERAGE

While this Policy is in force and subject to the Policy's coverage conditions, if the Insured Person is involved in an accident while on a trip and requires medical treatment in a hospital either as an in-patient or out-patient, the Company shall reimburse the Insured Person any reasonable and necessary expenses actually incurred for such medical treatment, according to medical necessity and standard practice, up to the limit specified in the Schedule.

For medical treatment by herbalist, quack medicine or acupuncturist for injuries, other than fractures, sustained while traveling, the Company shall reimburse the Insured Person the actual expenses incurred for each injury up to Baht 26,500 for each person.

This insurance also covers medical expenses incurred in Thailand upon return from the trip, provide that the Insured Person is confined in a Hospital directly for follow-up treatment. The Insured Person must be admitted into the Hospital within 12 hours upon return to Thailand. The Company shall pay up to 10% of the Sum Insured for medical expenses incurred in Thailand or up to 7 days whichever is lower. However, the condition under this paragraph shall not be applicable where Emergency Medical Evacuation is necessary as a result of the Insured Person's Accident.

The expenses payable under this coverage are:

1. Medical examination.
2. Medical and intravenous fluids, blood and blood products, including expenses for the preparation and analysis of blood and blood products, laboratory test, pathological, radiological and others special diagnoses, medical services or supplies outside the operation room, operation theatre and equipment expenses except special nurse service during the period of hospitalization.
3. Ambulance emergency service to transport the Insured Person to and from the Hospital or Medical Establishment when it is medically necessary.
4. Take- medical for up to 14 days where medically necessary.

5. Expenses for room and board charged by the Hospital or Medical Establishment for ICU or standard single room and daily nursing service provide to the patient.

EXCLUSIONS

The coverage under this Insured Agreement does not include the following expenses:

1. Treatment or correction of any congenital defect.
2. Health or rest care, convalescence, any medical examination and treatment not related to the Injury.
3. Miscarriage.
4. Medical treatment including alternative treatment, i.e. acupuncture, natural therapy, massage and chiropractic therapy.
5. Artificial limbs and aids such as walking stick, eyeglasses, hearing aid, speech device, all kinds of cardiac stimulator.
6. Dental care unless necessitated by an Injury caused by an Accident, excluding dental restoration, orthodontic, crowning, scaling, filling services or dentures fitting but including the expenses for dental treatment necessitated by Accident to sound and natural teeth.
7. Medical service or surgery expenses relating to an Injury incurred in order to gain the benefit provided under this Policy.
8. Cosmetic treatment to correct any physical defect and cosmetic surgery, unless necessitated by an Injury caused by an Accident to restore such organ's function.
9. Medical expenses incurred when the attending Physician is the Insured Person or the Insured Person's parent, spouse or child.
10. Inoculation or vaccination except for rabies after being wounded by an animal and for tetanus after an Injury.
11. Injury sustained while the Insured Person is engaging in any kind of race involving motorized vehicles, boat, horse-racing, competitive skiing including jet-skiing, competitive skating, professional boxing, parachuting (except for life-saving purpose), while boarding or alighting from or traveling on a balloon or glider.
12. Injury sustained while the Insured Person is engaging or participating in a brawl.
13. Injury sustained while the Insured Person is committing a felony or being arrested or resisting an arrest.
14. Injury sustained while the Insured Person is under the influence of intoxicating liquor or drugs.
"Under the influence of intoxicating liquor" shall apply to the case when a blood test shows at least 150 mg. percent of alcohol.
15. Injury sustained while the Insured Person is boarding or alighting from or traveling in an aircraft not licensed for regular transportation of Guests and not operated by AirAsia airline.
16. Injury sustained while the Insured Person is operating or serving as crewmember in any aircraft.

INSURING AGREEMENTS

EMERGENCY MEDICAL EVACUATION (Return-Trip Plan Coverage Only)

COVERAGE

While the Insured Person is covered under this Policy and, as a result of a sudden and unforeseen Injury or Sickness suffered by the Insured Person during a trip and, in the opinion of Asia Assistance or an authorized representative of Asia Assistance, it is judge medically appropriate to move the Insured Person to another location for medical treatment or to return the Insured Person to the Country of Residence, the Company shall pay directly to Asia Assistance the expenses charged by Asia Assistance or an authorized representative of Asia Assistance for such evacuation. The means of evacuation arranged by Asia Assistance or an authorized representative of Asia Assistance may include air ambulance, surface ambulance, railroad or any other appropriate means.

All decision as to the means of transportation and the final destination will be made by Asia Assistance, or the authorized representative of Asia Assistance, and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by Asia Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person.

EXCLUSIONS

The coverage under this Insuring Agreement does not include Emergency Medical Evacuation expenses arising from or in consequence of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay or any expenses already included in the cost of a scheduled trip.
2. Any expenses for a service not approved or arranged be Asia Assistance, or an authorized representative of Asia Assistance unless the Insured Person or his/her traveling companion cannot for reasons beyond their control notify Asia Assistance during an emergency medical situation and such extra expenses can be justified. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for services which Asia Assistance would have provided under the same circumstances and up to the limit specified in the Schedule.

INSURING AGREEMENTS

REPATRIATION EXPENSES (Return-Trip Plan Coverage Only)

COVERAGE

While the Insured Person is covered under this Policy, If the Insured Person dies within 30 days after having sustained a sudden and unforeseen Injury or Sickness during a trip, the Company shall pay for the funeral services and relevant expenses necessarily incurred, i.e. cost of the casket, embalming, cremation and religious rites at the place of death, including any expenses for the return of the Insured Person's mortal remains to his/her Country of Residence arranged by Asia Assistance or an authorized representative of Asia Assistance. The Company shall pay directly to Asia Assistance the expenses charged by Asia Assistance or its an authorized representative up to the limit specified in the Schedule.

EXCLUSION

The coverage under this Insuring Agreement does not include repatriation expenses arising from or in consequence of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay or any expenses already included in the cost of the scheduled trip for which the travel agency or the carrier company is liable.
2. Any repatriation expenses incurred for services not approved or arranged by Asia

Assistance.

INSURING AGREEMENTS

TRIP CURTAILMENT (Return-Trip Plan Coverage Only)

DEFINITION

Serious Injury or Serious Illness means an injury that requires treatment by a qualified medical practitioner and which results in the Insured Person being certified by that qualified medical practitioner as unfit to travel or continue with his/her original trip.

COVERAGE

While this Policy is in force and subject to the Policy's coverage conditions, this insurance covers additional expenses incurred by the Insured Person for airfare and tax and fuel charges already included in the airfare, if the Insured Person has to cut short his/her scheduled trip due to Serious Injury or Serious Sickness of the Insured Person, or death, Serious Injury or Serious Sickness of the Insured Person's spouse, parent, child, brother or sister or the parent of the Insured Person's spouse residing in Thailand. This coverage is effective only if it is purchased before the Insured Person becomes aware of any circumstances, which could lead to such travel curtailment. An Insured Person may claim either for Travel Curtailment benefit or Travel Cancellation benefit (if any) for the same event but not for both.

EXCLUSIONS

The coverage under this Insuring Agreement does not include travel curtailment expenses arising from or in consequence of the following:

1. When the travel curtailment is due to the Insured Person's mental and nervous disorders including but not limited to insanity.
2. AIDS or when blood test indicates the presence of HIV and other AID-related diseases.
3. Venereal disease or any sexually transmitted diseases.

INSURING AGREEMENTS

ON-TIME GUARANTEE

While this Policy is in force and subject to the Policy's coverage conditions, In the event that the aircraft of the AirAsia airline in which the Insured Person had arranged to travel is delayed for at least 2 consecutive hours from the time specified in the itinerary supplied to the Insured Person due to mechanical breakdown, the failure of AirAsia Airline operation and any cause not excluded in the policy and this insuring agreement, the Company will pay an On-Time Guarantee of THB 2,000.- per Insured Person.

EXCLUSIONS

The Company shall not be liable for any loss arising from:-

1. The failure of the Insured Person to check in according to the itinerary supplied to him/her
2. Strike or industrial action of AirAsia Airline and already in existence on the date the Trip is arranged
3. Arising from cancellation of the Scheduled Flight due to act of any Government
4. Arising from the Insured Person is not fit to travel or is travelling against the medical advice of a Qualified Medical Practitioner
5. Delay caused by circumstances which beyond AirAsia Airline control such as bad weather, air traffic control, airport closure, and acts of Gods