



(FAQ)

Frequently Asked Questions about AXA Sawasdee Thailand Inbound Insurance

What are the insurance requirements for Thailand Pass and Other type of Visa?

This is a continuously developing topic, please ensure to check with your embassy or consulate about the length of insurance policy that is required for your Thailand pass or visa application. As of 1 March 2022, there are three separate insurance requirements.

For Thailand Pass: Health insurance policy which covers COVID-19 related medical treatment with a coverage of no less than USD 20,000 or equivalent.

For Special Tourist Visa (STV) and O-A Visa: Health insurance policy which covers the period that the applicant intends to stay in Thailand with a coverage at least USD 100,000 for medical expenses relate to Covid-19 treatment.

For O-X Visa: Health insurance policy which covers the period that the applicant intends to stay in Thailand with a coverage of no less than THB 40,000 for outpatient treatment and THB 400,000 for in-patient.

What AXA insurance product that fits Thailand Pass requirement?

AXA Sawasdee Thailand insurance can fit this requirement.

What AXA insurance product that fits STV or O-A or O-X requirements?

Sawasdee Thailand meet the requirement of Thailand Pass only, please visit our Health insurance webpage <https://www.axa.co.th/en/axa-Long-Stay-Visa>, for insurance meeting visa's requirement.

What AXA insurance product that fits for both STV and Thailand pass?

Customer can choose SmartCare Executive Long Stay Visa type O-A and STV Insurance. One single policy can comply with Thailand pass and Visa requirements (O-A, O-X and STV visa type).

What is the period of insurance that I should buy?

The period of insurance required depends on the intended duration of stay in Thailand and the type of visa being applied for and the Embassy of each country. Please, confirm with your local Thai Consulate/Embassy the specific case.

I am in Thailand. Can I buy Sawasdee Thailand?

No. If you are already in Thailand, you are not entitled to buy Sawasdee Thailand. You can only buy Sawasdee Thailand only if you are physically outside of Thailand at the time of policy purchase.



I have to leave Thailand earlier than my plan. Can I get a refund for the period that I will not be in Thailand?

No, you can't. There will be no premium refund for policy cancellation after policy effective date or customer already enter Thailand.

Is my 365 days policy an annual policy? Will I be covered every time I enter and leave Thailand? Can I cancel my policy after I arrive in Thailand and get a refund?

No, all plans of Sawasdee Thailand are single trip policy. The policy shall be ceased once you leave Thailand. There will be no premium refund for policy cancellation after policy effective date or customer already enter Thailand.

When will I get the coverage? How long will I be covered?

Sawasdee Thailand has no waiting period so you will get the coverage immediately once the immigration process is completed including the time that you're in quarantine. The coverage shall continue until the end of insurance period or the customer leave Thailand whichever happens earlier. The arrival and departure from Thailand are marked when the Insured completes all immigration processes.

In case of accident or sickness during policy period which requires you to receive continue treatment in hospital, AXA will cover until.

For inpatient: You are discharged from hospital.

For outpatient: Policy expiry date.

Is the coverage 750K THB for medical expense for the whole insurance period?

Yes, AXA will cover medical expenses up to 750K THB for the whole insurance period. In case of accident or sickness during policy period which requires you to receive continue treatment in hospital, AXA will cover until.

For inpatient: You are discharged from hospital.

For outpatient: Policy expiry date.

My Thailand Pass is rejected by embassy. Can I cancel my policy and get a refund?

You can cancel the policy and get full premium refund if the Royal Thai Embassy/Royal Thai Consulates reject your Thailand pass. Customer must provide the rejection letter or any proof from Royal Thai Embassy/Royal Thai Consulates and notify AXA before policy start date.

Can I change my policy start date?

Before original policy start date (you are still abroad): Yes, you can change the start date to an earlier or a later date. You must make the request to AXA before the original policy start (in case of postponing start date) or before the new policy start date (in case of advancing the start date). Please allow 2-3 working days to receive the revised policy documents

On or after the original policy start date: No. You cannot change your policy start date.

Can I change the duration of my policy?

Shorten duration: No, your policy cannot be shortened.

Extend duration: You can request for policy extension if your existing policy cover less than 180 days. The total policy duration after extension is limited to maximum 180 days (subject to max total policy duration



condition and limited to one extension only). Extension is not guaranteed and depends on AXA underwriting policy. AXA will not cover for claims arising from any circumstances that is already known to you prior to the policy extension. You must make the request to AXA on or before the original policy expiry date and make additional premium payment. Please allow 1-3 working days to receive the revised policy documents.

Can I change my Sawasdee Thailand Insurance plan to a lower medical insurance expense package?

No, you may not change to a lower the medical insurance expense plan after you purchase a policy. This condition applies to all existing policies including when customers may request to change or extend the policy period.

Can I purchase more than 1 Sawasdee Thailand policy?

No. You can purchase only 1 policy. In case of multiple active Sawasdee Thailand policies, AXA will provide coverage under one policy only.

What is baggage delay coverage? When and how I will be covered?

Baggage delay coverage will cover in the event that the baggage has not arrived at the time you arrive Thailand for at least 6 hours. You will be compensated for the actual amount you paid for essential clothing but not exceed 1,000 THB for every 6 hours of delay and 20,000 THB for the whole coverage period.

What is travel delay coverage? When and how I will be covered?

Travel delay coverage will cover in the event that the aircraft, cruise or train is delayed due to adverse weather, defect or malfunction of engine and strike or work stoppage of the employees of carriers. You will be covered for domestic flight you take while in Thailand and the outbound flight which you take to leave Thailand for other countries. You will be compensated 1,000 THB for every 6 hours of delay. The total compensation shall not exceed 20,000 THB for the whole coverage period.

Covid-19 > Does Sawasdee Thailand cover for COVID-19 only?

No, Sawasdee Thailand also provide the coverage for medical expense from accident, sickness including COVID-19 which is not pre-existing condition. The company will cover for the cost of treatment incurred based on medical necessity.

(Sickness means symptom, irregularity, illness or disease that occurs suddenly or acutely to the Insured and is unpredictable, occurring after the insurance policy comes into force, provided that it clearly appears to have occurred by itself and independently of any other events. Pre-existing condition is a disease (including complications), symptom or abnormality that occurred to the Insured within 12 months before the trip which is sufficiently significant that the Insured should have sought for a diagnosis, care or treatment, or a physician would have been able to provide diagnosis, care or treatment)

Covid-19 > Does the Sawasdee Thailand policy cover for cost of COVID-19 test?

AXA will cover the cost COVID-19 test regardless of the test results if the test was carried out due to Medical Necessity and following the guideline published by the Ministry of Public Health.

Q: What does Medical Necessity mean?

A: It means medical treatment which meets the following conditions:

- (1) in accordance with the diagnosis and treatment for such illness or injury of the patient;
- (2) in accordance with medical indication of current medical standard;
- (3) not primarily for the convenience of the patient or his/her family or treatment provider solely; and



(4) in accordance with the suitable standard of patient care based on the necessity of injury or sickness of patient

Mandatory COVID-19 test during quarantine: AXA will not pay for the mandatory COVID-19 test during the period of quarantine, Sandbox, or Test and Go, regardless of the test results.

No medical necessity: No, AXA will not pay for the cost of testing if there was no medical necessity to carry out the COVID-19 test.

Covid-19 > If I'm tested positive for COVID-19 and considered as "green case" (mild symptom, no underlying conditions). Will AXA pay for the medical expense?

AXA will cover for outpatient and inpatient medical expense incurred based on medical necessity. The guideline published by the Department of Medical Services, Ministry of Public Health (MOPH) on treating COVID-19 patients (<https://covid19.dms.go.th/>), which will be updated from time to time, is the reference for medical necessity

For hospitalization (hospital or hospitel), AXA uses a combination of factors, including but not limited to, symptoms (temperature, respiratory rate, oxygen saturation), age and underlying medical conditions to determine if the hospitalization is medically necessary. Only medically necessary inpatient expenses will be covered by AXA.

For example, a young adult who is asymptomatic, without any other underlying medical conditions will be categorized as "green case". Therefore, he will not require any hospitalization but only telemedicine as stated in the said MOPH guideline. In this case, AXA will not cover for any inpatient medical expenses, but will cover for the cost of telemedicine (if any).

Covid-19 > Is medical expense for COVID-19 treatment in "Field Hospital" and "Hospitel" covered?

Yes. Medical expenses incurred in facilities designated as "Field Hospital" and "Hospitel" by the Ministry of Public Health for treating COVID-19 patient is covered.

Covid-19 > If I'm tested positive for COVID-19 and have to be transported to a hospital in an ambulance. Will AXA pay for this ambulance cost?

Yes.

Covid-19 > If I'm tested positive for COVID-19 and considered as "green case" (mild symptom, no underlying conditions), having to be quarantined in the hotel (so called "Hotel Isolation"). Will AXA pay for this hotel cost?

AXA will not cover for hotel accommodation cost. AXA will however cover for other medical costs such as telemedicine.

Claim > Does AXA offer cashless facilities at hospitals? Do I have to pay upfront at the hospital?

For outpatient (OPD): No, AXA doesn't offer cashless for OPD treatment. You must make payment first and reimburse with AXA later.

For Inpatient (IPD): Yes, we do offer cashless if you're admitted as an inpatient in AXA hospital network. You may be required to make payment to hospitals when we do not receive in time all information or documentation required to conclude the claim assessment. You can submit claim form including all required documentation for us to consider reimbursement.



Claim > Do I have to present insurance card to the hospital (the plastic credit card sized card)?

No, you can present policy schedule to the hospital and ask hospital to contact AXA.

During office hours: Mon – Fri 08.30-17.00

- Tel: 0-2118-8307-8, 0-2118-8111

- E-mail: ta-claims@axa.co.th

Out of office hours:

- Tel: 0-2206-5467

- E-mail: precer.th@ip-assistance.com,

- faxclaim.th@ip-assistance.com, ta-claims@axa.co.th

Claim > What should I do when I want to make a claim?

In case of reimbursement: Please, send the claiming documents to AXA for reimbursement. AXA will pay compensation within 15 days from the date received complete and correct documents.

Address: AXA Insurance PCL (Sawasdee Thailand Claims)

1168/67 Lumpini Tower 23 Fl., Rama 4 Rd., Thung Mahamek, Sathorn, Bangkok 10120

The required claims documents:

1. A complete claim form
2. Original medical report stating the symptoms, diagnosis and the treatment
3. Original receipt showing the itemized medical expenses
4. A copy of the passport which showing arrival date
5. Travel Document i.e. flight ticket/ flight itinerary/ boarding pass

Claim > If I have to admit in the hospital, who should I or the hospital contact?

During office hours: Monday – Friday 8.30-17.00 hours

- Email: ta-claims@axa.co.th

- Tel: 0-2118-8307-8, 0-2118-8111

Out of office hours:

- To: precer.th@ip-assistance.com , faxclaim.th@ip-assistance.com

- CC: ta-claims@axa.co.th

- Tel: 0-2206-5467

The Insured should provide the following documents via the hospital

- AXA Sawasdee Thailand Insurance Certificate

- Policy Schedule

- Copy of the passport and/or travel document of the Insured which showing arrival date

Billing address:

Sawasdee Thailand Claims

AXA Insurance PCL

1168/67 Lumpini Tower 23 Fl., Rama 4 Rd.,

Thung Mahamek, Sathorn, Bangkok 10120



Claim > How to follow up Reimbursement claim?

To ensure prompt tracking is made to your claim, please contact us via email sawasdeethclaims@axa.co.th and add your policy and/or claim number to the email subject.

Does AXA have a preferred accommodation partner in Thailand?

We recommend Anantara Hotels, Resorts & Spas and Avani Hotels & Resorts, which offer safe and seamless stays for Test & Go and Blue Zone travellers in destinations throughout Thailand.