

**Travel insurance policy for traveling abroad (for the general public)**

**(selling electronically (Online))**

By trusting the statement in the insurance application form, which is part of this insurance policy, and in exchange for the premium that the insured has to pay under regulations. General terms and conditions, insuring agreement, exclusions, and attachments of this insurance policy. The Company makes contracts with the Insured as follows:

**Section 1 Definitions**

Words and descriptions having the specific meaning given in any part of the insurance policy shall be deemed to be the same no matter what part unless otherwise specified in the insurance policy.

<b>Insurance policy</b>	Means	The Insurance Schedule, Schedule of Benefits, Conditions, Insuring Agreement, Exclusions, Attachments, Special Provisions, Warranties, Endorsements and Summary of Policy are considered as parts of this Insurance Contract.
<b>Company</b>	Means	Tune Insurance Public Company Limited.
<b>The insured</b>	Means	A person named as the insured in this Policy Schedule, who is covered under this Insurance Policy.
<b>Accident</b>	Means	An event that occurs suddenly from external factors and causes consequences that the Insured did not intend or expect.
<b>Injury</b>	Means	Bodily injury as a direct result of an accident that occurs independently and independently of any other event.

<b>Illness</b>	Means	A symptom, disorder, illness, or disease incurred by the Insured.
<b>Any loss or damages</b>	Means	Bodily injury of the Insured by accident and causing the Insured's death, dismemberment, loss of sight, disability or injury or loss or damage to the Insured's property.
<b>Deductible</b>	Means	The first part of loss which shall be borne by the Insured Person.
<b>Physician</b>	Means	A person who has graduated with a Doctor of Medicine degree and is properly registered by the Medical Council, and is licensed to practice in the local medical field that provides medical or surgical services but does not include the doctor who is the insured himself or legal spouse or the legal child of the Insured.
<b>Nurse</b>	Means	A person who is licensed to practice nursing under the law.
<b>Inpatient</b>	Means	A person who needs to be treated in a hospital or a medical facility and is registered as an inpatient by receiving a diagnosis and advice from a physician according to the indications of the medical standard and in the period suitable for the treatment of the injury or illness.
<b>Outpatient</b>	Means	The person who received medical service in an outpatient department or emergency room of the hospital, medical facility, or clinic, for a condition which by diagnosis and indication of the Medical Standard does not need to be admitted as an Inpatient.
<b>Hospital</b>	Means	Any medical facility that provides medical services, can accommodate overnight patients, has an adequate number of medical personnel and facilities and a

complete range of services, particularly a major operating room, and is registered as a Hospital per the law on medical facilities in that locality.

**Medical Facility** Means Any medical facility that provides medical services, can accommodate overnight patients, and is permitted to be registered as a Medical Facility per the law in that locality.

**Clinic** Means The modern type clinic duly permitted by law to be operated for medical treatment and diagnosis by the physician but cannot accommodate the overnight patient.

**Medical Standards** Means International rules or practices of modern medical service that provide a suitable treatment plan for the patient according to the medical necessity and correspond with the summary from the injury and sickness background, findings, autopsy result, or others (if any).

**Medical Necessity** Means Medical service provided under the following conditions:

- (1) the services correspond with diagnosis, and the treatment is consistent with the treated person's Injury or Sickness.
- (2) there are clear medical indications based on current Medical Standards.
- (3) the services must not be solely for the convenience of the treated person or his or her family or the treatment provider; and
- (4) conform to standard medical treatment and is necessary for the injury or sickness suffered by the person being treated.

**Necessary and Reasonable Expense** Means Medical treatment costs and/or other expenses that correspond to the amounts normally charged to general patients for similar services by the Hospital, Medical Facility, or Clinic where the insured person has been treated.

<b>Pre-existing Conditions</b>	Means	Any disease (including complications), symptom, or abnormality of the insured person occurring within 24 months preceding the effective date of coverage of this Policy with sufficient indication for a person to seek for diagnosis, care or treatment, or for which a Physician shall provide diagnosis, care or treatment.
<b>AIDS</b>	Means	<p>Acquired Immune Deficiency Syndrome which is caused by HIV infection and shall include opportunistic infection, Malignant Neoplasm, infections, or any Sickness that reveals an HIV (Human Immunodeficiency Virus) positive blood test result.</p> <p>Opportunistic infection shall include, but is not limited to, Pneumocystis Carinii Pneumonia, Organism of Chronic Enteritis, virus, and/or Disseminated Fungi Infection. Malignant Neoplasm shall include Kaposi's sarcoma, Central Nervous System Lymphoma, and/or other severe diseases which are presently known to be a symptom of Acquired Immune Deficiency Syndrome, or which causes sudden death, Sickness, or disability to infected persons.</p> <p>AIDS shall include HIV (Human Immunodeficiency Virus), Encephalopathy Dementia, and an outbreak of the virus.</p>
<b>Policy Year</b>	Means	The period of one year commencing on the effective date of the Policy or commencing on the anniversary of the Policy year.
<b>Terrorism</b>	Means	Violent action and/or threat by any person or group of persons regardless of such action is done alone or in representation or connection with any organization, government for the political or religious result, ideology faith, or similar objective, including to impact the government and/or public or partial thereof to become in panic.

<b>Authorized company</b>	Means	A company or juristic person or any representative of the company, which the company has appointed at any time to provide support to the insured which is stipulated in the insuring agreement issued by the company before traveling.
<b>General transport vehicle</b>	Means	<p>1.) Aircraft and/or fixed-wing aircraft serviced and operated by a registered commercial airline to carry passengers legally and for fare collection and travel on a schedule.</p> <p>2.) Helicopters serviced and operated by registered airlines to carry passengers legally including fare collection and scheduled travel between generally accepted commercial airports or commercial airports that are used for legally registered helicopters.</p>
<b>Public vehicle</b>	Means	<p>A mode of transport that is regularly scheduled and operated by a statutory licensed carrier to be used by the local public as a country-accepted travel tool, such as a general cargo vehicle, bus, water passenger ships (rivers, canals, seas, oceans), ferries, hovercraft, hydrofoils, trains, trams, sky trains, and subways.</p> <p>Except for the use of such public vehicles for carrying passengers on a chartered basis or arranged as part of an excursion even if it is a service that is held regularly on a schedule.</p>
<b>Public building</b>	Means	Public or private buildings which open or allow the general public to use the service as scheduled, regardless of whether there is a fee charged or not.
<b>Public place</b>	Means	Any places accessible to the public such as (but not limited to) airports, shops, restaurants, hotel, halls, parks, beaches, golf courses, golf practice facilities, public buildings, and the like.

\*Coverage under this insurance policy The insured will be covered according to the insurance plan that was purchased.

**Domicile** Means Any country in which the Insured informs the Company that the Insured has that nationality.

## **Section 2 General Conditions and Terms**

### **2.1 Insurance contract**

This insurance contract arises from the Company's trust in the statement of the Insured in the insurance application form and additional statement (if any) signed by the insured as evidence of agreeing to be insured under the insurance contract. The company, therefore, issued an insurance policy and a summary of important documents, general conditions, insuring agreement, and exclusions according to this insurance policy.

In case of the policyholder and/or insured person has already known but provided a false statement in the declaration or already known any fact but concealed thereof, of which if it is known to the company, it may motivate the company to demand higher premium or refuse to execute insurance contract. In this regard, this insurance contract shall become void under Section 865 of the Civil and Commercial Code and the company is entitled to terminate this insurance contract.

The Company shall not deny its liability based on any declaration other than the declarations made in the documents under paragraph one.

### **2.2 Validity of the Insurance Contract and Change of Wording in the Insurance Contract**

This insurance policy, together with the insuring agreements and attachments, forms part of the insurance contract. Any change of wording in the insurance contract must be approved by the Company and recorded in the Policy or attachments before such change becomes valid.

### **2.3 Insurance period**

Each insuring period of the insured person begins and ends within the period of insurance.

#### **2.3.1 In the case of coverage on a single trip (Single Trip)**

Round Trip

The period covered by this insurance policy start 2 hours before the Insured leaves Thailand and continue until the Insured returns to his or her place of residence in Thailand or within 2 hours after arriving in Thailand or until the end of the insurance period whichever event occurs first (unless otherwise stated in this insurance policy) However, each insured period is a maximum of 180 days.

### **2.3.2 In the case of annual coverage (Annual Trip)**

In the case of annual coverage to cover multiple trips provided that the insured period for each time is the same as in clause 2.3.1 and the insured period of each time shall not exceed 180 days.

If the Insured receives medical treatment during the effective period of the insurance policy and needs to be treated continuously as an inpatient. This insurance policy shall extend the coverage until the insured is discharged from the hospital/medical facility or can extend the insured period according to the delayed return flight that causes by unpredictable events and are beyond the control of the Insured. This insurance policy will extend the insured period as deems necessary to provide coverage until the insured's return trip ends.

### **2.4 Notification and Claims**

The policyholder and/or the insured person, beneficiary, or representative of mentioned persons, as the case may be, must inform the company in case of injury or sickness without delay. In the event of death, immediate notice must be made to the Company, unless it can be proven that immediate notice was not practicable but was given as soon as possible.

### **2.5 Claim and Submission of Evidence of Loss or Damage**

#### **2.5.1 Claim for Death Benefit resulting from Accident**

The policyholder and/or the beneficiary shall submit the following evidence to the Company with his/her expense within 30 days from the date the insured person dies.

1. Claim form as prescribed by the Company.
2. Death certificate.
3. Copy of postmortem report.
4. Copy of Police report.
5. Copy of identification card and house registration (stamp "death") of the insured person.

6. Copy of passport or proof of travel of the insured person.
7. Copy of Identification card and house registration of beneficiary.

#### 2.5.2 Claims for dismemberment, loss of sight, or total permanent disability Benefit due to accident

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the physician's opinion that the loss of organ, sight, or total permanent disability: at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) A medical report confirming the loss of dismemberment, sight, or total permanent disability.
- 3) Copy of the insured's passport or proof of travel.
- 4) Copy of the insured's identification card.
- 5) Other evidence requested by the Company as necessary.

#### 2.5.3 Claims for medical benefits due to injury or illness while staying abroad or medical benefits due to injury or illness occurring in Thailand or daily benefits for hospitalization as an inpatient.

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of discharge from the hospital or medical hospital or clinic at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) A medical report indicating vital symptoms, results of the diagnosis, and treatment.
- 3) Original receipt showing expenses or a summary of the statements and receipts.
- 4) Copy of the insured's passport or proof of travel.
- 5) Copy of the insured's identification card.
- 6) Other evidence requested by the Company as necessary.

The receipts listing expenses must be the original receipts. The Company will return such receipts that certify the paid amount to the insured person to further claim the remaining amount from another insurer. If the insured person has been indemnified by government welfare, other welfare, or other insurance, the insured person shall submit a copy of the receipt certifying the paid amount by government welfare or other agency to further claim the remaining amount from the Company.

#### 2.5.4 Claims for postponement or trip cancellation

The policyholder and/or the insured person shall submit the following evidence to the Company within 30

days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) Medical certificate in the event that the insured person wants to cancel the trip due to serious injury or severe sickness of the Insured and/or Family Members.
- 5) Copy of death certificate in the event that the insured person wants to cancel the trip due to the death of the insured and/or family member.
- 6) Other evidence requested by the Company as necessary.

#### 2.5.5 Claim for the benefit of reducing the number of travel days

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel
- 3) Copy of the insured's identification card.
- 4) Medical certificate in the event that the number of travel days is reduced due to serious injury or illness of the insured and/or family member.
- 5) Copy of death certificate in the event that the number of travel days is reduced due to the death of the Insured and/or family member.
- 6) Other evidence requested by the Company as necessary.

#### 2.5.6 Claims for loss of personal money and travel document protection benefits

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) A copy of the police's daily record at the scene of the accident.
- 5) Other evidence requested by the Company as necessary.

2.5.7 Claims for loss or damage of baggage or personal property and benefits from the Loss or damage of baggage, personal property including notebook computers due to natural disasters

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) Letter certifying the loss or damage incurred by the hotel management or the management of the carrier company, in case the loss or damage is under the control of the hotel staff or the carrier company.
- 5) Items and prices of lost or damaged items.
- 6) A copy of the police's daily record at the scene of the accident.
- 7) Other evidence requested by the Company as necessary.

2.5.8 Baggage Delay Claims and Flight Delay Benefit

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) Letter of notification from the person responsible for the trip.
- 5) Evidence indicating the duration and cause of flight delay issued by a commercial airline or carrier.
- 6) Other evidence requested by the Company as necessary.

2.5.9 Claims for missed travel benefits

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) Evidence of missing travel connections issued by a commercial airline or carrier.

5) Other evidence requested by the Company as necessary.

#### 2.5.10 Claims for liability to third parties

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) A copy of the police's daily record at the scene of the accident.
- 5) Receipt showing actual expenses incurred.
- 6) Other evidence requested by the Company as necessary.

#### 2.5.11 Claims for the Emergency phone call

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) A copy of the police's daily record at the scene of the accident.
- 5) Receipt showing actual expenses incurred.
- 6) Other evidence requested by the Company as necessary.

#### 2.5.12 Car Rental Deductible Benefit Claims

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) A copy of the police's daily record at the scene of the accident.
- 5) Receipt showing actual expenses incurred.
- 6) Other evidence requested by the Company as necessary.

#### 2.5.13 Claims for golf equipment coverage benefits

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel.
- 3) Copy of the insured's identification card.
- 4) A copy of the police's daily record at the scene of the accident.
- 5) Receipt showing actual expenses incurred.
- 6) Other evidence requested by the Company as necessary.

#### 2.5.14 Claims for travel expenses for visiting patients at the hospital

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Claim form prescribed by the company.
- 2) Copy of the insured's passport or proof of travel
- 3) Copy of the insured's identification card.
- 4) Receipt showing actual expenses incurred.
- 5) Other evidence requested by the Company as necessary.

#### 2.5.15 Claims for evacuation benefits for emergency medical treatment or repatriation

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Contact and immediately notify the company or emergency assistance without delay.
- 2) In the event that the Insured is injured in the wilderness. The insured should contact the local physician for initial medical treatment (First Aid). Emergency assistance will determine how to move and coordinate with physicians for further treatment.

#### 2.5.16 Claims for the cost of repatriation of corpses or human ashes

The policyholder and/or the insured person shall submit the following evidence to the Company within 30 days from the date of the incident at the insured's expense.

- 1) Contact and immediately notify the company or emergency assistance without delay after that emergency

assistance will determine the best way to repatriate the body.

- 2) Have the beneficiary or relative or related person collect all necessary documents for claiming compensation in the event of the insured's death to the Company within 30 days from the date of death.

Nevertheless, 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 that the claim was filed as soon as possible.

## **2.6 Insurance premium calculation and premium adjustment**

In the case of annual insurance, the company will calculate the initial insurance premium approximately from the sum of the insured amount, the number of the insured, and the insurance period. And, at the end of the insurance period, the company will adjust the insurance premium by calculating the sum of the insured amount, the number of insured, and the actual insured period.

## **2.7 Medical examination**

The Company has the right to examine the Insured's medical history and diagnosis as necessary for this insurance and also has the right to perform an autopsy in case of necessity and not against the law at the company's expense.

## **2.8 Payment of compensation**

The company will pay the compensation within 15 days from the date that the company has received complete and correct evidence of loss or damage. Compensation for death is paid to the beneficiary while other claims will be paid to the insured.

In the event that there is a reasonable suspicion that the claim for the Company to compensate under the insurance policy as mentioned above is not following the insuring agreement in the insurance policy. The specified period may be extended as necessary. However, this will not exceed 90 days from the date the company has received all the documents.

If the Company is unable to complete the claim payment within the time limit above, the Company will be liable to pay interest at the rate of 15% per annum of the amount payable, calculating from the due date of payment.

If medical treatment has taken place in the hospital or medical hospital or a clinic outside Thailand, the Company will pay compensation using foreign exchange rates on the date specified in the receipt of medical expenses.

## 2.9 Payment of Premium and Premium Refund

2.9.1 The insured person must pay the premium promptly and the insurance policy shall start the coverage as the date specified in the schedule and/or the insuring certificate.

2.9.2 In the case of single trip coverage, the cancellation of the insurance policy after the company issues the insurance policy and the policy had been effective cannot be canceled and the premium shall not be refunded. Except in the case where the insured is not approved for a visa (VISA) with confirmation from the embassy and the insured must inform the company before the coverage starting date.

2.9.3 In the case of annual coverage (Annual Trip), the Insured or different companies can exercise their rights to cancel the insurance policy according to the conditions specified as follows:

1) The Company may cancel this insurance policy by sending a written notice not less than 15 days in advance by registered mail to the Insured at the last address notified to the Company. In this case, the Company shall return the premium to the Insured by deducting the premium according to the period that this Policy has been in force and issued in proportion.

2) The insured can cancel this insurance policy by notifying the company in writing and also has the right to receive premium back after deducting premiums according to the period that this policy has been effective based on the short-term premium rates as specified in the table as follows:

**Short-term insurance premium rate table**

Insurance period (Not more than/month)	Percentage of Full-year premium
1	15
2	25
3	35
4	45
5	55
6	65
7	75
8	80
9	85

Insurance period (Not more than/month)	Percentage of Full-year premium
10	90
11	95
12	100

Cancellation of the insurance policy under the conditions of this clause acted by any party must proceed to the termination of the entire policy. It cannot cancel only part of the coverage during the policy year.

### **2.10 Dispute Resolution by Arbitration**

In case of an argument, dispute, or claim under this Policy between a person who is entitled to claim under the Policy and the Company, if that person wishes to settle the dispute by way of arbitration, the Company shall comply and allow the case to be decided by an arbitrator according to the Arbitration Regulations of the Office of the Insurance Commission on arbitration.

### **2.10 Conditions Precedent**

The Company may not be liable for compensation under this Policy unless the insured person, the beneficiary, or the representative of the said person, as the case may be, has fully complied with the insurance contract and the conditions of the Policy.

## **Section 3 General Exclusions**

This Policy does not cover any Injury, Sickness, Loss, or Damage arising from or as a result of the following causes or which occurs at the times as follows:

3.1 Suicide, attempted suicide, or self-inflicted Injury.

3.2 War, invasion, an act of foreign enemies, warlike operations whether war is declared or not, civil war, uprising, insurrection, riot, strike, civil commotion, revolution, coup d'etat, proclamations of martial law, or any events which lead to the proclamation or maintenance of martial law.

3.3 While the insured person serves as a soldier, police, or a volunteer and participates in war or crime suppression.

3.4 Terrorism.

3.5 Illegal intentional acts of the insured or confiscation, seizure, destruction by customs or other official violation of government regulations or the Insured's negligence to take reasonable precautions to avoid claims under the insurance policy after being warned or informed by the media about the intention of a strike, riot or civil war.

3.6 Radiation or radioactivity from any nuclear fuel or nuclear waste produced by the combustion of nuclear fuel or any process of self-sustaining nuclear fission/fusion.

3.7 Radioactive explosion, or any nuclear component or harmful substance that could cause an explosion in a nuclear process.

3.8 While the insured travels to, traveling through or domestic travel to the Democratic Republic of the Congo, Iran, Iraq, Afghanistan, Liberia, Syria, Sudan, and Cuba.

3.9 Situation taking place near the oil rig tunnel or underground mine.

3.10 When the Insured is not in a condition suitable for travel or travel contrary to the advice of a physician licensed to treat disease.

3.11 While the Insured has a mental disorder, insanity, and nervous system disease.

3.12 The Insured travels to receive any kind of medical treatment.

#### **Section 4 Insuring Agreements**

Subject to the insuring agreement, the exclusion, general terms and conditions, and endorsement of the insurance policy and in consideration for the premium paid by the policyholder and/or the insured person. The company agrees to cover only the insuring agreement attached with this insurance policy and provide the sum insured as specified in the schedule.

The logo for Tune Protect is centered on the page. It consists of a large, light pink circle. Inside the circle, the word "Tune" is written in a white, cursive script font, and the word "Protect" is written below it in a white, bold, sans-serif font.

*Tune*  
Protect

## Insuring Agreement

### Death, Dismemberment, Loss of Sight or Total Permanent Disability from accident

#### Additional Definitions

<b>Dismemberment</b>	Means	The loss of body organ from the wrist joint or the ankle joint and also the loss of use of that organ which according to the medical indication will never be able to function at any time in the future.
<b>Loss of sight</b>	Means	Complete blindness which is permanently incurable.
<b>Total permanent disability</b>	Means	Disability to the extent of being unable to perform the normal duty in the insured person's regular occupation or any other occupation totally and permanently.

#### Coverages

The insurance policy is in effect under the terms and conditions of the insurance policy benefits. This insurance covers loss or bodily injury of the insured person caused by travel accident leading to the death of the insured person, dismemberment, loss of sight, or total permanent disability within 180 days commencing from the date of accident or injury requiring the insured person to attend continuous treatment as an inpatient in hospital or medical center and subsequently dies at any time, the Company will compensate as follows:

1. 100% of the sum insured      In case of death.
2. 100% of the sum insured      In case of total permanent disability and such total permanent disability is existed for not less than 12 consecutive months commencing from the date of accident or there is any clear medical indication that the insured person is becoming a total permanent disability.
3. 100% of the sum insured      For both hands from wrist joints or feet from ankle joints or both sights.
4. 100% of the sum insured      One hand from the wrist joint and one foot from the ankle joint.
5. 100% of the sum insured      One hand from the wrist joint and one sight.
6. 100% of the sum insured      One foot from the ankle joint and one sight.
7. 60% of the sum insured      One hand from the wrist joint.
8. 60% of the sum insured      One foot from ankle joint.

9. 60% of the sum insured      One sight.

The company shall compensate only one item of loss which has the highest amount.

Through the period of insurance, the company will pay the compensation under this insuring agreement, not over the amount specified in the insurance schedule. If the company pays the compensation less than 100% of the sum insured, the company still covers the rest amount until the end of the period of insurance.

**Specific Exclusions (Only comply with Insuring Agreement of Death, Dismemberment, Loss of Sight or Total Permanent Disability from an accident)**

**This insuring agreement does not cover Loss of Death, Dismemberment, Loss of Sight, or Total Permanent Disability resulting from:**

- 1. Action of the insured person while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.**
- 2. Parasite infections except pyrogenic infection, tetanus, or rabies from a wound or cut suffered as a result of an accident.**
- 3. Miscarriage.**
- 4. While the insured person is racing of all kinds of car or boat, horse racing, all kinds of skiing including jet-skiing, skate racing, boxing, parachuting (except for life-saving) while boarding or traveling on the balloon/glider.**
- 5. While the insured person is boarding or while traveling in an aircraft that is not registered to carry passengers and is not a commercial airline.**
- 6. While the insured person is driving or performing duties as a crew member of any aircraft.**
- 7. While the insured person participates in a quarrel or is involved in provoking a quarrel.**
- 8. While the insured person commits a serious crime or while being arrested or escaping arrest.**

## Insuring agreement

### Medical benefits due to injury or illness while abroad

#### Additional Definitions

**Traditional Thai Medicine** Means A traditional Thai physician who is legally licensed to treat diseases by using Thai herbs. The aforementioned traditional Thai physicians must not be an insured person, business partner, employer, employee, or agent of the Insured person or who is involved in any way with the insured.

**Traditional Chinese Medicine** Means A physician who is legally licensed to treat diseases by herbs, acupuncture, and bone arrangement. Such traditional Chinese doctors must not be an insured person, business partner, employers, employees, agents of the Insured person, or are involved in any way with the insured.

#### Coverage

The insurance policy is in effect under the terms and conditions of the insurance policy benefits. If the insured is injured in an accident or develops a sudden and unpredictable illness that occurs during the insurance period and while traveling abroad and as a result needing medical treatment, whether as an inpatient or an outpatient. The Company will pay compensation for customary and reasonable expenses incurred from medical treatment under medical necessity and standards based on the actual amount to be paid but not more than the sum insured as specified in the insurance policy table deducted with the first part of the liability (if any).

In case of injury due to an accident when traveling abroad and need to be treated by traditional Thai medicine or traditional Chinese medicine except for bone fracture. The company will compensate the insured's actual expenses, up to a maximum of 1,500 baht per person per accident.

Covered expenses are as follows:

1. Medical examination fee.
2. Medicines and nutrients intravenously fee, blood and blood components including the cost of separate preparation and analyzing for blood transfusion or components of blood, laboratory examination fee, pathology,

radiology diagnosis fee, other special diagnostic tests include the doctor's reading result fee, the cost of using or providing services, medical supplies and equipment outside the operating room, medical consumables (medical supplies 1) operating room fees, and equipment in the operating room. This does not include hiring a special nurse during your stay in the hospital or a medical facility as an inpatient.

3. Ambulance service in case of emergency for moving the insured to/from the hospital or medical facility for medical reasons as medically necessary.

4. Medicine as medically necessary for no longer than 14 days.

5. Intensive care room fee or a standard single patient room including food expenses provided by the hospital or medical facility for patients and daily nursing expenses.

In the case that the insured has the right to request a refund of part or all of the expenses from any person or any other source. The company will pay for medical expenses only for the amount that exceeds the amount that can be reimbursed.

#### **Treatment outside Thailand**

Medical treatment due to injury under the coverage of this insurance policy, the Company will pay compensation using the foreign exchange rate on the date specified on the medical expense receipt.

#### **Limitation**

1. Room rates for inpatients are limited to no more than 10,000 baht per day. However, this limitation does not apply in the case of being admitted to an intensive care unit (ICU) according to medical standards.

#### **Additional Exclusions (Only comply with insuring agreement of medical benefits due to injury or illness while abroad**

**Insurance under this insuring agreement does not cover medical benefits due to injury or illness while being abroad caused by or as a result of the following reasons.**

**1. Deductible that the Insured is liable for as specified in the Policy Schedule (if any).**

**2. Pre-existing conditions.**

**3. Treatment or correction of congenital defects of the body.**

**4. Treatment for the purpose of resting or hygiene, relaxation massage, recovery, or health check. Any medical treatment that is not related to injury or illness.**

- 5. Suicide, attempt to suicide, or self-injury.**
- 6. Exposure to pathogens and parasites, except for infection with tetanus or rabies which was caused by the wound received from an accident.**
- 7. Treatment of diseases or conditions related to mental, nervous, stress, insanity, including drug addiction, or genetic disease.**
- 8. AIDS, venereal, or sexually transmitted diseases.**
- 9. Any treatment related to pregnancy including childbirth, miscarriage.**
- 10. Medical treatment that is not a modern treatment including alternative medicine treatment, such as acupuncture, natural therapy massage therapy acupressure, and bone alignment (chiropractic).**
- 11. Bracing device, all types of prosthetic devices, including walking sticks, glasses, hearing aids, speech devices, and pacemakers.**
- 12. Expenses related to dental services except to relieve injuries from accidents. It does not include restorations, orthodontics, crowns, scaling, fillings, or dentures, or medical expenses for the treatment necessary for natural pronunciation due to an accident.**
- 13. Servicing or surgery in connection with injuries or illnesses incurred for the benefit of the insurance policy.**
- 14. Beauty treatments include acne, melasma, freckles, dandruff, weight loss, hair transplant or treatments to correct body defects, cosmetic surgery, except for cosmetic surgery that needs to be done as a result of an accident so that such organs can return to work as usual.**
- 15. Expenses for medical treatment incurred by the doctor who is the Insured himself or the father, mother, spouse, or child of the Insured.**
- 16. Vaccination against disease except for vaccination against rabies or vaccination after being attacked by animals and tetanus vaccine after getting injured.**
- 17. Injuries that occur while the Insured is driving or riding a motorcycle.**
- 18. Injury incurred while the Insured is racing. This includes car races, boat races, horse races, ski races of any kind including jet skis, skating, boxing, parachuting (except for life-saving parachutes) while boarding, or riding in a balloon or glider.**

**19. Injury incurred while the Insured participates in a quarrel or is involved in provoking a quarrel.**

**20. Injuries that occur while the insured commits a serious crime or while being arrested or escaping arrest.**

**21. Injury incurred by the insured while under the influence of alcohol, narcotics, or drugs, resulting in the inability to control one's mind. The term “under the influence of alcohol” in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.**

**22. Injuries that occur while the Insured is boarding or while traveling in an aircraft that is not registered to carry passengers and is not a commercial airline.**

**23. Injuries that occur while the Insured is driving or performing duties as a crew member of any aircraft.**

**24. Back pain caused by disc herniation, spinal disc herniation (Spondylolisthesis), degenerative disc herniation (Degenerative disc disease), degenerative spine (Spondylosis) and Defect, or spinal pathology at pars interarticularis (Spondylolysis). The exception is for the fracture or dislocation of the spine due to an accident.**

## **Insuring agreement**

### **Emergency medical evacuation or repatriation benefits**

## **Coverage**

This insurance provides benefit coverage when the insured person suffers injury or sickness during his or her trip and it is necessary to evacuate the insured person by the method suitable for necessity based on opinion or advice of authorized companies or representatives, to receive appropriate medical treatment; or to evacuate the insured person back to the Country of Domicile. The Company will pay the costs of such relocation directly to the Authorized company.

Concerning the movement method for emergency medical treatment, an authorized company or an authorized representative of the authorized company will decide and determine the method and type of movement, and the destination, which may include the cost of patient transport vehicle by air, sea, land, train or other suitable transport methods based on necessary medical treatment.

The coverage specified herein is for expenses for services that are determined and/or prepared by an authorized company to transport or to proceed to medical treatment, and the cost of medical tools incurred out of necessity as a result of the transport for emergency medical treatment of the insured person specified herein or repatriation to the Insured's country of domicile as specified in the policy schedule.

### **Additional Conditions (Only comply with insuring agreement of the emergency medical evacuation or repatriation benefits)**

Any service-related expenses that are not approved and managed by an authorized company or authorized company's representative will not be covered under this insuring agreement unless the insured or the Insured's traveling companion is unable to notify the authorized company due to reasonable cause. For expenses incurred that are uncontrollable during emergency medical evacuation or repatriation, in this case, the Company reserves the right to reimburse the Insured's advance payment only for the expenses incurred for those services. The same expenses are incurred in such circumstances as stipulated by the authorized company and the maximum amount does not exceed the sum insured as specified in the policy schedule.

### **Additional Exclusions (Only comply with insuring agreement of the emergency medical evacuation or repatriation benefits)**

**Insurance under this insuring agreement does not cover benefits for emergency medical evacuation or repatriation caused by or as a result of the following reasons:**

#### **1. Expenses for all services that the Insured is not responsible to pay or any expenses included in the**

**itinerary**

**2. AIDS, venereal, or sexually transmitted diseases.**

The logo for Tune Protect is centered on the page. It consists of a large, light pink circle. Inside the circle, the word "Tune" is written in a white, cursive script font, and the word "Protect" is written below it in a white, bold, sans-serif font.

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**Insuring Agreement**

**Repatriation of Body or Ashes to Country of Domicile Benefits**

Travel insurance policy for traveling abroad (for the general public) (selling electronically (Online)) Page 25 from 60

\*Coverage under this insurance policy The insured will be covered according to the insurance plan that was purchased.

## **Coverage**

This insurance provides coverage when the insured person dies within 30 days from the date of such injury or sickness during the insuring period. An authorized company or an authorized representative will arrange for the repatriation of the insured's body or ashes to the country of domicile. The company will pay the expenses incurred for the repatriation of the body or ashes directly to the country of domicile to the authorized company according to the actual amount to be paid. However, it shall not exceed the maximum sum insured as specified in the policy schedule.

Expenses for transporting the insured's body that has been paid in advance, the company will pay back to the inheritance of the insured according to the amount of actual expense incurred for the services and the funeral manager's (undertaker) arrangements, including casket, embalming, cremation and other expenses, in the same way that has already been carried out.

## **Additional Exclusions (Only comply with insuring agreement of repatriation of body or ashes to country of domicile benefits)**

**Insurance under this insuring agreement does not cover benefits for expenses in the repatriation of corpses or ashes arising from or as a result of the following reasons:**

- 1. Expenses for all services that other persons are legally liable to the Insured or any expenses included in travel expenses which the travel manager or the carrier is responsible.**
- 2. Any expenses for transportation of the insured's corpse, which has not been approved and arranged by the authorized company.**
- 3. AIDS, venereal, or sexually transmitted diseases.**

## **Insuring agreement**

### **Daily benefits for hospitalization as an inpatient**

## **Coverage**

This insurance provides coverage in the event that the Insured is required to stay in a hospital or medical facility as an inpatient in a foreign country due to accidental injury or illness incurred during the insured period. The Company will pay daily compensation benefits to the Insured in the following cases:

1. In the event that the insured receives medical treatment abroad. The Company will pay daily compensation benefits to the Insured as the actual incurred up to the maximum sum insured as specified in this policy schedule from the first day in the hospital or a medical facility as an inpatient.

2. In the event that the insured receives further treatment in Thailand. The insured must stay for further treatment in the hospital or a medical facility as an inpatient, the Company will pay daily compensation benefits to the Insured as it occurs, whereas not exceeding the sum insured as specified in this policy schedule. Compensation will be paid after the hospitalization period.

### **Additional Exclusions (Only comply with insuring agreement of daily benefit for hospitalization as an Inpatient)**

**Insurance under this insuring agreement does not cover hospitalization benefits as inpatients for the following reasons:**

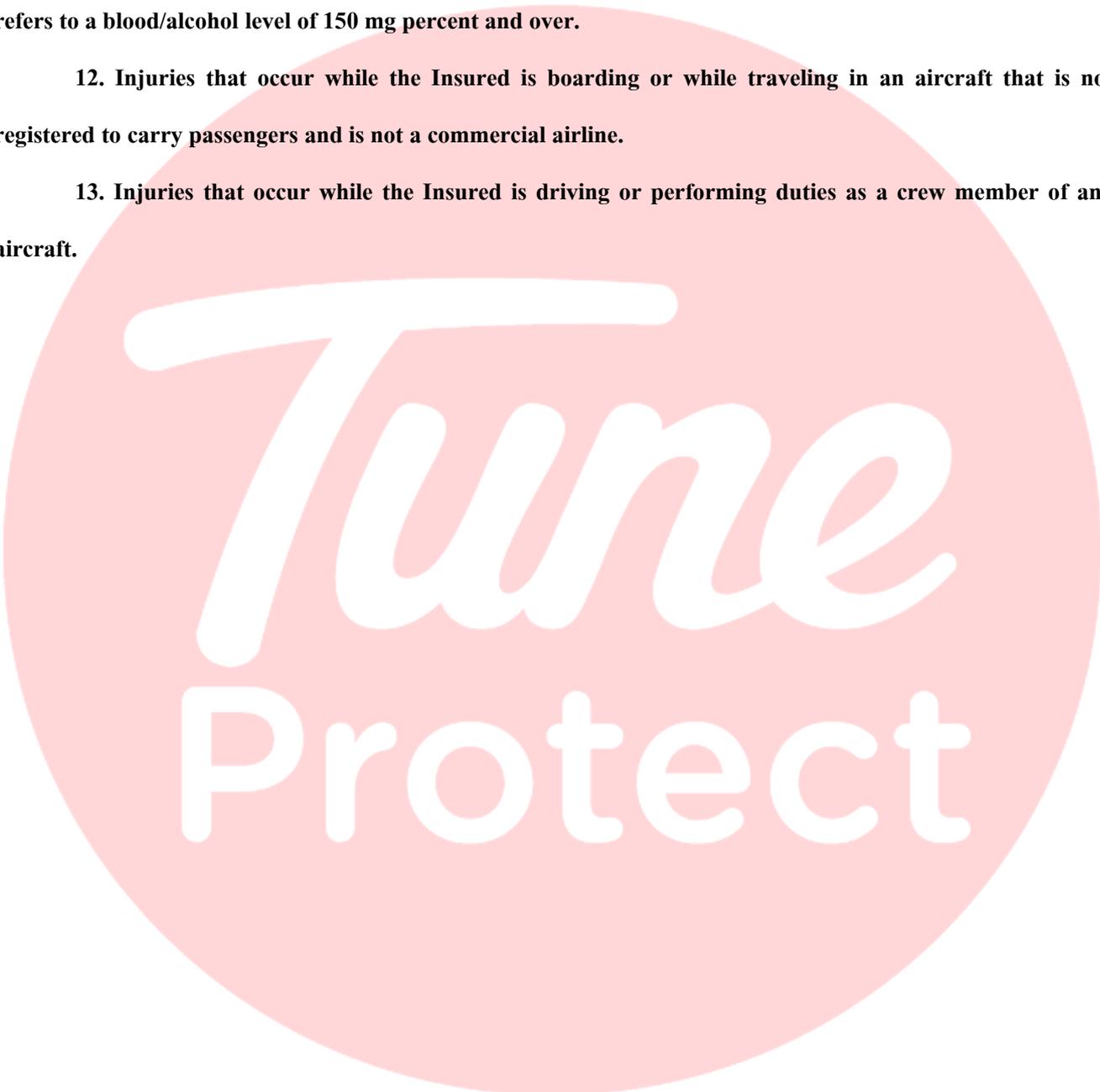
- 1. Pre-existing conditions.**
- 2. Treatment or correction of birth defects.**
- 3. Treatment for rest or sanitation, rehabilitation, health check-up. Any medical treatment that is not related to injury or illness.**
- 4. Treatment of all hereditary diseases.**
- 5. AIDS, venereal, or sexually transmitted diseases.**
- 6. Any treatment related to pregnancy including childbirth, miscarriage.**
- 7. Medical treatments in Thailand that are not modern treatments including alternative medicine such as acupuncture, natural therapy massage, therapy acupressure, and bone alignment (chiropractic).**
- 8. Unnecessary service or surgery.**
- 9. Beauty treatments include weight loss or cosmetic surgery, except cosmetic surgery that is required as a result of an accident so that such organs can return to work as usual.**
- 10. Injury incurred while the Insured is racing. This includes car races, boat races, horse races, ski races**

of any kind, including jet skis, skating, boxing, parachuting (except for life-saving parachutes) while getting on or off, or riding in a balloon or glider.

11. Injury incurred by the insured while under the influence of alcohol, narcotics, or drugs, resulting in the inability to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.

12. Injuries that occur while the Insured is boarding or while traveling in an aircraft that is not registered to carry passengers and is not a commercial airline.

13. Injuries that occur while the Insured is driving or performing duties as a crew member of any aircraft.



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### **Insuring agreement**

#### **Travel postponement or cancellation benefits**

Travel insurance policy for traveling abroad (for the general public) (selling electronically (Online)) Page 28 from 60

\*Coverage under this insurance policy The insured will be covered according to the insurance plan that was purchased.

## **Additional Definitions**

<b>Serious injury or Sickness</b>	Means	The insured person and /or family member of the insured person who requires medical treatment by a legally licensed Physician and Serious Injury or Sickness causes the insured person and/or family member of the insured person being certified by the Physician as unfit for the trip or continue with the trip.
<b>Family Member</b>	Means	Father, mother, grandfather, grandmother, grandfather, child, daughter, spouse of the Insured, and parents of the spouse.

## **Coverage**

This insurance provides coverage for the Insured's travel postponement or cancellation which occurs within 30 days before the departure date. (except for the reasons according to item 3) which are caused by:

1. Death or serious injury or severe illness of the insured and/or family members which causes the insured to be unable to travel according to the itinerary.
2. Unexpected strikes, riots, civil wars which is an event beyond the control of the insured, making it impossible to travel according to the schedule.
3. The insured person's permanent residence is seriously damaged from fire, flood, or similar natural disasters such as typhoons and earthquakes within 1 week before departure, resulting in the insured person being unable to travel as scheduled.
4. Received a summon to testify at the court or received a warrant from the court.

The Company will reimburse the Insured's actual expenses but not exceeding the maximum sum insured as specified in the policy schedule for loss or damage from travel postponement or cancellation such as advance ticket purchase and/or accommodation, meals that the insured has paid in advance. The reimbursement shall include only for loss or damage which is not reimbursed by any other sources and results from the postponement or cancellation of travel before the travel commencement date and/or expenses for which the Insured is legally liable. This coverage shall be effective only when the insured person has been insured before becoming aware of any event which may cause the trip postponement or cancellation.

Travel postponement or cancellation benefit agreement shall begin on the date the insured purchases this

insurance policy.

In the event that the insured has already claimed under this insuring agreement. The coverage of this insurance policy shall become terminated.

**Additional Exclusions (Only comply with insuring agreement of travel postponement or termination benefits)**

**Insurance under this insuring agreement does not cover travel postponement or cancellation benefits caused by or as a result of the following reasons:**

- 1. Any loss or damage caused by control or government regulations.**
- 2. Bankruptcy, lack of liquidity in debt repayment, or lack of debt repayment by the travel agency or carriers which causes trip postponement or cancellation.**
- 3. Any loss or damage that is covered under other insurance policies that are still in force or government projects or to receive compensation from other sources, such as hotels, airlines, travel agencies, or any other operator relating to travel, food, and accommodation.**
- 4. AIDS, venereal, or sexually transmitted diseases.**
- 5. This insurance is made less than 7 days before the departure date. (except in the case of death or serious injury resulting from an accident of the insured or family member).**
- 6. Postponement or cancellation of travel due to financial status or changing the travel plans of the insured or family member.**
- 7. Postponement or cancellation of travel due to mental illness or any type of mental illness.**
- 8. Postponement or cancellation of the trip that the Insured knows in advance before applying for this insurance.**
- 9. Postponement or cancellation of travel due to pre-existing conditions.**
- 10. Loss or damage to business, business obligations, or obligations of the insured or a member of the insured's family.**
- 11. Loss or damage to the Insured's travel privileges.**
- 12. Postponement or cancellation of travel due to illegal actions of the Insured or the Insured will be subject to criminal prosecution.**
- 13. Postponement or cancellation of the trip that the Insured does not notify the travel agency, the tour**

**manager, or the transport or accommodation provider as soon as it becomes deemed necessary to postpone or to cancel the arranged itinerary. Unless it can be proved that there is a reasonable cause why the insured cannot notify the company immediately and that the insured notify the company as soon as possible.**

The logo for Tune Protect is centered on the page. It consists of a large, light pink circle. Inside the circle, the word "Tune" is written in a white, cursive script font, and the word "Protect" is written below it in a white, bold, sans-serif font.

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### **Insuring Agreement**

### **Travel Delay Benefits**

Travel insurance policy for traveling abroad (for the general public) (selling electronically (Online)) Page 31 from 60

\*Coverage under this insurance policy The insured will be covered according to the insurance plan that was purchased.

## Coverage

This insurance provides coverage when traveling by plane, ocean liner, or train. The insured transportation must be delayed from the standard itinerary for at least six hours or according to the time (if any) specified in the policy schedule due to

1. The weather conditions are unfavorable for travel, causing Airlines, ocean liners, and trains to delay their services for the safety of the passengers
2. Malfunction, damage, or failure of the mechanical or electrical system on the aircraft, ocean liner, or train
3. Protest or strike of employees from airlines, airports, ocean liners, or trains.

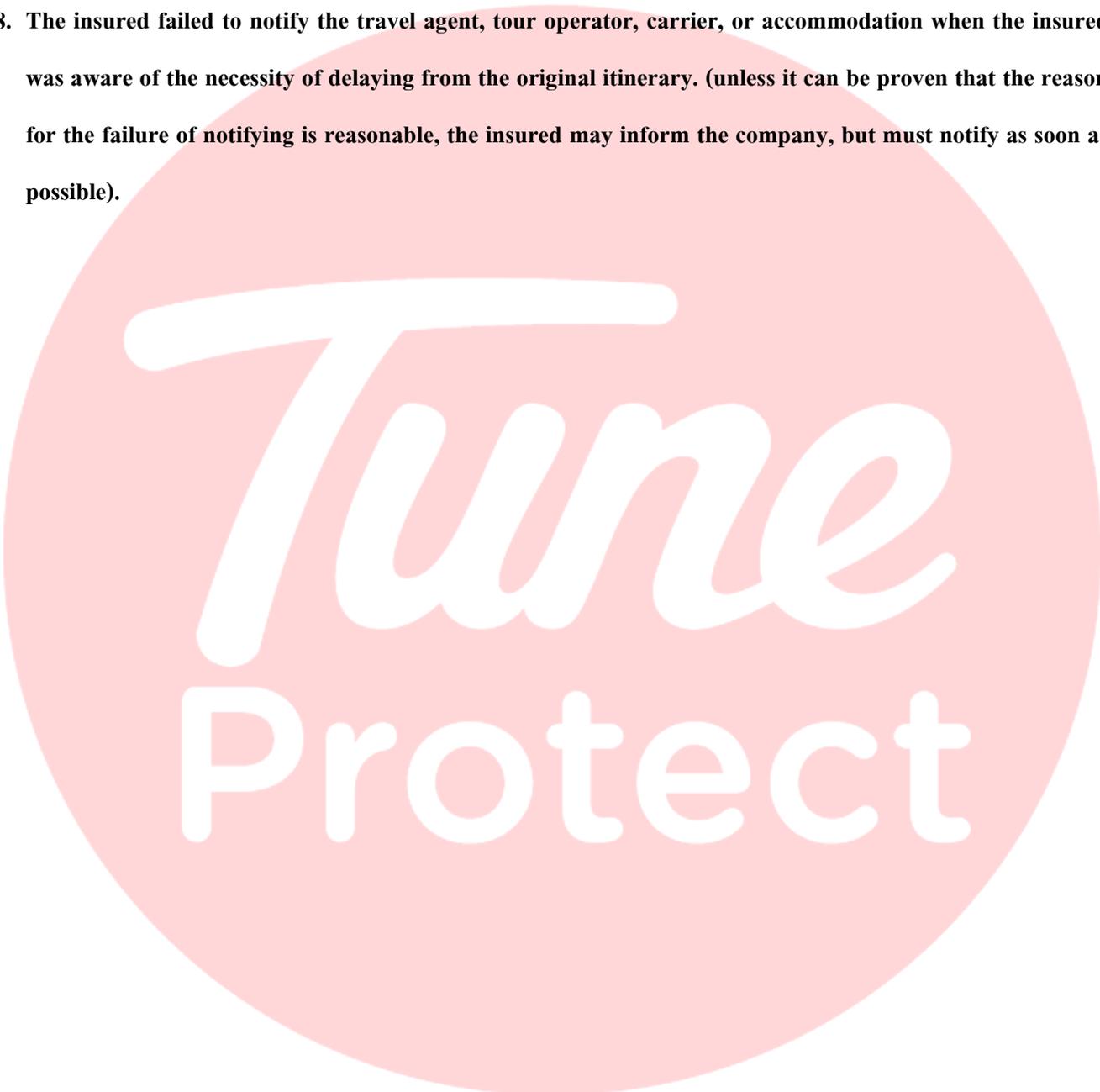
However, the insured must provide evidence issued by the carrier indicating the reason and period of the delay caused. The company shall compensate for the travel delay every six hours or according to the time (if any) specified in the policy, but not exceeding the sum insured in the policy.

## Additional Exclusion (Only comply with insuring agreement of travel delay benefits)

**Insurance under this coverage agreement does not cover benefits for travel delays arising from or as a result of the following reasons:**

- 1. The insured did not verify the boarding pass before boarding the aircraft, ocean liner, or train provided to the insured. (unless the delay was caused by protest, strike, or dispute caused by the airline, airport ocean liner, or train).**
- 2. In the event where the insured reports a delay and does not have a written notice from the airline, ocean liner, or train or handling agent specifying the cause of the delay and the duration of the delay.**
- 3. The delay was due to a strike, employee labor protest against the commercial airline, industrial dispute of aerial operators that have occurred before or is currently ongoing while the insured purchased the insurance.**
- 4. Delays arising from the termination of the Carrier's services by order or advice from relevant regulatory authority or the government of that country.**
- 5. If the insured arrive at the airport, port, or train station later than the ticket inspection and boarding time. (unless the delay was caused by a strike, industrial dispute of airline, airport, ocean liner, or train).**

6. **Government regulation changes, law delays, or changes to original bookings. It also includes errors and neglect done by the service providers of the trip, travel agents, or tour operators who made the bookings and the loss of travel privileges of the insured.**
7. **Loss or damage to the Insured's travel privileges.**
8. **The insured failed to notify the travel agent, tour operator, carrier, or accommodation when the insured was aware of the necessity of delaying from the original itinerary. (unless it can be proven that the reason for the failure of notifying is reasonable, the insured may inform the company, but must notify as soon as possible).**

A large, light pink circular graphic containing the text "Tune Protect" in white. "Tune" is written in a large, white, cursive font, and "Protect" is written below it in a white, bold, sans-serif font.

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### **Insuring Agreement**

### **Missed Connection Benefits**

### **Coverage**

Travel insurance policy for traveling abroad (for the general public) (selling electronically (Online)) Page 33 from 60

\*Coverage under this insurance policy The insured will be covered according to the insurance plan that was purchased.

In the event that the Insured fails to continue the journey abroad. When traveling by general transportation vehicles and/ or public vehicles, after arriving at the vehicle transfer point and no vehicle will be departing within six hours, the company will compensate the insured.

However, the insured must provide evidence indicating the period and the reason for the missed connection issued by the carrier. In which case, the insured will be compensated for the missed connection but not more than the sum insured as specified in the policy. The insured will be compensated every six hours or according to the time (if any) specified in the policy.

**Additional Exclusions (Only comply with insuring agreement of missed connection benefits)**

**Insurance under this coverage agreement does not cover benefits for missed connections arising from or as a result of the following reasons:**

- 1. The insured failed to travel since the moment of the first departure from the point of origins**
- 2. Delays arising from the termination of the Carrier's services by order or advice from relevant regulatory authority or the government of that country.**
- 3. In the event where the insured reports a delay and does not have a written notice from the carriers or handling agent specifying the cause of the delay and the duration of the delay**
- 4. Delays arising due to strikes or protest which has begun or announced before the issuance date of the insurance policy or the date specified in the ticket or the date of confirmation of the trip whichever comes first**
- 5. In the event that the connecting flight does not take place at the same airport as the previous flight's arrival or the scheduled time between the last flight and connecting flights is less than three hours apart**

**Insuring Agreement**

**Cost Incurred from Reducing the Number of Travel Days**

**Additional Definitions**

<b>Severe injury or illness</b>	Means	The insured and/ or family members, regardless of whether it was a severe injury or illness, the insured and/or family must be treated by a licensed medical practitioner under the law. And be certified by a physician as life-threatening, resulting in travel restriction due to not being fit for travels.
<b>Family member</b>	Means	Spouse of the insured and parents, including Father, mother, grandfather, grandmother.

**Coverage**

This insurance covers the insured's additional expenses such as travel expenses, accommodation, meals, fines, and other expenses incurred due to the insured having to return to Thailand due to.

1. The insured suffered a severe injury or severe illness, and the doctor advised the insured to return.
2. A member of the Insured's family dies or suffers an unexpected severe injury or severe illness.
3. The insured cannot continue the scheduled trip due to natural disasters such as typhoons, tsunamis, and earthquakes.
4. strikes, riots, unforeseen political disturbances that are beyond the Insured's control.
5. Quarantine under the recommendation of the doctor.

The Company shall reimburse the actual expenses incurred but not exceeding the maximum sum insured as specified in the policy schedule for additional travel expenses by plane, land, or sea. (Economy class fare if possible) or accommodation cost incurred. And the loss of travel fees and/or accommodation fees paid in advance where the insured must forfeit the deposit. This shall also include any expenses incurred from travel extension due to quarantine as recommended by the doctor.

**Additional Exclusions (Only comply with insuring agreement of reducing number of travel days benefits)**

**Insurance under this coverage agreement Does not cover the benefit of reducing the number of travel days caused by or as a result of the following reasons:**

**1. AIDS, venereal, or sexually transmitted diseases.**

**2. Reducing the number of travel days for any reason that the insured knows in advance prior to applying for this insurance.**

The logo for Tune Protect is centered on the page. It consists of a large, light pink circle. Inside the circle, the word "Tune" is written in a white, cursive script font. Below "Tune", the word "Protect" is written in a white, bold, sans-serif font.

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## Insuring Agreement

### Loss or Damage of Luggage or Personal Property Benefit

#### Additional Definitions

<b>Personal Property</b>	Means	The Insured's belongings taken with them on the trip.
<b>Household Goods</b>	Means	Household items that are usually not taken with them while traveling, such as clothes not needed for travel, kitchenware, household amenities, etc.
<b>Souvenir</b>	Means	A symbolic thing or to commemorate events, places, or something that are sold or given as souvenirs
<b>Accessories</b>	Means	Items include rings, bracelets, necklaces, bracelets, earrings, pendants, watches, and body jewelry.
<b>Household properties</b>	Means	Furniture, fixings, clothing, and personal belongings of the insured or family members or domestic servants who live permanently with the Insured. The exception includes deeds, bonds, bills of exchange, promissory notes, cheques, traveler's checks, securities, all types of travel documents, cash, banknotes.
<b>Valuables</b>	Means	Jewelry of gold, silver, or other precious metals, animal skins, watches, and precious stones.

#### Coverages

This insurance covers the loss or damage of the Insured's luggage or personal belongings. Which the insured took with and suffered loss or damage during the coverage period. In the following cases.

1. In the event that the luggage or personal belongings are in the custody of the hotel or carriers, such loss or damages must be certified in writing by the management of that hotel or carrier.

2. In the event where any person is acting violent, intimidating or threatening with the purpose to take the luggage or personal belongings. Such loss or damage should be reported to the police within 24 hours of the incident. Compensation claims must include the incident report from the police officers on the scene.

The Company will pay compensation in this coverage agreement. Deducting any deductible liability (if any) for the loss or damages of the insured's luggage or personal belongings during the coverage period as specified in the policy, the Company will compensate as follows:

1. The Company will compensate for loss or damage of items up to the amount per piece, pair, or set, but not exceeding the sum insured as specified in the insurance policy.
2. The company may consider it appropriate to settle in cash. or choose to compensate by restoring or repairing in the event that the item is not older than one year.
3. The Company may pay in cash. Or choose to compensate by restoring or repairing, for which the Company will deduct depreciation when it is recognized that there is wear and tear in the event that the item is older than one year.

Neither one of the Insured may claim compensation in the Benefits Agreement for Loss or Damage of Luggage or Personal belonging. And the benefit protection agreement for golf equipment coverage and Hole-in-One and luggage delay benefit protection agreement at the same time, in the same event (if any).

**Additional Conditions (Only comply with insuring agreement of loss or damage of luggage or personal property benefits)**

1. The Insured must notify any loss or damage to the police or responsible officer on the aircraft, ship, or vehicle the Insured is traveling on. And obtain evidence of the loss or damage in writing from the authorized person on the vehicle unless it is impossible to do so because the insured is involved in the incident, which causes a delay or causes the insured unable to notify.
2. The insured must take all reasonable actions. To protect the insured property and if the property is lost or damaged, the insured must notify the police, hotel staff, transport company, or the authority of the terminal office immediately as well.
3. In the event that the Company has already paid compensation under this insurance policy, The Company shall subcontract the Insured's right to claim against any person or any organization only in the part where the Company

has already paid the compensation. In this regard, the Insured must cooperate with the Company in delivering documents, ready to take necessary actions to protect all such rights and must not do anything detrimental to the Company.

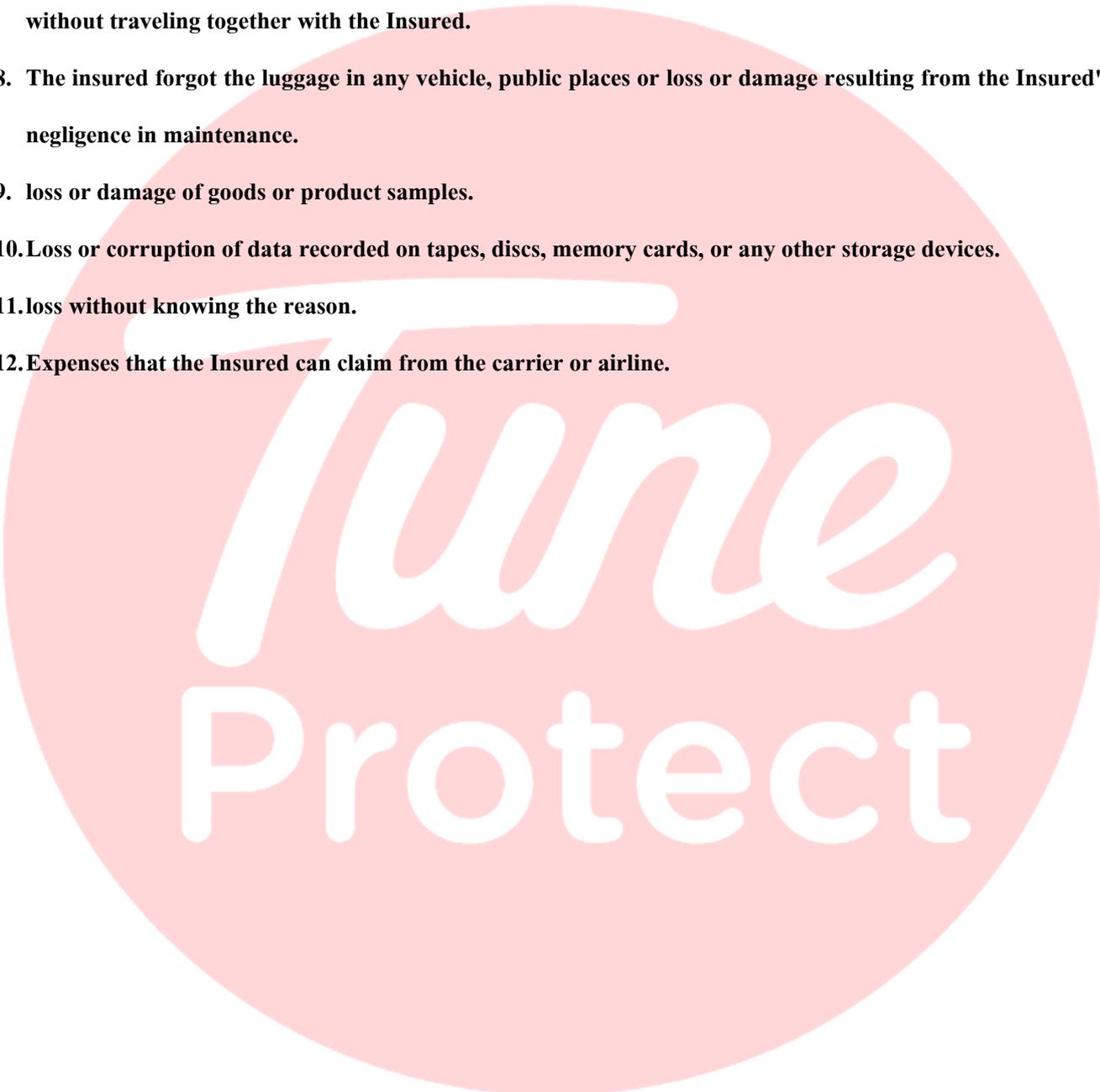
4. The insured must follow every step of the process. For the Insured's luggage or personal belongings to be adequately taken care of.

**Additional Exclusions (Only comply with insuring agreement of loss or damage of luggage or personal property benefit agreement)**

**Insurance under this agreement coverage does not cover the benefit of loss or damage of luggage or personal belongings, caused by or as a result of the following reasons:**

1. **Deductible liability that the Insured is liable for as specified in the Policy (if any).**
2. **Animals, motorized vehicles, Motorcycles, Boats, automobiles, any other vehicles, snow skis, household items, antiques, precious jewelry such as diamonds, gold, silver, including goldware. All silverware, contact lenses, wheelchairs for the disabled, dentures, fake arms and legs, stock certificates, travel documents such as Passport, green card, visa, driver's license, travel or tourist ticket travel ticket A handbag or bag that is generally used, not like a travel bag. Wallets, cash, banknotes, coins or souvenirs, eyeglasses, food or supplements, and electronic devices such as mobile phones, cameras, camcorders, tablets, portable computers (including accessories and data programs) as all kinds of peripheral devices.**
3. **Loss or damage caused by wear and tear Gradual deterioration. Insect bites, animal bites such as rats, or any damage incurred because the insured did clean or modifications.**
4. **Loss or damage of rented or leased equipment.**
5. **Seized or detained under customs law Forfeiture by the Transport Government, illegal goods or doing any other actions that are contrary to the law.**

- 6. Loss or damage to property repaid from other sources, i.e., property insured under another insurance policy.  
Reimbursement from the hotel or shipping company, or airline can be reimbursed. The company will compensate but not more than the maximum sum as specified in the policy.**
- 7. Loss of the Insured's luggage which was sent in advance or souvenir and items sent by postal parcel or ship without traveling together with the Insured.**
- 8. The insured forgot the luggage in any vehicle, public places or loss or damage resulting from the Insured's negligence in maintenance.**
- 9. loss or damage of goods or product samples.**
- 10. Loss or corruption of data recorded on tapes, discs, memory cards, or any other storage devices.**
- 11. loss without knowing the reason.**
- 12. Expenses that the Insured can claim from the carrier or airline.**



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## Insuring Agreement

### Loss or Damage of Luggage or Personal Property Including Notebook Computer Due to Natural Disaster

#### Coverage Benefits

#### Additional Definition

**Notebook computer** means Complete set of portable computers including components or accessories that are the standard of notebook computer but handheld computer or any other portable tools are excluded in this category.

#### Coverage

The company will provide compensation to insured for actual loss or damage. Which will not exceed maximum sum specified in the insured policy schedule of loss or damage of luggage or personal property including notebook computer that the insured take with them or purchased while traveling abroad. Damage caused by natural disaster (such as typhoons, tsunamis, earthquakes, etc.) and any circumstances beyond the insured's control at the designated destination while abroad.

The company will provide compensation of actual amount not exceed insured's policy schedule deduct with deductible (if any) for one piece, one pair or one set of insured's properties.

The company will compensate by choosing to arrange replacement or repair by taking depreciation expense and wear out into. In addition, depreciation expenses may not apply to notebook computer purchased less than 1 year from the date of accident. If the insured able to provide supporting documents for the claim such as original receipt or the original warranty card, etc.

#### Additional Conditions (Only comply with the insuring agreement of loss or damage of luggage or personal property including notebook computer due to natural disaster coverage benefits)

1. The insured must report to police officer or authorize person including hotel manager and airline with authority to supervise the place of loss or damage within 24 hours of the incident. The insured must attach a written record of the said authority with the claim.
2. The insured must take all possible action relating to luggage or personal property including notebook computers by
  - a. Do not leave it in public place unsupervised

b. Must protect personal property or notebook computer as appropriate for its safety. However, an item in a pair or set is considered as one item such as a pair of shoes, camera and lens and standard accessories.

**Additional Exclusion (Only comply with the insuring agreement of loss or damage of luggage or personal property including notebook computer due to natural disaster coverage benefits)**

**This insurance policy agreement does not cover the benefits of loss or damage of luggage or personal property including notebook computer due to natural disaster resulting from following reasons:**

- 1. Deductible liability that the insured must be liable as specified in the insurance policy schedule (if any).**
- 2. Animals, mechanical vehicles (including equipment of that vehicles), motorcycles, boats, cars, or any other vehicles. Ski, household items, antiques, precious jewelry such as diamond, gold, silver or goldware. Contact lens, wheelchairs for disabled, dentures, fake arm, or fake legs. Stock certificates, travel documents such as passport, green card, visa, driver's license, or travel ticket. Handbag, any other generally used bag, wallet, cash, banknotes, or coins. Souvenirs, glasses, food, or supplement. Electronics accessories such as mobile phone, cameras, camcorder or tablets.**
- 3. Loss or damage due to wear out, deterioration caused by insect's bite, animal bite that destroy plant such as rats or deterioration in themselves. Loss or damage incurred by insured's action to repair, cleaning, or modify any property.**
- 4. Loss or damage due to equipment leased or hire purchased.**
- 5. Loss or damage to luggage or personal property including notebook computer result directly or indirectly from defamation, rebellion, revolution, civil war, seizure, or obstruct action done by government agencies, combat or prevent such events. Seizure or destruction under quarantine or customs regulations, forfeiture by the order of a government official or any legal authority or risk of illegal transportation or sale.**
- 6. Loss or damage of luggage or personal property including notebook computer that is under any other insurance policy or that is compensated by any other airline, hotel, other person. Except for the amount of expenses that exceed the amount that can be reimbursed. The company will compensate but not more than the amount stated in insured's policy schedule.**
- 7. Loss or damage of luggage or personal property including notebook computer of the insured that sent by mailed in advance or delivered separately.**
- 8. Loss or damage due to insured does not take care or protect it reasonably.**
- 9. Loss or damage of goods, sample of products or any type of equipment.**
- 10. Loss or damage of data record in tapes, card, memory cards, or any other material.**

**11. Loss or damage of cash, banknotes, bonds, coupons, stamps, transferable bills, title deeds, contracts, all types of securities. Loss or replacement of credit card, ID cards, driver's license or travel documents.**

**12. Loss of unknown reasons.**

The logo for Tune Protect is centered on the page. It consists of a large, light pink circle. Inside the circle, the word "Tune" is written in a white, cursive script font, and the word "Protect" is written below it in a white, bold, sans-serif font.

**Tune  
Protect**

**Insuring Agreement**  
**Luggage Delay Coverage Benefits**

**Coverage**

This insurance provides coverage during the insurance in case of the delay of insured's luggage due to misplaced or temporarily loss caused by the airline or carrier.

The company provides money compensation as specified in the insurance table for every full 6 hours delay. Start from the time when the insured reach destination on time of flight schedule until the bag is delivered. The amount of compensation does not exceed the amount as specified in the insurance table.

Any one of insured may not claim for the luggage delay coverage benefits agreement, and the insuring agreement for damage or loss insurance coverage benefits agreement or personal property, insurance coverage agreement for damage or loss of luggage or personal property includes computer notebook due to natural disaster at the same time in the same event (if any).

Duty to maintain the company for subrogation at the expense of the company. The insured must do whatever is necessary or to the extent that the company may reasonable request, whether before or after receiving compensation from the company in order to maintain the company's right to claim damage from third parties.

**Additional Exclusion (Only comply with the insuring agreement of luggage delay coverage benefits)**

**Insurance under insuring agreement does not cover the benefits of luggage delay due to one of the following reasons:**

- 1. The insured did not immediately report to the commercial airline or carrier for the delay of the luggage.**
- 2. Seizure, confiscation, detention or immigration detention checkpoint and/or airport officials, government or police of that country.**
- 3. The insured's inability to provide a confirmation letter or airline confirmation letter or carrier on the date and time receive of the delayed luggage back.**

## Insuring Agreement

### Loss of Traveling Documents Benefits

#### Additional Definitions

<b>Travel Documents</b>	Means	Ticket, Passport, green card, visa, driver's license, travel, or tourist ticket
<b>Passenger ticket</b>	Means	A ticket in which the passenger pays the fare to a land, sea, or air carrier operating with a valid license.
<b>Larceny</b>	Means	Fraudulent taking of property belonging to another person or that is owned by others.
<b>Burglar</b>	Means	Theft with tamper-evident marks by any person entering or leaving the place where the insured property is stored. By using force which causes noticeable damage to the place where the insured property is kept. Damage is done using tools, explosives, electricity, and chemicals.
<b>Robbery</b>	Means	The felonious taking of personal property in the possession of another, from his person or immediate presence, and against his will, accomplished by means of force or fear
<b>Robbery in Concert</b>	Means	Robbery involving three or more people

#### Coverage

The company will compensate the insured as it occurred, but not exceeding the maximum sum insured specified in the policy. In the event where the insured needs a new replacement travel document due to theft, robbery, robber in concert, or natural disasters (such as typhoons, tsunamis, earthquakes, etc.) while abroad. The insured must report such loss to the police within 24 hours of the incident; when the insured claims compensation, the insured must include a police report.

**Additional Exclusions (Only comply with insuring agreement of loss of traveling document benefits)**

Insurance under this coverage agreement does not cover benefits for Loss of traveling documents arising from or as a result of the following reasons:

1. In the event the loss is not reported to the police officers on the scene of the event within 24 hours of the incident and/or there is no police report.
2. In the event of loss resulting from error, forgetfulness, or neglect of the Insured who did not take reasonable precautions for the safety of the travel documents.
3. Loss travel documents without knowing the reason.
4. If the Insured is under the influence of alcohol and substances, resulting in impaired perception, cognition, attention, balance, coordination, and other brain functions. Substance use can impair perception, cognition, attention, balance, coordination, and other brain functions. In the case of having a blood test, when the results show 150-milligram percent or more, it will be considered under the influence.
5. When the insured joins a fight or is involved in provoking a fight.
6. while the Insured commits a crime or while being arrested or evading arrest.
7. loss due to exchange rate or depreciation of the document.
8. Loss due to exchange rate or depreciation of that documents.

## **Insuring Agreement**

### **Credit Card Coverage Benefits**

#### **Additional Definition**

**Credit Card** means Credit card, debit card or atm of insured including add-on card.

#### **Coverage**

This insurance cover financial loss which directly affect the loss of money or theft of your credit card which occurs within the insurance period.

The company will pay compensation for financial loss which is a direct result from the loss or theft of your credit card which occurs during traveling abroad and insured person unable to claim from the responsible person or other types of insurance for the actual amount but not exceeding the amount specified in the insurance table deduct with partial liability (if any).

#### **Additional Conditions (Only comply with the insuring agreement of credit card coverage benefits)**

The insured must notify the damage or such loss to the credit card company within 6 hours after the incident. This includes notifying the police at the scene within 24 hours of the incident. Unless it is impossible due to necessity or being in the incident causing the insured to be unable to report the loss or damage within the said period.

#### **Additional Exclusion (Only comply with the insuring agreement for credit card coverage benefits)**

**Insurance under the insuring agreement does not cover the benefits of credit card liability due to following reasons:**

- 1. The deductible of the insured is liable for as specified in the insurance policy table (if any).**
- 2. If the credit card is stolen by someone within the insured's family.**
- 3. The act of strikes, riots, and malicious intent for political, religious, ideological or political disturbances.**

## **Insuring Agreement**

### **Loss of Personal Money Benefits**

#### **Additional Definitions**

<b>Deductible</b>	means	The preliminary damage of each and every time an insured is liable.
<b>Theft</b>	means	Fraud on property taking of others or of joint owner.
<b>Burglary</b>	means	Theft showing any sign of tampering by anyone who have entered or left the place. where the insured property is stored by using force and cause obvious damage to the place where insured store its property from the use of tools explosives, electricity, chemicals or from robbery including the loss or damage from such attempts.
<b>Robbery</b>	means	Robbery attempt by using violence or threatening to do any act of violence for the convenience of theft or take away of the property; submit or confiscate the property; or concealing the wrongdoing to escape from arrest.
<b>Gang Robbery</b>	means	An act of robbery attempt involving more than 3 people.

#### **Coverage**

This insurance cover the loss or damage of the insured's cash, banknotes, traveler's checks of the insured from one of the following events; which occur during the insured period.

1. An act of theft which show signs of damaging of the safe in the hotel where insured person registered as a hotel guest.
2. An act of burglary, robbery, gang robbery or any other ways in the form of violence.

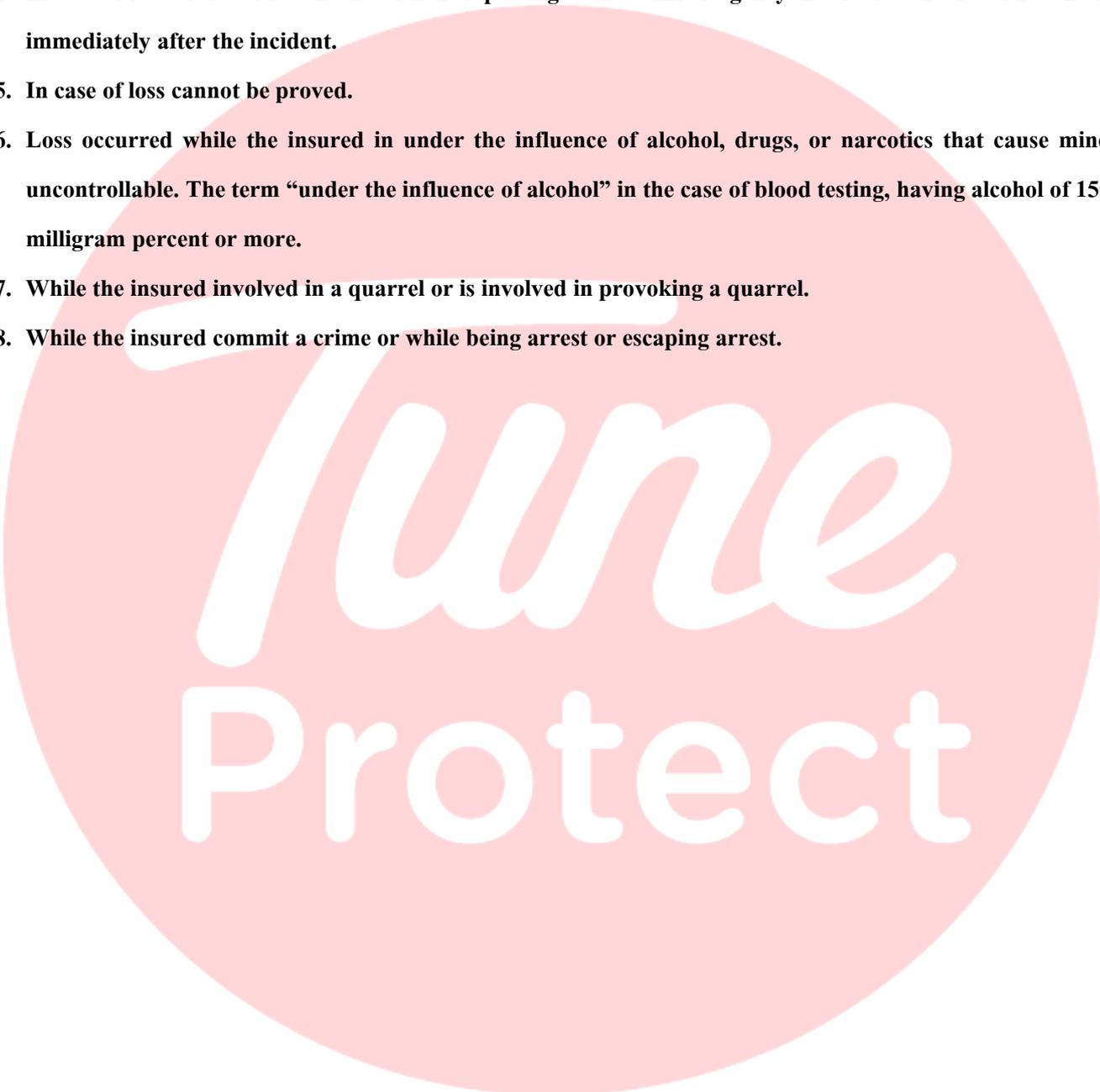
The company will compensate for the damage or loss of insured's cash, banknotes and traveler's checks that the insured cannot claim from the responsible person or any other types of insurance of the actual loss but does not exceed the amount mentioned in the insurance table deduct with deductible (if any).

The insured must report the loss to the police officer at the scene of accident within 24 hours of the accident. The claim for compensation for such loss must be record in police officer's diary.

#### **Additional Exclusion (Only comply with the insuring agreement of loss of personal money benefits)**

**This insurance under the agreement of coverage does not cover the compensation of loss of personal cash caused by or result from the following reasons:**

- 1. The deductible that the insured is liable specified in the insurance table (if any).**
- 2. All credit cards, traveling cards, share certificates and bill documents.**
- 3. In case of loss resulting from mistake, forget or neglect of the insured provides reasonable care and precautions for the safety of the property as well as the loss from exchange or devalue of money.**
- 4. In case of loss of traveler's checks without reporting to the bank or agency that issued the traveler's check immediately after the incident.**
- 5. In case of loss cannot be proved.**
- 6. Loss occurred while the insured in under the influence of alcohol, drugs, or narcotics that cause mind uncontrollable. The term "under the influence of alcohol" in the case of blood testing, having alcohol of 150 milligram percent or more.**
- 7. While the insured involved in a quarrel or is involved in provoking a quarrel.**
- 8. While the insured commit a crime or while being arrest or escaping arrest.**



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## Insuring Agreement

### Loss or Damage of Property within the Residence Coverage Benefits

#### Additional Definitions

<b>Property in the residence</b>	means	Furniture, decorations, tools, household appliance, musical instrument, audio equipment, kitchen utensils, clothing and other assets that are not specified in the specific exception's category for the residence of the insured or a person who resides with the insured.
<b>Pair or set</b>	means	Various assets which looks alike or a combination of device or is used together.
<b>Residence</b>	means	A place where the insured mention in the insurance schedule which that place is where the insured normally live.
<b>Theft</b>	means	Fraud on property taking of others or of joint owner.
<b>Burglary</b>	means	Theft showing any sign of tampering by anyone who have entered or left the place where the insured property is stored by using force and cause obvious damage to the place where insured store its property from the use of tools explosives, electricity, chemicals or from robbery including the loss or damage from such attempts.
<b>Robbery</b>	means	Robbery attempt by using violence or threatening to do any act of violence for the convenience of theft or take away of the property; submit or confiscate the property; or concealing the wrongdoing to escape from arrest.
<b>Gang robbery</b>	means	An act of robbery attempt involving more than 3 people.

#### Coverage

During the period that insured is traveling outside of the residence for traveling abroad. This insurance covers loss or damage to the property of the residence of the insured due to the following reasons

1. Fire, lightning, flood or similar disaster such as typhoon, earthquake, etc.
2. Theft and/or robbery of property of the residence.

The company shall compensate the insured person for the damage actually incurred not exceed the sum specified in the schedule deducted by deductible (if any) during the period of insurance under the conditions:

## Additional Conditions

### **1. Compensation methods**

The company has the right to consider payment of compensation in one the following means:

1. Indemnify by paying the actual value at the time of loss or damage of property.
2. Indemnify by repair based on actual loss or damage.
3. Indemnify by providing a substitute for similar property.

### **Claim for loss or damage coverage benefits of property within the residence**

The insured must submit evidence to the company within 30 days from the date of the incident at the expense of the insured.

1. Claim form designed by the company.
2. Copy of passport and/or insured travel proof.
3. Copy of insured national id.
4. Copy of police's diary at the scene of the accident.
5. Quotations and photos.
6. A description of loss or damage of the property and the value of the loss or damage of that property at the time of loss or damage as detail as possible.
7. Document or evidence as required by the company as necessary (if any).

Failure to submit evidence within the said period does not impair the right to claim. If demonstrate that is there is any reasonable grounds for failing to submit evidence within the specified period but delivered as soon as possible.

### **Additional Exclusion (Only comply with the insuring agreement of loss or damage of property within the residence coverage benefits)**

**This insurance under agreement does not covers loss or damage of property within the residence due to following reasons:**

- 1. The following property unless it is specified clearly stated as otherwise in this insurance policy.**
  - 1.1 Ingot, money, gold bar, gold jewelry or gems and precious jewelry.**
  - 1.2 Valuable antiques or objects of art total more than 10,000 baht.**
  - 1.3 Original or copy of documents, artifacts, plans, drawing, patterns, designs, prints or molds.**
  - 1.4 Debt collateral, all types of securities, important documents, postage, stamps, currency, banknotes, checks, business documents, share certificates, title deeds, contracts and bonds.**
  - 1.5 Illegal property**

**1.6 Electrical appliances and electrical equipment, circuit boards, electronic devices, electric wire or light bulb which has been damaged due to overloading, overpressure, short circuit, electric spark, self-ignition of the wiring electric leakage including the cause of natural deterioration or from the use of only machine that is damaged by such causes.**

**1.7 All kind of vehicles including land, water or air vehicles.**

**1.8 Trees, landscaping, and lawn.**

**2. Deductible liability that the insured is liable for as specified in the insurance policy schedule (if any).**

**3. Loss or damage or destruction due to property deterioration, corrosion, insects or animals or from the process carried out by the insured for repair cleaning or any modification.**

**4. Destruction of property due to order of a government agency.**

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## **Insuring agreement**

### **Travel expenses benefits for visiting patients at the hospital**

#### **Additional Definitions**

**Family member** Means Father, mother, grandfather, grandmother, grandfather, child, daughter, spouse of the Insured, and parents of the spouse.

**Having reached the age of majority** Means Having attained the age of 20 years.

#### **Coverage**

In the event that the Insured has to be admitted to a hospital or medical facility as an inpatient in a foreign country due to injury or illness for more than 5 consecutive days and the Insured's condition prevents him/her from moving back and no member, reaching the age of majority lives with the insured abroad.

The company will pay for the travel only the cost of traveling by plane in economy class, first-class train, or boat travel based on actual expenses including accommodation and food expenses, up to the maximum of the sum insured as specified in the policy schedule for up to two members of the insured's family, but not exceeding the maximum sum insured as specified in the insurance policy schedule for members of the Insured's family to visit the Insured abroad.

The authorized company will arrange the supply of round-trip economy class air tickets, first-class train tickets, or boat tickets, including accommodation and meals for up to two members of the Insured's family on the visit, and the authorized company will compensate the expenses for the stay for this visit until the insured is certified by a doctor that he/she can return to Thailand up to a maximum of the sum insured as specified in the policy schedule.

#### **Additional Conditions (Only comply with insuring agreement of travel expenses benefits for visiting patients at the hospital)**

1. The insured's medical condition makes it impossible to move according to the order from the treating physician indicating that the insured must not be moved.

2. The insured has no family members who have reached the age of majority staying with the Insured at the time of being admitted to a hospital or medical facility.

## **Insuring agreement**

### **Medical benefits due to injury or illness while in Thailand**

#### **Coverage**

This insurance covers necessary medical expenses for treatment or follow-up treatment in Thailand. For injury or illness suffered by the Insured while being abroad or incurred while returning to Thailand and still within the insured period. The time limit for medical treatment is as follows:

1. In case the Insured has never received medical treatment for such injury or illness abroad before. The insured must seek medical treatment in Thailand within 48 hours after the insured period expires.
2. In the event that the Insured receives medical treatment when he/she is abroad. The Insured is required to seek medical treatment in Thailand no later than 48 hours after the insured period expires to receive continued medical treatment in Thailand.

The Company will pay compensation for customary and reasonable expenses incurred from medical treatment under medical necessity and standards based on the actual amount to be paid but not more than the sum insured as specified in the insurance policy table deducted with the first part of the liability (if any).

In the event that the insured has the right to request a refund of part of the expenses or all from any person or any other source. The company will pay for medical expenses only for the amount that exceeds the amount that can be reimbursed but not exceed the maximum sum insured as stated in the policy table deducted with the first part of the liability (if any) whereby the company will pay only the expenses incurred in Thailand (if any).

#### **Limitation**

1. Room rates for inpatients are limited to no more than 10,000 baht per day. However, this limitation does not apply in the case of being admitted to an intensive care unit (ICU) according to medical standards.

**Additional Exclusions (Only comply with insuring agreement of medical benefits due to injury or sickness while in Thailand)**

**Insurance under this insuring agreement does not cover medical benefits due to injury or illness while in Thailand arising from or as a result of the following reasons:**

- 1. Deductible that the Insured is liable for as specified in the Policy Schedule (if any).**

- 2. Pre-existing conditions.**
- 3. Treatment or correction of congenital defects of the body.**
- 4. Treatment for the purpose of resting or hygiene, relaxation massage, recovery, or health check. Any medical treatment that is not related to injury or illness.**
- 5. Suicide, attempt to suicide, or self-injury.**
- 6. Exposure to pathogens and parasites, except for infection with tetanus or rabies which was caused by the wound received from an accident.**
- 7. Treatment of diseases or conditions related to mental, nervous, stress, insanity, including drug addiction, or genetic disease.**
- 8. AIDS, venereal, or sexually transmitted diseases.**
- 9. Any treatment related to pregnancy including childbirth, miscarriage.**
- 10. Medical treatment that is not a modern treatment including alternative medicine treatment, such as acupuncture, natural therapy massage therapy acupressure, and bone alignment (chiropractic).**
- 11. Bracing device, all types of prosthetic devices, including walking sticks, glasses, hearing aids, speech devices, and pacemakers.**
- 12. Expenses related to dental services except to relieve injuries from accidents. It does not include restorations, orthodontics, crowns, scaling, fillings, or dentures, or medical expenses for the treatment necessary for natural pronunciation due to an accident.**
- 13. Servicing or surgery in connection with injuries or illnesses incurred for the benefit of the insurance policy.**
- 14. Beauty treatments include acne, melasma, freckles, dandruff, weight loss, hair transplant or treatments to correct body defects, cosmetic surgery, except for cosmetic surgery that needs to be done as a result of an accident so that such organs can return to work as usual.**
- 15. Expenses for medical treatment incurred by the doctor who is the Insured himself or the father, mother, spouse, or child of the Insured.**
- 16. Vaccination against disease except for vaccination against rabies or vaccination after being attacked by animals and tetanus vaccine after getting injured.**

**17. Injuries that occur while the Insured is driving or riding a motorcycle.**

**18. Injury incurred while the Insured is racing. This includes car races, boat races, horse races, ski races of any kind including jet skis, skating, boxing, parachuting (except for life-saving parachutes) while boarding, or riding in a balloon or glider.**

**19. Injury incurred while the Insured participates in a quarrel or is involved in provoking a quarrel.**

**20. Injuries that occur while the insured commits a serious crime or while being arrested or escaping arrest.**

**21. Injury incurred by the insured while under the influence of alcohol, narcotics, or drugs, resulting in the inability to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150 mg percent and over.**

**22. Injuries that occur while the Insured is boarding or while traveling in an aircraft that is not registered to carry passengers and is not a commercial airline.**

**23. Injuries that occur while the Insured is driving or performing duties as a crew member of any aircraft.**

**24. Back pain caused by disc herniation, spinal disc herniation (Spondylolisthesis), degenerative disc herniation (Degenerative disc disease), degenerative spine (Spondylosis) and Defect, or spinal pathology at pars interarticularis (Spondylolysis). The exception is for the fracture or dislocation of the spine due to an accident.**

## **Insuring Agreement**

### **Third-Party Liability Benefits**

#### **Additional Definitions**

**Third Party** Means Anyone who is not a relative residing with the Insured, such as an employee and business partner of the insured.

#### **Coverage**

This insurance provides coverage for third parties of the insured due to accidents. The company will pay compensation according to the actual damage but not exceeding the sum insured specified in the policy. Consequences for the following damages:

1. Death or accidental injury of a third party.
2. Accidental loss or damage to property of a third party.

#### **Additional Exclusions (Only comply with insuring agreement of third-party liability benefits)**

The insured must not agree to compensate or admit liability to third parties or perform any act that may cause litigation or lawsuit without official authorization from the company.

#### **Additional Exclusions (Only comply with insuring agreement of third-party liability benefits)**

**Insurance under this coverage agreement does not cover benefits, liability to third parties caused by or as a result of the following reasons.**

1. **Deductible liability that the Insured is liable for as specified in the Policy (if any).**
2. **Loss or damage to property belonging to the Insured or in possession or statutory control of the insured**
3. **loss or damage related to liability which holds the rights under the contract**
4. **Loss or damages related to the Insured, which is done with malicious intent or illegal actions.**
5. **Criminal prosecution costs**
6. **The insured participates in a rally race.**
7. **Damages imposed as punitive damages or multiplicative damages**
8. **Loss or damage of equipment either rented or leased**

**Insuring Agreement**  
**Rental Car Deductible Benefits**

**Coverage**

This insurance provides coverage for the first part of the liability of the car insurance policy for the car rented by the insured in the case that the insured is legally liable to compensate for loss or damage occurred during the insured period and abroad.

**Additional Conditions (Only comply with the insuring agreement of rental car deductible benefits)**

1. The car must be rented from a car rental company that has a car rental business license.
2. The car rental contract must require the insured to purchase the first-class insurance or the damage to the rented car during the rental period.
3. The insured must comply to any of the car rental company agreement and conditions of the insured under the insurance contract including laws, rules and regulations of that country.

**Additional Exclusion (Only comply with the insuring agreement of rental car deductible benefits)**

**Insurance under this insuring agreement does not cover rental car deductible benefits due to following reasons:**

1. **Loss or damage resulting from driving of a rented car in violation of the rental agreement or loss and damage occurs outside of public road or due to violation of laws, rules and regulations of that country.**
2. **Loss or damage caused by wear out, deterioration by insects or animal that does not show a trace.**

**Section 5 Attachment**

If the statement in the attachments is contrary to those in the policy, the statement in the attachment shall prevail.

Other conditions and exclusion under this insurance shall remain effective.

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### Endorsement of Automatic Extended Term

(To apply for the endorsement of Overseas Travel Insurance Policy (for general public))

**Company code:**

The endorsement no.	Is a part of policy no.	Documentation Date			
Name-Last name of Insured person					
Insurance period:	days	Start on	Time:	End date:	Time:

It is hereby agreed that if there is any specified in the endorsement contrary to the policy statement, the statement contained in this endorsement shall prevail and other terms and conditions in the insurance policy still remain in force.

**Additional Definition**

**“Unpredictable Event” means** weather-permitting to operate the flight due to the natural disaster, defect of aviation equipment in case of the engine failure, changing the size of aircraft, loss of travelling documents. In case that the insured person is not allowed to get on the aircraft due to fully booking or resulting from sickness or injury occurring to the insured person.

**Automatic Extended Term**

It is hereby agreed in the insuring period of this endorsement that the insuring agreement shall extend the term to cover the return trip of the insured person which is delay due to the unexpected event uncontrolled by the insured person. The company shall extend the term as necessary to cover until the round trip is ended without additional premium or any expense, but not exceeding the days specified in the endorsement.