

Comparison Travel Insurance 50.000 USD/Covid Cover AA Insurance Brokers

Company	AXA	LUMA	ACS	ACS	April	Safety Wings	Worldtrips	MSIG
Plan	Sawaddee Thailand Plan 1	Thailand Pass plan lite	Globe Traveller	Globe Partner	My Travel Tempo Emergency	Nomad	Atlas	Say Hi Thailand Inbound Basic
Maximum plan limit	3,500,000 THB (>100.000 USD)	1,800,000 THB (>50.000 USD)	150,000 Euro	150,000 EUR	100,000 EUR / 250,000 EUR in USA	250,000 USD / 65-69 100,000 USD	80 yr and up 10,000 USD 65 -79 yr 50,000 and 100,000 USD other ages 50,000 100,000, 250,000, 500,000, 1,000,000, 2,000,000 USD	2,000,000 THB
Visa Requirements	50,000 USD and Covid	50.000/100,000 USD Covid / 400.000 THB IP and 40.000 THB OP	100.000 USD-Covid/400.000 THB IP and 40.000 THB OP	100.000 USD-Covid/400.000 THB IP and 40.000 THB OP	50,000 USD/100.000 USD Medical+Covid/400.000 THB IP and 40.000 THB OP	50,000 USD/100.000 USD Medical included Covid	50,000 USD/100.000 USD Medical+Covid/400.000 THB IP and 40.000 THB OP	50,000 USD Covid (so only 30 and 60 day TV)
Health / Accident / Covid Cover	3,500,000 THB	1,800,000 THB / 3,500,000 THB	150,000 Euro	150,000 EUR	100,000 EUR / 250,000 EUR in USA	100.000 USD-Covid	50,000 USD up to 2,000,000 USD	Only cover for Covid
Cover when asymptomatic	Yes	Yes	No	No	Yes	Partial 10 day quarantine at 50 USD per day	Partial 10 day quarantine at 50 USD per day	Yes
Loss of life, dismemberment, disability due to accident	1,000,000 THB	1,000,000 THB	Death €1,000 / Accident death € 10,000 / Permanent disability due too accident €50,000	Accident death € 8,000 / Permanent disability due too accident €30,000	€10,000 loss of life €40,000 disability	<18 5,000 USD / 18 -69 25,000 USD	<18 10,000 USD / 18 - 69 50,000 USD / 70 -74 25,000 USD / 75 > 12,500 USD	no cover
Repatriation (medical) to country of domicile	no	1,000,000 THB	100 % of actual costs	100 % of actual costs	100% of actual costs	100,000 USD	1,000,000 USD	No cover
Third party liability	850,000 THB	500,000 THB (1,000 THB Deductible each claim?)	personal €4,500,000 / property € 450,000 / € 100,- deductible	personal €4,500,000 / property € 450,000 / € 100,- deductible	€ 4,500,000 Bodily €450,000 material	25,000 USD (lifetime)	25,000 USD (lifetime)	no cover
Waiting period	cover start at arrival in Thailand	cover start at arrival in Thailand	no waiting period (start outside residence country 8 day waiting period)	no waiting period	no (only for Covid in USA)	No waiting periods	No waiting periods	7 days
Deductible	no	no	no	no	no	250 USD per policy duration	Optional 0, 100, 250, 500, 1,000, 2,500, 5,000 USD	no
Policy cancellation after decline embassy	yes	yes	yes	yes	no	yes	yes (25 USD fee after commence date)	yes
Area of cover	Thailand	Thailand	Asia outside home country	WW outside home country	Worldwide	Worldwide (USA optional)	Worldwide	Thailand
Claim payment	Inpatient/outpatient direct billing in hospital network	Inpatient Covid direct billing other cases pay and claim	Inpatient direct billing outpatient pay and claim	Inpatient direct billing outpatient pay and claim	Inpatient direct billing outpatient pay and claim	Inpatient direct billing outpatient pay and claim	Inpatient direct billing outpatient pay and claim	Inpatient direct billing outpatient pay and claim
Extendable	yes (max 1 year)	yes (max 1 year)	yes	yes	yes	yes	yes	yes
Cover motorbike accident medical expenses	yes	no	up to 125 CC	up to 125 CC	Full cover	Full cover	Full cover	no
Payment options	Banktransfer / Credit Card	Banktransfer / Credit Card	Credit Card	Credit Card / Paypal	Banktransfer / Credit Card	Credit Card	Credit Card	Banktransfer / Credit Card
Miscellaneous	policy issued in 1 hour during office hours	online policy issued with CC payment immediately / Can apply when already in Thailand with certain visa types	online policy issued with CC payment immediately / Can apply during travel	online policy issued with CC payment immediately	policy issued in 3 working days with CC immediately / Can apply during travel	No cover for cancer / Can apply outside country of residence and renewable until the age of 70	Can apply outside country of residence and renewable	Policy issued next working day
Maximum insurable age	1 until 75	1 until 75	0 until 65	0 until 70	0 until 80	1 until 70	14 days to 99	15 days to 99
Zone Countries	The premiums are for a European travelling to Thailand. Other countries can be a different premium (zone Medium Risk)	No cover for destination Pattani, Yala and Narathiwat	The premiums are depending on departure country	{1}Rates for departures from a country of the European Area {2}Rates for departures from a country outside the European Area	(1) USA (2)Canada,China,HongKong, Mexico,Monaco,United Kingdom,Russia,Singapore, Switzerland (3) All other countries		Not available for Australian and Canadian citizens and USA citizens at New York, Maryland or Washington when they stay in these area.	Zone 1 - Green Zone 2 - Non Green (no Cover)

Duration	^EUR		^Baht		Europe	ASEA / China	UK	USA/Russia/Aus/Canada/Israel	{1}	Per 30 days	Zone 3	Per 30 days	Age	Per 30 days	50,000 USD cover	Per 30 days 5,000 USD deductible	15 days - 60 years	61 - 75	76 - 99
	EUR	Baht	EUR	Baht	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	USD	USD	THB	THB	THB	THB	THB
30 days	75	2,770	62	2,276	40	45	60	65	<36	36.00	< 31 years	38	10 -- 39	40.04	14d -- 29	14.10	999	1,499	1,999
60 days	139	5,130	107	3,944	80	90	120	130	36 - 69 years	42,60	< 41 years	72	40 -- 49	64.68	30 -- 39	18.30	1,999	2,999	3,999
90 days	206	7,630	148	5,461	120	135	180	195			< 51 years	105	50 -- 59	101.64	40 -- 49	29.70	3,479	5,219	6,958
180 days	402	14,860	379	14,033	300	270	450	390			< 61 years	136	60 -- 64	137.76	50 -- 59	51.90	6,958	10,438	13,915
270 days	582	21,550	513	18,963	450	405	675	585			< 71 years	213	65 -- 69	137.76	60 -- 64	63.90			
365 days	771	28,540	646	23,894	600	540	900	780			< 80 years	303			65 -- 69	72.90	13,642	20,463	27,283
					^Baht	^Baht	^Baht	^Baht	{2}		< 31 years	฿1,406		^THB	70 -- 79	118.50			
30 days					1,480	1,665	2,220	2,405			< 41 years	฿2,664	10 -- 39	1,321	80+	218.10			
60 days					2,960	3,330	4,440	4,810	<36	62.00	< 51 years	฿3,885	40 -- 49	2,134					
90 days					4,440	4,995	6,660	7,215	36 - 69 years	73,80	< 61 years	฿5,032	50 -- 59	3,354					
180 days					11,100	9,990	16,650	14,430			< 71 years	฿7,881	60 -- 64	4,546					
270 days					16,650	14,985	24,975	21,645					65 -- 69	4,546					
365 days					22,200	19,980	33,300	28,860			< 80 years	฿11,211							

^Premiums are subject to currency changes *per age premiums adjusted to compare

\$ 33.00 € 37.00

We can not be hold responsible for changing the Premiums and for the real coverages or terms we direct you to the official Terms of Policy of the Companies.

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