

Comparison Travel Insurance 100.000 USD/Covid Cover AA Insurance Brokers

Company	AXA	AXA	AXA	LUMA	ACS	ACS	April	April
Plan	Sawaddee Thailand Low Risk Countries	Sawaddee Thailand Medium Risk Countries	Sawaddee Thailand High Risk Countries	Thailand Pass plan 1	Globe Traveller	Globe Partner	My Travel Tempo Emergency	Magellan MINI
Maximum plan limit	3,500,000 THB (>100.000 USD)	3,500,000 THB (>100.000 USD)	3,500,000 THB (>100.000 USD)	3,500,000 THB (>100.000 USD)	150,000 Euro	150,000 EUR	100,000 EUR / 250,000 EUR in USA	200,000 Euro
Visa Requirements	100.000 USD and Covid	100.000 USD and Covid	100.000 USD and Covid	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	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
Health / Accident / Covid Cover	3,500,000 THB	3,500,000 THB	3,500,000 THB	3,500,000 THB	150,000 Euro	150,000 EUR	100,000 EUR / 250,000 EUR in USA	200,000 Euro
Cover when asymptomatic	Yes	Yes	Yes	Yes	No	No	Yes	Yes
Loss of life, dismemberment, disability due to accident	1,000,000 THB	1,000,000 THB	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	no cover
Repatriation to country of domicile	no	no	no	1,000,000 THB	100 % of actual costs	100 % of actual costs	100% of actual costs	100% of actual costs
Third party liability	500,000 THB	500,000 THB	500,000 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	no cover
Waiting period	cover start at arrival in Thailand	cover start at arrival in Thailand	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
Deductible	no	no	no	no	no	no	no	no
Policy cancellation after decline embassy	yes	yes	yes	yes	no	no	no	no
Area of cover	Thailand	Thailand	Thailand	Thailand	Asia outside home country	WW outside home country	Worldwide	Worldwide
Extendable	no	no	no	yes	yes	yes	yes	yes
Payment options	Banktransfer / Credit Card	Banktransfer / Credit Card	Banktransfer / Credit Card	Banktransfer / Credit Card	Credit Card	Credit Card / Paypal	Banktransfer / Credit Card	Banktransfer / Credit Card
Miscellaneous	policy issued in 1 hour during office hours	policy issued in 1 hour during office hours	policy issued in 1 hour during office hours	online policy issued in 4 working days with CC payment immediately / Can apply when already in Thailand	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	policy issued in 3 working days with CC immediately / Can apply during travel
Maximum insurable age	until 75	until 75	until 75	until 75	until 65	until 70	until 80	until 75
Zone Countries	[[[Zone 1 : Low Risk]]] Rwanda, Ivory Coast, Bahrain, Kazakhstan, Macao, Mongolia, South Korea, Singapore, Taiwan, Vietnam	[[[Zone 2 : Medium Risk]]]	[[[Zone 2 : High Risk]]] Morocco, South Africa, Banglades, india, Indonesia, Isreal, Myanmar, Nepal, Philippines, Belgium, Czech Rep	No cover for destination Pattani, Yala and Narathiwat	The premium are for a Dutch national to Thailand.	(1)Rates for departures from a country of the European Union	(2)Canada,China,HongKong, Mexico,Monaco,United Kingdom,Russia,Singapore, Switzerland	
Zone Countries	Hong Kong, China, Qatar, Australia, New Zealand, Fiji, Norway, Finland, Estonia, El Salvador, Uruguay	All the other countries	France, Germany, Poland, Italy, Netherlands, Romania, Spain, United Kingdom, Costa Rica, Mexico, USA, Argentina, Brazil, Colombia, Ecuador, Peru		Other countries can be a different premium	(2)Rates for departures from a country outside the European Union	(1) USA (3) All other countries	

Duration	^EUR		Baht		^EUR		Baht		EUR		^Baht		{1}	Per 30 days	Zone 3	Per 30 days	Per 30 days	
	EUR	Baht	EUR	Baht	EUR	Baht	EUR	Baht	EUR	Baht	EUR	Baht		EUR	EUR	EUR	EUR	
30 days	73	2,700	80	2,970	117	4,320	84	3,100	40	1,480	<36	36.00	<36	36.00	< 31 years	38	< 30 years	59
60 days	131	4,860	144	5,346	210	7,776		5,300	80	2,960	36 - 69 years	42,60	< 41 years	72	31 - 40	79		
90 days	190	7,020	209	7,722	304	11,232	200	7,400	120	4,440			< 51 years	105	41 - 50	108		
180 days	365	13,500	401	14,850	584	21,600	500	18,500	300	11,100			< 61 years	136	51 - 64	133		
270 days	525	19,440	578	21,384	841	31,104	676	25,000	450	16,650			< 71 years	213	65 - 74	182		
365 days	679	25,110	747	27,621	1,086	40,176	851	31,500	600	22,200			< 80 years	303				
											{2}		< 31 years	฿1,406	< 30 years	2,183		
													< 41 years	฿2,664	31 - 40	2,923		
											<36	62.00	< 51 years	฿3,885	41 - 50	3,996		
											36 - 69 years	73,80	< 61 years	฿5,032	51 - 64	4,921		
													< 71 years	฿7,881	65 - 74	6,734		
													< 80 years	฿11,211				

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

\$ 31.00 € 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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