

**Comparison Travel Insurance 100.000 USD/Covid Cover AA Insurance Brokers**

Company	AXA		LUMA		ACS		ACS		April		April			
Plan	Sawaddee Thailand Plan 1		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)		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-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		150,000 Euro		150,000 EUR		100,000 EUR / 250,000 EUR in USA		200,000 Euro			
Cover when asymptomatic	Yes		Yes		No		No		Yes		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 disability €40,000		no cover			
Repatriation to country of domicile	no		1,000,000 THB		100 % of actual costs		100 % of actual costs		100% of actual costs		100% of actual costs			
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 material €450,000		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			
Deductible	no		no		no		no		no		no			
Policy cancellation after decline embassy	yes		yes		yes		yes		no		no			
Area of cover	Thailand		Thailand		Asia outside home country		WW outside home country		Worldwide		Worldwide			
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			
Extendable	yes (max 1 year)		yes (max 1 year)		yes		yes		yes		yes			
Cover motorbike accident medical expenses	no		no		up to 125 CC		up to 125 CC		Full cover		Full cover			
Payment options	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		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		policy issued in 3 working days with CC immediately / Can apply during travel			
Maximum insurable age	6 months until 75		1 until 75		0 until 65		0 until 70		0 until 80		0 until 75			
Zone Countries	The premiums are for a European travelling to Thailand. Other countries can be a different premium		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					
					Europe	ASEA / China	UK	USA/Russia/Aus /Canada/Israel	{1}	Per 30 days	Zone 3	Per 30 days		Per 30 days
Duration	^EUR	Baht	^EUR	Baht	EUR	EUR	EUR	EUR		EUR		EUR		EUR
30 days	71	2,770	79	3,100	40	45	60	65	<36	36.00	< 31 years	38	< 30 years	59
60 days	132	5,130	136	5,300	80	90	120	130	36 - 69 years	42,60	< 41 years	72	31 - 40	79
90 days	196	7,630	190	7,400	120	135	180	195			< 51 years	105	41 - 50	108
180 days	381	14,860	474	18,500	300	270	450	390			< 61 years	136	51 - 64	133
270 days	553	21,550	641	25,000	450	405	675	585			< 71 years	213	65 - 74	182
365 days	732	28,540	808	31,500	600	540	900	780			< 80 years	303		
					^Baht	^Baht	^baht	^Baht	{2}		< 31 years	฿1,482	< 30 years	2,301
30 days					1,560	1,755	2,340	2,535			< 41 years	฿2,808	31 - 40	3,081
60 days					3,120	3,510	4,680	5,070	<36	62.00	< 51 years	฿4,095	41 - 50	4,212
90 days					4,680	5,265	7,020	7,605	36 - 69 years	73,80	< 61 years	฿5,304	51 - 64	5,187
180 days					11,700	10,530	17,550	15,210			< 71 years	฿8,307	65 - 74	7,098
270 days					17,550	15,795	26,325	22,815						
365 days					23,400	21,060	35,100	30,420			< 80 years	฿11,817		

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

\$ 33.00 € 39.00

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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