



Inbound Tourists Travel Insurance Summary

(Sell through electronic channel (Online))

DEFINITIONS

1. COMPANY	refers to	The Viriyah Insurance Public company Limited
2. INSURED	refers to	the person named as Insured in the policy schedule.
3. ACCIDENT	refers to	an event which happens suddenly from external means giving rise to a result which is not intended or anticipated by the Insured.
4. INJURY	refers to	bodily injury which is caused directly and solely from an accident and is independent from other causes while this policy is in force.
5. SICKNESS	refers to	illness or disease contracted by the Insured while this policy is in force.
6. PRE-EXISTING CONDITION	refers to	any disease, sickness or injury or symptoms (and complications thereof) for which the Insured was treated or knew about (or a prudent person should have been aware existed) within 24 months before the commencement date of the policy.

GENERAL CONDITIONS

1. Period of insurance

The coverage will depend on period of insurance specify in the Policy Schedule which commences when the Insured arrival to Thailand and terminates after the Insured departure from Thailand, unless agreed or stated otherwise in the policy. Arrival to or departure from Thailand is marked when the Insured completes all immigration process.

This insurance policy shall extend to cover the Insured during the covered hospitalization until discharged.

2. Report of accident

The Insured, the beneficiary or the representative of the said person, whichever the case may be, must report the accident or the sickness to the company without delay. In the event of death, an immediate notice must be made to the company unless it can be proved that the circumstances make it impossible to do so and the notification is given to the Company as early as possible.



3. Indemnification

The compensation shall be paid by the company within 15 days after receipt of complete and proper proof of claim. Compensation for death will be paid to the beneficiary while other types of compensation will be paid to the Insured.

In the event the company wishes to investigate a claim for compensation under Insuring Agreement, the time so specified may be extended if necessary but in no event shall this total period be more than 90 days after all documents received by the company.

If the company cannot settle the claim within the specified time limit, the company is liable to pay the interest at 15 percent per annum of the amount due, calculated from the due date of the compensation.

4. Payment of insurance premium and cancellation

4.1 Premium must be paid promptly or prior to the policy commencement.

4.2 Cancellation after the policy issue will not receive a premium refund unless the reason of cancellation is due to disapproval of Visa from the embassy. Evidence from the embassy must be present and cancellation must be done prior to the policy commencement date.

GENERAL EXCLUSIONS

This insurance does not cover any loss or injury arising from, in consequence of, or occur at the time as following:

1. *Suicide or attempted suicide or self-inflicted injury.*
2. *War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, insurrection, civil commotion, popular rising against the government, riot, strike.*
3. *Terrorism*
4. *Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.*
5. *The radioactive toxic explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof.*
6. *While the Insured serves as a soldier, police, or a volunteer and participates in war or crime suppression.*
7. *While the Insured is at the oil rigs or underground mining.*

INSURING AGREEMENT

Subject to the General Conditions, Insuring Agreements, Exclusions, and attached Endorsements of this insurance policy, the Company affords coverage in consideration for the premium paid as attached.

1. Emergency medical expenses
2. Loss of life, dismemberment, loss of sight or total permanent disability
3. Emergency medical evacuation and repatriation



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THE VIRIYAH INSURANCE

4. Repatriation of mortal remains or funeral expenses
5. Personal liability
6. Hospital visitation

ENDORSEMENT

If anything specified in this clause is contrary to the policy, this clause shall prevail. All other term and conditions of this Policy remain unaltered.

1. Extended clause motorcycle

REMARK :

1. The benefits and coverage are comply with Inbound Tourists Travel Insurance (Sell through electronic channel (Online)) approved by Office of Insurance Commission (OIC)
2. The company can design the group benefits by selecting the additional package in the enclosed page.



为在泰国旅游的外国游客提供意外保险 主要内容概述

定义

1. 公司 指威利亚保险有限公司（大众）
2. 被保险人 指在本保单表格中指定的被保险人的姓名；或者在附件里注明为受本保单的保护者。
3. 意外 指由外来原因所引起的突发事件，且为被保险人非故意和非预料到的事故。
4. 受伤 指在保单的有效期间内，因意外事故所直接造成的身体受伤，且该事故是独立发生的。
5. 疾病 指在保单的有效期间内被保险人发生不正常的症状，疾病或受到感染。
6. 被保险人投保前的症状 指在本保险单生效前的24个月内，被保险人曾经治疗过或知道已存在的任何失能、疾病、受伤或症状(及其并发症)

重要规定和条件

1. 保险期间

本保单的保险期间，从被保险人到达泰国之日起至被保险人离开泰国之日止；除非在本保单内另有注明者可不在此限。到达或离开以被保险人完成移民局出/入境手续为准。

被保险人从住院治疗期间，一直到出院为止，都在本保险单的延伸保障范围内。

2. 报案通知

被保险人、受益人，或者上述两者的代表，须即时通知本公司有关被保险人受伤、患病的情况。如有死亡，须即时通知本公司，除非有适当理由可证明不能及时通知本公司者不在此限；但仍须尽快通知。



3. 賠償

本公司自取得**完整的**賠案收據及證明后，於15天内**给付保险金**。若為死亡事故，本公司將賠付給受益人，其他類型的事務則將賠付給被保險人。

如有任何合理的懷疑，根據上述保單本公司**欲进行调查时**，則所規定的時間必要時可延長；不過自本公司取得全部文件后，該賠案調查時間不得超過90天

本公司因可歸責於自己之事務致未於上述規定時間內給付者，自該賠款期限日起，本公司按年利百分之十五給付延遲利息。

4. 保險費支付与契約撤銷

4.1 保險費應立刻交付或於**保單生效**之前交付。

4.2 在本公司發出保單后撤銷投保，將不退还**保險費**；除非被保險人未獲得入境簽證則不在此限。但是必須提交大使館出具的證明文件，且被保險人也必須在**保單生效**之前通知公司。

不保事項

因下列原因所引起之損失或是受傷，本保險不負賠償之責：

1. 自殺、企圖自殺，或自殘。
2. 戰爭(不管宣戰與否)、內戰、敵軍入侵，或者類似戰爭的行為，；或者發生內戰、擾亂、叛變、動亂、罷工、暴動、革命、政變、發布戒嚴令以及其他造成宣布戒嚴的原因。
3. 恐怖攻擊。
4. 發生輻射、核燃料的放射性排放，或來自任何因燃燒而產生的核廢料以及來自其他過程獨自連續引起的核裂變。
5. 放射性爆炸 或者因核組件所引起，或者因其他危險物品所引起的核爆炸。
6. 被保險人參與軍人、警察或志願者任務，或者參加戰爭或鎮壓工作。
7. 在石油鑽井平台或地下礦井範圍發生的意外。



保险事项

根据保单条款、保险事项、除外事项及保险批单，本公司于投保人交纳保险费后承担以下责任：

1. 紧急医疗费用。
2. 因意外造成死亡、残疾、视觉丧失及完全永久残疾。
3. 提供运送紧急医疗和运送回国的费用。
4. 提供运送遗体或骨灰回国的费用。
5. 对局外人的负责。
6. 为被保险人的家属提供探病费用。

批单

如果以下附件的内容同保险单的有所冲突时，采取以下附件内容为准：
有关保险合同的条款和保险单其他例外条款，依然生效。

1. 扩大承保驾驶电单车或乘坐电单车批单。

说 明：

1. 有关本保单的相关权益及承保范围已获得泰国保险监督管理委员会（Office of Insurance Commission；OIC）的同意。
2. 为了制订保险计划，公司具有对保护协议/附件的取舍。