

Accident Travel Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	o All types of KTC VISA INFINITE	
	o All types of KTC WORLD MASTERCARD	
	o All types of KTC UNIONPAY ASIA PRESTIGE DIAMOND	
Terms and conditions	o The insured must be traveler, not the driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or travelling in any public vehicle as passenger that is legally registered to travel on designated route.	
	o The cardholders must pay fare ticket in full via all types of KTC VISA INFINITE credit card / all types of KTC WORLD MASTERCARD credit card / KTC UNIONPAY ASIA PRESTIGE DIAMOND credit card and name of cardholder and on ticket must be the same	
	o In case of Domestic travel, covers distance more than 150 kilometers from residence to destination.	
Exclusions	Any Loss or Injury arising from/or in consequence of the following causes:	
	•Suicide or attempted suicide or self-inflicted injury •War, invasion, acts of foreign enemies, or warlike operations (whether war is declared or not), civil war, meaning war between •groups of people residing in the same country, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any event that results in the declaration or maintenance of martial law •Terrorism •Radiation or radioactive contamination from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining nuclear fission process •Radioactive explosion or any nuclear component or other hazardous materials capable of causing nuclear explosion •Personal Liability •While the Insured is performing duties as military personnel, police, or volunteers and participating in war or suppression operations •While occurring at offshore oil drilling platforms, offshore natural gas drilling platforms, or underground mines •Miscarriage •Pre-existing condition •The action of Insured while being under the influence of alcohol, addictive substances or narcotic until unable to be •conscious. The definition of "under the influence of alcohol" is alcohol level of 150 milligram percent and over in case of having alcohol determination by blood test •Injuries occurring while the Insured is participating in a fight or provoking a fight	
Excluded countries	o Afghanistan, Myanmar (Burma), Belarus, Central African Republic, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Regions, Cuba, Democratic Republic of the Congo, Haiti, Iran, Iraq, Lebanon, Libya, Nicaragua, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe	
	*Excluded country list is subject to Generali group policy	
Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition	o While the baggage or Personal Effects are under control and care of hotel staff or a transport company. Such Loss or Damage must be certified in writing by the management of the hotel or the transport company.	
	o Loss or Damage from Robbery, Burglary or Gang Robbery of the baggage or Personal Effects, and such Loss or Damage must be reported by the Insured to the police officer at the place of the loss or damage within 24 hours from the incident, and such police report must be provided in the claim of indemnity.	
Travel payment by KTC Card	o Via Agent or Direct Ticket (Cardholders must pay ticket fare in full or must pay for tour package at least 50% of full price after discount (if any))	
Period of Insurance	o For Domestic and Outbound Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence.	
	o For Inbound Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports.	
	Remark: Arrival to or departure from Thailand is marked when the Insured completes all immigration process.	
Term & Condition	Insured	Sum Insured (THB)
1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability while the Insured is a passenger and the accident occurred to the public vehicle.	Cardholders (Main / Supplementary)	40,000,000
	Legal Spouse	20,000,000
	Children	4,000,000
2. Medical expenses due to accident and getting sick while traveling abroad	Cardholders (Main / Supplementary)	1,500,000
	Legal Spouse	500,000
	Children	100,000
3. Loss or damage to luggage and personal items while under control of the hotel staff or the transport staff or from force in a violent manner or by threats while traveling abroad (Maximum not exceeding 10,000 baht per piece/pair/set). The insured must be responsible for the first 600 baht of damage.	Cardholders (Main / Supplementary)	100,000
	Legal Spouse	50,000
	Children	50,000

Remark :

1. Term and condition in Item 1-3: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

2. Insured age as follows

- Card holder consist of: Main card holder age 20-80 year / Supplementary card holder age 15-80 year
- Legal spouse age 18 - 65 year
- Children age not exceed 23 year

3. Coverage of each insured will expired on the year that their age reached in remark no. 2. The coverage will cover until anniversary date of the master policy

For the main card holder / supplementary card holder who travel to Schengen countries will receive coverages as follows	
Protection period	Maximum not more than 30 days per trip
Term & Condition	Sum Insured (THB)
1. Personal Accident Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability	40,000,000 (Included in the main insurance policy)
2. Medical treatment due to accident or illness occurring abroad	1,500,000 (Included in the main insurance policy)
3. Loss or damage to luggage and personal items while under control of the hotel staff or the transport staff or from force in a violent manner or by threats while traveling abroad	Maximum not exceeding 10,000 THB per piece/pair/set The insured must be responsible for the first 600 baht of damage
4. Continuing medical care in Thailand	150,000
5. Emergency Medical Evacuation and Repatriation and Repatriation of Mortal Remains	1,500,000
6. Personal Liability	1,000,000
7. Hijacking	50,000
8. Emergency Phone Call	500
9. Rental Car Deductible	5,000

Remark : The coverage and exclusions are subject to term & Condition of Insurance Policy.

Accident Travel Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	o All types of KTC X VISA SIGNATURE o All types of KTC X WORLD REWARDS MASTERCARD
Terms and conditions	o The insured must be traveler, not the driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or travelling in any public vehicle as passenger that is legally registered to travel on designated route. o The cardholders must pay fare ticket in full via all types of KTC X VISA SIGNATURE credit card / all types of KTC X WORLD REWARDS MASTERCARD credit card and name of cardholder and on ticket must be the same o In case of Domestic travel, covers distance more than 150 kilometers from residence to destination.
Exclusions	Any Loss or Injury arising from/or in consequence of the following causes: •Suicide or attempted suicide or self-inflicted injury •War, invasion, acts of foreign enemies, or warlike operations (whether war is declared or not), civil war, meaning war between groups of people residing in the same country, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any event that results in the declaration or maintenance of martial law •Terrorism •Radiation or radioactive contamination from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining nuclear fission process •Radioactive explosion or any nuclear component or other hazardous materials capable of causing nuclear explosion •Personal Liability •While the Insured is performing duties as military personnel, police, or volunteers and participating in war or suppression operations •While occurring at offshore oil drilling platforms, offshore natural gas drilling platforms, or underground mines •Miscarriage •Pre-existing condition •The action of Insured while being under the influence of alcohol, addictive substances or narcotic until unable to be conscious. The definition of "under the influence of alcohol" is alcohol level of 150 milligram percent and over in case of having alcohol determination by blood test •Injuries occurring while the Insured is participating in a fight or provoking a fight The coverages are subject to term & Condition of Insurance Policy issued to the bank.
Excluded countries	o Afghanistan, Myanmar (Burma), Belarus, Central African Republic, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Regions, Cuba, Democratic Republic of the Congo, Haiti, Iran, Iraq, Lebanon, Libya, Nicaragua, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe *Excluded country list is subject to Generali group policy
Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition	o While the baggage or Personal Effects are under control and care of hotel staff or a transport company. Such Loss or Damage must be certified in writing by the management of the hotel or the transport company. o Loss or Damage from Robbery, Burglary or Gang Robbery of the baggage or Personal Effects, and such Loss or Damage must be reported by the Insured to the police officer at the place of the loss or damage within 24 hours from the incident, and such police report must be provided in the claim of indemnity.
Travel payment by KTC Card	o Via Agent or Direct Ticket (Cardholders must pay ticket fare in full or must pay for tour package at least 50% of full price after discount (if any))
Period of Insurance	o For Domestic and Outbound Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence. o For Inbound Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports. Remark: Arrival to or departure from Thailand is marked when the Insured completes all immigration process.

Term & Condition	Insured	Sum Insured (THB)
1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability while the Insured is a passenger and the accident occurred to the public vehicle.	Cardholders (Main / Supplementary)	40,000,000
	Legal Spouse	20,000,000
	Children	4,000,000
2. Medical expenses due to accident and getting sick while traveling abroad	Cardholders (Main / Supplementary)	1,500,000
	Legal Spouse	500,000
	Children	100,000
3. Loss or damage to luggage and personal items while under control of the hotel staff or the transport staff or from force in a violent manner or by threats while traveling abroad (Maximum not exceeding 10,000 baht per piece/pair/set). The insured must be responsible for the first 600 baht of damage.	Cardholders (Main / Supplementary)	100,000
	Legal Spouse	50,000
	Children	50,000

Remark :

1. Term and condition in Item 1-3: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

2. Insured age as follows

•Card holder consist of: Main card holder age 20-80 year / Supplementary card holder age 15-80 year

•Legal spouse age 18 - 65 year

•Children age not exceed 23 year

3. Coverage of each insured will expired on the year that their age reached in remark no. 2. The coverage will cover until anniversary date of the master policy

For the main card holder / supplementary card holder who travel to Schengen countries will receive coverages as follows

Protection period	
Term & Condition	Sum Insured (THB)
1. Personal Accident Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability	20,000,000 (Included in the main insurance policy)
2. Medical treatment due to accident or illness occurring abroad	1,500,000 (Included in the main insurance policy)
3. Loss or damage to luggage and personal items while under control of the hotel staff or the transport staff or from force in a violent manner or by threats while traveling abroad	Maximum not exceeding 10,000 THB per piece/pair/set The insured must be responsible for the first 600 baht of damage
4. Continuing medical care in Thailand	150,000
5. Emergency Medical Evacuation and Repatriation and Repatriation of Mortal Remains	1,500,000
6. Personal Liability	1,000,000
7. Hijacking	50,000
8. Emergency Phone Call	500
9. Rental Car Deductible	5,000

Remark : The coverage and exclusions are subject to term & Condition of Insurance Policy.

Accident Travel Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	o All types of KTC VISA SIGNATURE
	o All types of KTC WORLD REWARDS MASTERCARD
	o All types of KTC JCB ULTIMATE
	o All types of KTC UNIONPAY DIAMOND
Terms and conditions	o The insured must be traveler, not the driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or travelling in any public vehicle as passenger that is legally registered to travel on designated route.
	o The cardholders must pay fare ticket in full via all types of KTC VISA SIGNATURE credit card / all types of KTC WORLD REWARDS MASTERCARD credit card / all types of KTC JCB ULTIMATE credit card / all types of KTC UNIONPAY DIAMOND credit card and name of cardholder and on ticket must be the same
	o In case of Domestic travel, covers distance more than 150 kilometers from residence to destination.
Exclusions	Any Loss or Injury arising from/or in consequence of the following causes: •Suicide or attempted suicide or self-inflicted injury •War, invasion, acts of foreign enemies, or warlike operations (whether war is declared or not), civil war, meaning war between •groups of people residing in the same country, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any event that results in the declaration or maintenance of martial law •Terrorism •Radiation or radioactive contamination from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining nuclear fission process •Radioactive explosion or any nuclear component or other hazardous materials capable of causing nuclear explosion •Personal Liability •While the Insured is performing duties as military personnel, police, or volunteers and participating in war or suppression operations •While occurring at offshore oil drilling platforms, offshore natural gas drilling platforms, or underground mines •Miscarriage •Pre-existing condition •The action of Insured while being under the influence of alcohol, addictive substances or narcotic until unable to be •conscious. The definition of "under the influence of alcohol" is alcohol level of 150 milligram percent and over in case of having alcohol determination by blood test •Injuries occurring while the Insured is participating in a fight or provoking a fight
Excluded countries	o Afghanistan, Myanmar (Burma), Belarus, Central African Republic, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Regions, Cuba, Democratic Republic of the Congo, Haiti, Iran, Iraq, Lebanon, Libya, Nicaragua, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe *Excluded country list is subject to Generali group policy
Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition	o While the baggage or Personal Effects are under control and care of hotel staff or a transport company. Such Loss or Damage must be certified in writing by the management of the hotel or the transport company. o Loss or Damage from Robbery, Burglary or Gang Robbery of the baggage or Personal Effects, and such Loss or Damage must be reported by the Insured to the police officer at the place of the loss or damage within 24 hours from the incident, and such police report must be provided in the claim of indemnity.
Travel payment by KTC Card	o Via Agent or Direct Ticket (Cardholders must pay ticket fare in full or must pay for tour package at least 50% of full price after discount (if any))
Period of Insurance	o For Domestic and Outbound Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence.
	o For Inbound Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports.
	Remark: Arrival to or departure from Thailand is marked when the Insured completes all immigration process.

Term & Condition	Insured	Sum Insured (THB)
1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability while the Insured is a passenger and the accident occurred to the public vehicle.	Cardholders (Main / Supplementary)	20,000,000
	Legal Spouse	10,000,000
	Children	2,000,000
2. Loss or damage to luggage and personal items while under control of the hotel staff or the transport staff or from force in a violent manner or by threats while traveling abroad (Maximum not exceeding 10,000 baht per piece/pair/set). The insured must be responsible for the first 600 baht of damage.	Cardholders (Main / Supplementary)	40,000
	Legal Spouse	20,000
	Children	20,000

Remark :

1. Term and condition in Item 1-3: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

2. Insured age as follows

•Card holder consist of: Main card holder age 20-80 year / Supplementary card holder age 15-80 year

•Legal spouse age 18 - 65 year

•Children age not exceed 23 year

3. Coverage of each insured will expired on the year that their age reached in remark no. 2. The coverage will cover until anniversary date of the master policy

Remark : The coverage and exclusions are subject to term & Condition of Insurance Policy.

Accident Travel Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	o All types of KTC VISA PLATINUM
	o All types of KTC DIGITAL VISA PLATINUM
	o All types of KTC PLATINUM MASTERCARD
	o All types of KTC DIGITAL PLATINUM MASTERCARD
	o All types of KTC JCB PLATINUM
	o All types of KTC UNIONPAY PLATINUM
Terms and conditions	o The insured must be traveler, not the driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or travelling in any public vehicle as passenger that is legally registered to travel on designated route.
	o Cardholders must pay fare ticket in full via all types of KTC VISA PLATINUM credit card / all types of KTC DIGITAL VISA PLATINUM credit card /all types of KTC PLATINUM MASTERCARD credit card / All types of KTC DIGITAL PLATINUM MASTERCARD credit card / All types of KTC JCB PLATINUM credit card / All types of KTC UNIONPAY PLATINUM credit card and name of cardholder and on ticket must be the same
	o In case of Domestic travel, covers distance more than 150 kilometers from residence to destination.
Exclusions	Any Loss or Injury arising from/or in consequence of the following causes: •Suicide or attempted suicide or self-inflicted injury •War, invasion, acts of foreign enemies, or warlike operations (whether war is declared or not), civil war, meaning war between groups of people residing in the same country, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any event that results in the declaration or maintenance of martial law •Terrorism •Radiation or radioactive contamination from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining nuclear fission process •Radioactive explosion or any nuclear component or other hazardous materials capable of causing nuclear explosion •Personal Liability •While the Insured is performing duties as military personnel, police, or volunteers and participating in war or suppression operations •While occurring at offshore oil drilling platforms, offshore natural gas drilling platforms, or underground mines •Miscarriage •Pre-existing condition •The action of Insured while being under the influence of alcohol, addictive substances or narcotic until unable to be conscious. The definition of "under the influence of alcohol" is alcohol level of 150 milligram percent and over in case of having alcohol determination by blood test •Injuries occurring while the Insured is participating in a fight or provoking a fight The coverages are subject to term & Condition of Insurance Policy issued to the bank.
Excluded countries	o Afghanistan, Myanmar (Burma), Belarus, Central African Republic, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Regions, Cuba, Democratic Republic of the Congo, Haiti, Iran, Iraq, Lebanon, Libya, Nicaragua, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe *Excluded country list is subject to Generali group policy
Travel payment by KTC Card	o Via Agent or Direct Ticket (Cardholders must pay ticket fare in full or must pay for tour package at least 50% of full price after discount (if any))
Period of Insurance	o For Domestic and Outbound Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence.
	o For Inbound Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports.
	Remark: Arrival to or departure from Thailand is marked when the Insured completes all immigration process.

Term & Condition	Insured	Sum Insured (THB)
1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability while the Insured is a passenger and the accident occurred to the public vehicle.	Cardholders (Main / Supplementary)	8,000,000
	Legal Spouse	4,000,000
	Children	800,000
2. Loss or damage to luggage and personal items while under control of the hotel staff or the transport staff or from force in a violent manner or by threats while traveling abroad (Maximum not exceeding 10,000 baht per piece/pair/set). The insured must be responsible for the first 600 baht of damage.	Cardholders (Main / Supplementary)	40,000
	Legal Spouse	20,000
	Children	20,000

Remark :

1. Term and condition in Item 1-3: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

2. Insured age as follows

•Card holder consist of: Main card holder age 20-80 year / Supplementary card holder age 15-80 year

•Legal spouse age 18 - 65 year

•Children age not exceed 23 year

3. Coverage of each insured will expired on the year that their age reached in remark no. 2. The coverage will cover until anniversary date of the master policy

Remark : The coverage and exclusions are subject to term & Condition of Insurance Policy.

Accident Travel Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	- o All types of KTC VISA GOLD - o KTC GOLD MASTERCARD - o KTC JCB GOLD
Terms and conditions	- o The insured must be traveler, not the driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or travelling in any public vehicle as passenger that is legally registered to travel on designated route. - o Cardholders must pay fare ticket in full via all types of KTC VISA GOLD credit card / all types of KTC GOLD MASTERCARD credit card /all types of KTC JCB GOLD credit card and name of cardholder and on ticket must be the same - o In case of Domestic travel, covers distance more than 150 kilometers from residence to destination.
Exclusions	Any Loss or Injury arising from/or in consequence of the following causes: •Suicide or attempted suicide or self-inflicted injury •War, invasion, acts of foreign enemies, or warlike operations (whether war is declared or not), civil war, meaning war between groups of people residing in the same country, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any event that results in the declaration or maintenance of martial law •Terrorism •Radiation or radioactive contamination from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining nuclear fission process •Radioactive explosion or any nuclear component or other hazardous materials capable of causing nuclear explosion •Personal Liability •While the Insured is performing duties as military personnel, police, or volunteers and participating in war or suppression operations •While occurring at offshore oil drilling platforms, offshore natural gas drilling platforms, or underground mines •Miscarriage •Pre-existing condition •The action of Insured while being under the influence of alcohol, addictive substances or narcotic until unable to be conscious. The definition of "under the influence of alcohol" is alcohol level of 150 milligram percent and over in case of having alcohol determination by blood test •Injuries occurring while the Insured is participating in a fight or provoking a fight The coverages are subject to term & Condition of Insurance Policy issued to the bank
Excluded countries	o Afghanistan, Myanmar (Burma), Belarus, Central African Republic, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Regions, Cuba, Democratic Republic of the Congo, Haiti, Iran, Iraq, Lebanon, Libya, Nicaragua, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe *Excluded country list is subject to Generali group policy
Travel payment by KTC Card	o Via Agent or Direct Ticket (Cardholders must pay ticket fare in full or must pay for tour package at least 50% of full price after discount (if any))

Period of Insurance	o For Domestic and Outbound Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence.	
	o For Inbound Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports.	
	Remark: Arrival to or departure from Thailand is marked when the Insured completes all immigration process.	
Term & Condition	Insured	Sum Insured (THB)
1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability while the Insured is a passenger and the accident occurred to the public vehicle.	Cardholders (Main / Supplementary)	4,000,000
	Legal Spouse	4,000,000
	Children	4,000,000

Remark :

1. Term and condition in Item 1-3: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

2. Insured age as follows

•Card holder consist of: Main card holder age 20-80 year / Supplementary card holder age 15-80 year

•Legal spouse age 18 - 65 year

•Children age not exceed 23 year

3. Coverage of each insured will expired on the year that their age reached in remark no. 2. The coverage will cover until anniversary date of the master policy

Remark : The coverage and exclusions are subject to term & Condition of Insurance Policy.

Accident Travel Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	o All types of KTC VISA CLASSIC
	o All types of KTC CLASSIC MASTERCARD
Terms and conditions	o The insured must be traveler, not the driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or travelling in any public vehicle as passenger that is legally registered to travel on designated route.
	o Cardholders must pay fare ticket in full via all types of KTC VISA CLASSIC credit card / all types of KTC CLASSIC MASTERCARD credit card and name of cardholder and on ticket must be the same
	o In case of Domestic travel, covers distance more than 150 kilometers from residence to destination.
Exclusions	Any Loss or Injury arising from/or in consequence of the following causes: •Suicide or attempted suicide or self-inflicted injury •War, invasion, acts of foreign enemies, or warlike operations (whether war is declared or not), civil war, meaning war between •groups of people residing in the same country, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any event that results in the declaration or maintenance of martial law •Terrorism •Radiation or radioactive contamination from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining nuclear fission process •Radioactive explosion or any nuclear component or other hazardous materials capable of causing nuclear explosion •Personal Liability •While the Insured is performing duties as military personnel, police, or volunteers and participating in war or suppression operations •While occurring at offshore oil drilling platforms, offshore natural gas drilling platforms, or underground mines •Miscarriage •Pre-existing condition •The action of Insured while being under the influence of alcohol, addictive substances or narcotic until unable to be •conscious. The definition of "under the influence of alcohol" is alcohol level of 150 milligram percent and over in case of having alcohol determination by blood test •Injuries occurring while the Insured is participating in a fight or provoking a fight The coverages are subject to term & Condition of Insurance Policy issued to the bank.
Excluded countries	o Afghanistan, Myanmar (Burma), Belarus, Central African Republic, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Regions, Cuba, Democratic Republic of the Congo, Haiti, Iran, Iraq, Lebanon, Libya, Nicaragua, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe *Excluded country list is subject to Generali group policy
Travel payment by KTC Card	o Via Agent or Direct Ticket (Cardholders must pay ticket fare in full or must pay for tour package at least 50% of full price after discount (if any))
Period of Insurance	o For Domestic and Outbound Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence.
	o For Inbound Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports.
	Remark: Arrival to or departure from Thailand is marked when the Insured completes all immigration process.

Term & Condition	Insured	Sum Insured (THB)
1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability while the Insured is a passenger and the accident occurred to the public vehicle.	Cardholders (Main / Supplementary)	1,000,000
	Legal Spouse	1,000,000
	Children	1,000,000

Remark :

1. Term and condition in Item 1-3: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

2. Insured age as follows

- Card holder consist of: Main card holder age 20-80 year / Supplementary card holder age 15-80 year
- Legal spouse age 18 - 65 year
- Children age not exceed 23 year

3. Coverage of each insured will expired on the year that their age reached in remark no. 2. The coverage will cover until anniversary date of the master policy

Remark : The coverage and exclusions are subject to term & Condition of Insurance Policy.

Accident Travel Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types		KTC Credit card type		
		o KTC VISA COMMERCIAL	o KTC VISA CORPORATE	o KTC GOVERNMENT SERVICE
Insured		1.Cardmembers of KTC VISA COMMERCIAL credit card	1.Cardmembers of KTC VISA CORPORATE credit card	1.Cardmembers of KTC GOVERNMENT SERVICES Card
		2.Legal spouse of the cardholder	2.Legal spouse of the cardholder	2.Legal spouse of the cardholder
		3.Legal dependent children under 23 years of age of the cardholder	3.Legal dependent children under 23 years of age of the cardholder	3.Legal dependent children under 23 years of age of the cardholder
			4.Traveler group that has notified the company of each trip that is travelled and fares must be paid with a KTC VISA CORPORATE credit card. If the travel expenses of the traveling group are not notified, the Listings will not be protected. In the case that the cardholder is not traveling along but the cardholder was the fare payer for the traveling group, the traveling group is also protected.	4.Traveler group that has notified the company of each trip that is travelled and fares must be paid with a KTC GOVERNMENT SERVICES credit card. If the travel expenses of the traveling group are not notified the listings will not be protected. In the case that the cardholder is not traveling along but the cardholder was the fare payer for the traveling group, the traveling group is also protected.
Terms and conditions		o The insured must be traveler, not the driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or travelling in any public vehicle as passenger that is legally registered to travel on designated route.		
		o In case of Domestic travel, covers distance more than 150 kilometers from residence to destination.		
Exclusions		Any Loss or Injury arising from/or in consequence of the following causes: •Suicide or attempted suicide or self-inflicted injury •War, invasion, acts of foreign enemies, or warlike operations (whether war is declared or not), civil war, meaning war between •groups of people residing in the same country, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'état, declaration of martial law, or any event that results in the declaration or maintenance of martial law •Terrorism •Radiation or radioactive contamination from nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining nuclear fission process •Radioactive explosion or any nuclear component or other hazardous materials capable of causing nuclear explosion •Personal Liability •While the Insured is performing duties as military personnel, police, or volunteers and participating in war or suppression operations •While occurring at offshore oil drilling platforms, offshore natural gas drilling platforms, or underground mines •Miscarriage •Pre-existing condition •The action of Insured while being under the influence of alcohol, addictive substances or narcotic until unable to be •conscious. The definition of "under the influence of alcohol" is alcohol level of 150 milligram percent and over in case of having alcohol determination by blood test •Injuries occurring while the Insured is participating in a fight or provoking a fight		
Excluded countries		o Afghanistan, Myanmar (Burma), Belarus, Central African Republic, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Regions, Cuba, Democratic Republic of the Congo, Haiti, Iran, Iraq, Lebanon, Libya, Nicaragua, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe *Excluded country list is subject to Generali group policy		
Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition		-	o While the baggage or Personal Effects are under control and care of hotel staff or a transport company. Such Loss or Damage must be certified in writing by the management of the hotel or the transport company. o Loss or Damage from Robbery, Burglary or Gang Robbery of the baggage or Personal Effects, and such Loss or Damage must be reported by the Insured to the police officer at the place of the loss or damage within 24 hours from the incident, and such police report must be provided in the claim of indemnity.	-
Period of Insurance		o For Domestic and Outbound Duration of insurance means period of insurance commences immediately from time leaving place of residence anywhere in Thailand and continues until completion of the tour schedule and ceases upon arrival place of residence. o For Inbound Duration of insurance means period of insurance commences immediately upon arrival in Thailand and continues according to the arranged itinerary until completion of the itinerary in Thailand and ceases upon departure at the check-out boundary of any Thai airports. Remark: Arrival to or departure from Thailand is marked when the Insured completes all immigration process.		
Term & Condition	Insured	Sum Insured (THB) for KTC VISA COMMERCIAL	Sum Insured (THB) for KTC VISA CORPORATE	Sum Insured (THB) for KTC GOVERNMENT SERVICES CARD
1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability while the Insured is a passenger and the accident occurred to the public vehicle.	Cardholders (Main / Supplementary)	4,000,000	8,000,000	4,000,000
	Legal Spouse	4,000,000	4,000,000	4,000,000
	Children	4,000,000	800,000	4,000,000
	Travelling group	-	8,000,000	4,000,000
2. Loss or damage to luggage and personal items while under control of the hotel staff or the transport staff or from force in a violent manner or by threats while traveling abroad (Maximum not exceeding 10,000 baht per piece/pair/set). The insured must be responsible for the first 600 baht of damage.	Cardholders (Main / Supplementary)	Not covered	40,000	Not covered
	Legal Spouse	Not covered	20,000	Not covered
	Children	Not covered	20,000	Not covered
	Travelling group	Not covered	40,000	Not covered

Remark :

1. Term and condition in Item 1-3: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

2. Insured age as follows

•Card holder consist of: Main card holder age 20-80 year / Supplementary card holder age 15-80 year

•Legal spouse age 18 - 65 year

•Children age not exceed 23 year

3. Coverage of each insured will expired on the year that their age reached in remark no. 2. The coverage will cover until anniversary date of the master policy

Remark : The coverage and exclusions are subject to term & Condition of Insurance Policy.