

Accident Travel Sure Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	◦ All types of KTC VISA INFINITE credit card
	◦ All types of KTC WORLD MASTERCARD credit card
	◦ KTC UNIONPAY ASIA PRESTIGE DIAMOND credit card
Terms and conditions	◦ Insured must be traveler which is not driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or traveling in any public vehicle as passencer and legally registered to travel on designated route.
	◦ Cardholders must pay in full fare ticket 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 on cardholder and on ticket are the same.
	◦ In case of Domestic covers distance more than 150 kilometers from residence to destination.
Exclusions	<p>Any Loss or Injury arising from/or in consequence of the following causes:</p> <ul style="list-style-type: none">◦ Action of the insured while under the influence of alcohol, addictive drugs, narcotic drugs◦ Suicide or attempted suicide or self-inflicted injury◦ Disease infection parasite◦ Medical treatment or surgical treatment◦ Miscarriage◦ Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident◦ Replacement of or new sets of dentures, Crown, Prosthodontics◦ Food Poisoning◦ Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident.◦ War◦ Nuclear

	<p>Loss or Injury which occurs:</p> <ul style="list-style-type: none"> ◦ While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping ◦ While the insured is riding or traveling on a motorcycle ◦ while the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft ◦ While the Insured is piloting or working on board as an employee of an airline ◦ While the Insured is taking part in a brawl or taking part in inciting a brawl ◦ While the Insured is committing a felony or while the Insured is being arrested or escaping arrest <p>The coverage are subject to term & Condition of Insurance Policy.</p>
Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition	<p>◦ 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 management of the hotel or transport company.</p>
	<p>◦ 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 a 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.</p>
Travel payment by KTC Card	<p>◦ Via Agent or Direct Ticket (Cardholders must pay in full fare ticket or tour package price or at least 50% of fully price or after discount (if any))</p>
Period of Insurance	<p>◦ 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.</p>
	<p>◦ 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.</p>
	<p>Remarks : Arrival to or departure from Thailand is marked when the Insured completes all immigration process.</p>

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	40,000,000
	Spouse (Age 18 - 65 Years)	20,000,000
	Child(ren) (not over 23 years old)	4,000,000
2.Medical expenses due to accident and getting sick while traveling abroad	Cardholders	1,500,000
	Spouse (Age 18 - 65 Years)	500,000
	Child(ren) (not over 23 years old)	100,000
3.Loss or damage to luggage and personal items while under the control of hotel staff. or 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	100,000
	Spouse (Age 18 - 65 Years)	50,000
	Child(ren) (not over 23 years old)	50,000

Remarks : 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

**In the case of customers aged 15 - 75 years who have applied for a Schengen visa to travel abroad only.
(For customers who hold the primary card and customers who hold supplementary cards)**

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.Continuing medical care in Thailand	150,000
4.Emergency Medical Evacuation and Repatriation and Repatriation of Mortal Remains	1,500,000
5.Personal Liability	1,000,000
6.Hijacking	50,000
7.Emergency Phone Call	500
8. Rental Car Deductible	5,000

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

Accident Travel Sure Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	◦ All types of KTC X VISA SIGNATURE credit card
	◦ All types of KTC X WORLD REWARDS MASTERCARD credit card
Terms and conditions	◦ Insured must be traveler which is not driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or traveling in any public vehicle as passencer and legally registered to travel on designated route.
	◦ Cardholders must pay in full fare ticket via all types of KTC X VISA SIGNATURE credit card / all types of KTC X WORLD REWARDS MASTERCARD credit card and name on cardholder and on ticket are the same.
	◦ In case of Domestic covers distance more than 150 kilometers from residence to destination.
Exclusions	<p>Any Loss or Injury arising from/or in consequence of the following causes:</p> <ul style="list-style-type: none">◦ Action of the insured while under the influence of alcohol, addictive drugs, narcotic drugs◦ Suicide or attempted suicide or self-inflicted injury◦ Disease infection parasite◦ Medical treatment or surgical treatment◦ Miscarriage◦ Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident◦ Replacement of or new sets of dentures, Crown, Prosthodontics◦ Food Poisoning◦ Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident.◦ War◦ Nuclear

	<p>Loss or Injury which occurs:</p> <ul style="list-style-type: none"> ◦ While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping ◦ While the insured is riding or traveling on a motorcycle ◦ while the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft ◦ While the Insured is piloting or working on board as an employee of an airline ◦ While the Insured is taking part in a brawl or taking part in inciting a brawl ◦ While the Insured is committing a felony or while the Insured is being arrested or escaping arrest <p>The coverage are subject to term & Condition of Insurance Policy.</p>
Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition	<p>◦ 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 management of the hotel or transport company.</p>
	<p>◦ 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 a 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.</p>
Travel payment by KTC Card	<p>◦ Via Agent or Direct Ticket (Cardholders must pay in full fare ticket or tour package price or at least 50% of fully price or after discount (if any))</p>
Period of Insurance	<p>◦ 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.</p>
	<p>◦ 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.</p>
	<p>Remarks : Arrival to or departure from Thailand is marked when the Insured completes all immigration process.</p>

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	20,000,000
	Spouse (Age 18 - 65 Years)	10,000,000
	Child(ren) (not over 23 years old)	2,000,000
2.Medical expenses due to accident and getting sick while traveling abroad	Cardholders	1,500,000
	Spouse (Age 18 - 65 Years)	500,000
	Child(ren) (not over 23 years old)	100,000
3.Loss or damage to luggage and personal items while under the control of hotel staff. or 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	100,000
	Spouse (Age 18 - 65 Years)	50,000
	Child(ren) (not over 23 years old)	50,000

Remarks : 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

**In the case of customers aged 15 - 75 years who have applied for a Schengen visa to travel abroad only.
(For customers who hold the primary card and customers who hold supplementary cards)**

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	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.Continuing medical care in Thailand	150,000
4.Emergency Medical Evacuation and Repatriation and Repatriation of Mortal Remains	1,500,000
5.Personal Liability	1,000,000
6.Hijacking	50,000
7.Emergency Phone Call	500
8. Rental Car Deductible	5,000

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

Accident Travel Sure Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	o All types of KTC VISA SIGNATURE credit card
	o All types of KTC WORLD REWARDS MASTERCARD credit card
	o KTC JCB ULTIMATE credit card
	o KTC UNIONPAY DIAMOND credit card
	o KTC - KRUNGTHAI ICONIC credit card
	o KTC - KRUNGTHAI PRECIOUS+ credit card
	o KTC - KRUNGTHAI PRIVATE BANKING credit card
Terms and conditions	o Insured must be traveler which is not driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or traveling in any public vehicle as passencer and legally registered to travel on designated route.
	o Cardholders must pay in full fare ticket via all types of KTC VISA SIGNATURE credit card / all types of KTC X WORLD REWARDS MASTERCARD credit card / KTC JCB ULTIMAT Ecredit card / KTC UNIONPAY DIAMOND credit card / KTC - KRUNGTHAI ICONIC credit card / KTC - KRUNGTHAI PRECIOUS+ credit card / KTC - KRUNGTHAI PRIVATE BANKING credit card and name on cardholder and on ticket are the same.
	o In case of Domestic covers distance more than 150 kilometers from residence to destination.

<p>Exclusions</p>	<p>Any Loss or Injury arising from/or in consequence of the following causes:</p> <ul style="list-style-type: none"> ◦ Action of the insured while under the influence of alcohol, addictive drugs, narcotic drugs ◦ Suicide or attempted suicide or self-inflicted injury ◦ Disease infection parasite ◦ Medical treatment or surgical treatment ◦ Miscarriage ◦ Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident ◦ Replacement of or new sets of dentures, Crown, Prosthodontics ◦ Food Poisoning ◦ Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident. ◦ War ◦ Nuclear <p>Loss or Injury which occurs:</p> <ul style="list-style-type: none"> ◦ While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping ◦ While the insured is riding or traveling on a motorcycle ◦ while the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft ◦ While the Insured is piloting or working on board as an employee of an airline ◦ While the Insured is taking part in a brawl or taking part in inciting a brawl ◦ While the Insured is committing a felony or while the Insured is being arrested or escaping arrest <p>The coverage are subject to term & Condition of Insurance Policy.</p>
<p>Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition</p>	<ul style="list-style-type: none"> ◦ 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 management of the hotel or transport company. ◦ 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 a 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.
<p>Travel payment by KTC Card</p>	<ul style="list-style-type: none"> ◦ Via Agent or Direct Ticket <p>(Cardholders must pay in full fare ticket or tour package price or at least 50% of fully price or after discount (if any))</p>

Period of Insurance		<ul style="list-style-type: none"> ◦ 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.
		<ul style="list-style-type: none"> ◦ 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.
		Remarks : 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	20,000,000
	Spouse (Age 18 - 65 Years)	10,000,000
	Child(ren) (not over 23 years old)	2,000,000
2.Medical expenses due to accident and getting sick while traveling abroad	Cardholders	40,000
	Spouse (Age 18 - 65 Years)	20,000
	Child(ren) (not over 23 years old)	20,000

Remarks : 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

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

Accident Travel Sure Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	◦ All types of KTC VISA PLATINUM credit card
	◦ All types of KTC PLATINUM MASTERCARD credit card
	◦ All types of KTC TITANIUM MASTERCARD credit card
	◦ KTC JCB PLATINUM credit card
	◦ KTC UNIONPAY PLATINUM credit card
Terms and conditions	◦ Insured must be traveler which is not driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or traveling in any public vehicle as passencer and legally registered to travel on designated route.
	◦ Cardholders must pay in full fare ticket via all types of KTC VISA PLATINUM credit card / all types of KTC PLATINUM MASTERCARD credit card / all types of KTC TITANIUM MASTERCARD credit card / KTC JCB PLATINUM credit card / KTC UNIONPAY PLATINUM credit card and name on cardholder and on ticket are the same.
	◦ In case of Domestic covers distance more than 150 kilometers from residence to destination.

<p style="text-align: center;">Exclusions</p>	<p>Any Loss or Injury arising from/or in consequence of the following causes:</p> <ul style="list-style-type: none"> ◦ Action of the insured while under the influence of alcohol, addictive drugs, narcotic drugs ◦ Suicide or attempted suicide or self-inflicted injury ◦ Disease infection parasite ◦ Medical treatment or surgical treatment ◦ Miscarriage ◦ Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident ◦ Replacement of or new sets of dentures, Crown, Prosthodontics ◦ Food Poisoning ◦ Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident. ◦ War ◦ Nuclear <p>Loss or Injury which occurs:</p> <ul style="list-style-type: none"> ◦ While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping ◦ While the insured is riding or traveling on a motorcycle ◦ while the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft ◦ While the Insured is piloting or working on board as an employee of an airline ◦ While the Insured is taking part in a brawl or taking part in inciting a brawl ◦ While the Insured is committing a felony or while the Insured is being arrested or escaping arrest <p>The coverage are subject to term & Condition of Insurance Policy.</p>
<p style="text-align: center;">Travel payment by KTC Card</p>	<ul style="list-style-type: none"> ◦ Via Agent or Direct Ticket <p>(Cardholders must pay in full fare ticket or tour package price or at least 50% of fully price or after discount (if any))</p>

Period of Insurance		<ul style="list-style-type: none"> ◦ 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.
		<ul style="list-style-type: none"> ◦ 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.
		Remarks : 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	8,000,000
	Spouse (Age 18 - 65 Years)	4,000,000
	Child(ren) (not over 23 years old)	800,000
2.Medical expenses due to accident and getting sick while traveling abroad	Cardholders	40,000
	Spouse (Age 18 - 65 Years)	20,000
	Child(ren) (not over 23 years old)	20,000

Remarks : Term and condition in Item 1-2: Spouse and children must travel with the cardholder. In the case of spouses and children Be a cardholder and pay yourself. 100% protection

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

Accident Travel Sure Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	◦ All types of KTC VISA GOLD credit card
	◦ All types of KTC GOLD MASTERCARD credit card
	◦ All types of KTC JCB GOLD credit card
Terms and conditions	◦ Insured must be traveler which is not driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or traveling in any public vehicle as passencer and legally registered to travel on designated route.
	◦ Cardholders must pay in full fare ticket 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 on cardholder and on ticket are the same.
	◦ In case of Domestic covers distance more than 150 kilometers from residence to destination.
Exclusions	<p>Any Loss or Injury arising from/or in consequence of the following causes:</p> <ul style="list-style-type: none">◦ Action of the insured while under the influence of alcohol, addictive drugs, narcotic drugs◦ Suicide or attempted suicide or self-inflicted injury◦ Disease infection parasite◦ Medical treatment or surgical treatment◦ Miscarriage◦ Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident◦ Replacement of or new sets of dentures, Crown, Prosthodontics◦ Food Poisoning◦ Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident.◦ War◦ Nuclear

		<p>Loss or Injury which occurs:</p> <ul style="list-style-type: none"> ◦ While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping ◦ While the insured is riding or traveling on a motorcycle ◦ while the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft ◦ While the Insured is piloting or working on board as an employee of an airline ◦ While the Insured is taking part in a brawl or taking part in inciting a brawl ◦ While the Insured is committing a felony or while the Insured is being arrested or escaping arrest <p>The coverage are subject to term & Condition of Insurance Policy.</p>
Travel payment by KTC Card		<ul style="list-style-type: none"> ◦ Via Agent or Direct Ticket (Cardholders must pay in full fare ticket or tour package price or at least 50% of fully price or after discount (if any))
Period of Insurance		<ul style="list-style-type: none"> ◦ 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.
		<ul style="list-style-type: none"> ◦ 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.
		Remarks : 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	4,000,000
	Spouse (Age 18 - 65 Years)	4,000,000
	Child(ren) (not over 23 years old)	4,000,000

Remarks : Term and condition in Item 1. spouse and/or Chil(ren) no need to travel with Cardholders.

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

Accident Travel Sure Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	◦ All types of KTC VISA CLASSIC credit card
	◦ All types of KTC CLASSIC MASTERCARD credit card
Terms and conditions	◦ Insured must be traveler which is not driver or works as a staff in any public vehicle. Cover for loss or injury arising from boarding or traveling in any public vehicle as passencer and legally registered to travel on designated route.
	◦ Cardholders must pay in full fare ticket via all types of KTC VISA CLASSIC credit card / all types of KTC CLASSIC MASTERCARD credit card and name on cardholder and on ticket are the same.
	◦ In case of Domestic covers distance more than 150 kilometers from residence to destination.
Exclusions	<p>Any Loss or Injury arising from/or in consequence of the following causes:</p> <ul style="list-style-type: none">◦ Action of the insured while under the influence of alcohol, addictive drugs, narcotic drugs◦ Suicide or attempted suicide or self-inflicted injury◦ Disease infection parasite◦ Medical treatment or surgical treatment◦ Miscarriage◦ Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident◦ Replacement of or new sets of dentures, Crown, Prosthodontics◦ Food Poisoning◦ Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident.◦ War◦ Nuclear

		<p>Loss or Injury which occurs:</p> <ul style="list-style-type: none"> ◦ While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping ◦ While the insured is riding or traveling on a motorcycle ◦ while the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft ◦ While the Insured is piloting or working on board as an employee of an airline ◦ While the Insured is taking part in a brawl or taking part in inciting a brawl ◦ While the Insured is committing a felony or while the Insured is being arrested or escaping arrest <p>The coverage are subject to term & Condition of Insurance Policy.</p>
Travel payment by KTC Card		<ul style="list-style-type: none"> ◦ Via Agent or Direct Ticket <p>(Cardholders must pay in full fare ticket or tour package price or at least 50% of fully price or after discount (if any))</p>
Period of Insurance		<ul style="list-style-type: none"> ◦ For Domestic and Outbound <p>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.</p>
		<ul style="list-style-type: none"> ◦ For Inbound <p>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.</p>
		Remarks : 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	1,000,000
	Spouse (Age 18 - 65 Years)	1,000,000
	Child(ren) (not over 23 years old)	1,000,000

Remarks : Term and condition in Item 1. spouse and/or Chil(ren) no need to travel with Cardholders.

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

Accident Travel Sure Insurance for KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Credit card types	Credit card type of KTC		
	o KTC VISA COMMERCIAL credit card	o KTC VISA CORPORATE credit card	o KTC GOVERMENT SERVICES Card
Protected person	1.Cardmembers of KTC VISA COMMERCIAL credit card	1.Cardmembers of KTC VISA CORPORATE credit card	1.Cardmembers of KTC GOVERMENT 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. If the traveling expenses of the traveling group are not notified Fares must be paid with a KTC VISA CORPORATE credit card Listings will not be protected. In the case that the cardholder is not traveling along But he was the one who paid the price for the traveling group. The traveling group is also protected.	4.Traveler group that has notified the company of each trip that is travelled. If the traveling expenses of the traveling group are not notified Fares must be paid with a KTC GOVERMENT SERVICES Card Listings will not be protected. In the case that the cardholder is not traveling along But he was the one who paid the price for the traveling group. The traveling group is also protected.
Terms and conditions	o Insured must be traveler which is not driver or works as a staff in any public vheicle. Cover for loss or injury arising from boarding or traveling in any public vehicle as passencer and legally registered to travel on designated route.		
	o In case of Domestic covers distance more than 150 kilometers from residence to destination.		
Exclusions	Any Loss or Injury arising from/or in consequence of the following causes: o Action of the insured while under the influence of alcohol, addictive drugs, narcotic drugs o Suicide or attempted suicide or self-inflicted injury o Disease infection parasite o Medical treatment or surgical treatment o Miscarriage o Dental care or root canal treatment except the treatment occurring within 7 days from the date of accident o Replacement of or new sets of dentures, Crown, Prosthodontics o Food Poisoning o Backache as a result of Herniated Disc, Prolapse Disc, Subluxation or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident. o War o Nuclear		
	Loss or Injury which occurs: o While the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping o While the insured is riding or traveling on a motorcycle o while the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft o While the Insured is piloting or working on board as an employee of an airline o While the Insured is taking part in a brawl or taking part in inciting a brawl o While the Insured is committing a felony or while the Insured is being arrested or escaping arrest The coverage are subject to term & Condition of Insurance Policy.		

Maximum responsibility per vehicle		<ul style="list-style-type: none"> ◦ Responsibility not exceeding 100,000,000 baht for accidents occurring per vehicle. And if there is a loss of more than 100,000,000 baht in the same accident, The Company's responsibilities to each insured person will be reduced proportionately. The company will be responsible for a maximum total of not more than 100,000,000 baht. 		
Loss or Damage of Baggage and Personal Effects Incurred Overseas Condition		-	<ul style="list-style-type: none"> ◦ 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 a 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		<ul style="list-style-type: none"> ◦ 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. 		
		<ul style="list-style-type: none"> ◦ 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. 		
		Remarks : 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 credit card	Sum Insured (THB) for KTC VISA CORPORATE credit card	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	4,000,000	8,000,000	4,000,000
	Spouse (Age 18 - 65 Years)	4,000,000	4,000,000	4,000,000
	Child(ren) (not over 23 years old)	4,000,000	800,000	4,000,000
	Traveling group	-	8,000,000	4,000,000
3.Loss or damage to luggage and personal items while under the control of hotel staff. or 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	No Cover	40,000	No Cover
	Spouse (Age 18 - 65 Years)	No Cover	20,000	No Cover
	Child(ren) (not over 23 years old)	No Cover	20,000	No Cover
	Traveling group	No Cover	40,000	No Cover

Remarks : Spouses and children do not need to travel with the cardholder

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