

Thailand launches tourist insurance coverage scheme

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<http://www.tatnews.org/thailand-launches-tourist-insurance-coverage-scheme/>

Bangkok – 24 July 2014, Tourists planning a visit to Thailand can now avail of a special online insurance coverage scheme known as the “Thailand Travel Shield”, which will be set up by the Tourism Authority of Thailand (TAT) in cooperation with four reputed Thai insurance companies, Muang Thai Insurance, Chao Phaya Insurance, Siam City Insurance, and Krungthai Panich Insurance. All are reputable, publicly-listed companies.

Effective July 25, 2014, visitors will be able to buy the insurance coverage online for a broad range of unforeseen events ranging from accidents, trip cancellation, loss or damage of baggage / personal belongings, emergency hotel accommodation, etc.

These travel insurance policies provide instant coverage up to the value of 1,000,000 Baht for the packages starting at 650 Baht, and up to the value of 2,000,000 Baht for the packages starting at 1,100 Baht. The period of coverage ranges up to 60 days, but it can also cover visitors making annual trips to Thailand.

The scheme will be publicised worldwide by TAT through its international offices, as well as marketed online through website:

www.tourismthailand.org/thailandtravelshield

TAT Governor Thawatchai Arunyik said, “TAT has initiated the creation of an alternative insurance scheme that could be offered by Thai companies. We are now happy to report that such a scheme has now been set in place. This is to ensure that travellers enjoy their visit to the kingdom with great peace of mind, knowing that should anything go wrong, they’ll be covered.”

In addition, everyone purchasing this insurance can take advantage of the 24-hour emergency assistance offered by the well-known Allianz Global Assistance.

The Medical and Travel Assistance Services will allow visitors to get pre-trip information; such as, inoculation, weather, exchange rates, telephone medical advice, medical service provider referral, assistance in case of loss of luggage/passport assistance, and embassy referral.

Visitors availing of the scheme are also advised to read the fine print to see what is excluded from the coverage; such as, accidents while under the influence of alcohol, indulging in extreme sports, motorcycle riding, getting involved in public brawls, etc.

Premium Table

| Period of Insurance | Premium (Baht) | |
|---------------------|----------------|--------|
| | Plan 1 | Plan 2 |
| 1-7 days | 650 | 1,100 |
| 8-14 days | 1,000 | 1,750 |
| 15-30 days | 1,400 | 2,850 |
| 31-60 days | 1,750 | 3,150 |
| Annual Trip | 6,900 | 12,000 |

The above premium includes VAT and stamp duty.

Coverage Table

| Coverage per Trip | Sum Insured (Baht) | |
|--|---|---|
| | Plan 1 | Plan 2 |
| 1. Loss of life, dismemberment (hand, foot), loss of sight or total permanent disability during the trip from accident | Maximum 1,000,000 | Maximum 2,000,000 |
| 2. Medical expenses from accident and sickness. | Actual cost but not exceeding 1,000,000 | Actual cost but not exceeding 2,000,000 |
| 3. Trip cancellation | Actual cost but not exceeding 15,000 | Actual cost but not exceeding 30,000 |
| 4. Trip curtailment | Actual cost but not exceeding 15,000 | Actual cost but not exceeding 30,000 |
| 5. Hijacking (2,000 Baht for each 12 hours) | Maximum 20,000 | Maximum 40,000 |
| 6. Travel delay (more than 6 hours) | 3,000 per day maximum 12,000 | 6,000 per day maximum 18,000 |
| 7. Loss or damage of baggage and personal belongings | Actual cost but not exceeding 12,500 | Actual cost but not exceeding 25,000 |
| 8. Baggage delay | Actual cost but not exceeding 7,500 | Actual cost but not exceeding 15,000 |
| 9. Personal liability | Actual cost but not exceeding 750,000 | Actual cost but not exceeding 1,500,000 |
| 10. Travel assistance service* | Maximum 10,000,000 | Maximum 10,000,000 |

*Emergency medical evacuation/repatriation and/or repatriation of mortal remains

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