



**Summary of Sign & Fly Travel Insurance  
and Purchase Protection Plan Coverage  
For UOB Credit Cardholders Issued in Thailand  
Coverage Period 31/12/2024 – 31/12/2025**

**Underwritten by AXA Insurance PCL.**

**Summary of Sign & Fly Travel Insurance Policy Coverage**

If you pay for your airfare, travel tickets, or full travel packages in advance using a UOB credit card in full or via an interest-free installment plan, including tickets from promotional activities or redeemed using credit card reward points (for which you have paid a portion of the airfare, including airport taxes and fuel surcharges, if applicable).

Each trip starts from the moment you leave your residence for the journey and continues until you return to Thailand or your residence. Coverage includes both domestic and international travel, with a maximum trip duration of 180 days per trip, as detailed below.

**1. Benefit of Travel Accident while Travelling on Public Transport**

- 1.1 Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability (PA.2) while Travelling on Public Transport.
- 1.2 Compensation for Third-Degree Burns or Scald Injuries.
- 1.3 Compensation for Plastic Surgery Expenses.

**2. Benefit of Travel Delay**

- 2.1 Direct Flight Delay due to late arrival of aircraft at the departure point, flight cancellation by airlines, or denial of boarding due to overbooking, where no alternative flight is available (more than 4 hours).
- 2.2 Missed Connecting Flight due to a delay of the incoming aircraft to the transfer point, where no alternative flight is available (more than 4 hours).

**3. Benefit of Baggage Delay and/or Loss of Baggage (Overseas Destination Only)**

- 3.1 Baggage Delay at the overseas destination for more than 6 hours.
- 3.2 Loss of Baggage at the overseas destination for more than 24 hours.

**4. Benefit of Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal Remains back to Thailand (Overseas Trip Only). *Exclusive privileges for UOB ROP Preferred, UOB Zenith, UOB KrisFlyer World Elite, UOB Infinite, and UOB Reserve credit cardholders only.***

*Remark: This document is only a summary of coverage. For detailed terms, conditions, or exclusions, please refer to the contents of the insurance policy that is in force.*



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**General Exclusions (Apply to All Insuring Agreements)**

This Insurance policy does not cover any loss or damage, due to, as a consequence of, causes by or occur at the time as follows (unless otherwise specified in the insuring agreement).

1. Suicide or attempted suicide or self-inflicted Injury.
2. War, invasion, act of foreign enemies or warlike whether declared or otherwise, or civil war, insurrection, rebellion, Riot, Strike, Civil Commotion, revolution, coup d'état, chaos from the uprising of citizens against government, martial law announcement or any incident causing the maintenance of martial law.
3. Terrorism.
4. Unlawful acts of the Insured, seizure, confiscation, deterioration, destruction by customs officer or other competent officers due to the Insured's violation of laws, rules, and regulations of the government of such territory.
5. Nuclear weapon, radiation or radioactivity from any nuclear fuel or any nuclear refuse arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/fusion.
6. Explosion of radioactivity or nuclear component or other hazardous material which may cause explosion in nuclear process.
7. While the Insured is performing duty as a soldier, police, or a volunteer and participates in war, or warlike operation, or crime suppression.
8. While the Insured is travelling in, to or through the country or territory which is declared by the Company as excluded country or territory or other as specified on policy schedule and endorsement\*
9. While the Insured is at the oil rigs, offshore petroleum drilling platform or underground mining.
10. The Deductible which the Insured is liable according to the insuring agreements and/or endorsements (if any).

***\*This insurance will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through***

1. ***Afghanistan, Belarus, Crimea (Including Sevastopol), Cuba, Iran, Nepal (Only areas higher than 1,500 m. above sea level), North Korea, Russia, Syria, Myanmar, Ukrainian Regions of Donetsk, Luhansk, Kherson and Zaporizhzhia and Venezuela.***
2. ***The sanctioned countries declared by the United Nations (UN) or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.***



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### Table of Coverage

Insuring Agreement	Sum Insured (Baht)				
	UOB Lady's Platinum, UOB Lady's Solitaire, UOB Preferred, UOB Yolo, UOB World, UOB One, UOB Simple, UOB Grab, UOB Lazada, UOB Makro	UOB PRVI Miles, UOB KF World	UOB Premier, UOB ROP Select, UOB Mercedes	UOB ROP Preferred, UOB Zenith, UOB KF World Elite	UOB Infinite, UOB Reserve
<b>1. Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech, or Permanent Disability (PA.2) while travelling on Public Transport</b> Spouse, children and parents of the cardholder will be covered 25% of the sum insured	10,000,000 per cardholder	20,000,000 per cardholder	25,000,000 per cardholder	35,000,000 per cardholder	35,000,000 per cardholder
<b>2. Compensation for Third-Degree Burns or Scald Injuries while travelling on Public Transport</b>	According to rule of 9 criteria but not exceed 5,000,000				
<b>3. Compensation for Plastic Surgery Expenses while travelling on Public Transport</b>	10% of sum insured and maximum 5,000,000 per cardholder				
<b>4. Travel Delay (More than 4 hours).</b> <b>4.1 Direct Flight</b> Late arrival of aircraft at the departure point, flight cancellation by airlines, or denial of boarding due to overbooking <b>4.2 Missed Connecting Flight</b> Delay of the incoming aircraft to the transfer point	7,000 for cardholder 15,000 per family	20,000 for cardholder 40,000 per family	20,000 for cardholder 40,000 per family	20,000 for cardholder 40,000 per family	30,000 for cardholder 60,000 per family
<b>5. Baggage Delay (More than 6 hours &amp; Overseas destination only)</b> Compensate for the purchase of urgently needed clothing, apparel, or personal items, as well as essential daily necessities in emergency situations, based on actual expenses charged to the UOB credit card account	7,000 for cardholder 15,000 per family	20,000 for cardholder 40,000 per family	20,000 for cardholder 40,000 per family	20,000 for cardholder 40,000 per family	30,000 for cardholder 60,000 per family
<b>6. Loss of Baggage (More than 24 hours &amp; Overseas destination only)</b> Compensate for the purchase of urgently needed clothing, apparel, or personal items, as well as essential daily necessities in emergency situations, based on actual expenses charged to the UOB credit card account	25,000 for cardholder 50,000 per family	50,000 for cardholder 100,000 per family	50,000 for cardholder 100,000 per family	50,000 for cardholder 100,000 per family	80,000 for cardholder 150,000 per family
<b>7. Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal Remains back to Thailand (Overseas trip only) *</b>	<b>Not Covered</b>	<b>Not Covered</b>	<b>Not Covered</b>	800,000 for the cardholder and family	800,000 for the cardholder and family

### Remark

- In cases where expenses are paid with cash or other credit cards that are not UOB credit cards, the company will reimburse the actual necessary and reasonable expenses, up to a maximum of 5,000 Baht.
- Family means spouse and/or lawful children, including legally adopted children of the insured who are not older than 20 years of age, and/or father and mother of the insured. However, this does not include adoptive parents of the insured. Coverage applies only to family members not older than 70 years of age who are traveling together with the insured on the same trip.



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- The purchase of airfare, travel tickets, or full travel packages in advance using a supplementary UOB credit card, the supplementary cardholder will be covered with the same coverage as the primary cardholder.
- In the case where both the primary cardholder and the supplementary cardholder travel together, regardless of whether airfare, travel tickets, or travel packages are purchased using the primary or supplementary card, the coverage will be 150%. Specifically, the primary cardholder will receive full coverage, while the supplementary cardholder will receive 50% of the sum insured as specified in the table of coverage for each card.
- In case of baggage delay while in Thailand or during a return flight to Thailand, expenses for essential daily necessities in emergency situations must be incurred within 24 hours from the time the insured arrives back in Thailand. Compensation will be limited to a maximum of 5,000 Baht.
- **\*Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal Remains back to Thailand (Overseas trip only) from the sickness resulting from the COVID-19 (Coronavirus Disease 2019) infection will be covered maximum 10% of the sum insured, with a maximum coverage amount of 80,000 Baht.**



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**Insuring Agreement of Benefit of Travel Accident while Travelling on Public Transport**

**1. Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability (PA.2) while Travelling on Public Transport**

This Insurance policy covers the Insured in the event that the Insured sustains a bodily Injury from Accident while travelling on public transport during the period of insurance. If such an Accident leads to loss of life, Dismemberment, Loss of Sight, Loss of Hearing, or Permanent Disability of the Insured within 180 days commencing from the date of the Accident or the Injury causes the Insured to receive medical treatment as an Inpatient in a hospital or medical center and subsequently die.

*“Public Transport” means Land, water, or air vehicles that are legally licensed to operate within the jurisdiction and provide transport services for a fare, according to clearly defined routes and schedules for the public. This excludes all types of hired or rented vehicles, including chartered aircraft, motorcycle, Grab, Uber, or tricycle tuk tuk.*

**2. Compensation for Third-Degree Burns or Scald Injuries**

This Insurance policy covers the Insured in the event that the Insured sustains a bodily Injury from Accident while travelling on public transport during the period of insurance. If such an Accident leads to Third-Degree Burns or Scald Injuries, which cause the Insured to receive medical treatment in a hospital or medical center. The company will compensate the Insured according to the compensation benefits table, with a maximum payout of up to 5,000,000 Baht.

<b>Compensation Benefits Table for Third-Degree Burns or Scald Injuries</b>	
<b>Benefits</b>	<b>% of Sum Insured</b>
Third-Degree Burns or Scald Injuries according to 9% criteria (Rule of Nines)	
Not lower than 27% of body skin	60%
Not lower than 18% of body skin	35%
Not lower than 9% of body skin	20%
Not lower than 4.5% of body skin	10%

**3. Compensation for Plastic Surgery Expenses**

This Insurance policy covers the Insured in the event that the Insured sustains a bodily Injury from Accident while travelling on public transport during the period of insurance. If such an Accident causes the Insured to get necessary medical plastic surgery according to the medical standard in a hospital or medical center. The company will compensate the Insured for 10% of sum insured stated in item 1, with a maximum payout of up to 5,000,000 Baht, whichever is less.

**Specific Exclusions (Only apply to Insuring Agreement: Benefit of Travel Accident while Travelling on Public Transport)**

**The Insurance policy will not cover Injury or any loss or damage arising from, or as a consequence of, the following causes:**

**1. Any action of the Insured while under one of the following conditions:**

- 1.1. While under the influence of addictive drugs or narcotic drugs to the point of being unable to maintain consciousness, or**
- 1.2. While under the influence of alcohol with an alcohol level in the body at the time of testing equivalent to a blood alcohol level of 150 milligrams percent or more, or**
- 1.3. While under the influence of alcohol and unable to maintain consciousness in the event of no blood alcohol testing or the alcohol level cannot be tested.**



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2. **Exposure to germs or parasites infection, except pyogenic infections or tetanus or rabies which is caused by wounds as a result of from an Accident.**
3. **Miscarriage, except for that miscarriage is a direct result of an Accident.**
4. **While the Insured is boarding or traveling in an aircraft that is not registered to carry passengers and is not a commercial airline.**
5. **While the Insured is piloting or performing duties as a crew member of any aircraft.**
6. **While the Insured is taking part in a brawl or taking part in inciting a brawl.**
7. **While the Insured is committing a crime or is being arrested or escaping arrest.**
8. **While the Insured is participating in all types of car or boat races, horse races, and all types of ski races including jet skis, skating, boxing, parachuting (except for the purpose of life saving), boarding or traveling in a hot-air balloon, gliding, bungee jumping, climbing or hiking that requires tools or diving with oxygen tank and breathing equipment under water.**
9. **While the Insured is riding or being passenger on motorcycle.**

**Claims for Compensation and Submission of Documents and/or Evidence**

The Insured, beneficiary, or representative of the Insured or beneficiary, as the case may be, is required to notify and submit the documents and/or evidence as follows to the Company within 30 days, commencing from the date of death of the Insured or the date the Physician diagnoses the Insured with Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability, in order to claim compensation as follows.

**1. Claiming for loss of life**

- 1.1. The Company's claim form.
- 1.2. Death certificate and/or medical certificate.
- 1.3. Copy of autopsy report.
- 1.4. Copy of daily police report.
- 1.5. Copy of ID card and house registration with the stamp as "Death" of the Insured.
- 1.6. Copy of ID card and a copy of the beneficiary's house registration.
- 1.7. Copy of the Insured's passport and/or any travel evidence.
- 1.8. Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.

**2. Claiming for Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability**

- 2.1. The Company's claim form.
- 2.2. Medical certificate confirming Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability.
- 2.3. Copy of the Insured's passport and/or any travel evidence.
- 2.4. Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.

**3. Claim for the compensation for Third-Degree Burns or Scald Injuries**

- 2.1 The Company's claim form.
- 2.2 Medical certificate confirming Third-Degree Burns or Scald Injuries.



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2.3 Copy of the Insured's passport and/or any travel evidence.

2.4 Original receipt showing the itemized medical expenses, or summary medical bills and original receipt.

2.5 Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.

**4. Claim for the compensation for Plastic Surgery Expenses**

4.1 The Company's claim form.

4.2 Medical certificate stating the symptoms, diagnosis, and the treatment

4.3 Copy of the Insured's passport and/or any travel evidence.

4.4 Original receipt showing the itemized medical expenses, or summary medical bills and original receipt.

4.5 Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.

In case of the Company requires any other documents and/or evidence more than the documents and/or evidence as specified above, the Company will provide a written notice to the claimant stating all additional requested documents and/or evidence with reason and necessity of having these documents and/or evidence.





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**Insuring Agreement of Benefit of Travel Delay**

**1. Direct Flight Delay**

This Insurance policy covers in the event that **the Insured's confirmed flight is delayed for more than 4 hours from the scheduled departure time as stated on the flight ticket. The delay must be due to late arrival of aircraft at the departure point, flight cancellation by airlines, or denial of boarding due to overbooking, and no alternative flight is available.** The insured must agree to accept the earliest and most suitable rescheduled flight provided by the airline.

**2. Missed Connecting Flight**

This Insurance policy covers in the event that **the Insured misses a connecting flight with a confirmed travel schedule due to a delay of the incoming flight to the transfer point and no alternative flight is available within 4 hours from the time the Insured's incoming flight arrives at the transfer point until the Insured departs from the transfer point.** The Insured must agree to accept the earliest and most suitable new scheduled flight provided by the airline.

As mentioned in item 1 and item 2 above, the company will compensate the Insured for expenses such as hotel accommodation, meals, drinks, emergency phone calls or phone call for flight rebooking/postpone flight, travel expenses to and from the airport and temporary accommodation, clothing, or necessary daily items in the event that the insured's baggage has already been checked in. **The compensation will be based on the expenses charged to the UOB credit card, up to the sum insured specified on the policy schedule.**

**If the insured's return flight to Thailand, which has been confirmed in advance, is delayed for more than 4 hours from the scheduled departure time as stated on the flight ticket, the company will compensate the insured for airport limousine service fee and/or emergency phone calls, or calls to the insured's residence, based on the actual expenses incurred, up to a maximum of 5,000 Baht.**

***Remark: In cases where expenses are paid with cash or other credit cards that are not UOB credit cards, the company will reimburse the actual necessary and reasonable expenses, up to a maximum of 5,000 Baht.***

**Specific Exclusions (Only apply to Insuring Agreement: Travel Delay)**

**This Insurance policy will not cover travel delay and/or any expenses arising from, or as a consequence of, the following causes:**

- 1. The Insured fails to start the trip at the first departure point for any reason.**
- 2. The Insured fails to show to the airlines within the specified time.**
- 3. Additional expenses incurred due to rejecting alternative travel arrangements or facilities offered by the airline.**
- 4. Additional expenses incurred as a result of accepting compensation from the airline in exchange for not traveling on an overbooked flight.**
- 5. Expenses for items not necessary for the trip.**

**Claims for Compensation and Submission of Documents and/or Evidence**

The Insured, beneficiary, or representative of the Insured or beneficiary, as the case may be, is required to notify and submit the documents and/or evidence as follows to the Company within 30 days, commencing from the occurrence of the right to claim, in order to claim compensation as follows.

- 1. The Company's claim form.**
- 2. Copy of the Insured's passport and/or any travel evidence.**





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3. Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.
4. Letters, documents, or other evidence from the airline, airport, or responsible authorities confirming the cause of the flight delay or missed connection flight.
5. Flight tickets or documents specifying the travel schedule.
6. Documents detailing phone call expenses.
7. Proof of payment for necessary expenses made via a credit card issued by UOB.
8. Receipts for necessary expenses covered under this insuring agreement.

If the company requires any additional documents not listed above, it must provide written notification to the claimant specifying all requested documents along with the reasons and necessity for such additional documents.



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**Insuring Agreement of Benefit of Baggage Delay and/or Loss of Baggage**

**1. Baggage Delay (Overseas Destination Only)**

This Insurance policy covers in the event that **the Insured's baggage is delayed at the overseas destination for more than 6 consecutive hours**, due to an error or misdirection by the airlines, starting from the time the insured arrives at the baggage claim area.

The company will compensate the Insured for expenses such as clothing, apparel, or urgently needed personal items, as well as essential daily necessities in emergency situations, based on the actual expenses charged to the UOB credit card account. The compensation will not exceed the sum insured specified on the policy schedule.

**2. Loss of Baggage (Overseas Destination Only)**

This Insurance policy covers in the event that the Insured's baggage is lost or delayed at the overseas destination for more than 24 consecutive hours. In such cases, the baggage is considered lost, starting from the time the insured arrives at the baggage claim area until the baggage is returned.

The company will compensate for the purchase of urgently needed clothing, apparel, or personal items, as well as essential daily necessities in emergency situations, based on actual expenses incurred. Compensation will be provided from the time the insured is aware of the baggage loss until the baggage is returned, for a maximum period of 5 days, whichever is shorter. The compensation will be based on expenses charged to the UOB credit card account, up to the sum insured specified on the policy schedule.

Under this insuring agreement, if the Insured claims compensation for baggage delay, the insured will not be able to claim compensation for loss of baggage for the same incident.

**Remark:**

- 1. In cases where expenses are paid with cash or other credit cards that are not UOB credit cards, the company will reimburse the actual necessary and reasonable expenses, up to a maximum of 5,000 Baht.**
- 2. In case of baggage delay while in Thailand or during a return flight to Thailand, expenses for essential daily necessities in emergency situations must be incurred within 24 hours from the time the insured arrives back in Thailand. Compensation will be limited to a maximum of 5,000 Baht.**

**Specific Exclusions (Only apply to Insuring Agreement: Benefit of Baggage Delay and/or Loss of Baggage)**

This Insurance policy will not cover any loss or damage arising from, or as a consequence of, the following causes:

- 1. Baggage and/or belongings transported under shipping company.**
- 2. Loss or damage caused by the confiscation, seizure, retention or being taken by any means, by customers or airport authorized person or other local authorized person under laws of such territories.**
- 3. Expenses that have already been paid or compensated by the carrier to the Insured, or expenses that the Insured can claim from the carrier.**
- 4. Failure of the insured to take reasonable actions to recover or retrieve the lost baggage.**
- 5. Neglecting to report the baggage loss or delay to the relevant airline authorities at the destination and failing to obtain a written report documenting the incident.**
- 6. Additional expenses incurred due to rejecting alternative travel arrangements or facilities offered by the airline.**
- 7. Items not essential for the trip.**



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**Claims for Compensation and Submission of Documents and/or Evidence**

The Insured, beneficiary, or representative of the Insured or beneficiary, as the case may be, is required to notify and submit the documents and/or evidence as follows to the Company within 30 days, commencing from the occurrence of the right to claim, in order to claim compensation as follows.

1. The Company's claim form.
2. Copy of the Insured's passport and/or any travel evidence.
3. Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.
4. Letters, documents, or other evidence from the airline, airport, or responsible authorities confirming the cause of baggage delay or loss of baggage.
5. Flight tickets or documents specifying the travel schedule.
6. Proof of payment for necessary expenses made via a credit card issued by UOB.
7. Receipts for necessary expenses covered under this insuring agreement.
8. Evidence from carrier confirming the baggage delay.

In case of the Company requires any other documents and/or evidence more than the documents and/or evidence as specified above, the Company will provide a written notice to the claimant stating all additional requested documents and/or evidence with reason and necessity of having these documents and/or evidence.

**Insuring Agreement of Benefit of Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal Remains back to Thailand**



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*Exclusive privileges for UOB ROP Preferred, UOB Zenith, UOB KrisFlyer World Elite, UOB Infinite, and UOB Reserve credit cardholders only.*

**1. Medical Expense (Overseas Trip Only)**

This Insurance policy covers the Insured in the event that the Insured sustains an injury or suffers from sickness that occurs suddenly and unexpectedly during the trip overseas, and within the period of insurance. If such an accident or sickness causes the Insured to receive medical treatment in hospital, medical center or clinic, whether as an inpatient or outpatient.

**In case that the insured receives medical treatment while traveling overseas and requires continuous treatment upon returning to Thailand, the insured must get treatment in Thailand within 24 hours after arrival in Thailand. Coverage will continue for up to 7 days from the first treatment received in Thailand.** This is subject to the remaining sum insured after deducting the expenses for medical treatment overseas and will not exceed the sum insured specified in the policy schedule.

**2. Emergency Medical Evacuation Expense (Overseas Trip Only)**

This Insurance policy covers the expenses for emergency medical evacuation or repatriation back to Thailand in the event that the Insured sustains bodily Injury or suffers from Sickness that occurs suddenly and unexpectedly during the Trip overseas, and within the period of insurance, and the Insured need to be evacuated to the Hospital or Medical Center or transferred to another Hospital or Medical Center where the Insured can be suitably treated under Medical Standard, or repatriation back to Thailand as per the advice of Emergency Assistance Provider or attending Physician or the Company. However, the Company will provide consultation, advice, and facilitate emergency medical evacuation. The company will reimburse the actual expenses incurred, but the reimbursement will not exceed the sum insured specified in the insurance schedule.

The method of emergency medical evacuation or repatriation back to Thailand, type of transport and destination will be decided by the Emergency Assistance Provider as per Medical Necessity and Medical Standard.

**3. Repatriation of Mortal Remains back to Thailand Expense (Overseas Trip Only)**

This Insurance policy covers funeral expense and other necessary expenses for corpse preparation including repatriate the corpse or cremains back to Thailand **in the event that the Insured dies within 30 days commencing from the date of Injury or Sickness that occurs suddenly and unexpectedly during the Trip overseas, and within the period of insurance**, the Company will compensate the actual costs incurred for funeral expense and other necessary expenses including a casket, corpse preparation, burial or cremation at the place where the Insured dies, and repatriate the corpse or cremains back to Thailand which is arranged by the authorized Emergency Assistance Provider of the Company.

**Remark:**

- **The duration of each trip is limited to a maximum of 30 days for the insuring agreement of Benefit of Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal Remains back to Thailand.**
- **Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal Remains back to Thailand from the sickness resulting from the COVID-19 (Coronavirus Disease 2019) infection will be covered maximum 10% of the sum insured.**

**Specific Exclusions (Only apply to Insuring Agreement: Benefit of Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal Remains back to Thailand)**

**The Insurance policy will not cover medical expenses or any loss or damage arising from Injury or Sickness (including complications) symptoms or abnormalities as follows:**



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- 1. Pre-Existing Condition.**
- 2. Examination or treatment for congenital disorders.**
- 3. Convalescent care including rest cures and rehabilitation, health check-ups, or any examination or treatment that are not related to the diagnosis or not according to the Medical Necessity and standard of medical practice.**
- 4. Medical treatment for signs and symptoms related to mental disorders or mental illness, stress, behavioral disorders or personality disorders, including drug addiction and genetic diseases.**
- 5. AIDS or venereal diseases or sexually transmitted diseases (STD).**
- 6. Any treatments related to pregnancy including child delivery, miscarriage or abortion, complications of pregnancy, infertility services (including analysis and treatment), sterilization or birth control.**
- 7. Any treatments that are not considered modern medicine, including Alternative Medicine.**
- 8. Orthoses and prostheses such as wheelchair, glasses, hearing aid device, speech device, all types of defibrillators and including other support equipment except crutches.**
- 9. Any kinds of medical services or surgery related to Injury or Sickness incurred for the purpose of reaping benefit from this Insurance policy.**
- 10. Any beautification treatments such as treatment for acne, freckles, dandruff, weight reduction, hair transplants, or any procedures to correct body defects, cosmetic surgery unless the surgery is necessary in order to reactivate the function of such organ and that Injury is sustained as a result of an Accident covered under this Insurance policy.**
- 11. Any expenses related to dental or gum services, except the necessary dental treatment after an Accident to relieve pain or Injury. However, this necessary dental treatment shall not include the expenses for dental reconstructive treatment, orthodontics, dental crown, root treatment, scaling or polishing, filling, dental implant or denture, or medical expenses for necessary treatment for natural pronunciation due to dental treatment from an Accident.**
- 12. Immunization or vaccination, except rabies vaccine after animal attack and tetanus vaccine after Injury from an Accident.**
- 13. Medical expenses incurred from a Physician who is the Insured or father or mother or spouse or child(ren) of the Insured.**
- 14. Expenses arising from services for which the insured is not responsible, or expenses included in the travel costs or tour service fees.**
- 15. All expense for funeral expense and other necessary expenses including a casket, corpse preparation, burial or cremation at the place where is not the place of death of the Insured.**
- 16. Expenses that have not been approved by the emergency assistance provider or are not a result of services provided by the emergency assistance provider, unless it is an emergency situation beyond the control of the beneficiary, the insured's representative, and/or the beneficiary, with reasonable justification when considering the injury or illness of the insured at that time.**
- 17. Any action of the Insured while under one of the following conditions:**



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- 17.1. While under the influence of addictive drugs or narcotic drugs to the point of being unable to maintain consciousness, or**
- 17.2. While under the influence of alcohol with an alcohol level in the body at the time of testing equivalent to a blood alcohol level of 150 milligrams percent or more, or**
- 17.3. While under the influence of alcohol and unable to maintain consciousness in the event of no blood alcohol testing or the alcohol level cannot be tested.**
- 18. Exposure to germs or parasites infection, except pyogenic infections or tetanus or rabies which is caused by wounds as a result of from an Accident.**
- 19. While the Insured is participating in all types of car or boat races, horse races, and all types of ski races including jet skis, skating, boxing, skydiving, paramotoring, hang gliding, parachuting, boarding or traveling in a hot-air balloon, bungee jumping, climbing or hiking that requires tools or diving with oxygen tank and breathing equipment under water (except for parachuting and scuba diving with oxygen tanks and breathing equipment under water performed to save a life).**
- 20. While the Insured is boarding or traveling in an aircraft that is not registered to carry passengers and is not a commercial airline.**
- 21. While the Insured is piloting or performing duties as a crew member of any aircraft.**
- 22. While the Insured is taking part in a brawl or taking part in inciting a brawl.**
- 23. While the Insured is committing a crime or is being arrested or escaping arrest.**

**Claims for Compensation and Submission of Documents and/or Evidence**

The Insured, beneficiary, or representative of the Insured or beneficiary, as the case may be, is required to notify and submit the documents and/or evidence as follows to the Company within 30 days, commencing from the occurrence of the right to claim, in order to claim compensation as follows.

**1. Claiming for medical expense**

- 1.1. The Company's claim form.
- 1.2. Medical certificate/medical report stating the symptoms, diagnosis, and the treatment.
- 1.3. Original receipt showing the itemized medical expenses, or summary medical bills and original receipt.
- 1.4. Copy of the Insured's passport and/or any travel evidence.
- 1.5. Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.

**2. Claiming for emergency medical evacuation expense**

- 2.1. The Company's claim form.
- 2.2. Medical certificate/medical report stating the symptoms, diagnosis, and the treatment.
- 2.3. Original receipt showing the expenses of emergency medical evacuation or repatriation back to Thailand which the Insured or beneficiary has paid in advance.
- 2.4. Copy of the Insured's passport and/or any travel evidence.
- 2.5. Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.



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**3. Claim for repatriation of mortal remains back to Thailand expense**

3.1 The Company's claim form.

3.2 Medical certificate/medical report stating the symptoms, diagnosis, and the treatment.

3.3 Original receipt showing the expenses of repatriation of mortal remains back to Thailand which the beneficiary has paid in advance.

3.4 Copy of the Insured's passport and/or any travel evidence.

3.5 Proof of payment for airfare, travel tickets, travel packages, and/or public transport fares made via a credit card issued by UOB.

In case of the Company requires any other documents and/or evidence more than the documents and/or evidence as specified above, the Company will provide a written notice to the claimant stating all additional requested documents and/or evidence with reason and necessity of having these documents and/or evidence.





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**Summary of Purchase Protection Plan Coverage**

Purchase Protection Plan provides the coverage for goods or products of cardholders, which is not excluded in this insurance policy and **has been paid or charged through UOB credit cards**.

In case of loss or damage caused by fire, lightning, windstorm, explosion, vehicle impact, smoke, water damage, strikes & riot and vandalism and malicious acts, theft, robbery, burglary and accidental damage to or loss of the purchased product happening during possession of the cardholder and the operative period of insurance, insurer shall cover up to sum insured specified in the insurance policy but not exceed the purchase value.

(Limit 200,000 Baht per occurrence per policy year for riot & strike, vandalism and malicious acts)

**Period of insurance**

1. Product purchased and picked up at sale site: this insurance shall cover loss or damage which is occurred **within 30 days after the date of receipt**.
2. Product purchased and delivered to the designated destination by seller: this insurance shall cover loss or damage which is occurred **within 45 days after the date of receipt**.

**Deductible**

Cardholder has to responsible **for 50% of claim amount or minimum 900 Baht per occurrence per item** for loss or damage arising from accidental damage including theft, burglary and robbery.

**Method of compensation**

1. Repair for the actual damage; or
2. Replace with a similar property; or
3. Pay for the actual value of the property at the time of loss or damage (excluding profit and not exceeding the purchase value)

Cardholder shall be covered up to the sum insured per item and not exceed the sum insured per occurrence as specified in the policy schedule.

**Indemnity limit**

<b>Maximum Limit</b>	<b>UOB Premier, UOB ROP Select, UOB Mercedes, UOB ROP Preferred, UOB Zenith, UOB KrisFlyer World Elite</b>	<b>UOB Infinite, UOB Reserve</b>
<b>Per Product</b>	150,000 Baht	200,000 Baht
<b>Per Occurrence</b>	400,000 Baht	500,000 Baht

**Sample of the covered goods or products are**

- a) Electronic equipment and computer including its core components i.e. monitor, keyboard, mouse, printer or other peripheral part that will function only with the aid of computer.
- b) Mobile phones.
- c) Valuables (excluding cash, gold, silver, precious metal or stones and the similar goods that is not a component of mentioned goods)



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**Pairs and Sets**

Where the cardholder's goods or products consists of articles in a pair or set, the cardholder shall not be entitled to recover more than the proportionate value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming part or a pair or set **unless the articles are unusable individually and cannot be replaced individually.**

**Insurer's rights of damaged goods or salvage**

Any damage to the covered purchased goods by this policy, **the Cardholders shall not dispose of the properties** and the Insurer may:

1. Request the Cardholders to deliver any purchased goods to the insurer.
2. Keep possession of any purchased goods and examine, sort, arrange, move, or do any management to the purchased goods.
3. Sell the purchased goods

The insurer may exercise the rights at any time from the date of damage until the claim is finalized or the written notice of waiver from the cardholder. The exercise of the insurer's right shall not create additional liability for the insurer and shall not impair the insurer's right to cite the terms and conditions of policy to dispute of claim.

**Excluded Causes - The agreement under this insurance policy does not cover for any loss or damage incurred or arising from the following reasons as follows:**

1. **1. Scratching and deformation.**
2. **Leakage, loss of weight or contamination.**
3. **Property damaged by public authorities.**
4. **Transportation by aircraft, water, by post and railway or any vehicle.**
5. **Theft which the properties stored in the vehicles.**
6. **War, terrorism, riot and strike.**
7. **Modification, defection or malfunction in mechanical or electrical system.**
8. **Communicable Disease Exclusion ~ LMA5396. Refer to the announcement that the Ministry of Public Health or the World Health Organization announced as Contagious disease (at the time of incident)**

**Excluded Properties - The agreement under this insurance policy does not cover for any loss or damage as follows:**

1. **The property within or under the warranty period of the manufacturer or warranted by distributor.**
2. **Consumable goods and limited usage aging property (such as fragrances, light bulbs, batteries).**
3. **Vehicles including engine or accessory.**
4. **Cash, gold, silver, precious metal or stones and the similar goods that is not a component of mentioned goods.**
5. **Livestock and growing crops.**
6. **Damaged property which is not in the insured care, custody, and control.**
7. **Secondhand product or renovated product.**
8. **Cost of transportation, packaging, installation, assembly and service charges.**
9. **Drone.**



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**Claim Supporting documents in Purchase Protection Plan**

The cardholder must notify the insurer and deliver the evidence and documents as specified below within 30 days from the date of damage

1. Claim Form.
2. Copy of cardholder's passport and/or ID card.
3. Copy of UOB Credit Card which is used for purchasing goods.
4. Copy of Credit Card Statement that show purchased list of goods.
5. Copy of local police report which the cardholder must inform or notify within 24 hours after a burglary, snatch, robbery, gang-robbery or loss of the purchased goods.
6. Copy of causation report from the manufacturer or technician (In case of the goods are electrical appliances).
7. Repairing quotation and/or receipt.
8. If the loss and damage occur within the premises of an accommodation provider or a transport carrier, a letter or acknowledgement issued by the carrier or owner maybe required.
9. Travel evidence, trip itinerary, and Confirmation of accommodation reservation.
10. Photos and videos from CCTV (if any).
11. Any other documents following to insurer's instructions



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## Contact Us

### **For further inquiries about the coverage**

**24-hour AXA hotline:** Call 02-118-8200, or email to [Helpservice@lockton.com](mailto:Helpservice@lockton.com)

### **For claims report**

**24-hour AXA hotline:** Call 02-118-8200, or email to [Helpservice@lockton.com](mailto:Helpservice@lockton.com)

### **For updates or follow-ups on claim status**

**Lockton Wattana Insurance Brokers (Thailand) Ltd.**

Call 02-635-5000 (during business hours: 8:30 AM – 5:00 PM), or email to [Helpservice@lockton.com](mailto:Helpservice@lockton.com)

## Frequently Asked Questions (FAQ)

### **Frequently Asked Questions**

#### **1. How can I get travel insurance coverage from UOB credit card?**

**Answer** You must pay the full amount of the flight tickets, travel tickets, or travel packages in advance using your UOB credit card or via an interest-free installment plan including tickets from promotional activities or redeemed using credit card reward points (for which you have paid a portion of the airfare, including airport taxes and fuel surcharges, if applicable).

#### **2. When does travel insurance coverage begin? (Overseas trip)**

**Answer** The coverage of each trip will start in case where you depart from Thailand and return to Thailand only. Each trip starts from the moment you leave your residence for the journey and continues until you return to your residence in Thailand, with a maximum trip duration of 180 days per trip.

#### **3. If the flight ticket is paid with a UOB credit card as per the conditions, who will be covered under the travel insurance policy?**

**Answer** The UOB credit cardholder who paid for the flight ticket will be covered. The coverage extends to cardholder's spouse and/or lawful children, including legally adopted children of the insured who are not older than 20 years of age, and/or father and mother of the cardholder. However, this does not include adoptive parents of the insured. Coverage applies only to family members not older than 70 years of age who are traveling together with the insured on the same trip. These persons will be covered under the insuring agreement of benefit of travel accident while travelling on public transport, with a maximum coverage of 25% of the sum insured.

#### **4. What is the principal coverage of the insuring agreement of benefit of travel accident while travelling on public transport?**

**Answer** This insurance policy covers Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability (PA.2) while Travelling on Public Transport If the cardholder pays for travel expenses with a UOB credit card under the specified conditions.

#### **5. How does this travel insurance policy provide the claims compensation?**

**Answer** This insurance policy compensates the insured based on the actual expenses incurred, calculated from the UOB credit card account. The compensation is subject to the maximum coverage amount specified for each type of credit card. You must present evidence of necessary expenses paid through the UOB credit card, along with receipts for the necessary expenses covered under each coverage.

#### **6. If necessary items are purchased due to travel delay, baggage delay, or loss of baggage, but payment was made in cash instead of using a UOB credit card, will these expenses be covered?**



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**Answer** Yes, such expenses will be covered. However, compensation will be based on actual necessary and reasonable expenses incurred, with a maximum limit of 5,000 Baht.

**7. If a supplementary UOB credit cardholder pays for travel expenses such as airfare, travel tickets, or travel packages, will the supplementary cardholder be covered?**

**Answer** If a supplementary credit cardholder pays for travel tickets using their supplementary card and travels alone (without the primary cardholder), a supplementary credit cardholder will receive the same coverage as the primary cardholder. However, if both the primary and supplementary cardholders travel together, regardless of which card is used to pay for the travel expenses, the total coverage will be 150%. Specifically, the primary cardholder will receive full coverage, while the supplementary cardholder will receive 50% of the sum insured as specified in the table of coverage for each card.

**8. Does Purchase Protection Plan policy covers for second-hand goods or used products?**

**Answer** This policy will not cover for second-hand goods or used products.

**9. What's the method of claim indemnification in Purchase Protection Plan policy?**

**Answer** The insurer will pay for actual amount for repairing or replacement or indemnify with money but not exceed the purchased price and the cardholder have to responsible for 50% of claim amount or minimum of THB 900 per occurrence per item.

**10. What type of cards is entitled under Purchase Protection Plan?**

**Answer** Purchase Protection Plan will provide the coverage for UOB credit cards i.e. UOB Premier, UOB ROP Select, UOB Mercedes, UOB ROP Preferred, UOB Zenith, UOB Kris flyer world elite, UOB Infinite, UOB Reserve cardholders only.

**11. What is the operative period of insurance?**

**Answer** In case of product purchased and picked up at sale site, the loss or damage shall be covered within 30 days after the date of receipt and product purchased and delivered to the designated destination by seller, the loss or damage shall be covered within 45 days after the date of receipt.

**12. Does Purchase Protection Plan covers the damaged goods while transit?**

**Answer** This Purchase Protection Plan will cover for the damaged or loss goods under the cardholder's possession only. Policy will not cover if the goods was damaged or loss while in whatsoever transit methods i.e. shipping, air, land including the goods which is loaded under the aircraft.