

## 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](http://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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