

Nam Seng Insurance Health Care - Travel Insurance

COVERAGE (Baht)	Limits		
	DIAMOND	GOLD	SILVER
<u>Medical Expenses</u> (deductibles : 1000 B) Medical Treatment, Surgery and Hospitalization from sickness or injury, covers non-professional , non-dangereous sport Follow-up care, incurred within 90 days of return to place of origin	3,000,000 300,000	2,000,000 200,000	1,000,000 100,000
<u>24 Hours Emergency Service</u> Emergency Evacuation - to nearest place capable of providing adequate medical care Repatriation - to place of origin, if required by Physician Additional expenses related to an emergency, e.g.: Hospital deposit guarantee Family member visit, return of children, additional accommodation costs & funeral	Unlimited Unlimited 120,000 120,000	Unlimited Unlimited 120,000 120,000	Unlimited Unlimited 120,000 120,000
<u>Personal Liability</u> Indemnity against liability as a result of accidental personal injury or property damage	3,000,000	1,000,000	500,000
<u>Hospital Cash Allowance</u> Baht 2,500 for each day in hospital to meet miscellaneous expenses	50,000	25,000	12,500
<u>Personal Accident</u> Sum insured for adults aged between 18 to 70 Sum insured for persons under 18 and between 71 to 85 Sun insured doubles, when traveling on public transport.	1,800,000 500,000	1,200,000 500,000	500,000 500,000
<u>Baggage loss, damage or delay</u> (deductibles: 1000 B) For the loss or damage directly resulting from accident, theft, burglary or mishandling	60,000	30,000	15,000
<u>Cancellation or Curtailment of Trip</u> Reimbursement of irrecoverable prepaid travel cost	90,000	30,000	15,000
<u>Travel Delay</u> Additional travel costs due to Airline delays or other public transport delays	30,000	10,000	3,500
<u>Loss of Travel Documents</u> Costs of obtaining replacement tickets, passports, travel expenses and accommodation	20,000	15,000	7,500
<u>Personal Money</u> (deductibles: 1000 B) Covers loss of cash and travelers cheques from theft, burglary or robbery	10,000	7,000	3,500

Policy Highlights

- 24-Hour World-wide emergency assistance
- Personal accident cover
- Personal liability cover
- Available to all between age 6 weeks to 85 years
- Maximum period up to 180 days
- No medical exam required
- Optional non-professional sports cover
- No limit on number of children in one family

Notice of claims must be given to NSI Health Care within 30 days of the expiry of your travel policy. All claims shall be presented with reported proof of loss; e.g. detailed medical bill, diagnoses, doctors certificate.

Bangkok, May 2004

Nam Seng Insurance Health Care Travel - Premiums (Baht)**Diamond Plan**

	Insured	Insured +1	Insured +2
1 - 4 days	450	675	1,125
1 week / 7 days	630	945	1,575
2 weeks / 14 days	1,175	1,765	2,940
3 weeks / 21 days	1,400	2,100	3,510
1 month / 30 days	1,650	2,475	4,125
Each additional 10 days	540	810	1350

Gold Plan

	Insured	Insured +1	Insured +2
1 - 4 days	350	525	875
1 week / 7 days	490	735	1,225
2 weeks / 14 days	915	1,370	2,305
3 weeks / 21 days	1,085	1,630	2,695
1 month / 30 days	1,280	1,920	3,200
Each additional 10 days	400	600	800

Silver Plan

	Insured	Insured +1	Insured +2
1 week / 7 days	300	385	640
2 weeks / 14 days	480	715	1,180
3 weeks / 21 days	570	850	1,420
1 month / 30 days	665	1,000	1,660
Each additional 10 days	220	320	600

Premium includes tax and stamp duty

180 days maximum policy duration

Double the premium for optional Sports cover to extend Medical Emergency benefits to cover non-professional sports

One-way travel cover

Coverage may be arranged for travel commencing in one country and termination in another, provided all arrangements are made at least 72 hrs prior to departure

1000 Baht deductible on:

Medical expenses

Baggage loss, damage or delay

Loss of cash and Travelers cheques

Claims procedure

Notice of claims must be given to NSI Health Care within 30 days of the expiry of your Travel policy. All claims shall be presented with reported proof of loss.

Bangkok, MAY 2004