

### Group Accident Insurance (Students) – Summary of Benefits

Terms & Conditions	Sum Insured (Baht)
<ul style="list-style-type: none"> <li>Loss of Life, Dismemberment, Loss of Sight or Permanent Disability (PA.2)</li> </ul>	400,000
<ul style="list-style-type: none"> <li>Driving or Riding as a passenger on a motorcycle</li> </ul>	400,000
<ul style="list-style-type: none"> <li>Murder and Assault</li> </ul>	400,000
<ul style="list-style-type: none"> <li>Medical expenses (per accident)</li> </ul>	40,000

#### Coverage:

This insurance covers any losses or injuries to the Insured arising from bodily injury, which is caused by an accident, resulting to loss of life, dismemberment, loss of sight, loss of hearing, loss of speech, or permanent disability within 180 days from the date of the accident or the injury causes the Insured to receive continuous medical treatment as an in-patient in hospital and loss of life occurs later because of such injury, the Company will pay compensation in accordance with the sum insured stated in the Schedule as follows:

1	100% of the sum insured	for loss of life
2	100% of the sum insured	for permanent disability which continues not less than 12 months after the accident or if there is any medical indication that the Insured suffers a permanent disability.
3	100% of the sum insured	for loss of both hands from the wrist joint or both feet from the ankle joint, or loss of sight for both eyes.
4	100% of the sum insured	for loss of one hand from the wrist joint and one foot from the ankle joint.
5	100% of the sum insured	for loss of one hand from the wrist joint and loss of sight in one eye.
6	100% of the sum insured	for loss of one foot from the ankle joint and loss of sight for in eye.
7	60% of the sum insured	for loss of one hand from the wrist joint.
8	60% of the sum insured	for loss of one foot from the ankle joint.
9	60% of the sum insured	for loss of sight in one eye.
10	50% of the sum insured	for permanent loss of hearing or speech.
11	15% of the sum insured	for permanent loss of hearing in one ear.
12	25% of the sum insured	for loss of a thumb (two joints).
13	10% of the sum insured	for loss of a thumb (one joint)
14	10% of the sum insured	for loss of an index finger (three joints)
15	8% of the sum insured	for loss of an index finger (two joints)
16	4% of the sum	for loss of an index finger (one joint)
17	5% of the sum insured	for loss of each finger (not less than two joints) other than a thumb and an index finger
18	5% of the sum insured	for loss of a big toe
19	1% of the sum insured	for loss of each toe (not less than one joint) other than a big toe

For any one event, the Company shall compensate only one item under the Schedule, being that item has the highest limit except in the case of loss of fingers or toes according to items No. 12 to 19 and where the Insured cannot claim on items 1 to 9. In any event or policy period, all items combined cannot exceed the limit of liability stated in the Schedule.

In case a **Partial Permanent Disability** is incurred by the Insured which could not be compensated under item no.2 to 19, and it is not either Loss of Taste or Loss of Smell, the Company will compensate in accordance with the opinion of the Company's appointed doctor and in no case will compensation exceed 50% of the sum insured specified in the Schedule.

In the aggregate, the total compensation for this insuring agreement cannot exceed the maximum sum insured stated on the policy schedule. If the Company has not paid up to such maximum amount of sum insured, the remaining benefit is still valid until the expiry of the policy period.

### **Medical Expense Benefits**

If the Insured sustains injury and requires him/her to receive medical treatment by legally licensed physician, or requires treatment by licensed nurse within 52 weeks from the date of accident, the Company shall compensate the Insured according to the actual medical expenses incurred which are customary and reasonable medical charges according to the medical necessity. Such medical expenses include expenses for room and board, observe room, medical charges, and nurse fee. Nevertheless, the total amount paid will not exceed the amount specified in the Schedule, less the deductible (if any).

If the Insured receives compensation from government or other welfare or from other insurer, the Company is responsible only for the excess amount, over that which is covered under the welfare or other insurer's policy.

### **EXCLUSIONS**

This insurance does not cover

#### **1. Any Loss or Injury arising from/ or in consequence of the following causes:**

- 1.1 Action of the Insured while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind.  
The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150mg percent and over.
- 1.2 Suicide or attempted suicide or self-inflicted injury.
- 1.3 Infections except pyogenic infections, tetanus, or rabies from a wound or cut suffered as a result of an accident.
- 1.4 Medical treatment or surgical treatment except the necessary treatment for the injury which is covered under this Insurance Policy and occurring within the period of this Insurance Policy.
- 1.5 Miscarriage and abortion
- 1.6 Dental care or root canal treatment except dental treatment which is given within 7 days from the date of accident
- 1.7 Replacement of or new sets of dentures, Dental Crowns, Artificial denture
- 1.8 Food Poisoning
- 1.9 Backache as a result of Disc herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis, Defect or Pars interarticularis (Spondylolysis) except if there is a fracture or dislocation of spinal cord as a result of an accident.
- 1.10 War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, insurrection, civil commotion, popular rising against the government, riot, strike.
- 1.11 Terrorism
- 1.12 Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 1.13 The radioactive toxic explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof.

#### **2. Loss or Injury which occurs:**

- 2.1 While the Insured is racing of all kinds of car or boat, horse racing, ski racing including jet-ski, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon, gliding, bungee jumping, or diving with oxygen tank and breathing equipment under water.
- ~~2.2 While the Insured is riding or traveling on a motorcycle.~~
- 2.3 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.
- 2.4 While the Insured pilots or works as a crew in any aircraft.
- 2.5 While the Insured is taking part in a brawl or taking part in inciting a brawl.
- 2.6 While the Insured is committing a felony or while the Insured is being arrested, under arrest, or escaping the arrest.
- 2.7 While the Insured serves as a soldier, police, or a volunteer and participates in war or crime suppression. If the time served is more than 30 days, the Company shall refund the premium from the date of service until such service is ended. After such time, the Insurance shall become effective again until the expiry date on the Schedule.