

FREQUENTLY ASKED QUESTIONS

TRAVEL INSURANCE PURCHASING

WHO CAN PURCHASE A TRAVEL INSURANCE POLICY?

- Every Thai Lion Air passengers who are traveling from, or domestically within Thailand. The person must be traveling to a destination currently serviced by Thai Lion Air.

HOW TO BUY TRAVEL INSURANCE?

- Passenger can buy travel insurance together with flight ticket on Lion Air website. There will be travel insurance offer before make a payment.

WHAT HAPPENS AFTER THE ONLINE APPLICATION HAS BEEN COMPLETED?

- Once the premium has been paid, a confirmation email which includes your coverage summary and policy wording will be released immediately. The details of the policy will be transmitted to our database, and cover will begin right away. However, in case that you don't receive the confirmation email within 24 hours, please contact our call center at 1484
Email: info@muangthaiinsurance.com

IF I DIDN'T BUY TRAVEL INSURANCE AT THE SAME TIME WITH FLIGHT TICKET, CAN I BUY IT LATER?

- No, you can only purchase on Thai Lion Air website with flight ticket.

CAN A POLICY BE ISSUED AFTER THE JOURNEY HAS ALREADY BEGUN?

- No. Our policies are all designed to be taken out prior to the Thai Airways flight departure date. The coverage starts and ends as it's defined in certificate of insurance.

WHAT SHOULD I DO IF I WANT TO EXTEND/SHORTEN OR AMEND TRAVEL PERIOD?

- Please contact Thai Lion Air for any change of your trip which must reach us and be acknowledged before your originally planned departure date and provided no claim has been submitted, we will e-mail to you a revised itinerary based on your revised travel details

IF THE JOURNEY ENDS EARLIER THAN ORIGINALLY PLANNED, WILL A PARTIAL REFUND ON THE INSURANCE PREMIUM BE GIVEN?

- No. After the policy has become effective, we won't refund any part of the premium, even in the case of trip cancellation or curtailment.

IF I CAN'T MAKE THE TRIP, CAN I CANCEL MY TRAVEL INSURANCE?

- You are requested to provide us the notice of cancellation, together with the reason and evidence of cancelling your travel. Please email this information to call center 1484 email: info@muangthaiinsurance.com ensuring that this will reach us and be acknowledged by us before your original planned departure date.

CAN MORE THAN ONE POLICY BE ISSUED FOR THE SAME TRIP?

- Each traveler is entitled to cover under only ONE policy. This policy may include multiple people, but each individual is to be insured by no more than ONE policy during their journey.

ARE 'BUSINESS TRAVELERS' ELIGIBLE TO PURCHASE A TRAVEL INSURANCE POLICY?

- Yes. Our travel insurance is designed for leisure and business travelers alike. As Travel Insurance is intended to cover travel as opposed to long-term residence, you should be aware that the maximum period of coverage is 30 days

TRAVEL INSURANCE COVERAGE

WHAT HAPPENS IF THE PERSON FALLS ILL OR SUFFERS AN ACCIDENT DURING THE JOURNEY?

- For passengers travelling abroad who bought travel insurance together with roundtrip flight ticket, the Travel Insurance policy entitles the person to medical assistance and cover for the expenses incurred during the subsequent medical treatment. The person is free to choose their medical advisor or an approved medical advisor can be appointed by us. Please call us immediately at +66 (0) 2305 8785, should you have a medical problem whilst overseas. For domestic passengers who bought travel insurance together with roundtrip flight ticket, the Travel Insurance policy does not cover medical expenses incurred due to sickness or illness. Domestic policies provide cover for medical expenses incurred due to accident only. A domestic traveler is entitled to medical assistance and cover for the expenses incurred during the subsequent medical treatment. The person is free to choose their medical advisor or an approved medical advisor can be appointed by us. Please call us immediately at +66 (0) 2305 8785, should you have an accident whilst traveling in Thailand.

IF I HOLD TRAVEL INSURANCE FOR ONE-WAY FLIGHT TICKET WILL I GET COVERAGE OF MEDICAL EXPENSE DUE TO ACCIDENT OR SICKNESS?

- No. travel insurance for one-way flight ticket doesn't have benefit for medical expense both domestic and outbound plan.

WHAT SHOULD I DO IF I'M INJURED OVERSEAS AND NEED TO BE REPATRIATED OR EVACUATED?

- You have to notify directly to Allianz Travel, emergency medical assistance service provider, our staff shall arrange for emergency medical evacuation or repatriation to your home country utilizing the means best suited to do so, based on the medical severity of your condition.

WHAT IS A 'PRE-EXISTING CONDITION'? IS IT COVERED UNDER THE POLICY?

- A full definition of all important terms is provided in the Policy Wordings. A 'pre-existing condition' is basically any disease (including complications), symptoms or disorders occurred within 24 months before the coverage for which you are taking ongoing treatment, medication or precautionary advice. Pre-existing medical conditions are NOT covered under the Travel Insurance policy.

IS LUGGAGE COVERED UNDER THE POLICY?

- Yes, luggage and personal effects are covered under the policy. Travelers will be covered for luggage that is lost while it is checked-in with Thai Airways. Please be sure to keep your checked in baggage receipts and obtain a letter from the airline confirming the loss so we can promptly process your claim.

WHAT IF IT'S AN EMERGENCY?

- Contact Allianz Travel immediately and our team will be able to assist with the emergency. Please contact our 24 hrs. Hotline number at Tel. +66 (0) 2305 8785. Or you can choose to make a collect call service to Thailand.

TRAVEL INSURANCE CLAIMS

HOW DOES THE CLAIMS PROCESS BEGIN? WHERE CAN CLAIM FORMS BE OBTAINED?

- You can contact us for notice by email to claim-TH@allianz.com or call +66 (0) 2305 8785. We will send you a claim form and advise you of any document required to action your claim and submit it accordingly together with all documents to us for the process.

WHAT KIND OF DOCUMENTATION IS REQUIRED TO PROCESS A CLAIM?

- Depending on the type and circumstances of the claim, we may require original documents, such as reports or receipts. Typically, these documents are requirements, and we are unable to action the claim without the relevant supporting documentation. Each type of insurance claim may have a different document required (for example, medical report, invoice, receipt, police report). Please call at +66 (0) 2305 8785 or email us at claim-TH@allianz.com for details on exactly what documentation is required to process your claim.

HOW ARE CLAIMS PAID?

- Wherever possible we will pay directly to the hospital and other medical providers in the event of you being hospitalized or requiring assistance. For all other claims we will pay the claim settlement directly into your bank account wherever possible.

HOW LONG UNTIL YOUR CLAIM IS REIMBURSED?

- Within 15 days from the date on which we have received all the required documents and the claim is approved.

WHAT ASSURANCE IS THERE THAT A CLAIM WILL ALWAYS RECEIVE A FAIR DECISION?

- Claims assessment is an important part of our customer service. Our intention is to assess all claims fairly. In accordance with the General Insurance Code of Practice, our company has an Internal Dispute Resolution Committee. Should the fairness of a claims decision be questioned, the claimant may request that the Committee reviews the claim by writing to us explaining the reason for your dissatisfaction. The Committee will respond within 15 business days of your request being received. If this does not resolve the matter, we will provide advice on how to contact the industry's independent external complaints scheme.

**INFO call center 1484
(24/7 SERVICES)**

**CLAIMS +66 2 305 8785
(24/7 SERVICES)**