

Terms & Condition (Full Version)

Sunday Travel Insurance

General Exclusions

This Policy does not cover any Injury, Sickness, Loss or Damage arising from or as a result of the following causes or which occurs at the times as follows.

1. Suicide, attempted suicide or self-inflicted Injury.
2. War, invasion, act of foreign enemies, warlike operations (whether war is declared or not), civil war, uprising, insurrection, riot, strike, civil commotion, revolution, coup d'état, proclamations of martial law, or any events which lead to the proclamation or maintenance of martial law.
3. Terrorism
4. Radiation or radioactivity from any nuclear fuel or nuclear waste produced by the combustion of nuclear fuel or any process of self-sustaining nuclear fission/fusion.
5. Radioactive explosion, or any nuclear component or harmful substance that could cause an explosion in a nuclear process.
6. While the Covered Person serves as a soldier, police, or a volunteer and participates in war or crime suppression.
7. At any time in a country or territory in which coverage is excluded as specified in the attachment (if any).
8. While it arises at the oil platforms or underground mine.

Insuring Agreement

Whilst the Policy is being in force under the terms, general provisions and conditions, insuring agreements, exclusions, and endorsements of this Insurance Policy and in consideration of the Insured having paid to the Company the premium due, the Company agrees to cover specifically for the Insuring Agreements attached to this Policy and per the sum insured specified in the Schedule of Policy and Schedule of Endorsements (if any) only:

Insuring Agreement

Medical Expenses Benefit - Resulting from Injury or Sickness

During the validity of the Policy, subject to the coverage benefit conditions of the Policy, if the Insured is injured from an Accident or has a sudden or unanticipated Sickness during the period of insurance, causing the Insured to receive medical treatment whether as an Inpatient or Outpatient, the Company shall reimburse the Insured the necessary and Reasonable Expenses incurred from medical treatment based on Medical Necessity and Medical Standards in the actual amount paid but not more than the sum insured specified in the insurance schedule

In the event the Insured requires on-going medical treatment in Thailand after returning from the trip as the injuries or sickness occurred overseas, such medical treatment must occur within twelve (12) hours after returning to Thailand and the maximum amount to be indemnified by the Company for medical expenses incurred in Thailand shall not exceed ten (10) percent of the sum insured or for a period not exceeding seven (7) consecutive days, whichever lesser.

Nonetheless, this condition will not be applied in the event that the Insured sustains injury or sickness while travelling and it is necessary to evacuate the Insured for appropriate medical treatments per advice of an authorized representative of the Company or to repatriate the Insured back to Thailand, the authorized representative of the Company shall arrange for the evacuation utilizing means most reasonably suited for the medical circumstances. (if any)

Coverage

The covered expenses are as follows.

1. Physician fees.
2. Medicine and parenteral nutrition, blood and blood components, as well as costs for the separation, preparation or analysis of blood or blood components, laboratory tests and pathology fees, radiology diagnosis, other special diagnostic methods, including Physician's reading fee, expenses related to the use or provision of services, medical tools and equipment outside the operating room, medical consumables (medical supplies 1), operating room fees and equipment, excluding cost of hiring a special Nurse while in a Hospital or a Medical Facility as an Inpatient.
3. Ambulance fee in case of emergency, to transport the Insured to or from a Hospital or a Medical Facility for Medical Necessity.
4. Take home drugs for Medical Necessity, but not for more than 14 days.
5. Cost for an ICU room or standard single room plus meals provided for the patient by the Hospital or Medical Facility, and daily nursing service fee.

Claim and Submission of Evidence of Loss or Damage

For claim for cost of medical treatment, the Insured shall, at his or her expense, submit the following evidence to the Company within 30 days from the date on which the Insured is discharged from the Hospital, Medical Facility or Clinic.

1. Claim form as prescribed by the Company.
2. Copy of the Insured's passport and/or the traveling evidence of the Insured person.
3. Physician's report indicating significant symptom, diagnosis result and treatment.
4. Original receipt listing the expenses, or a summary of the bill and receipt.
5. Necessary documents or evidence as required by the Company (if any)

The receipts listing expenses must be the original receipts. The Company will return such receipts that certify the amount paid to the Insured to further claim the remaining amount from another insurer. If the Insured has been indemnified by government welfare, other welfare, or other insurance, the Insured shall submit a copy of the receipt certifying the amount paid by government welfare or other agency to further claim the remaining amount from the Company.

Exclusions (only apply to the Overseas Medical Expenses Benefit Agreement)

The insurance under this insuring agreement does not cover the following expenses.

1. Pre-existing Conditions.
2. Treatment or remedies for congenital abnormalities.
3. Treatment for relaxation or health, massage for health or relaxation, rehabilitation, bodily checkups, other treatment costs unrelated to the Injury or Sickness.
4. Treatment of disease or condition related to mind, nerves, stress, insanity, including narcotic addiction, or genetic disorder.
5. AIDS, venereal disease, or sexually transmitted diseases (STD).
6. Treatment related to pregnancy, child birth, or miscarriage, sterilization reversal, birth control, treatment to promote conception.
7. Alternative treatment including hypnosis, acupuncture, chiropractic, homeopathy.
8. Prosthesis and artificial aids of all kinds (medical supplies 2), i.e. cane, crutches, eyeglasses, hearing aid, speech device, pacemaker, wheelchair, etc.
9. Expenses related to dental treatment, except for first aid after an Accident. This does not include the expense for dental reconstructive treatment, orthodontics, crowns, scaling or polishing, filling, dentures, or expenses for treatment necessary for natural phonation due to dental treatment after an Accident.
10. Check and treatment of abnormality of vision, Lasik (laser eye surgery), expenses for the vision-aided device or for treatment or abnormality of vision except there is the medical necessity and such abnormality or action or treatment is due to the accident covered by this Insurance Policy.
11. Medical treatment incurred for the purpose of reaping benefit from this insurance policy.
12. Treatment for beauty, e.g. acne, blemish, freckle, dandruff, dietary, hair transplantation or treatment to remedy bodily deficiency, cosmetic surgery, except in case of necessity as a consequence of an Accident to reconstruct or restore the function of an organ.
13. Treatment or prevention, usage of drug or substances for anti-ageing or giving of replacing hormone during the climacteric or menopause, corporal imbecility in female or male, treatment of sexual disorder, Sex Change, treatment of Alzheimer; benign or malignant tumor or cancer, hemorrhoids, hernias, Pterygium, Pinguecula, cataract, Tonsillectomy or adenoidectomy, stones, endometriosis.

(Translated copies)

14. Any medical treatment given by a Physician who is the Insured or who is father, mother, spouse, or child of the Insured.
15. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being injured by an animal and vaccination to prevent tetanus after Injury.
16. Any expenses not related to medical treatment such as telephone, radio, television, newspaper, extra meals.
17. Injury arising from the action of the Insured while the Insured is under the influence of alcohol, addictive substance, or narcotics 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 an alcohol level of 150 milligram percent and over.
18. Injury while the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot air balloon, or gliding.
19. Injury while the Insured is taking part in a brawl or taking part in inciting a brawl.
20. Injury while the Insured is riding or traveling on a motorcycle.
21. Injury while the Insured is committing a felony or while the Insured is being arrested or escaping arrest.
22. Injury 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.
23. Injury while the Insured is piloting or working on board as an employee of an airline.

Insuring Agreement

Death, Dismemberment, Loss of Vision or Permanent Disability from Accident Benefit

Definitions:

"Dismemberment"	means	the cutting of a wrist or ankle from the body, and shall include total loss of usability of the aforesaid organ, and there is a clear medical indication that it will never be able to function again.
"Loss of Vision"	means	total blindness that is incurable
"Permanent Disability"	means	disability to the extent of permanent inability to perform any function in a full-time job or any other occupation.

Coverage

This insurance covers Loss or Damage arising from physical Injury of the Insured due to an Accident, which causes death, dismemberment, loss of vision or permanent disability to the Insured within 180 days from the date of Accident; or Injury for which continuous treatment as an Inpatient in a Hospital or Medical Facility is required for the Insured, and which subsequently causes death at any time.

The Company shall pay compensation in accordance with this clause only for one maximum item throughout the period of insurance. The Company shall compensate the consequence arising in accordance with this insuring agreement in aggregate not exceeding the amount specified in the schedule. If the Company has not compensated the full sum insured, the Company shall continue to provide coverage until the expiry of the period of insurance only in the amount of the remaining sum insured.

Claim and Submission of Evidence of Loss or Damage

The beneficiary shall, at his or her expense, submit the following evidence to the Company within 30 days from the date of the Insured's death.

1. Claim form as prescribed by the Company.
2. Copy of the Insured's passport or travel evidence.
3. Physician's report indicating the permanent disability or dismemberment.
4. Death certificate (in case of death)
5. Copy of autopsy report, copy of police report
6. Copies of ID card and house registration of the Insured with the wording "Deceased" thereon.
7. Copies of ID card and house registration of the beneficiary.

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.

(Translated copies)

Exclusions (only apply to the Death, Dismemberment, Loss of Vision or Permanent Disability from Accident Benefit)

The insurance under this insuring agreement shall not cover any Injury, loss, or damage arising from or as a result of, or occurring during:

1. Injury arising from the action of the Insured while the Insured is under the influence of alcohol, addictive substance, or narcotics 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 an alcohol level of 150 milligram percent and over.
2. Infectious parasite, with an exception of infection of tetanus or rabies from a wound suffered as the result of an Accident.
3. Treatment related to pregnancy, child birth, or miscarriage.
4. Injury while the Insured is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot air balloon, or gliding.
5. 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.
6. While the Insured is piloting or working on board as an employee of an airline.
7. While the Insured is taking part in a brawl or taking part in inciting a brawl.
8. While the Insured is riding or traveling on a motorcycle.
9. While the Insured is committing a felony or while the Insured is being arrested or escaping arrest.

Insuring Agreement

Trip Cancellation

Coverage

This insurance provides coverage in case of the Insured's trip cancellation caused by the events specified in this insuring agreement as follows:

1. Death or Serious injury or Sickness of the Insured to which the attending physician has advised as not fit to travel causing the Insured to not being able to travel as scheduled.
2. Death or Serious injury or Sickness of the Insured's spouse, parent, parent-in-law, child, brother or sister to which the attending physician has advised as not fit to travel causing the Insured's relative (s) to not being able to travel as scheduled.
3. Trip Cancellation declared by Insured's Carrier due to the natural disaster causing the Carrier to not being able to provide the service to the Insured as scheduled.
4. Unexpected strike, riot, or civil war which is out of the Insured's control prevents the Insured from traveling in accordance with the itinerary.
5. The Insured's permanent residence is seriously damaged from fire resulting in the Insured being unable to travel in accordance with the itinerary.
6. The Insured is subpoenaed to present as a witness in court, or being quarantined due to infectious diseases.

The Company shall reimburse the Insured for Loss or Damage of trip cancellation occurring after the Policy has become effective, i.e. travel deposit, advanced ticket purchase, and/or accommodation paid in advance by the Insured only for Loss or Damage for which reimbursement is not provided by other sources, and as a consequence of the trip cancellation before the date of trip commencement and/or expenses for which the Insured must be legally responsible.

This coverage comes into effect only when the Insured has been insured before becoming aware of any event which may cause the trip cancellation.

Claim and Submission of Evidence of Loss or Damage

The Insured Person must submit the following documents and the evidence to the Company within 30 days from the date of the event at their own cost:

1. Claim form as prescribed by the Company.
2. Copy of the Insured's passport or travel evidence.
3. In the case of trip cancellation resulting from the Carrier, the cancellation evidence is required.
4. Any other required documents e.g. Receipts of the Travel Agency or Carrier, receipts for meals and accommodations, stating the amount paid.

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.

(Translated copies)

Exclusions (only applied to the Trip Cancellation Benefit)

The insurance under this insuring agreement shall not cover trip cancellation arising from or as a result of the following causes.

1. Riots and/ or Strike occurred prior to the commencement date of insurance agreement.
2. Any causes which is known to the Insured before the purchase of this insurance.
3. Any Pre-existing condition and its complications.
4. Pregnancy, miscarriage, abortion, childbirth, any complications from pregnancy or miscarriage;
5. Treatment for any mental diseases or conditions.
6. AIDS, or a blood test result revealing HIV positive, and other diseases related to AIDS.
7. Any loss arising from/ during epidemic or pandemic disease declared by World Health Organization (WHO) or Local Government.

(Translated copies)

Insuring Agreement

Flight Delay

Coverage

This insurance covers a traveling delay via airplane due to bad weather conditions or mechanical problem of the aircraft or strike or other operations by employees of commercial airline or airport preventing the departure while traveling overseas that causes the aircraft on which the Insured Person is traveling to be diverted to another destination, and subsequently to its original destination specified in the itinerary supplied to the Insured Person.

The Company shall indemnify for the additional expenses incurred for accommodation, meals and beverage caused by such delay provided the Company shall indemnify in the amount specified in the Schedule of Policy for eight (8) consecutive hours of flight delay and in total not exceeding the sum insured specified in the Schedule of Policy.

Claim and Submission of Documents and Evidence

The Insured Person must submit the following documents and evidence to the Company within 30 days from the date of the event at their own cost:

1. Claim form of the Company
2. Copy of passport and/or traveling evidence of the Insured Person
3. A letter certifying the delay issued by the authority that is responsible for the flight delay. Document confirming the situation by the airline or airport, issued by the airline or airport, identifying causes and duration of the delay due to flight diversion
4. Original receipt listing the expenses, or a summary of the bill and receipt.
5. Necessary documents or evidence as required by the Company (if any).

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.

(Translated copies)

Insuring Agreement

Missed Connecting Flight Benefit

Coverage

This insurance covers a missed connecting flight in which the scheduled flight has been confirmed while the Insured Person is at the transfer point overseas due to a delay of the flight heading to such transfer point if there are no other flights or transportation via other means made available to the Insured Person within at least eight (8) hours after the actual arrival time of his/her incoming flight at the scheduled transfer point.

The Company will compensate the Insured Person for all additional expenses incurred for accommodation, meals and beverage caused by missed connecting flight which the Insured Person cannot claim from the service provider, other insurance or other source, but not exceeding the insured amount stated in the Policy schedule or insurance certificate.

Claim and Submission of Documents and Evidence

The Insured Person must submit the following documents and evidence to the Company within 30 days from the date of the event at their own cost:

1. Claim form of the Company
2. Copy of passport and/or traveling evidence of the Insured Person
3. Document confirming the situation by the airline or airport, issued by the airline or airport, identifying causes and duration of the missed connection flight.
4. Original receipt listing the expenses, or a summary of the bill and receipt.
5. Necessary documents or evidence as required by the Company (if any).

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.

(Translated copies)

Insuring Agreement

Trip Curtailment Benefit

Coverage

This insurance provides coverage in case of the Insured's trip curtailment caused by the events specified in this insuring agreement as follows:

1. Death or Serious injury or Sickness of the Insured to which the attending physician has advised as not fit to travel causing the Insured to not being able to travel as scheduled.
2. Death or Serious injury or Sickness of the Insured's spouse, parent, parent-in-law, child, brother or sister to which the attending physician has advised as not fit to travel causing the Insured's relative (s) to not being able to travel as scheduled.
3. Trip Cancellation declared by Insured's Carrier due to the natural disaster causing the Carrier to not being able to provide the service to the Insured as scheduled.
4. Unexpected strike, riot, or civil war which is out of the Insured's control prevents the Insured from traveling in accordance with the itinerary.
5. The Insured's permanent residence is seriously damaged from fire resulting in the Insured being unable to travel in accordance with the itinerary.
6. The Insured is subpoenaed to present as a witness in court, or being quarantined due to infectious diseases

The Company shall compensate the actual expenses, but not more than the maximum sum insured as specified in the Policy schedule for the expenses for traveling or accommodation expense and loss of travel expense and/or accommodation expense paid in advance, or for the Insured's deposit withheld after the commencement of the trip as a result of the aforementioned causes.

This coverage comes into effect only when the Insured has been insured before becoming aware of any event which causes the trip curtailment. An Insured may not claim trip curtailment benefit, and trip postponement or cancellation benefit (if any) simultaneously for the same event.

Claim and Submission of Documents and Evidence

The Insured Person must submit the following documents and evidence to the Company within 30 days from the date of the event at their own cost:

1. Claim form of the Company
2. Copy of passport and/or traveling evidence of the Insured Person
3. Document confirming the situation by the airline or airport, issued by the airline or airport, identifying causes and duration of trip curtailment.
4. Necessary documents or evidence as required by the Company (if any) e.g. original receipt listing the expenses, or a summary of the bill and receipt.

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.

(Translated copies)

Exclusions (only applied to the Trip Curtailment Benefit)

The insurance under this insuring agreement shall not cover the expenses arising from or as a result of the following causes.

1. Riots and/ or Strike occurred prior to the commencement date of insurance agreement.
2. Any causes which is known to the Insured before the purchase of this insurance.
3. Any Pre-existing condition and its complications.
4. Pregnancy, miscarriage, abortion, childbirth, any complications from pregnancy or miscarriage;
5. Treatment for any mental diseases or conditions.
6. AIDS, or a blood test result revealing HIV positive, and other diseases related to AIDS.
7. Any loss arising from/ during epidemic or pandemic disease declared by World Health Organization (WHO) or Local Government.

(Translated copies)

Insuring Agreement

Baggage Delay Benefit

Coverage

This insurance covers the check-in baggage accompanying the Insured Person after it has been delayed due to the fault of the airline for more than 12 (twelve) hours after the Insured Person's arrival time at the airport of the schedule destination abroad as stated in the Policy schedule or insurance certificate.

The Company will compensate the Insured Person for actual expenses incurred by him/her in buying clothes on a necessary and urgent basis, for more than 12 (twelve) consecutive hour during the period of delay, but not exceeding the insured amount stated in the Policy schedule or insurance certificate.

Claim and Submission of Documents and Evidence

The Insured Person must submit the following documents and evidence to the Company within 30 days from the date of the event at their own cost:

1. Claim form of the Company
2. Copy of passport and/or traveling evidence of the Insured Person
3. Document confirming the situation by the airline or airport, issued by the airline or airport, identifying causes and duration of delay.
4. Necessary documents or evidence as required by the Company (if any) e.g. original receipt listing the expenses, or a summary of the bill and receipt.

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.

Exclusions (only applied to Baggage Delay Benefit)

The insurance under this insuring agreement shall not cover the expenses arising from or as a result of the following causes.

1. Baggage delay arising from the return journey to Thailand at an airport in Thailand.
2. Expense recoverable from the carrier.

Insuring Agreement

Loss of or Damage to Baggage and/or Personal Effects contained in the Baggage

Additional Definition

Baggage and Personal Effects refers to the Insured Person's Baggage and Personal Effects (except the effects indicated in the Additional Exclusions) which are the Insured Person's belongings that are carried with the Insured Person while traveling.

Coverage

In the event the Insured's baggage and/or personal effects which are contained in the baggage are lost or damaged due to one of the following occurrences while travelling:

1. Errors committed by hotel staff or carrier while the Insured has deposited the baggage and other personal effects contained in the baggage and the hotel staff or the carrier accepts to safe keep such items under its care;
Or
2. Theft with evidence of forcible entry into the hotel room where the Insured is registered as guest; or
3. Being seized, threatened, or violently assaulted to take away the baggage and/or personal effects in the baggage.

The Company will compensate the Insured Person for actual expenses incurred from Loss of or Damage to Baggage and/or Personal Effects contained in the Baggage for the non-recoverable amount from other source, carrier or hotel but not exceeding the insured amount stated in the Policy schedule or insurance certificate.

Indemnity

The Company may compensate the Insured Person by way of any of the following:

1. Repairing the property to its original condition or according to the actual damage; or
2. Replacing it with similar property; or
3. The amount payable in respect of any one item based on the actual value of the item at the time of loss or damage.

In case the Loss of or Damage to Baggage and/or Personal Effects contained in the Baggage occurred after the Baggage Delay, the Company shall compensate the coverable amount for this benefit less the Deductible and the coverable amount under the Baggage Delay benefit (if any).

Claim and Submission of Documents and Evidence

The Insured Person must submit the following documents and evidence to the Company within 30 days from the date of the event at their own cost:

1. Claim form of the Company
2. Copy of passport and/or traveling evidence of the Insured Person

(Translated copies)

3. Copy of the police report prepared by the police who have authority in the locality where the event took place
4. Details of lost or damaged items and the amount of loss or damage of such items at the time of loss or damage, as thoroughly as possible, letter confirming the loss or damage, issued by the carrier company or hotel (if any)
5. Necessary documents or evidence as required by the Company (if any).

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.

Exclusions (only applied to the Loss of or Damage to Baggage and/or Personal Effects contained in the Baggage)

The insurance under this insuring agreement shall not cover the expenses arising from or as a result of the following causes.

1. This insurance does not cover the Deductible as stated in the Policy schedule or insurance certificate (if any).
2. Loss of or damage to the baggage which is not travel luggage including wallet or money purse, handbag, backpack or bags for general use and not for travel luggage.
3. Household Contents, household items, antiques, inventions, drawings, artifacts, contracts, Accessories, Valuables, musical instruments, lenses or contact lenses, wheelchairs, dentures, artificial limbs, share certificates, securities, bill of exchange documents, bonds, title deeds, cash, banknotes, coins, coupons, stamps, or Souvenirs, identification cards, driving licenses, and travel documents.
4. Loss or damage caused by wear and tear, gradual deterioration, moths, vermin such as mice, inherent vice or damage sustained due to any process by the Insured to repair, clean or modify any property.
5. Being under seize or dispossession of property under law, confiscation of property by order of government, transportation of illegal trades, or any other unlawful acts.
6. Loss or Damage to the Insured's baggage that are sent in advance, mailed by post, or shipped, or sent separately and not with the Insured.
7. Loss or damage to the Insured Person's Baggage or Personal Effects which are left unattended in any vehicle or public place or as a result of the Insured Person's failure to take care and precautions for the safeguard and security of such property.
8. Loss of trading goods or product samples.

(Translated copies)

Insuring Agreement

Loss or Damage of Passport

Coverage

In the event of Insured's passport is damaged or lost due to theft following:

1. Loss or damage while travelling due to theft following an actual detectable forcible entry into the save valve or hotel room where the Insured has registered as guest; or
2. Loss of damage due to robbery following the Insured being held or threatened or assaulted by violent

The Company will compensate to the loss or damage for non-recoverable amount, provided that the Insured Person cannot claim from a responsible person or other insurance or other sources for the expenses of:

1. Fees or expenses for obtaining the replacement of new documents.
2. Cost of necessary accommodation in case the return trip has to be postponed due to new travel documents not being ready in time for the scheduled return trip as specified in the Schedule of Policy.

The Company will compensate the Insured Person up to the insured amount stated in the Policy schedule or this insurance certificate, provided that the Insured Person cannot claim from a responsible person or other insurance or other sources.

Claim and Submission of Documents and Evidence

The Insured Person must submit the following documents and evidence to the Company within 30 days from the date of the event at their own cost:

1. Claim form of the Company
2. Copy of passport and/or traveling evidence of the Insured Person
3. Copy of the police report prepared by the police who have authority in the locality where the event took place.
4. Details of lost or damaged items and the amount of loss or damage of such items at the time of loss or damage, as thoroughly as possible, letter confirming the loss or damage, issued by the responsible party or hotel (if any)
5. Necessary documents or evidence as required by the Company (if any).

The failure to submit documents and evidence within the required period will not affect the right of claim if it can be shown that there was a reasonable necessity to delay the submission of the documents and evidence and that such documents and evidence were submitted as soon as possible.