

Stay Safe and Sound in Thailand

with Navakij Insurance,
your trusted partner for over 90 years.



Table of Benefits (IPD+PA)

Insuring Agreement	Sum Insured (THB)		
	Plan 1	Plan 2	Plan 3
1. INPATIENT (over 6 hours admission)			
a) Hospital Room & Board/day inclusive of Nursing care per day (Max. 60 days/disability)			
- Normal Room	4,000	4,000	4,000
- Intensive Care Unit (I.C.U.) (Max 15 days / disability)	8,000	8,000	8,000
b) Hospital General Expenses (Max per disability)	50,000	50,000	50,000
- OPD follow-up treatment within 30 days after hospital's discharged (including in b)			
- Emergency OPD treatment for accident - first visit within 24 hours of emergency inclusive of follow-up treatment within 15 days (including in b)	6,000	6,000	6,000
- Ambulance service per time (including in b)	2,000	2,000	2,000
*Remark : Medical Expenses provided for bone marrow transplantation, Organ Transplant, Kidney Dialysis (maximum per year) (including in b)	20,000	20,000	20,000
c) Surgeon's fee / disability (per surgical schedule)	50,000	50,000	50,000
d) In-patient physician's fee for doctor visit (Max. one visit per day and 60 days/disability)	2,000	2,000	2,000
e) Specialist Consultation fee/disability			
- Specialist Consultation fee in case non-surgical (including in b)	4,000	4,000	4,000
- Specialist Consultation fee in case surgical (including in c)	5,000	5,000	5,000
f) Major Medical Expenses Major medical pays 80% in excess of the basic inpatient benefits (Excluding Hospital Room & Board/day inclusive of Nursing care, Ambulance Fee)	80%	80%	80%
Deductible for INPATIENT Item 1 (per disability) The first fixed amount of eligible medical expenses per disability for which the covered person is responsible for paying as stated in the policy schedule	300,000	160,000	-
Overall maximum inpatient benefit payable per disability under the plan (including in 1)	3,000,000	3,000,000	3,000,000
2. Loss of life, Dismemberment ,Loss of Sight, Hearing, Speech and/or Disability arising from Bodily injury to the Insured due to External Accident (PA.2) Including while driving or riding as a passenger on motorcycles	100,000	100,000	100,000

Age	Premium per person (THB)		
	Plan 1	Plan 2	Plan 3
5 - 10	18,782	22,450	36,969
11 - 15	14,823	17,704	29,041
16 - 20	11,876	14,172	23,140
21 - 25	9,969	11,886	19,322
26 - 30	8,873	10,572	17,127
31 - 35	8,912	10,619	17,205
36 - 40	10,046	11,978	19,476
41 - 45	11,736	14,004	22,860
46 - 50	13,225	15,788	25,841
51 - 55	14,788	17,662	28,971
56 - 60	17,033	20,353	33,467
61 - 65	26,314	31,472	51,991
66 - 70	32,649	39,047	64,496
71 - 75	39,888	47,694	78,690
76 - 80	48,045	57,446	94,764

Included Stamp duty

Table of Benefits (IPD+PA+OPD)

Insuring Agreement	Sum Insured (THB)		
	Plan 1	Plan 2	Plan 3
1. INPATIENT (over 6 hours admission)			
a) Hospital Room & Board/day inclusive of Nursing care per day (Max. 60 days/disability)			
- Normal Room	4,000	4,000	4,000
- Intensive Care Unit (I.C.U.) (Max 15 days / disability)	8,000	8,000	8,000
b) Hospital General Expenses (Max per disability)	50,000	50,000	50,000
- OPD follow-up treatment within 30 days after hospital's discharged (including in b)			
- Emergency OPD treatment for accident – first visit within 24 hours of emergency inclusive of follow-up treatment within 15 days (including in b)	6,000	6,000	6,000
- Ambulance service per time (including in b)	2,000	2,000	2,000
*Remark : Medical Expenses provided for bone marrow transplantation, Organ Transplant, Kidney Dialysis (maximum per year) (including in b)	20,000	20,000	20,000
c) Surgeon's fee / disability (per surgical schedule)	50,000	50,000	50,000
d) In-patient physician's fee for doctor visit (Max. one visit per day and 60 days/disability)	2,000	2,000	2,000
e) Specialist Consultation fee/disability			
- Specialist Consultation fee in case non-surgical (including in b)	4,000	4,000	4,000
- Specialist Consultation fee in case surgical (including in c)	5,000	5,000	5,000
f) Major Medical Expenses Major medical pays 80% in excess of the basic inpatient benefits (Excluding Hospital Room & Board/day inclusive of Nursing care, Ambulance Fee)	80%	80%	80%
Deductible for INPATIENT Item 1 (per disability) The first fixed amount of eligible medical expenses per disability for which the covered person is responsible for paying as stated in the policy schedule	300,000	160,000	-
Overall maximum inpatient benefit payable per disability under the plan (including in 1)	3,000,000	3,000,000	3,000,000
2. Loss of life, Dismemberment ,Loss of Sight, Hearing, Speech and/or Disability arising from Bodily injury to the Insured due to External Accident (PA.2) Including while driving or riding as a passenger on motorcycles	100,000	100,000	100,000
3. OUTPATIENT Pays 100% for doctor's consultation fee, medicine, X-Ray, Lab.test, etc. Max.limit/visit	1,000 with max.1 visit/day and 10 visits/year Maximum Limit 10,000 per year	1,000 with max.1 visit/day and 10 visits/year Maximum Limit 10,000 per year	1,000 with max.1 visit/day and 10 visits/year Maximum Limit 10,000 per year

Age	Premium per person (THB)		
	Plan 1	Plan 2	Plan 3
5 - 10	27,394	31,062	45,561
11 - 15	22,531	25,412	36,729
16 - 20	18,832	21,128	30,076
21 - 25	16,316	18,233	25,649
26 - 30	14,755	16,454	22,989
31 - 35	14,472	16,179	22,745
36 - 40	15,436	17,368	24,846
41 - 45	17,090	19,358	28,194
46 - 50	18,695	21,258	31,291
51 - 55	20,527	23,401	34,690
56 - 60	23,175	26,495	39,589
61 - 65	33,010	38,168	58,667
66 - 70	40,035	46,433	71,862
71 - 75	48,124	55,930	86,906
76 - 80	57,742	67,143	104,441

Included Stamp duty

Remarks :

- Eligibility of Applicant under Individual Health and Accident Insurance Policy for Long Stay Visa Scheme :
 - Applicant has intention of applying for Non-Immigrant Visa Type O-A (1 Year).
 - The accompany as Spouse/Child of holder from item 1.1 Applicant's age from item 1.1 and 1.2 cover between 5 - 75 years old on the date of insuring. (For example, 75 years old and 1 day, do not accept.) The renewal age is not over 80 years old.
The company reserves the right to adjust the insurance premium in the renewal year regarding the increasing of age range and risks according to damage history and loss ratio.
- Territorial coverage within Thailand.
- Please attach physician examination report.
 - Applicant's age over 60 years must have the physician examination report in all cases.
 - Applicants who are under 60 years of age, requesting for physician examination report depends on the consideration of the company.
 - List of diseases that need to be examined: CBC, Chemistry (blood), Liver Function, Kidney Function, Heart Exam, Chest Exam (Chest X-ray), Urine Exam, PE Exam (Physical Exam) by doctor

*In case of having congenital disease or having a special test, please attach the latest special test results (previously checked)
- Insured under the age of 20 years old must apply with parent.
The applicant is under the age of 20 years old, 1 person must apply with father or mother or parent and the applicant's plan must be provided lower coverage or equivalent to the father or mother or parent or relative who applied simultaneously and have the same insurance period.
- Insured under the age of 20 years old must have parent a legal guardian signature in the application form and acknowledgement letter for insured's pre-existing condition.
- The policy can reduce personal income tax.

7. Inpatient benefit will be covered for injury or sickness per disability including ongoing medical expenses after leaving the hospital (outpatient) within 30 days.
8. The insured can reimburse the previous disease but not less than 90 days after the last treatment date.
9. This insurance will not pay the benefits for any sickness during the first 30 days from the first policy commencement date.
10. Pre-existing conditioned and chronic disease or illness and HIV, AIDS and Virus spreading are not covered under the above plan.
11. Navakij Inpatient Medical Card will be provided for each member.
12. Applicant must send the health application for the company's consideration and premium paid before coverage and issuing the policy. Completed health application will be provided to company's consideration before coverage.
13. Other terms, conditions and exclusions subject to original Individual Health and Accident Insurance Policy For Long Stay Visa

Exclusion :

This insurance does not cover the cost of treatment or losses arising from injury or illness (complications thereof) symptoms or conditions arising from the following :

1. Pre-existing conditions, Congenital abnormalities, growth development abnormalities, and genetic disorders.
2. Any cosmetic surgery or beautification treatment including treatment of acne, freckles, dandruff, weight reduction and weight gain, hair loss. Reconstructive surgery is also excluded unless injury is sustained as a result of an accident.
3. Services in connection with infertility, pregnancy, childbirth, abortion or miscarriage, or any causes related to pregnancy, sterilization or investigation of sterilization.
4. AIDS, related or sexually transmitted diseases (STD)
5. Treatment to relieve symptoms commonly associated with aging, menopause or precocious puberty, sexual dysfunction or sex change.
6. Health check ups, convalescent care including rest cures and rehabilitation. Any treatment, drugs or medical supplies which are not related to the diagnosis; and diagnosis which is not related to the injury or illness or not according to the medical necessity and normal standard.
7. Eye examination and eyesight corrective surgery including lasik and other expenses associated with eyesight correction.
8. Treatment or surgery relating to dental or gum e.g. denture, crowns and bridges, root treatment, filling, orthodontic, scaling, extraction, except the necessary dental treatment after an accident. However, the coverage does not include the costs for crowns and bridges, root treatment, orthodontic services.
9. Medical treatment related to alcoholism, cigarette addiction, drug or other addicted substance.
10. Medical treatment related to the nervous disorders, mental disorder, anxiety, psychiatric problems, personality disorder, autism, stress, eating disorder.
11. Medical treatment which is in a trial stage or experiment, associated with disease or symptoms of sleep apnea, sleeping disorder, treatment to stop snoring.
12. Any inoculations or vaccinations, except rabies vaccine needed after an animal attack or tetanus shots needed after an accident or injury.
13. Treatment which is not considered a modern medicine, including alternative medicine.
14. Any medical treatment given by a medical practitioner who is the parent, spouse or child of the covered person. The covered person who is a registered medical practitioner may not be reimbursed for any self-administered treatment.
15. Suicide or suicide attempt, self-inflicted injury or attempt of self-inflicted injury whether being his/her own action or allow others to perform while insane or not. while insane or not. This also includes the accident to the covered person due to consuming, drinking, or injection of toxic substance into the body or drug overdose
16. Any loss or injury arising from the action of the covered person whilst under the influence of alcohol, control one's mind. addictive drugs, narcotic drugs to the extent of being unable to. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150% mg and over.
17. Injury while the covered person is taking part in a brawl or taking part in inciting a brawl.
18. Injury while the covered person is committing a felony or while the covered person is being arrested, under arrest or escaping the arrest
19. Injury while the covered person is taking part in dangerous sports or activities including racing of all kinds including car, boat and horse racing, racing of water and snow ski-ing, including jet-ski, skating, boxing, parachuting jumping (except for the purpose of life saving), boarding or traveling in a hot air balloon, gliding, bungee jumping, diving with oxygen tank and breathing equipment under water.

20. Injury while the covered person is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft.
21. Injury while the covered person is piloting or working on board as an employee of an airline.
22. Injury while the covered person serves as a soldier, police, or a volunteer and participates in war or crime suppression.
23. War (whether declared or not), invasion, acts of foreign enemies, civil war, revolution, insurrection, civil commotion, popular rising against the government, riot, strike.
24. Terrorism
25. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
26. The radioactive toxic explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof.
27. This insurance will not pay the benefits for any sickness during the first 30 days from the first policy commencement date.
28. Any benefits during the first 120 days from the first policy commencement date for the following diseases :
including Tumors, Benign or malignant tumor or cancer or cystic mass, Hemorrhoids, Hernias, Pterygium, pinguecula, cataract, Tonsillectomy or adenoidectomy, Stones, Varicose Veins and Endometriosis

Remarks :

1. Health and Accident Insurance Policy (O-A) is the Insurance Package Name of Individual Health and Accident Insurance Policy for Long Stay Visa
2. Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance every time.