



Special privilege for UOB customers holding an existing Citi branded Credit Card that [purchase the air ticket in full amount via credit card.](#)

The coverage will be initiated when cardholders leaving their residences and continuous until returning back within 180 days for each trip.

This policy is extended to cover air ticket obtained from mileage redemption of all kinds of cards specified in the policy for which the Cardholders paid part of the fare, fuel surcharges, or tax with their UOB credit cards under an existing Citi branded Credit Card

The topics of coverage are as follows;

1. **Loss of life, Permanent Disability and Dismemberment arising from accident during public transportation. (PA.2)**
2. **Serious burning due to injury arising from accident during public transportation, burning level 3 of body according to 9% criteria**
3. **The necessary plastic surgery due to injury arising from accident during public transportation**
4. **Flight delay at the departure point over 4 hours for any expenses paid while waiting for the replacement flight**

#### 4.1 Direct Flight

Delay or Flight Cancellation by the airlines or Denial to travel due to fully booked

#### 4.2 Misconnecting Flight

5. **Necessary emergency expenses from Late arrival of baggage over 6 hours at overseas destination**
6. **Necessary emergency expenses from Loss of Baggage over 24 hours at overseas destination**
7. **Additional Benefit in emergency medical expenses at overseas destination only for UOB credit cards under an existing Citi branded Credit Card: UOB ROP Preferred, UOB Zenith, UOB Infinite and UOB Reserve.**

***Remarks This document is merely translation a summary scope of the insurance policy coverage only. The terms, conditions and exclusions will be followed to the insurance policy which applies***

## Indemnity limit of each card

<b>Sign &amp; Fly Insurance Benefit Protection Compensation (Limit per card) (Currency: Thai Baht)</b>	<b>Platinum &amp; Titanium (UOB World, UOB One, UOB Simple, UOB Grab, UOB Lazada, UOB Makro)</b>	<b>UOB Premier , UOB ROP Select , UOB Mercedes</b>	<b>UOB ROP Preferred UOB Zenith</b>	<b>UOB Infinite, UOB Reserve</b>
1. Loss of life, Permanent Disability, Dismemberment, permanent disability of the Insured within 180 days from the date of accident while travelling in the public transportations. <b>*Spouse and Offspring will be covered 25% of benefit</b>	10,000,000 per cardholder	25,000,000 per cardholder	35,000,000 per cardholder	35,000,000 per cardholder
2. Treatment for Burning during on the public transportations. Serious burning due to injury arising from accident during public transportation, burning level 3 of body according to 9% criteria. The Insurer shall compensate as per table of benefit but not exceed THB 5,000,000.-	According to 9 criteria table but not exceed 5,000,000			
3. Treatment of Plastic Surgery <i>(during on public transportation – not including motorbike and taxi )</i> 10% of limit item no. 1 above but not exceed Bht.5,000 000	10% of limit and maximum to 5,000,000 per cardholder	10% of limit and maximum to 5,000,000 per cardholder	10% of limit and maximum to 5,000,000 per cardholder	10% of limit and maximum to 5,000,000 per cardholder
4. Flight delay <b>(over 4 hours)</b> <b>4.1 Direct Flight</b> Delay of aircraft or Flight Cancellation by the airlines or denial to travel due to fully booked. <b>4.2 Misconnecting Flight</b>	7,000 for cardholder 15,000 per family	20,000 for cardholder 40,000 per family	20,000 for cardholder 40,000 per family	30,000 for cardholder 60,000 per family
5. <b>Necessary emergency expenses incurred from Baggage delay (over 6 hours)* (Overseas Destination Only)</b>	7,000 for cardholder 15,000 per family	20,000 for cardholder 40,000 per family	20,000 for cardholder 40,000 per family	30,000 for cardholder 60,000 per family
6. <b>Necessary emergency expenses incurred from Baggage lost (over 24 hours)* (Overseas Destination Only)</b> Subject to reasonable expenses paid start from the cardholder arrived at the specified destination oversea until received the baggage back from the airline but the maximum not exceeding 5 days	25,000 for cardholder 50,000 per family	50,000 for cardholder 100,000 per family	50,000 for cardholder 100,000 per family	80,000 for cardholder 150,000 per family
7. Additional Benefit <b>(Overseas Destination Only)</b> <i>(Occurring within 30 days of departure from Thailand)</i> 7.1 Emergency Medical Expenses 7.2 Emergency Medical Evacuation or bring back to Thailand 7.3 Repatriation of Mortal Remains	<b>Not Covered</b>	<b>Not Covered</b>	800,000 for the cardholder and family	800,000 for the cardholder and family

**REMARK:**

- Family means a spouse or legal child (not over 20 years old) and Parents of the cardholder (not over 70 years old) the family will only be entitled to cover when the cardholder is joining the travel only.
- Public transportation means a land, water or air vehicle operated by a driver who has a legal license to transport passengers. There is a schedule according to the route and regular schedule. but it does not include all types of vehicles for hire or rental.
- Purchased travel tickets by supplementary card will receive the same benefits as the primary cardholder.
- Primary card and supplementary card Travel together by purchasing travel tickets through the Primary card will receive 150% protection, that is, the Primary card is protected at full limit / supplementary card is protected at 50% of the limit according to each card's benefit table.
- The baggage delay at the destination in Thailand, all necessary expenses must be incurred within 24 hours as from arrival time stated by airline. Insurer shall indemnify the expenses as actual amount but not exceeding THB 5,000.-

**Excluded countries/territories:**

1. Afghanistan, Belarus, Crimea (Including Sevastopol), Cuba, Iran, Nepal (Only areas higher than 1,500 m. above sea level), North Korea, Russia, Syria, Myanmar, Ukrainian Regions of Donetsk, Luhansk, Kherson and Zaporizhzhia and Venezuela.
2. The sanctioned countries declared by the United Nations (UN) or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

**The terms and conditions of underwriting are defined by AXA, the Insured should understand before making the decision.**

**This document is not an insurance contract. Full details are specified in the insurance policy. For more details, please see the details of coverage and exclusion in the insurance policy.**

**Insurance sale offering by agents/brokers shall be in compliance with criteria specified by Company and Office of Insurance Commission.**

**You can find AXA Privacy policy by visit AXA website <http://www.axa.xo.th/en/legal-and-privacy-statement>**

<u>Contents for Policy Coverage and Exclusions of each section</u>	<u>Page</u>
<u>Indemnity limit of each card</u>	<u>2</u>
<u>General exclusions for this insurance policy (applicable with every coverage section)</u>	<u>5</u>
<u>1. Loss of life, Permanent Disability and Dismemberment arising from accident while travelling in the public transportations</u>	<u>6</u>
- <u>Major exclusions</u>	<u>7</u>
- <u>Claim Supporting Documents</u>	<u>8</u>
<u>2. Serious burning due to injury arising from accident while travelling in the public transportations</u>	<u>6</u>
- <u>Major exclusions</u>	<u>7</u>
- <u>Claim Supporting Documents</u>	<u>8</u>
<u>3. The necessary plastic surgery due to injury arising from accident during public transportation</u>	<u>6</u>
- <u>Major exclusions</u>	<u>7</u>
- <u>Claim Supporting Documents</u>	<u>8</u>
<u>4. Flight delay at the departure point over 4 hours</u>	<u>9</u>
- <u>Major exclusions</u>	<u>9</u>
- <u>Claim Supporting Documents</u>	<u>10</u>
<u>5. Late arrival of baggage over 6 hours</u>	<u>11</u>
- <u>Major exclusions</u>	<u>12</u>
- <u>Claim Supporting Documents</u>	<u>13</u>
<u>6. Loss of baggage over 24 hours</u>	<u>11</u>
- <u>Major exclusions</u>	<u>12</u>
- <u>Claim Supporting Documents</u>	<u>13</u>
<u>7. Additional Benefit in emergency medical expenses</u>	<u>14</u>
- <u>Major exclusions</u>	<u>15</u>
- <u>Claim Supporting Documents</u>	<u>16</u>
<u>Purchase Protection Plan</u>	<u>17</u>
- <u>Major exclusions</u>	<u>18</u>
- <u>Claim Supporting Documents</u>	<u>19</u>
<u>Frequently asked questions (FAQs)</u>	<u>20</u>

**Major General exclusions for this insurance policy (applicable with every coverage section)**

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows

1. Amount of compensation for any indemnification that exceeds the maximum limit for each damage
2. Claim which is arising from fraud or dishonesty
3. The trip to banned countries from the government agencies or prohibited instructions from the United Nations
4. Death, disability, loss or damage, destruction, any legal liability, including any expenses or consequential damage directly or indirectly, as a result of, according to, relating to or from the following incidents caused a continuous impact or subsequence impact of events for the loss or damage
  - 4.1 Terrorism, War, Invasion, Malignant Action of Foreign Enemies or malicious acts like war whether the war was declared or not, civil war which means war between people living in the same country, militancy, rebellion, riots, strikes, coup d'etat and chaos
5. Loss or damage, any legal liability, any cost directly or indirectly caused by the following incidents
  - 5.1 Radiation or radioactive diffusion from nuclear fuel or from any nuclear waste due to the burning of nuclear fuel including the process of the nuclear self-disunity
  - 5.2 Radioactive explosion or nuclear components or any other hazardous substance that may cause an explosion in the nuclear process
6. Loss or damage which has originated directly or indirectly from or as a result of one of the following incidents
  - 6.1 Loss of temporary or temporary possession as a result of the confiscation, seizure of property for military use or confiscation of assets by government officials or organizations
  - 6.2 Loss of possession of any buildings permanently or temporarily as a result of the unlawful possession of any person  
This insurance policy is also covered to the cardholder for loss or physical damage to the insured property caused by the perils that is covered by this insurance policy which occurred before the incidents under clause 6.1 and 6.2
  - 6.3 Destruction of property by order of government officials or employees with legal
7. Communicable Disease Exclusion ~ LMA5396  
Refer to the announcement that the Ministry of Public Health or the World Health Organization announced as Contagious disease (at the time of incident)

***Please read full exclusion from the Insurance Policy***

[Back to the contents>>](#)

### 1. Loss of life or Permanent disability from the accident while travelling in the public transportations

Insurer shall pay compensation for the loss of life, dismemberment, Loss of sight, speech or total permanent disability arose from accident while travelling in the public transportations **within 180 days** from the date of accident each coverage according under the PA.2 table or due to such injury is necessarily to stay under the doctor's custody in a hospital as an inpatient continuously and the Insured dies later from such injury while this policy is in force

**In this policy the “Public transportations” defined as the vehicles using onshore, in water and air which is driven or controlled by the licensed drivers, and operated by the legally permitted companies or organization to transporting the passengers**

**The public transportations must be managed typically on a specific scheduled time and operated on established routes but this policy coverage excluded every type of the vehicles that can be hired or chartered such as taxi and motorbike taxi, tuk-tuk, limousine, chartered boats, cars, Grab and Uber**

### 2. Treatment for serious burning due to injury arising from accident during public transportation

Serious burning due to injury arising from accident during public transportation, burning level 3 of body according to 9% criteria, Insurer shall compensate as per below table but not exceed THB 5,000,000.-

Burning Criteria	Limit of coverage (Not exceeded THB 5,000,000.-)
Not lower than 27% of body skin	60% of limit of coverage
Not lower than 18% of body skin	35% of limit of coverage
Not lower than 9% of body skin	20% of limit of coverage
Not lower than 4.5% of body skin	10% of limit of coverage

### 3. The necessary plastic surgery due to injury arising from accident during public transportation

If the cardholder is injured while travelling in the public transportations and need to take a medical treatment by the doctor or be admitted in the hospital. Following to doctor's instructions or comments, the necessary plastic surgery due to injury arising from accident during public transportation, Insurer shall compensate for 10% of Sum Insured in Item 1 per cardholder but not exceed THB 5,000,000.-

[Back to the contents>>](#)

**Major exclusions for the Loss of life, Disability and Dismemberment arising from accident during public transportation (Item 1, 2 and 3)**

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows

1. Acts of the Insured while under the influence of alcohol, narcotic drugs causing the cardholder is unable to self-control. The term “under the influence of alcohol” will be applicable in case of having a blood test with alcohol level of 150 mg percent and above
2. While the cardholder is taking part in a brawl or taking part in inciting a brawl
3. While the cardholder as a passenger on an unregistered aircraft and not engaged in commercial aviation
4. The cardholder commits suicide or attempt to suicide or self-inflicted injury
5. Parasite infections except pyrogenic infections, tetanus, or rabies from a wound or cut suffered as a result of an accident
6. Miscarriage and abortion
7. Dental care or root canal treatment except the dental treatment which occurred within 7 days from the date of accident
8. Diarrhea, constipation and Food poisoning
9. The cardholder is participating in dangerous sports, such as diving, bungee jumping, skiing, car racing, boat racing, skating competitions, in a balloon or glider etc. (Except parachute to save lives)
10. Replacing or inserting the dentures, dental crowns and prosthodontics
11. While the cardholder was riding or travelling on a motorcycle
12. Back pain is caused by Disc herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis, the Defect or pathological condition at the Pars Interarticularis (Spondylolisthesis)
13. While the cardholder is acting as a soldier, police or volunteer in an action of war or suppression
14. The cardholder committed a severe crime and/or is arrested and/or is in police custody and/or on the run from capture
15. While the cardholder is flying or acting as a cabin crew on any aircraft

**[Back to the contents>>](#)**

**Claim supporting documents in  
Travel Accident Claim (In case of Death)**

1. Claim Form – duly completed claim form signed by Claimant
2. Death Certificate
3. Autopsy report and Police's Daily Report
4. Copy of cardholder's passport and/or other travel documents i.e. flight confirmation, e-ticket, itinerary.
5. Copy of Credit Card Statement which shown the list of tickets purchased via UOB credit cards under an existing Citi branded Credit Card
6. Copy of cardholder's ID card and home registration documents governmentally stamped word "**deceased**"
7. Copy of beneficiary or offspring's ID card and home registration documents
8. Accident Report issued by the Public Transportation
9. Copy of book Bank to made claim payment process directly to cardholder
- 10 Any other documents following to insurer's instructions

**Claim Supporting documents in Travel Accident Claim  
(In case of permanent disability)**

1. Claim Form – duly completed claim form signed by Claimant
2. Medical report from doctor stating the confirmation for permanent disability
3. Copy of Credit Card Statement which shown the list of tickets purchased via UOB credit cards under an existing Citi branded Credit Card
4. Copy of beneficiary or offspring's ID card and home registration documents
5. Accident Report issued by the Public Transportation
6. Copy of book Bank to made claim payment process directly to cardholder
7. Any other documents following to insurer's instructions

[Back to the contents>>](#)



\* Coverage Flight Delay, Misconnection Public Transport, Late Arrival of Baggage, Loss of Baggage will come into effect, in the event that cost of fare, ticket of each single flight and package tour is paid in advance by UOB credit cards under an existing Citi branded Credit Card over 80% of the total ticket costs

## **4. Flights Delay**

### **4.1 Connecting Flight**

If the trip on a schedule Flight of the Cardholders is requires to continue by a connecting flight for which the cardholders has confirmed in advance and the connecting flight is missed at departure point of transferring due to delay in arrival of the aircraft which the Cardholders was travelling on in order to connect with the connecting flight, and the Cardholder is unable to continue the trip by any other ways over 4 hours from the original arrival time of flight which the Cardholder travels on

### **4.2 Direct Flight**

If the trip on a schedule Flight of the Cardholders has confirmed in advance is delayed or cancelled flight at the point of departure due to 1) delay in arrival of the aircraft or 2) flight cancellation or 3) denial to travel due to fully booked and no substitution of any other flights over 4 hours from the schedule time of leaving that specified in the tickets

From the causes of flight delay stated above, Insurer shall indemnify the Cardholders for the actual and reasonable expenses paid and charged by the Cardholder through the UOB credit cards under an existing Citi branded Credit Card for any expenses paid while waiting for the replacement flight at the disembarking airport for hotel accommodation, food and beverage in restaurant, telephone call to the cardholder residence, telephone call to postpone the flight, travelling expenses to or from hotel accommodation and airport and the urgent and necessary clothes and/or essential toiletries for daily use in case of the luggage has been loaded to the airplane only not exceed the indemnification limit stated in the indemnification table.

**Remarks the expenses which was paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 5,000.-**

## **Additional Coverage for Flight Delay**

In case of the returning flight of the Cardholder arrive to the destination within Thailand over 4 hours of the schedule flight due to delay, the insurer shall indemnify the Cardholder for the expenses paid for transportation to the Cardholder's usual residence by airport limousine and/or telephone call to the Cardholder's usual residence for the amount not exceed THB 5,000.-

## **Major Exclusions applicable for the Flights Delay Section only**

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows:-

1. Additional expenses which were paid due to the refusal the offers from the airlines for the flights amendment or accommodations
2. Additional expenses are arising due to the acceptance of the airline's compensation for exchange for the absence of travel on overbooking flights
3. Goods or product which is not necessary for the flights and travel
4. Any expenses which are covered specifically under the other travel insurance policy. **Except for the excess limit amount from such policy**

**[Back to the contents>>](#)**

**Claim supporting documents in  
Flight Delay Section**

1. Claim Form
2. Copy of cardholder's Passport
3. Copies of Travel documents i.e. air ticket, flight confirm etc.
4. Copy of Citi Credit Card Statement that show purchased list of the ticket via UOB credit cards under an existing Citi branded Credit Card
5. Written confirmation from the Airlines to certify stating duration and reason of the delay
6. The receipts or Credit Card statement for the expenses of hotel accommodation, food, beverage in restaurant, travelling expenses to or from hotel accommodation and airport
7. Copy of book Bank to made claim payment process directly to cardholder
8. Any other documents following to insurer's instructions

**[Back to the contents>>](#)**

### **5. Late Arrival of Baggage (Overseas Destination Only)**

If the baggage which the airline officials checked in with the flight traveled on by the Cardholder is not delivered to the Cardholder **over 6 hours after the time of the Cardholder's arrival at the destination of the schedule flight**

Insurer shall indemnify the Cardholder for **the expenses paid and charged by the Cardholder through the UOB credit cards under an existing Citi branded Credit Card which incur at the destination overseas for urgent and necessary cloth or essential toiletries for daily use** (Excluding food & beverage)

### **6. Loss of Baggage (Overseas Destination Only)**

If the baggage which the airline officials checked in with the flight traveled on by the Cardholder is not delivered to the Cardholder **over 24 hours after the time of the Cardholder's arrival at the destination overseas of the schedule flight**, it shall be deemed under this insurance that such baggage is lost **until received the such baggage back from the airline.**

Insurer shall indemnify the Cardholder in actual amount for **the expenses paid and charged by the Cardholder through UOB credit cards under an existing Citi branded Credit Card which incurred at the destination overseas for urgent and necessary cloth or essential toiletries for daily use only until received the baggage back from the airline but the maximum not exceeding 5 days**

- Remarks**
- 1. The expenses which was paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 5,000.-**
  - 2. The baggage is delayed or lost at the destination in Thailand; all necessary expenses must be incurred within 24 hours as from arrival time stated by airline Insurer shall indemnify the expenses as actual amount but not exceeding THB 5,000.-**

**Major Exclusions applicable for the Baggage Delay and Baggage Lost Section only**

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows

1. Loss of or damage caused by confiscation, baggage hold or call by the customs officer, airport staff, the police office of that country or other government officials
2. The cardholder do not act appropriately to retain your right or action to recover the baggage
3. The cardholder neglected to inform the airline's staff about the late arrival or loss of luggage at the destination and not gathering the information including an airline's report stating such accident
4. Additional expenses which were paid due to the refusal the offers from the airlines for the flights amendment or accommodations
5. Goods or product which is not necessary for the flights and travel
6. The protests or strikes which were announced prior to the date of booking
7. Any expenses which are covered specifically under the other travel insurance policy. Except for the excess limit amount from such policy

**Claim supporting documents in  
Baggage Delay or Baggage loss Claim section**

1. Claim Form
2. Copy of cardholder's Passport
3. Copies of Travel documents i.e. air ticket, flight confirm etc.
4. Copy of UOB credit cards under an existing Citi branded Credit Card
5. Copy of UOB Credit Card Statement that show purchased list of the ticket via UOB credit cards under an existing Citi branded Credit Card
6. Written confirmation from the Airlines to certify stating duration and reason of the delay
7. The receipts for the expenses or credit card statement for urgent and necessary clothes or essential toiletries for daily use
8. Copy of book Bank to made claim payment process directly to cardholder
9. Any other documents following to insurer's instructions

**[Back to the contents>>](#)**

## **7. Additional Benefit in emergency medical expenses at overseas destination only for UOB ROP Preferred, UOB Zentith , UOB Infinite and UOB Reserve**

### **7.1 Emergency medical expenses (Travel abroad only)**

This policy will covers for the emergency medical expenses as needed and reasonable **for medical expenses, nursing fees, surgery fees, X-rays etc.**

**If the cardholder is treated from abroad and it is necessary to maintain continuity when returning to Thailand and must be done within 24 hours and continuous no more than 7 days after the date of arrival in Thailand** which will be compensated but not exceed the limit that specified in Indemnification of each card

### **7.2 Emergency Medical Evacuation (Travel abroad only)**

By the opinion and/or recommendation of the authorized representative of the insurance company, **it's advisable for the cardholder to be moved to another location or hospital for appropriate medical treatment or to bring the cardholder back to Thailand.** The authorized representative will proceed to evacuate the cardholder by the appropriate procedures according to the medical conditions. The insurance will pay the claim directly to the authorized representative but not to exceed the amount specified in the Indemnification of each card. However, The company will provide advice and recommendations and facilitate evacuation for emergency medical treatment. The Cardholder must pay the expenses themselves first. And when the Cardholder proves that he or she is a credit card holder who purchased a travel ticket with the bank's credit card according to the conditions.

The methods of emergency medical evacuation will be specified and determined by an authorized representative of the insurer, which may include the cost of transporting the injured person by air, by boat, by land or by other appropriate transportation

The decisions regarding to the evacuation methods, the patterns of the evacuation and destination will be implemented by an authorized representative of the insurance and based on the required medical condition

### **7.3 Repatriation of Mortal Remains (Travel abroad only)**

**In case of death to the cardholder while travelling,** the company will compensate for all expenses incurred reasonably and unavoidably in **the air and/or land transportation of the cardholder's mortal remains from the place of death to Thailand.** The Company will also arrange and pay for the cardholder's funeral service at their place of death, if necessary. However, the company will provide advice and recommendations and facilitate repatriation. The beneficial must pay the expenses themselves first. and when the beneficial proves that the insured is a credit card holder who purchased a travel ticket with the bank's credit card according to the conditions

### **Remarks**

The all above compensation topics must be occurred within 30 days of departure from Thailand

**[Back to the contents>>](#)**

### **Major exclusions for the Additional Benefit in emergency medical expenses**

This policy does not cover for loss or damage, injury or illness. (Including complications), symptoms or disorders, or as a result of

1. Pre-existing medical conditions including chronic illnesses, the relapse of the disease, congenital disease, and diagnosis of congenital conditions or developmental or genetic problems.
2. The expenses for any services which due to legal liability from others to the cardholder or any expenses which is included in the travelling cost
3. Protests or strikes, which were announced prior to the date of booking
4. The expenses in case of the cardholder refused the authorized representative advice
5. The beauty treatment including acne, dandruff, hair loss or blemishes correction treatment, plastic and reconstructive surgery unless the surgery is necessary as a result of a covered accident for revivable
6. Pregnancy, abortion, miscarriage, childbirth, complications from pregnancy, Correction Infertility problems (Including diagnosis and treatment), sterilization or contraception
7. Eye surgery or Lasik cost, the expenses for the equipment for aiding the vision or irregularity for vision
8. Dental treatment or dental surgery, dentures, dental crowns, root canal treatment, tooth filling, orthodontics, tooth extraction, dental implantation except the consequential injury from accident but not including dentures, dental crowns and root canal treatment or dental implantation
9. Narcotic addiction treatment, alcoholism treatment, cigarette addiction treatment including psychoactive substances
10. The treatment which is not a conventional methods including the alternative medicine i.e. acupuncture, natural therapy, traditional massage etc.
11. Non-medical expenses including telephone bills, special or additional food and beverage expenses, newspaper etc.
12. All kinds of artificial equipment such as canes, glasses, hearing aids, speech aid and all kinds of cardiac stimulators
13. The injury arose by committed a severe crime and/or is arrested and/or is in police custody and/or on the run from capture

***Please read full exclusion from the Insurance Policy***

**[Back to the contents>>](#)**

**Claim supporting documents in  
emergency medical expenses at overseas destination**

1. Claim Form
2. Copy of cardholder's passport and/or travel documents
3. Copy of UOB Credit Card
4. Copy of UOB Credit Card Statement that show purchased list of the ticket via UOB credit cards under an existing Citi branded Credit Card
5. Medical Report and/ or medical certificate indicating the symptoms, diagnosis and treatment
6. Original Medical Receipts
7. Copy of book Bank to made claim payment process directly to cardholder
8. Any other documents following to insurer's instructions

**[Back to the contents>>](#)**



**Purchase Protection Plan (PPP)**  
**For UOB customers holding an existing Citi branded Credit Card**  
**Policy Period 30/04/2024 – 31/12/2024**

Purchase Protection Plan provides the coverage for the cardholders for goods and products which is not excluded in the this insurance policy and **has been paid or charged through UOB credit cards under an existing Citi branded Credit Card** in case of loss or damage caused by fire, lightning, windstorm, explosion, vehicle impact, smoke, water damage, strikes & riot and vandalism and malicious acts, theft, robbery, burglary and accidental damage to or loss of the purchased product happening during possession of the cardholder and the operative period of insurance up to the amount charged to the card but not exceed the purchased price

(Limit THB 200,000.- any one occurrence and in aggregate during the policy period per peril for riot & strike, vandalism and malicious acts)

**The operative period of insurance**

1. Product purchased and picked up at site - loss or damage should be happened **within 30 days after the date of purchase**

2. Product purchased and delivered to the designated destination by seller – Loss or damage should be happened **within 45 days after the date of received**

**Deductible**

Cardholder has to responsible for **50% of claim amount or minimum THB 900** for loss or damage arising from accidental damage including theft, burglary and robbery

**Indemnity limit**

<b>Maximum Limit</b>	<b>UOB Premier, UOB ROP Select, UOB Mercedes, UOB ROP Preferred, UOB Zenith</b>	<b>UOB Infinite, UOB Reserve</b>
Per Product	THB 150,000	THB 200,000
Per Occurrence	THB 400,000	THB 500,000

**Purchase Protection Plan (PPP)**  
**For UOB customers holding an existing Citi branded Credit Card**  
**Policy Period 30/04/2024 – 31/12/2024**

**Sample of the covered goods or products are**

- a) Electronic equipment and computer including its core components i.e. monitor, keyboard, mouse, software, printer or other peripheral part that will function only with the aid of computer
- b) Mobile phones
- c) Valuables **(excluding cash, gold, silver, precious metal or stones and the goods like not a component of goods)**

**Limit of liability**

Electronic Devices and Valuables that are not specified in the exclusion, the Company shall cover the loss or damage arising from fire, lightning, Explosion, Accidental Damage, Loss, Theft, Robbery or Gang Robbery.

**Pairs and Sets**

Where the cardholder's goods or products consists of articles in a pair or set, the cardholder shall not be entitled to recover more than the proportionate value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming part or a pair or set unless the articles are unusable individually and cannot be replaced individually

**Insurer's rights in damaged goods or salvage**

On the occurrence of any loss or damage to the covered purchased goods by this policy, **the Cardholders shall not dispose of the properties** and the Insurer may:

1. Require the Cardholders for delivery of any purchased goods
2. Keep possession of any purchased goods and examine, sort, arrange, remove or otherwise deal with the same
3. Sell any purchased goods or dispose of the same for account of whom it may concern

The powers conferred by this condition shall be exercisable by the Insurer at any time from the occurrence of damage until such claim is finally determined, settled or until notice in writing is given by the Cardholders that he makes no claim under this policy

**Excluded Causes - The agreements under this insurance policy do not covers for any loss or damage incurred, or arising from the following reasons as follows**

1. Scratching and deformation
2. Leakage, loss of weight or contamination
3. Property damaged by public authorities
4. Transportation by aircraft, water, by post and railway
5. Theft which the properties stored in the vehicles
6. War, terrorism, riot and strike
7. Modification, defection or malfunction in mechanical or electrical system
8. Communicable Disease Exclusion ~ LMA5396  
Refer to the announcement that the Ministry of Public Health or the World Health Organization announced as Contagious disease (at the time of incident)

**Excluded Properties - The agreements under this insurance policy do not cover for any loss or damage as follows**

1. The property within or under the warranty period of the manufacturer or warranted by distributor
2. Consumable goods and limited usage aging property (such as fragrances, light bulbs, batteries)
3. Vehicles including parts and engine
4. Cash, gold, silver, precious metal or stones and the like not a component of goods
5. Livestock, growing crops
6. Damaged property which is not in the insured care, custody and control
7. Second Hand or Used items
8. Cost of transportation and packaging
9. Drone

**[Back to the contents>>](#)**

**Purchase Protection Plan (PPP)**  
**For UOB customers holding an existing Citi branded Credit Card**  
**Policy Period 30/04/2024 – 31/12/2024**

**Claim Supporting documents in Purchase Protection Plan**

1. Claim Form
2. Copy of cardholder's passport and/or ID card
3. Copy of UOB Credit Card under an existing Citi Branded Credit Card which is used for purchasing goods.
4. Copy of Credit Card Statement that show purchased list of goods
5. Copy of local police report which the cardholder must inform or notify within 24 hours after a burglary, snatch, robbery, gang-robbery or loss of the purchased goods
6. Copy of causation report from the manufacturer or technician (In case of the goods are electrical appliances)
7. Repairing Quotation and/or the purchased receipts
8. Copy of book Bank to made claim payment process directly to cardholder
9. Any other documents following to insurer's instructions

**The terms and conditions of underwriting are defined by AXA, the Insured should understand before making the decision.**

**This document is not an insurance contract. Full details are specified in the insurance policy. For more details, please see the details of coverage and exclusion in the insurance policy.**

**Insurance sale offering by agents/brokers shall be in compliance with criteria specified by Company and Office of Insurance Commission.**

**You can find AXA Privacy policy by visit AXA website <http://www.axa.xo.th/en/legal-and-privacy-statement>**

**[For Insurance Inquiry](#)**

**AXA Hotline 24 hrs. 02-118-8200**

**[For Claim and Compensation or follow up the status of Claim](#)**

**Lockton Wattana Insurance Brokers (Thailand) Ltd.,**

**Telc. 02-635-5000 during business hours**

**Emai: [helpservice@lockton.com](mailto:helpservice@lockton.com)**

## **Frequently asked questions (FAQs)**

1. When “Sign & Fly” policy initiate to cover the cardholders?
  - the Sign & Fly” policy will initiate cover when cardholders purchased the air ticket in full amount via UOB credit cards under an existing Citi branded Credit Card which issued and leaving their residences and continuous until the cardholders returns to within 180 days for each trip
2. Who is covered under “Sign & Fly” policy?
  - Generally this policy will cover only the cardholder but if the cardholder has a family, means a spouse or legal child, the family will only be entitled to coverage when the cardholder is joint traveling only
3. What will cover the cardholder in the coverage of loss accident during public transportation?
  - Policy will cover for the loss of life, dismemberment, Loss of sight, speech or total permanent disability arose from accident while travelling in the public transportations within 180 days from the date of accident subject to the cardholders purchased the ticket in via UOB credit cards under an existing Citi branded Credit Card
4. What’s the method of claim indemnification in Sign & Fly policy?
  - The insurer will pay in actual amount according reasonable and under the policy coverage which the cardholders paid or charged this such amount via UOB credit cards under an existing Citi branded Credit Card following to the Credit Card statement
5. Does the policy cover for the expense which paid by cash of other card but not UOB bank in case of Flight Delay, Baggage Delay or Baggage Loss?
  - The expenses which were paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 5,000.-
6. Does this policy cover for the supplementary cardholder who purchases the air ticket?
  - The supplementary cardholder purchased travel tickets will receive the same benefits as the primary card if such cardholder purchased the ticket for self-travel
7. Does Purchase Protection Plan policy covers for second-hand goods or used products?
  - This policy will not cover for second-hand gods or used products
8. What’s the method of claim indemnification in Purchase Protection Plan policy?
  - The insurer will pay for actual amount for repairing or replacement cost but not exceed the purchased price and the cardholder have to responsible for 50% or minimum of THB 900
9. What type of cards is entitled under Purchase Protection Plan?
  - Purchase Protection Plan will provide the coverage for UOB credit cards under an existing Citi branded Credit Card i.e. **UOB Premier, UOB ROP Select, UOB Mercedes, UOB ROP Preferred, UOB Zenith, UOB Infinite and UOB Reserve** cardholders only.
10. What is the operative period of insurance?
  - Product purchased and picked up at site, the loss or damage should be happened within 30 days after the date of purchase and product purchased and delivered to the designated destination by seller, Loss or damage should be happened within 45 days after the date of received
11. Does Purchase Protection Plan covers the damaged goods while transit?
  - This Purchase Protection Plan will covers for the damaged or loss goods under the cardholder’s possession only. Policy will not covers if the goods was damaged or loss while in whatsoever transit methods i.e. shipping, air, land including the goods which is loaded under the aircraft