

## Expat Care

医療費補償は最大

75,000,000バーツ

Medical expenses coverage up to

75,000,000 Baht



既往症も補償対象

Covers pre-existing conditions



補償地域範囲を選択

Choose your zone of coverage

	Expat Care 1	Expat Care 2	Expat Care 3
年間最大補償金額 Annual Overall Limit	50,000,000	50,000,000	50,000,000
生涯制限 Lifetime Limit (per Lifetime)	75,000,000	75,000,000	75,000,000
新生児制限（新生児1人あたり） Newborn Limit (per newborn)	1,500,000	1,500,000	1,500,000
<b>Inpatient Care</b>			
1. 入院費用 ・ 部屋代、看護サービス、およびその他の医療費用 (部屋の宿泊施設は標準のシングルベッドルームを意味します) ・ 集中治療室 ・ 医療費: 診断検査料、X線、処方薬、血液および血漿、外科用器具およびデバイス 1. Hospitalisation Costs ・ Room and Board, Nursing Service and Other Medical Charges (Room accommodation means Standard Single Bedded Room) ・ Intensive Care Inpatient Unit ・ Medical Expense: Diagnostic Laboratory Fee, X-rays, Prescribed Medicines, Blood and Plasma and Surgical Appliances and Devices	全額補償 Paid in full		
2. 既往症補償（2年間のモラトリアム期間） 2.1 既往症給付 2.2 加入後に生じた既往症以外の疾病の維持 2. Pre-existing Conditions Coverage (2-year moratorium period) 2.1 Pre-existing conditions benefit 2.2 Maintenance of Non Pre-existing condition arising after enrolment	200,000 全額補償/Paid in full	300,000 全額補償/Paid in full	300,000 全額補償/Paid in full
3. 臓器移植 3. Organ Transplantation	全額補償 Paid in full		
4. 医師の日々の病院訪問 4. Physician's Daily Hospital Visit	全額補償 Paid in full		
5. 専門医の診察料 5. Specialist's Consultation Fee	全額補償 Paid in full		
6. 退院後の在宅看護 6. Nursing at home, following Hospital Discharge	45,000	45,000	45,000
7. 緊急歯科治療 ・ 48時間以内の外来緊急歯科治療により（事故ごとの最大限度額） 7. Emergency Dental Treatment ・ Due to Outpatient emergency dental treatment within 48 hours (maximum per accident)	30,000	30,000	30,000

		Expat Care 1	Expat Care 2	Expat Care 3
8. 手術治療および手続き費用 8. Surgical treatment (Surgery) and Procedure Fee(s)		全額補償 Paid in full		
9. 精神科入院カバー（1ポリシー年度につき最大30日間） 9. Psychiatric Inpatient Coverage (up to 30 days per policy year)		全額補償 Paid in full		
出産給付/Maternity Care				
1. 通常分娩費用（産前・産後ケアを含む） 1. Cost of Normal Childbirth including Pre-and Post-Natal Care		対象外 Not Covered	120,000	240,000
2. 妊娠または分娩時の医療合併症 全額支払（保険に加入済み後300日以降のみ利用可能） 2. Medical Complications during Pregnancy or Childbirth Paid in full (available only after 300 days of membership)				
外来治療/Outpatient Care				
1. 医師の診察料および処方薬 1. Physician's Fees and Prescription Medicine		対象外 Not Covered	全額補償 Paid in full	
2. 検査および診断検査、X線料、MRI、PET、CTスキャン 2. Laboratory and Diagnostic test, X-ray fees, MRI, PET, CT scans		対象外 Not Covered		
3. カイロプラクティック、鍼治療、整骨療法、および理学療法 3. Chiropractic, Acupuncture, Osteopathy and Physiotherapy		対象外 Not Covered		
4. 松葉杖、ウォーカー、車椅子、および基本的な整形外科用補装具・器具の購入またはレンタル 4. Purchase or Hire of Crutches, Walkers, Wheelchairs and Basic Orthopaedical Prostheses & Equipment		対象外 Not Covered	15,000	15,000
世界中の医療支援サービス/Worldwide Assistance Service				
1. ロカールの救急車サービス 1. Local Ambulance Service		全額補償 Paid in full		
2. 緊急医療搬送および避難 2. Emergency Medical Transfer and Evacuation		全額補償 Paid in full		
3. 追加の交通手当 3. Additional Transportation Benefits		全額補償 Paid in full		
3.1 同伴なしの子供のケア 3.1 Care of Unaccompanied Children		全額補償 Paid in full		
子供の輸送 Transportation of Children		全額補償 Paid in full		
適切な大人のエスコート Suitable Adult Escort		全額補償 Paid in full		
3.2 親族または友人の訪問 3.2 Visit of Relative or Friend		全額補償 Paid in full		
親族または友人の治療室への輸送 Transportation of Relative or Friend to Bedside		全額補償 Paid in full		
被保険者が入院中の友人または親族の1泊あたりの宿泊費、最大10泊 Overnight Accommodations per night for a Friend or Relative whilst the Insured Person in Hospitalised, max 10 nights		3,000	3,000	3,000
4. 選択医療搬送 4. Elective Medical Transfer		対象外 Not Covered	全て必要な費用 All necessary costs	全て必要な費用 All necessary costs
5. 24時間365日対応の世界緊急支援 5. Worldwide Emergency Assistance, 24 hours a day and 7 days a week		全額補償 Paid in full		
6. 法的紹介、緊急メッセージ伝達、緊急翻訳または通訳サービス、紛失書類のアドバイスおよび支援、交通手配 6. Legal Referrals, Emergency Message Transmission, Emergency Translation or Interpreter Services, Lost Document Advice & Assistance, Arrange Transportation		全額補償 Paid in full		
遺体の本国送還/Repatriation of Mortal Remains				
1. 遺体の本国送還 1. Repatriation of Mortal Remains		9,000	9,000	9,000
棺の費用への寄付 Contribution towards the Cost of Coffin		9,000	9,000	9,000
2. 火葬 2. Cremation		9,000	9,000	9,000
3. 現地埋葬 3. Local Burial		30,000	30,000	30,000

## 定期健康ケア/Routine Health Care

1. 歯科治療 1. Dental Care	対象外 Not Covered	対象外 Not Covered	60,000
2. 眼科治療 2. Optical Care	対象外 Not Covered	対象外 Not Covered	
3. 聴覚治療 3. Hearing Care	対象外 Not Covered	対象外 Not Covered	

## 個人傷害給付/Personal Accident Benefit

生命の喪失、四肢切断、視力喪失、事故による永久全身障害 (Or. Bor. 1) Loss of Life, Dismemberment, Loss of Sight, Total Permanent Disability due to Accident (Or. Bor. 1)	450,000	450,000	450,000
--	---------	---------	---------

## 地域エリア:

適切な保険料が支払われ、保険適用が認められている地域の範囲で、会員証に指定されたエリアを指します。

Area 1: Thailand only

Area 2: Asia countries; India, China, Indonesia, Pakistan, Bangladesh, Japan, Philippines, Vietnam, Iran, Turkey, Thailand, Myanmar, South Korea, Iraq, Afghanistan, Saudi Arabia, Uzbekistan, Yemen, Malaysia, Nepal, North Korea, Syria, Sri Lanka, Kazakhstan, Cambodia, Jordan, Azerbaijan, Tajikistan, United Arab Emirates, Israel, Laos, Kyrgyzstan, Turkmenistan, Singapore, State of Palestine, Lebanon, Oman, Kuwait, Georgia, Mongolia, Armenia, Qatar, Bahrain, Timor-Leste, Cyprus, Bhutan, Maldives, Brunei.

Area 3: Worldwide excluding USA

## GEOGRAPHICAL AREA :

means the area specified in your membership certificate for which the appropriate premium has been paid and to which cover applies

• AREA 1 : Thailand only

• AREA 2 : Asia countries; India, China, Indonesia, Pakistan, Bangladesh, Japan, Philippines, Vietnam, Iran, Turkey, Thailand, Myanmar, South Korea, Iraq, Afghanistan, Saudi Arabia, Uzbekistan, Yemen, Malaysia, Nepal, North Korea, Syria, Sri Lanka, Kazakhstan, Cambodia, Jordan, Azerbaijan, Tajikistan, United Arab Emirates, Israel, Laos, Kyrgyzstan, Turkmenistan, Singapore, State of Palestine, Lebanon, Oman, Kuwait, Georgia, Mongolia, Armenia, Qatar, Bahrain, Timor-Leste, Cyprus, Bhutan, Maldives, Brunei.

• AREA 3 : Worldwide excluding USA

## 保険のご利用条件:

- 加入者の年齢は15日から75歳までで、99歳までの更新が可能です。
- 加入者はタイに12ヶ月のうち少なくとも6ヶ月在住している外国人である必要があります。
- タイ国外での緊急治療は、1回の旅行につき最長30日間有効です。
- タイ国外での選択治療はケースバイケースで許可されますが、必ずしも承認されるわけではありません。
- 本パンフレットの情報は加入希望者が保険加入を検討するための予備的な情報です。  
すべての保険条件は保険証券の「定義」「一般的な定義」「一般的な除外事項」「保険契約約款」をご参照ください。
- 加入者には、保険の申請に際して正確な情報を提供する義務があり、事実の隠匿や虚偽の申告がある場合、保険会社が保険契約を解除したり、保険契約に基づく支払いを拒否することがあります。
- 既往症の疾患に対しては24ヶ月の待機期間が適用されます。
- 出産給付については300日間の待機期間があります。
- カナダ、香港、スイス、シンガポール、日本での治療には35%の自己負担が適用されます。

## POLICY CONDITIONS :

- The applicant's age range is from 15 days to 75 years old, with the option for renewal up to 99 years of age.
- The applicant must be a Foreigner only and reside in Thailand at least 6 months in a 12 months period.
- Worldwide out-of-area emergency treatment coverage is valid for up to 30 days per trip
- Elective treatment outside of Thailand, this benefit is permitted only on a case by case basis with no guarantee of acceptance.
- Information in this brochure is only preliminary information provided for the applicant to consider for applying for health insurance coverage from the Company, all insuring conditions shall be referred to in the Definitions, General Definitions, General Exclusions, and Insuring Agreement of the health insurance policy of the Company
- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- 24 months waiting period for pre-existing conditions
- 300 days waiting period for Maternity Benefits
- Co-pay 35% for the treatment in these countries: Canada, Hong Kong, Switzerland, Singapore and Japan.

