



WE Care Travel Insurance

Wherever your travels take you, let us take care of you with ‘WE Care’ Travel Insurance. Get protected from travel inconveniences and mishaps at an affordable cost. With ‘We Care’ Travel Insurance as a part of your travel plan, you can now travel with peace of mind, knowing that you have the right protection.

WE Care Travel Insurance is designed for Thai Smile passengers and is underwritten by Chubb Samaggi Insurance PCL.

WE Care Travel Insurance	
Destination	Covered Locations All destinations operate by Thai Smile, Domestically and Internationally.
Trip Type	One Way Trip Travel Covers travel commencing in Thailand and ending at your Destination. Round Trip Travel Covers travel commencing and ending in Thailand.

What Do We Cover

Because your pleasant journey is what WE care the most, ‘WE Care’ Travel Insurance covers you for accidents and travel inconveniences such as loss of travel documents and luggage, flight delays or cancellation, misconnections, or overseas medical arrangements.* It is conveniently available as an optional add-on during the online flight booking process. And to assure you of reliable help during your trip, you have access to 24/7 emergency assistance services with just a phone call.



WE CARE TRAVEL INSURANCE – TABLE OF COVERAGE

DOMESTIC			
Round Trip Coverage	Round Trip (TH Origin)	One Way Trip Coverage	One-Way (TH Origin)
Medical & Travel Accident Benefits		Medical & Travel Accident Benefits	
Personal Accident	1,250,000	Personal Accident	3,000,000
Medical Expenses (* Accident Only)	*200,000	Medical Expenses (* Accident Only)	-
Medical Expenses Incurred in Thailand	N/A	Emergency Dental Expenses (Accident)	-
Emergency Dental Expenses (Accident)	Included Above	Medical Evacuation & Repatriation	-
Daily Hospitalisation Benefit	-	Repatriation of Mortal Remains	-
Medical Evacuation & Repatriation	1,000,000	Compassionate Allowance	-
Repatriation of Mortal Remains	1,000,000	Child Guard	-
Compassionate Allowance	25,000	Daily Hospitalisation Benefit	-
Child Guard	25,000	Emergency Mobile Phone Charges	-
Emergency Mobile Phone Charges	-	Emergency Mobile Phone Charges	-
Travel Inconvenience Benefits		Travel Inconvenience Benefits	
Loss of Luggage & Personal Effects	15,000 (SAL 5,000)	Loss of Luggage & Personal Effects	15,000 (SAL 5,000)
Loss of Travel Documents	-	Loss of Travel Documents	-
Luggage Delay	6hrs/2,500/Max 10,000	Luggage Delay	6hrs/2,500/Max 10,000
On-Time Guarantee	-	On-Time Guarantee	-
Flight Delay	6hrs/2,500/Max 10,000	Flight Delay	6hrs/2,500/Max 10,000
Common Carrier Delay	-	Common Carrier Delay	-
Travel Misconnection	6hrs/2,500/Max 10,000	Travel Misconnection	6hrs/2,500/Max 10,000
Flight Diversion	-	Flight Diversion	-
Hijack Inconvenience	6hrs/2,500/Max 10,000	Hijack Inconvenience	6hrs/2,500/Max 10,000
Flight Cancellation and Curtailment	Up to Flight Cost	Flight Cancellation	Up to Flight Cost
Home Protection	-	Home Protection	-
Personal Liability	500,000	Personal Liability	-
24 Hour Assistance Access		24 Hour Assistance Access	
24hr Travel Assistance	Included	24hr Travel Assistance	N/A
24hr Other Assistance	Included	24hr Other Assistance	N/A
Excesses/Deductibles		Excesses/Deductibles	
Excesses - Baggage	-	Excesses - Baggage	-



INTERNATIONAL

Round Trip Coverage	Round Trip (TH Origin)	One Way Trip Coverage	One-Way (TH Origin)
Medical & Travel Accident Benefits		Medical & Travel Accident Benefits	
Personal Accident	1,500,000	Personal Accident	3,000,000
Medical Expenses	200,000	Medical Expenses	-
Medical Expenses Incurred in Thailand	N/A	Emergency Dental Expenses (Accident)	-
Emergency Dental Expenses (Accident)	Included Above	Medical Evacuation & Repatriation	-
Daily Hospitalisation Benefit	24hrs/2,500/Max 5,000	Repatriation of Mortal Remains	-
Medical Evacuation & Repatriation	1,000,000	Compassionate Allowance	-
Repatriation of Mortal Remains	1,000,000	Child Guard	-
Compassionate Allowance	25,000	Daily Hospitalisation Benefit	-
Child Guard	25,000	Emergency Mobile Phone Charges	-
Emergency Mobile Phone Charges	500	Emergency Mobile Phone Charges	-
Travel Inconvenience Benefits		Travel Inconvenience Benefits	
Loss of Luggage & Personal Effects	15,000 (SAL 5,000)	Loss of Luggage & Personal Effects	15,000 (SAL 5,000)
Loss of Travel Documents	2000	Loss of Travel Documents	2000
Luggage Delay	6hrs/2,500/Max 10,000	Luggage Delay	6hrs/2,500/Max 10,000
On-Time Guarantee	-	On-Time Guarantee	-
Flight Delay	6hrs/2,500/Max 10,000	Flight Delay	6hrs/2,500/Max 10,000
Common Carrier Delay	-	Common Carrier Delay	-
Travel Misconnection	6hrs/2,500/Max 10,000	Travel Misconnection	6hrs/2,500/Max 10,000
Flight Diversion	-	Flight Diversion	-
Hijack Inconvenience	6hrs/2,500/Max 10,000	Hijack Inconvenience	6hrs/2,500/Max 10,000
Flight Cancellation and Curtailment	Up to Flight Cost	Flight Cancellation	Up to Flight Cost
Home Protection	25,000	Home Protection	-
Personal Liability	500,000	Personal Liability	-
24 Hour Assistance Access		24 Hour Assistance Access	
24hr Travel Assistance	Included	24hr Travel Assistance	N/A
24hr Other Assistance	Included	24hr Other Assistance	N/A
Excesses/Deductibles		Excesses/Deductibles	
Excesses - Baggage	-	Excesses - Baggage	-



FAQS

Before you travel around the world, be sure you have the right protection. WE Care Travel Insurance will take care of your travel worries – leaving you free to enjoy your trip. But do you know what you are covered for? Here are some of the frequently asked questions to determine the inconveniences that you are covered for under WE Care Travel Insurance.

This Frequently Asked Questions (FAQ) will assist you with your queries or alternatively, you may contact us at:

Chubb Travel Insurance Customer Service

Hotline : +66 2611 4242 (Mondays to Fridays, 8.30am to 5.30pm)

E-mail : Travel.TH@chubb.com

Who provides this Travel Insurance Cover?

WE Care Travel Insurance is underwritten by Chubb Samaggi Insurance PCL., and has been especially designed to cater to your needs.

Who is Chubb in Thailand?

Chubb is the world's largest publicly traded property and casualty insurer. Chubb has both general and life insurance operations in Thailand. Its general insurance operation (Chubb Samaggi Insurance Public Company Limited) provides a comprehensive range of insurance solutions for multinational corporations, small to medium-sized businesses, as well as individuals. As a key player in the local general insurance market, its product offerings include Property, Casualty, Fire, Marine, Liability, Financial Lines and Group Personal Accident insurance for corporate clients. In addition, it is a major writer of Auto, Small Commercial and Accident & Health insurance products to retail clients through a multitude of distribution channels covering banks, brokers, agent, branch networks nationwide, of which direct marketing is its forte.

More information can be found at www.chubb.com/th

How can I purchase WE Care Travel Insurance?

You may purchase WE Care Travel Insurance on www.thaismileair.com when you are making your flight/s booking/s.



Who can purchase WE Care Travel Insurance?

- Our travel insurance can be purchased by passenger age 8 days and above. In the event if the passenger is below the age of 18, his/her guardian can enter into this contract of insurance on behalf of the passenger
- Passengers who are flying domestic and overseas with Thai Smile.
- Passengers who are travelling for 30 days or less.

Am I covered for any pre-existing illness?

No. We do not cover any pre-existing conditions which the Insured Person was diagnosed, treated or knew about before the effective date of the WE Care Travel Insurance Plan. Pre-existing conditions refer to a disease (including complications), symptom or abnormality for which the Insured Person has received a diagnosis, care and treatment or of which the Insured Person becomes aware during the 12 months preceding the date on which the policy commences and which is sufficiently significant that a reasonable person would seek a diagnosis, care or treatment or a doctor would be able to provide diagnosis, care or treatment.

What are the benefits offered?

For full terms, conditions and exclusions, please read the Policy Wording available at this website.

Click Here for [Policy Wording](#)

Do I have to pay an excess if I make a claim?

No, unlike other Travel Insurance Plans you do not have to pay any excess. We will pay the full benefit amount up to the sum insured if you satisfy the terms and conditions of the WE Care Travel Insurance policy.

What shall I do if I need emergency assistance?

Our Chubb Assistance team is ready to assist you. Please call +66 2039 5770 (24 hours) anytime night or day.



HOW TO MAKE A CLAIM

At Chubb, we always strive to process claims as quickly as possible. To avoid delay and to ensure your claim is handled promptly and efficiently, we have provided this guide on what to do if you wish to make a claim.

What to do in the event of a Claim

- For travel or medical emergency assistance, please contact our 24 - hour hotline at +66 2039 5770 and our Chubb Assistance team will be ready to assist you.
- For all other claims, please advise us within 30 days of the incident giving rise to a claim.
- You must submit the claim form and all supporting documentation.
- For liability claims, do not make any admission or offer. Request for the claim against you be put in writing.
- For travel or baggage delays, a document must be obtained from Scoot to confirm the delay period and reason for the delay.
- Immediately (within 24 hours) report any checked-in baggage loss, damage or theft to Scoot and submit a claim to them. In some instances they may be responsible for the damage and/or loss. Please also obtain a loss/damage Baggage Report from the Airline Representative.
- Report any other baggage loss or damage to the local authority/police and retain the police report for the submission with the claim form.
- Loss of Travel Documents must be reported to the local authorities and written acknowledgment must be obtained.
- In respect of medical claims, you should submit the claims to your private health insurance provider prior to lodgment with Chubb.

How to Submit Your Claim

1. All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.
2. Complete the Claim Form here and complete in full.
3. Collate and attach your proof of loss documentation. An outline of the required proof of loss documentation is below.
4. Send the original claim form and proof of loss documentation to the address below (ensure you retain a copy for your own records):



Attn: Claims Department

Chubb Samaggi Insurance PCL.

2/4 Chubb Tower, 12th Fl.,

Northpark Project, Vibhavadi-Rangsit Rd.,

Thung Song Hong, Laksi, Bangkok 10210

Tel: +66 2611 4242 (Mondays to Fridays, 8.30am to 5.30pm)

E-mail: Travel.TH@chubb.com

CONTACT US

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Northpark Project, Vibhavadi-Rangsit Rd.,

Thung Song Hong, Laksi,

Bangkok 10210 Thailand

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