

AIRASIA UNIVERSAL TRAVEL INSURANCE

Summary of Benefits

	BENEFITS	ONE-WAY TRIP	RETURN TRIP
		Limit Per Person (KRW)	Limit Per Person (KRW)
1	PERSONAL ACCIDENT		
(a)	Accidental Death or Permanent Disablement	100,000,000	100,000,000
2	TRAVEL INCONVENIENCE BENEFIT		
(a)	Trip Cancellation	Up to 200,000	Up to 200,000
(b)	Trip Curtailment	N/A	Up to 200,000
(c)	Loss/Damage to Checked-In Baggage and/or Baby Stroller (i) Each damaged Checked-In Baggage up to KRW50,000 (ii) Each loss of Checked-In Baggage up to KRW100,000	Up to 400,000	Up to 400,000
(d)	Baggage Delay (KRW50,000 for every 6 consecutive hours of delay)	Up to 100,000	Up to 100,000
(e)	On-Time Guarantee Delay of at least 2 consecutive hours from Original Scheduled Time or Updated Schedule Time which AirAsia has advised You	50,000	50,000
(f)	AirAsia Flight Delay (KRW50,000 for every 6 consecutive hours of delay) Delay shall be calculated after the completion of the period as stated under Benefit 2(e) – On-Time Guarantee	Up to 100,000	Up to 100,000
(g)	Common Carrier Delay (KRW50,000 for every 6 consecutive hours of delay calculated from the scheduled time as shown on the ticket issued to You by the Common Carrier operator)	N/A	Up to 100,000
(h)	Missed Flight Connection (KRW50,000 for every 6 complete hours of delay)	N/A	Up to 100,000
(i)	Loss of Personal Money	Up to 60,000	Up to 60,000
(j)	Loss of Travel Documents		
(k)	Travel Reroute KRW50,000 for the first 6 consecutive hours; KRW50,000 for subsequent 24 consecutive hours from the original scheduled arrival time caused by rerouting of the Scheduled Flight as a result of strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason	N/A	Up to 100,000
(l)	Hijack Distress Allowance KRW100,000 for every 6 consecutive hours of detention when Your flight is hijacked and Your Trip is interrupted for more than 6 consecutive hours	Up to 1,400,000	Up to 1,400,000

(m)	Home Care Benefit Physical loss or damage to Your Home Contents in South Korea as a result of Theft while You are away travelling	N/A	Up to 200,000
3. MEDICAL AND EVACUATION EXPENSES			
(a)	Medical Expenses (Excess of KRW20,000 per claim is applicable to each Insured Person for outpatient treatment expenses only) (i) Medical Expenses due to Food Poisoning up to KRW100,000 (ii) Medical Expenses due to Specific Infectious Disease up to KRW200,000	N/A	Up to 30,000,000
(b)	Hospital Allowance Pays for each complete day if You are confined in Hospital for more than 24 hours (KRW10,000 for each complete day of Hospitalisation up to a maximum of 30 days)		
(c)	Emergency Medical Evacuation	Up to 50,000,000 (due to Accident only)	Up to 50,000,000
(d)	Mortal Remains Repatriation		
(e)	Compassionate Visit (Up to KRW50,000 per day of accommodation)	N/A	Up to 200,000
4. PERSONAL LIABILITY			
(a)	Personal Liability	Up to 30,000,000	Up to 30,000,000
5. TRAVEL ASSISTANCE SERVICES			
(a)	24 hours Worldwide Travel Assistance	Included	Included