



FAQ for “Say Hi Thailand” Product



General Inquiries

Q. Who **CANNOT** purchase “Say Hi Thailand” Insurance?

- A:**
1. Thai nationals
 2. Insured under 1 year old and over 75 years old
 3. Insured who come to Thailand seeking medical treatment
 4. Foreigners already residing in Thailand

Q. When should the customer purchase this insurance?
And how would the effective date be determined?

- A:** The Applicant must purchase insurance before entering Thailand. The coverage shall start when the Insured completes arrival immigration process in Thailand and shall end when the Insured leaves Thailand or at policy expiry date specified in Policy Schedule, whichever is earlier.

Q. After purchasing the policy, can the customer change the coverage or insurance period?

- A:** Customer can make such change by contacting MSIG Contact Centre 02 007 9003, Office hours : Monday – Friday from 8:30 A.M.– 5:00 P.M. (The office is closed on Saturday, Sunday and Public Holidays) or contact us this link <https://www.msig-thai.com/en/contact-us>

Q. After purchasing the policy, can the customer request an extension of the coverage period?

- A:** Yes, please contact MSIG Contact Centre 02 007 9003, Office hours: Monday – Friday from 8:30 A.M.– 5:00 P.M. (The office is closed on Saturday, Sunday and Public Holidays) or contact us this link <https://www.msig-thai.com/en/contact-us>

Q: How many “Say Hi Thailand” Insurance policies can a customer purchase?

A: Only 1 policy can be purchased for the same travel period.

Q: In case of any visa application problem or refusal from the relevant embassy, is it possible to cancel the Insurance and request for a refund?

A: In such case, the insurance policy can be cancelled with a full refund.

Q: What are the important exclusions under the coverage of medical expense?

A: Any sickness due to or in consequence of causes as follows:

- Any acts of the Insured while under the influence of alcohol or addictive substances or drugs of harmful nature to the extent of being incapable of controlling one’s senses.
- Any Pre-Existing Conditions
- All treatment or diagnosis that is not related to the diagnosis, symptoms or conditions related to the covered disease.
- Treatment that is not conventional medical treatment including alternative treatment.

Please read more details from your policy.

Claims

Q: If the customer wants to be treated for illness at the hospital, what should the customer do?

A: For MSIG network hospitals, you can present the **Insurance** Policy Schedule which you receive by email to the hospital. No advance payment is applied for our contracted hospitals. You can find the list of contracted hospitals from our website or **MSIG Claim Hotline 1259** or **MSIG Assist Hotline 0 2039 5704**

Q: What is the claims process? Who is the contact person?

A: In case of reimbursement, please prepare the document according to the matter of claims and submit to MSIG for reimbursement, MSIG shall pay claim within fifteen (15) days after the receipt of complete and proper information/evidence.

Claim Procedure :

1. Fill up the claim form and mail it with supporting documents to :
Accident and Health Claims Department
MSIG Insurance (Thailand) PCL.. 1908 MSIG Building, New Petchburi Road,
Bang Kapi, Huay Kwang, Bangkok 10310
2. You can also scan and send the completed form with supporting documents to :
E-mail : <https://www.msig-thai.com/en/contact-us#enquiry-form>
Fax: +66 2718 1502

Remark : Where necessary, please also mail the original receipts and documents.

Medical claims :

1. A Completed Claim Form of the Company.
2. A Physician's Report stating the symptoms, diagnosis and the treatment given.
3. Original Receipt of the Medical bills showing itemized medical expenses.
4. A copy of the Passport of the Insured.
5. Other documents as necessarily required by the Company.

Remark : The documents required depend on type of claim.

Q. What kind of expenses relating to Covid-19 treatment can be covered?

A: MSIG will cover the Covid-19 treatment which is medically necessary and reasonable expenses and following the guideline published by the Ministry of Public Health. However, during the period of Test & Go, Quarantine or Sandbox, the required mandatory COVID-19 test will not be covered.

Medically Necessary and Reasonable Expenses means medical expense and / or any reasonable expenses which a hospital may charge a general patient for treatment received by the Insured, but not including the cost of dental related treatment or treatment related to sound pronunciation unless caused by accident, and not including any expenses for Emergency Medical Evacuation and Repatriation and Repatriation of Mortal Remains (if any).