

## **Life and accident insurance for CU students**

Chulalongkorn University provides life and accident insurance for all students at all academic levels, including those enrolled in any programme that is not shorter than a year.

Period of coverage for the academic year

- August 1<sup>st</sup> – July 31<sup>st</sup> (24-hour, worldwide),
- Students will continue to be covered until the end of the period of coverage even though their student status has terminated before the plan's expiry date.

### **Medical coverage for accidents**

The plan covers the actual charge of medical treatment in both public and private health facilities as long as it does not exceed

- 40,000 Baht per accident for an accident occurring on campus or during participation in off-campus University activities including sports competitions on behalf of the University,
- 30,000 Baht per accident for accidents occurring off-campus.

### **Reimbursement procedure**

- Students must pay for their medical treatment in the first instance and then their reimbursement request for out-of-pocket medical expenses must be submitted to the CU Student Corner in the Office of Student Affairs, located on the lower ground floor of the Chulachakrabonse Building. The claim should be supported by the following documents:
  - 1) The original medical certificate,
  - 2) The original itemized bills,
  - 3) A copy of their bank passbook.
- The documents will be collected by the insurance company on the 1<sup>st</sup>, 10<sup>th</sup> and 20<sup>th</sup> of each month. The sum reimbursed will be transferred directly into the students' bank account after the review process has been completed and the request approved.

### **Exclusions**

The plan does not cover or provide benefits for:

1. Private nursing charges,
2. Ambulance or transportation services in non-emergency cases,
3. Medical supplies for external use (e.g. orthotics and prosthetics, canes, arm slings, conforming gauze bandages or back braces),

4. Telephone call charges,
5. Newspapers,
6. Other services not related to the medical treatment.

### **Death and dismemberment benefits**

1. Death (regardless of cause) – 10,000-Baht compensation,
2. Accidental death – 210,000-Baht compensation,
3. Accidental dismemberment:
 

- Permanent disability	200,000 Baht
- Loss of both hands, severed at or above the wrists	200,000 Baht
- Loss of both feet, severed at or above the ankles	200,000 Baht
- Loss of a hand and a foot, severed at or above the wrist or the ankle	200,000 Baht
- Loss of a hand, severed at or above the wrist, and loss of sight in one eye	200,000 Baht
- Loss of a foot, severed at or above the ankle, and loss of sight in one eye	200,000 Baht
- Loss of sight in both eyes	200,000 Baht
- Loss of a hand, severed at or above the wrist	120,000 Baht
- Loss of a foot, severed at or above the ankle	120,000 Baht
- Loss of sight in an eye	120,000 Baht
- Loss of a thumb, at or above the first joint from the tip, or an index finger, at or above the second joint from the tip	50,000 Baht
4. Repatriation of remains – compensation for the actual costs incurred but not exceeding 10,000 Baht per case.