

# Sign and Fly Policy

## Summary of Policy Coverage

### For Citi credit cardholders



Special privilege for Citi credit cardholders that [purchase the air ticket in full amount via Citi credit card which issued by Citibank Thailand](#)

The coverage will be initiated when cardholders leaving their permanent residences in Thailand and continuous until returning to Thailand within 180 days for each trip.

This policy is extended to cover air ticket obtained from mileage redemption of all kinds of cards specified in the policy for which the Cardholders paid part of the fare, fuel surcharges, or tax with their Citibank cards

The topics of coverage are as follows;

- [1. Loss of life, Permanent Disability and Dismemberment arising from accident during public transportation. \(PA.2\)](#)
- [2. Serious burning due to injury arising from accident during public transportation, burning level 3 of body according to 9% criteria](#)
- [3. The necessary plastic surgery due to injury arising from accident during public transportation](#)
- [4. Flight delay at the departure point over 4 hours](#)
  - [4.1 Late arrival of aircraft](#)
  - [4.2 Flight Cancellation by the airlines only](#)
  - [4.3 Denial to travel due to fully booked](#)
- [5. Late arrival of baggage over 6 hours at overseas destination](#)
- [6. Loss of Baggage over 24 hours at overseas destination](#)

***Remarks** This document is merely translation a summary scope of the insurance policy coverage only. The terms, conditions and exclusions will be followed to the insurance policy which applies*

<p style="text-align: center;"><b>Sign &amp; Fly Insurance Benefit Protection Compensation (Limit per card) (Currency: Thai Baht)</b></p>	<p style="text-align: center;"><b>Commercial</b></p>
<p>1. Loss of life, Permanent Disability, Dismemberment, permanent disability of the Insured within 180 days from the date of accident while travelling in the public transportations. <b>*Spouse and Offspring will be covered 25% of benefit</b></p>	<p style="text-align: center;">5,000,000 per cardholder</p>
<p>2. Treatment for Burning Serious burning due to injury arising from accident during public transportation, burning level 3 of body according to 9% criteria. The Insurer shall compensate as per table of benefit but not exceed THB 5,000,000.-</p>	<p style="text-align: center;">According to 9 criteria table but not exceed 5,000,000</p>
<p>3. Treatment of Plastic Surgery <i>(during on public transportation – not including motorbike and taxi )</i> 10% of limit item no. 1 above but not exceed Bht.5,000 000</p>	<p style="text-align: center;">10% of limit and maximum to 5,000,000 per cardholder</p>
<p>4. Flight delay <b>(over 4 hours)</b> 4.1 Late Arrival of aircraft 4.2 Flight Cancellation <b>by the airlines only</b> 4.3 Over Booking</p>	<p style="text-align: center;">6,000 for cardholder 10,000 per family</p>
<p>5. Baggage delay <b>(over 6 hours)*(Overseas Destination Only)</b></p>	<p style="text-align: center;">6,000 for cardholder 10,000 per family</p>
<p>6. Baggage lost <b>(over 24 hours)* (Overseas Destination Only)</b> Subject to reasonable expenses paid start from the cardholder arrived at the specified destination oversea until received the baggage back from the airline but the maximum not exceeding 5 days</p>	<p style="text-align: center;">20,000 for cardholder 40,000 per family</p>
<p><b>*Remarks*</b></p> <ul style="list-style-type: none"> <li>- <b>The expense which was paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 5,000.- (apply with the coverage from Section 4 to Section 6 only)</b></li> <li>- <b>Family means a spouse or legal child including adopted child (not over 20 years old) and Parents of the cardholder but does not include adoptive parents (not over 70 years old) The family will only be entitled to cover when the cardholder is joining the travel only.</b></li> <li>- <b>Purchased travel tickets by supplementary card will receive the same benefits as the primary cardholder.</b></li> <li>- <b>The baggage delay at the destination in Thailand, all necessary expenses must be incurred within 24 hours as from arrival time stated by airline. Insurer shall indemnify the expenses as actual amount but not exceeding THB 5,000</b></li> </ul>	

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#### General exclusions for this insurance policy (applicable with every coverage section)

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows

1. Amount of compensation for any indemnification that exceeds the maximum limit for each damage
2. Claim which is arising from fraud or dishonesty
3. The trip to banned countries from the government agencies or prohibited instructions from the United Nations
4. Death, disability, loss or damage, destruction, any legal liability, including any expenses or consequential damage directly or indirectly, as a result of, according to, relating to or from the following incidents caused a continuous impact or subsequence impact of events for the loss or damage
  - 4.1 Terrorism, War, Invasion, Malignant Action of Foreign Enemies or malicious acts like war whether the war was declared or not, civil war which means war between people living in the same country, militancy, rebellion, riots, strikes, coup d'etat and chaos
5. Loss or damage, any legal liability, any cost directly or indirectly caused by the following incidents
  - 5.1 Radiation or radioactive diffusion from nuclear fuel or from any nuclear waste due to the burning of nuclear fuel including the process of the nuclear self-disunity
  - 5.2 Radioactive explosion or nuclear components or any other hazardous substance that may cause an explosion in the nuclear process
6. Loss or damage which has originated directly or indirectly from or as a result of one of the following incidents
  - 6.1 Loss of temporary or temporary possession as a result of the confiscation, seizure of property for military use or confiscation of assets by government officials or organizations
  - 6.2 Loss of possession of any buildings permanently or temporarily as a result of the unlawful possession of any person  
This insurance policy is also covered to the cardholder for loss or physical damage to the insured property caused by the perils that is covered by this insurance policy which occurred before the incidents under clause 6.1 and 6.2
  - 6.3 Destruction of property by order of government officials or employees with legal
7. Communicable Disease Exclusion ~ LMA5396  
Refer to the announcement that the Ministry of Public Health or the World Health Organization announced as Contagious disease (at the time of incident)

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#### 1. Loss of life or Permanent disability from the accident while travelling in the public transportations

Insurer shall pay compensation for the loss of life, dismemberment, Loss of sight, speech or total permanent disability arose from accident while travelling in the public transportations **within 180 days** from the date of accident each coverage according under the PA.2 table or due to such injury is necessarily to stay under the doctor's custody in a hospital as an inpatient continuously and the Insured dies later from such injury while this policy is in force

In this policy the “Public transportations” defined as the vehicles using onshore, in water and air which is driven or controlled by the licensed drivers, and operated by the legally permitted companies or organization to transporting the passengers

The public transportations must be managed typically on a specific scheduled time and operated on established routes **but this policy coverage excluded every type of the vehicles that can be hired or chartered such as taxi and motorbike taxi, tuk-tuk, limousine, chartered boats, cars, Grab and Uber**

#### 2. Treatment for serious burning due to injury arising from accident during public transportation

Serious burning due to injury arising from accident during public transportation, burning level 3 of body according to 9% criteria, Insurer shall compensate **as per below table but not exceed THB 5,000,000.-**

Burning Criteria	Limit of coverage (Not exceeded THB 5,000,000.-)
Not lower than 27% of body skin	60% of limit of coverage
Not lower than 18% of body skin	35% of limit of coverage
Not lower than 9% of body skin	20% of limit of coverage
Not lower than 4.5% of body skin	10% of limit of coverage

#### 3. The necessary plastic surgery due to injury arising from accident during public transportation

If the cardholder is injured while travelling in the public transportations and need to take a medical treatment by the doctor or be admitted in the hospital. Following to doctor's instructions or comments, the necessary plastic surgery due to injury arising from accident during public transportation, Insurer shall compensate for 10% of Sum Insured in Item 1 per cardholder but not exceed THB 5,000,000.-

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#### **Major exclusions for the Loss of life, Disability and Dismemberment arising from accident during public transportation (Item 1, 2 and 3)**

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows

1. Acts of the Insured while under the influence of alcohol, narcotic drugs causing the cardholder is unable to self-control. The term “under the influence of alcohol” will be applicable in case of having a blood test with alcohol level of 150 mg percent and above
2. While the cardholder is taking part in a brawl or taking part in inciting a brawl
3. While the cardholder as a passenger on an unregistered aircraft and not engaged in commercial aviation
4. The cardholder commits suicide or attempt to suicide or self-inflicted injury
5. Parasite infections except pyrogenic infections, tetanus, or rabies from a wound or cut suffered as a result of an accident
6. Miscarriage and abortion
7. Dental care or root canal treatment except the dental treatment which occurred within 7 days from the date of accident
8. Diarrhea, constipation and Food poisoning
9. The cardholder is participating in dangerous sports, such as diving, bungee jumping, skiing, car racing, boat racing, skating competitions, in a balloon or glider etc. (Except parachute to save lives)
10. Replacing or inserting the dentures, dental crowns and prosthodontics
11. While the cardholder was riding or travelling on a motorcycle
12. Back pain is caused by Disc herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis, the Defect or pathological condition at the Pars Interarticularis (Spondylolisthesis)
13. While the cardholder is acting as a soldier, police or volunteer in an action of war or suppression
14. The cardholder committed a severe crime and/or is arrested and/or is in police custody and/or on the run from capture
15. While the cardholder is flying or acting as a cabin crew on any aircraft

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# Sign and Fly Policy

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#### Sign & Fly Claim Form

แบบฟอร์มการเรียกร้องค่าสินไหมทดแทน

กรุณากรอกข้อมูลให้ครบถ้วนแล้วส่งกลับมายังบริษัทฯ (The insured is requested to state as fully and accurately as possible the information asked for hereunder and to return this form immediately to the Company.)

ส่วนที่ 1: รายละเอียดทั่วไปของผู้เรียกร้อง (PART 1: The Claimant's General Information and Interests)

1.1 ผู้เรียกร้อง (Claimant Name) : \_\_\_\_\_  
 เลขที่บัตรเครดิต (Cibank Credit Card no.) : \_\_\_\_\_  
 ชนิดบัตรเครดิต (Type of Credit Card) : \_\_\_\_\_  
 ที่อยู่ (Premise/Address) : \_\_\_\_\_  
 โทรศัพท์ / อีเมล (Telephone/Email) : \_\_\_\_\_  
 หมายเลขหนังสือเดินทาง (Passport No.) : \_\_\_\_\_

1.2 เดินทางจาก (Depart From) : \_\_\_\_\_ จุดหมาย (Arrive To) : \_\_\_\_\_

1.3 ท่านได้เข้าร่วมกับการเดินทางไว้กับบริษัทประกันภัยอื่นหรือไม่? (Are there any other insurance in force which would cover this loss wholly or partially?)  
 มี / Yes  ไม่มี / No  กรณีที่มีโปรดอธิบายด้านล่างนี้ / If answer is YES, please specify the below :  
 ชื่อบริษัทประกันภัย (Name of Insurer) : \_\_\_\_\_ กรมธรรม์เลขที่ (Policy No.) : \_\_\_\_\_

1.4 ประเภทการเรียกร้อง (Type of Claim)

( ) อุบัติเหตุอันเนื่องจากการเดินทาง (โดยเครื่องบิน, รถไฟ, เรือโดยสาร, และขนส่งสาธารณะอื่นๆ)  
 Accidental Death and Disablement by Public Transportation (aircraft, train, ship, boat & etc.)  
 Emergency Medical Evacuation and Repatriation of Mortal Remain (overseas travelling only)

( ) ความล่าช้าในการเดินทาง (โดยเครื่องบิน)  
 Delay of Aircraft (by aircraft only)

( ) การผิดนัดชำระหนี้สินทางการบิน (โดยเครื่องบิน)  
 Late Arrival of Baggage (by aircraft only)

( ) การสูญหายของสัมภาระ (โดยเครื่องบิน)  
 Loss of Baggage (by aircraft only)

#### Claim supporting documents in Travel Accident Claim (In case of Death)

1. Claim Form – duly completed claim form signed by Claimant
2. Death Certificate
3. Autopsy report and Police's Daily Report
4. Copy of cardholder's passport and/or other travel documents i.e. flight confirmation, e-ticket, itinerary.
5. Copy of Citi Credit Card Statement which shown the list of tickets purchased via Citi credit cards
6. Copy of cardholder's ID card and home registration documents governmentally stamped word "**deceased**"
7. Copy of beneficiary or offspring's ID card and home registration documents
8. Accident Report issued by the Public Transportation
9. Any other documents following to insurer's instructions

#### Claim Supporting documents in Travel Accident Claim (In case of permanent disability)

1. Claim Form – duly completed claim form signed by Claimant
2. Medical report from doctor stating the confirmation for permanent disability
3. Copy of Citi Credit Card Statement which shown the list of tickets purchased via Citi credit cards
4. Copy of beneficiary or offspring's ID card and home registration documents
5. Accident Report issued by the Public Transportation
6. Any other documents following to insurer's instructions

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\* Coverage Flight Delay, Late Arrival of Baggage, Loss of Baggage will come into effect, in the event that cost of fare, ticket of each single flight and package tour is paid in advance by Citibank credit card over 80% of the total aforementioned costs.

#### **4. Flights Delay**

##### **4.1 Connecting Flight**

If the trip on a schedule Flight of the Cardholders is requires to continue by a connecting flight for which the cardholders has confirmed in advance and the connecting flight is missed at departure point of transferring due to delay in arrival of the aircraft which the Cardholders was travelling on in order to connect with the connecting flight, and the Cardholder is unable to continue the trip by any other ways over 4 hours from the original arrival time of flight which the Cardholder travels on

##### **4.2 Direct Flight**

If the trip on a schedule Flight of the Cardholders has confirmed in advance is delayed or cancelled flight at the point of departure due to 1) delay in arrival of the aircraft or 2) flight cancellation or 3) denial to travel due to fully booked and no substitution of any other flights over 4 hours from the schedule time of leaving that specified in the tickets

From the causes of flight delay stated above, Insurer shall indemnify the Cardholders for the actual and reasonable expenses paid and charged by the Cardholder through the Citi credit cards for any expenses paid while waiting for the replacement flight at the disembarking airport for hotel accommodation, food and beverage in restaurant, telephone call to the cardholder residence, telephone call to postpone the flight, travelling expenses to or from hotel accommodation and airport and the urgent and necessary clothes and/or essential toiletries for daily use in case of the luggage has been loaded to the airplane only not exceed the indemnification limit stated in the indemnification table.

**Remarks the expenses which was paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 5,000.-**

#### **Additional Coverage for Flight Delay**

In case of the returning flight of the Cardholder arrive to the destination within Thailand over 4 hours of the schedule flight due to delay, the insurer shall indemnify the Cardholder for the expenses paid for transportation to the Cardholder's usual residence by airport limousine and/or telephone call to the Cardholder's usual residence for the amount not exceed THB 5,000.-

#### **Major Exclusions applicable for the Flights Delay Section only**

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows:-

1. Additional expenses which were paid due to the refusal the offers from the airlines for the flights amendment or accommodations
2. Additional expenses are arising due to the acceptance of the airline's compensation for exchange for the absence of travel on overbooking flights
3. Goods or product which is not necessary for the flights and travel
4. Any expenses which are covered specifically under the other travel insurance policy. **Except for the excess limit amount from such policy**

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# Sign and Fly Policy Summary of Policy Coverage For Citi credit cardholders



## Sign & Fly Claim Form

แบบฟอร์มการเรียกร้องค่าสินไหมทดแทน

กรุณากรอกข้อมูลให้ครบถ้วนและส่งกลับมายังบริษัทฯ (The Insured is requested to state as fully and accurately as possible the information asked for hereunder and to return this form immediately to the Company.)

ส่วนที่ 1: รายละเอียดทั่วๆไปของผู้เรียกร้อง (PART 1: The Claimant's General Information and Interests)

1.1 ผู้เรียกร้อง (Claimant Name) : \_\_\_\_\_  
เลขที่บัตรเครดิต (CitiBank Credit Card no.) : \_\_\_\_\_  
ชนิดบัตรเครดิต (Type of Credit Card) : \_\_\_\_\_  
ที่อยู่ (Premise/Address) : \_\_\_\_\_  
โทรศัพท์ / อีเมล (Telephone/Email) : \_\_\_\_\_  
หมายเลขหนังสือเดินทาง (Passport No.) : \_\_\_\_\_

1.2 เดินทางจาก (Depart From) : \_\_\_\_\_ จุดหมาย (Arrive To) : \_\_\_\_\_

1.3 ท่านได้มีประกันภัยการเดินทางไว้กับบริษัทประกันภัยอื่นหรือไม่? (Are there any other insurance in force which would cover this loss wholly or partially?)  
มี / Yes  ไม่มี / No  กรณีที่มีโปรดอธิบายด้านล่างนี้ / If answer is YES, please specify the below :  
ชื่อบริษัทประกันภัย (Name of Insurer) : \_\_\_\_\_ กรมธรรม์ (Policy No.) : \_\_\_\_\_

1.4 ประเภทการเรียกร้อง (Type of Claim)

( ) อุบัติเหตุอันเนื่องมาจากการเดินทาง (โดยเครื่องบิน, รถไฟ, เรือ, เครื่องบิน, และขณะโดยสารบนเครื่องบิน)  
Accidental Death and Disablement by Public Transportation (aircraft, train, ship, boat & etc.)  
Emergency Medical Evacuation and Repatriation of Mortal Remain (overseas travelling only)

( ) ความล่าช้าในการเดินทาง (โดยเครื่องบิน)  
Delay of Aircraft (by aircraft only)

( ) การผิดเวลาส่งพัสดุ การมาถึงล่าช้า (โดยเครื่องบิน)  
Late Arrival of Baggage (by aircraft only)

( ) ทรัพย์สินสูญหาย (โดยเครื่องบิน)  
Loss of Baggage (by aircraft only)

1

## Claim supporting documents in Flight Delay Section

1. Claim Form
2. Copy of cardholder's Passport
3. Copies of Travel documents i.e. air ticket, flight confirm etc.
4. Copy of Citi Credit Card
5. Copy of Citi Credit Card Statement that show purchased list of the ticket via Citi Card
6. Written confirmation from the Airlines to certify stating duration and reason of the delay
7. The receipts for the expenses of hotel accommodation, food, beverage in restaurant, travelling expenses to or from hotel accommodation and airport
8. Copy of Citi Credit Card Statement which showed list of expenses for purchasing via Citi credit cards
9. Any other documents following to insurer's instructions

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#### **5. Late Arrival of Baggage (Overseas Destination Only)**

If the baggage which the airline officials checked in with the flight traveled on by the Cardholder is not delivered to the Cardholder **over 6 hours after the time of the Cardholder's arrival at the destination of the schedule flight**

Insurer shall indemnify the Cardholder for **the expenses paid and charged by the Cardholder through the Citi credit cards or by Cash, or Other card which incur at the destination overseas for urgent and necessary cloth or essential toiletries for daily use (Excluding food & beverage)**

#### **6. Loss of Baggage (Overseas Destination Only)**

If the baggage which the airline officials checked in with the flight traveled on by the Cardholder is not delivered to the Cardholder **over 24 hours after the time of the Cardholder's arrival at the destination overseas of the schedule flight**, it shall be deemed under this insurance that such baggage is lost **until received the such baggage back from the airline.**

Insurer shall indemnify the Cardholder in actual amount for **the expenses paid and charged by the Cardholder through the Citi credit cards or cash which incurred at the destination overseas for urgent and necessary cloth or essential toiletries for daily use only until received the baggage back from the airline but the maximum not exceeding 5 days**

- Remarks**
- 1. The expenses which was paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 5,000.-**
  - 2. The baggage is delayed or lost at the destination in Thailand; all necessary expenses must be incurred within 24 hours as from arrival time stated by airline Insurer shall indemnify the expenses as actual amount but not exceeding THB 5,000.-**

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#### **Major Exclusions applicable for the Baggage Delay and Baggage Lost Section only**

The agreements under this insurance policy do not cover any loss or damage incurred, or arising from the following reasons as follows

1. Loss of or damage caused by confiscation, baggage hold or call by the customs officer, airport staff, the police office of that country or other government officials
2. The cardholder do not act appropriately to retain your right or action to recover the baggage
3. The cardholder neglected to inform the airline's staff about the late arrival or loss of luggage at the destination and not gathering the information including an airline's report stating such accident
4. Additional expenses which were paid due to the refusal the offers from the airlines for the flights amendment or accommodations
5. Goods or product which is not necessary for the flights and travel
6. The protests or strikes which were announced prior to the date of booking
7. Any expenses which are covered specifically under the other travel insurance policy. Except for the excess limit amount from such policy

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#### Sign & Fly Claim Form

แบบฟอร์มการเรียกร้องค่าสินไหมทดแทน

กรุณากรอกข้อมูลให้ครบถ้วนและถูกต้องตามที่ขอ (The Insured is requested to state as fully and accurately as possible the information asked for hereunder and to return this form immediately to the Company.)

ส่วนที่ 1: รายละเอียดทั่วไประบุข้อมูล (PART 1: The Claimant's General Information and Interests)

1.1 ผู้เรียกร้อง (Claimant Name) : \_\_\_\_\_  
เลขที่บัตรเครดิต (Cibank Credit Card no.) : \_\_\_\_\_  
ชนิดบัตรเครดิต (Type of Credit Card) : \_\_\_\_\_  
ที่อยู่ (Premise/Address) : \_\_\_\_\_  
โทรศัพท์/อีเมล (Telephone/Email) : \_\_\_\_\_  
หมายเลขหนังสือเดินทาง (Passport No.) : \_\_\_\_\_

1.2 เดินทางจาก (Depart From) : \_\_\_\_\_ ถึง (Arrive To) : \_\_\_\_\_

1.3 ท่านได้ทำประกันภัยการเดินทางไว้กับบริษัทประกันภัยอื่นหรือไม่? (Are there any other insurance in force which would cover this loss wholly or partially?)  
มี/Yes  ไม่มี/No  กรณีที่มีโปรดบอกชื่อบริษัทประกันภัย / If answer is YES, please specify the below :  
ชื่อบริษัทประกันภัย (Name of Insurer) : \_\_\_\_\_ หมายเลขสัญญา (Policy No.) : \_\_\_\_\_

1.4 ประเภทการเรียกร้อง (Type of Claim)

- ( ) อุบัติเหตุอันเนื่องมาจากการเดินทาง (โดยเครื่องบิน, เรือ, รถไฟ, เรือโดยสาร, และขนส่งสาธารณะอื่นๆ)  
Accidental Death and Disablement by Public Transportation (aircraft, train, ship, boat & etc.)  
Emergency Medical Evacuation and Repatriation of Mortal Remains (overseas travelling only)
- ( ) ความล่าช้าในการเดินทาง (โดยเครื่องบิน)  
Delay of Aircraft (by aircraft only)
- ( ) การมาถึงล่าช้าของกระเป๋าเดินทาง (โดยเครื่องบิน)  
Late Arrival of Baggage (by aircraft only)
- ( ) การสูญหายของกระเป๋าเดินทาง (โดยเครื่องบิน)  
Loss of Baggage (by aircraft only)

1

### Claim supporting documents in Baggage Delay or Baggage loss Claim section

1. Claim Form
2. Copy of cardholder's Passport
3. Copies of Travel documents i.e. air ticket, flight confirm etc.
4. Copy of Citi Credit Card
5. Copy of Citi Credit Card Statement that show purchased list of the ticket via Citi Card
6. Written confirmation from the Airlines to certify stating duration and reason of the delay
7. The receipts for the expenses for urgent and necessary clothes or essential toiletries for daily use
8. Copy of Citi Credit Card Statement which showed list of expenses for purchasing via Citi credit cards
9. Any other documents following to insurer's instructions

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## Communicable Disease Exclusion Endorsement

This endorsement shall be deemed part of this Policy.

It is agreed that this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

As used herein,

1. Loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

2. "Communicable Disease" means any disease which can be transmitted by means of any substance or agent from any organism to another organism that government agency or World Health Organization (WHO) announce to be a Communicable Disease where:

2.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3 the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

The agreement under this endorsement shall be subject to the same exclusions, general conditions and other statements as contained in this policy, unless otherwise amended, changed, appended within this endorsement.

Provided that the wording as used herein shall not apply to the insurance policies or endorsements that cover "Communicable Disease"

## **Frequently asked questions (FAQs)**

1. When “Sign & Fly” policy initiate to cover the cardholders?
  - the Sign & Fly” policy will initiate cover when cardholders purchased the air ticket in full amount via Citi credit card which issued and leaving their residences and continuous until the cardholders returns to within 180 days for each trip
2. Who is covered under “Sign & Fly” policy?
  - Generally this policy will cover only the cardholder but if the cardholder has a family, means a spouse or legal child, the family will only be entitled to coverage when the cardholder is joint traveling only
3. What will cover the cardholder in the coverage of loss accident during public transportation?
  - Policy will cover for the loss of life, dismemberment, Loss of sight, speech or total permanent disability arose from accident while travelling in the public transportations within 180 days from the date of accident subject to the cardholders purchased the ticket in via Citi credit card
4. What’s the method of claim indemnification in Sign & Fly policy?
  - The insurer will pay in actual amount according reasonable and under the policy coverage which the cardholders paid or charged this such amount via Citi credit card following to the Citi statement
5. Does the policy cover for the expense which paid by cash of other card but not Citibank in case of Flight Delay, Baggage Delay or Baggage Loss?
  - The expenses which were paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 5,000.-
6. Does this policy cover for the supplementary cardholder who purchases the air ticket?
  - The supplementary cardholder purchased travel tickets will receive the same benefits as the primary card if such cardholder purchased the ticket for self-travel

### **For Claim Notification**

Tel. 02-635-5000 Extension No. 6207, 6302

### **For Inquiries about other coverage**

Tel. 098-249-5657

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