

Student Accident Insurance

Sarasas Ektra School – Academic Year 2025

1. Insurance Provider

Sarasas Ektra School has arranged accident insurance for all students with MSIG Insurance (Thailand) Public Company Limited.

2. Coverage Period

From 14 May 2025 to 13 May 2026.

3. Newly Enrolled Students

For students who enroll during the academic year, insurance coverage will commence within 7 business days after enrollment and completion of book fee payment.

Note: As this is group insurance, coverage will terminate immediately if a student withdraws or ceases to be enrolled at the school. Premiums are non-refundable.

4. Medical Treatment

In the event of an accident, the student must consult a physician within 24 hours - either as an outpatient or inpatient—at a licensed clinic, public hospital, or private hospital. Treatment must be provided by a legally licensed physician or surgeon only.

5. Insurance Card Usage

Students may receive treatment at hospitals within the insurer's network without **advance payment** by presenting the required documents:

5.1 Accident Insurance Card

- The insurance card is kept at the school for emergency use.
- Parents may collect the card from the Administration Office during office hours and must return it after treatment.
- Outside office hours, parents are requested to pay medical expenses in advance and later submit the original supporting documents to the Administration Office for claim processing.

5.2 Identification Documents

- Student ID card, Citizen ID card, or a copy of the birth certificate (for students without a Citizen ID card).

6. Compensation

The insurer will reimburse actual medical expenses incurred, subject to policy terms and exclusions, up to the coverage limit per accident with no restriction on the number of claims.

Coverage includes the following benefits:

Insurance Coverage Benefits

| Insurance Coverage Details | MSIG Insurance (Thailand) PLC |
|---|----------------------------------|
| | Benefits (Baht) |
| 1. Personal Accident Insurance and Loss of Organs due to Accident | 100,000 |
| Accident Insurance Plan: PA 2 | PA 2 |
| Extended Coverage | |
| Public Accident | 100,000 |
| Murder and Assault | 100,000 |
| Riding or Driving a Motorcycle | 100,000 |
| 2. Medical Expenses due to Accident | 10,000 |
| Per accident coverage | |
| 3. Funeral Expenses | 10,000 |
| Death due to illness (waiting period: 180 days) | Covered |
| Death due to accident | Covered |

7. Procedures in Case of Accident

7.1 Accident Occurring at School

In the event of an accident on campus, the school will promptly take the student to the nearest hospital (St. Louis Hospital) for treatment. The school will advance the medical expenses and subsequently submit a claim to the insurance company. Should there be expenses excluded under the policy (e.g., certain medical supplies), parents will be informed and requested to reimburse the school accordingly.

7.2 Accident Occurring Outside School

If an accident occurs outside school and parents have paid medical expenses in advance, all required documents (as listed below) must be submitted to the Administration Office within **15 days** from the treatment date for claim processing.

Required Claim Documents:

a) Original medical certificate (photocopies are not accepted)

b) Original medical receipts and detailed itemized invoices (photocopies are not accepted)

- The insurance company will return the original receipts with official certification of the reimbursed amount. Parents may then claim any outstanding balance from other insurers or welfare benefits.
- If the student has already received reimbursement from government welfare or other insurance schemes, a certified copy of the receipts must also be submitted.

c) Accident Insurance Claim Form and Consent Letter for Insurance Compensation Payment

**download : [Insurance Claim Form](#)*

(The school acts as a representative to receive the compensation payment for verification and will deposit the amount into the parent's account.)

Notes:

1. All hospital documents must bear the official hospital seal.
2. The student's name on all documents must exactly match the school's registration records.
3. For continuous treatments (e.g., animal bites, wound dressing, suture removal, or bone fractures), parents may submit the first claim immediately or wait until the treatment course is completed.

8. Claim and Reimbursement Process

- 8.1 Once the Administration Office verifies the submitted documents (per Section 7.2), they will forward the claim to the insurance company twice a month.
- 8.2 The insurance company will process and approve reimbursement within **15 business days** after receiving complete documentation.
- 8.3 The school will transfer the approved reimbursement to the parent's designated bank account (as indicated on the claim payment acknowledgment form) and email proof of transfer to studentID@ektra.ac.th within **7 business days** after receiving funds from the insurer.

**If reimbursement is not received within 60 days, parents may contact the Administration Office for follow-up.*

Administration Office Hours : Monday-Friday, 07.00 am - 04.00 pm, and on Saturday & school holidays from 08.30 am - 03.45 pm. (the Office is closed on Sunday and public holidays.)

Tel: 0-2212-9930-1, 0-2213-0117

Additional Information

The insurance provides **24-hour nationwide coverage** for all types of accidents that may occur to the insured student.

- **Accident** is defined as an unforeseen event caused by external factors to the body, resulting in injury or loss unintended by the insured.
- Medical consultation must be sought within **24 hours** from the time of the accident.

*General Exclusions

This insurance does not cover any loss, damage, or injury arising from, or in consequence of, the following circumstances:

1. Causes of Loss

- 1.1 The insured being under the influence of alcohol, drugs, or narcotics to the extent of being unable to control oneself.
 - For alcohol, a blood alcohol level of **150 mg% or above** shall be deemed under the influence.
- 1.2 Suicide, attempted suicide, or self-inflicted injury.
- 1.3 Infection or parasites, except tetanus or rabies arising directly from an accident-related wound.
- 1.4 Medical or surgical treatment, unless directly required due to an accident covered under this policy.
- 1.5 Miscarriage.
- 1.6 Dental treatment or root canal therapy, unless occurring within 7 days of the accident.
- 1.7 Dentures, dental crowns, or prosthodontics.
- 1.8 Food poisoning.
- 1.9 Back pain resulting from conditions such as disc herniation, spondylolisthesis, degenerative disc disease, spondylosis, or defects/pathological conditions of the pars interarticularis (spondylolysis), except in cases of spinal fracture or dislocation caused by an accident.
- 1.10 War, invasion, acts of foreign enemies, or civil war.
- 1.11 Riots or strikes.

- 1.12 Civil commotion, revolution, coup d'état, martial law, or related events.
- 1.13 Terrorism.
- 1.14 Radiation or radioactive contamination from nuclear fuel or nuclear waste.
- 1.15 Nuclear explosion or components capable of nuclear fission.
- 1.16 Release, leakage, dispersion, or explosion of hazardous biological, biochemical, or chemical substances.
- 1.17 Nuclear, chemical, biological, biochemical, radiological, or electromagnetic weapons.

2. **Circumstances of Loss** (unless coverage has been extended by rider/endorsement)

- 2.1 While racing (cars, boats, horses, skis, jet skis, skates), boxing, parachuting (except life-saving jumps), ballooning, gliding, bungee jumping, or scuba diving with breathing apparatus.
- 2.2 While driving or riding a motorcycle.
- 2.3 While boarding, disembarking, or traveling in an aircraft not registered for passenger service or not operated by a licensed commercial airline.
- 2.4 While piloting or serving as crew of any aircraft.
- 2.5 While participating in or inciting a brawl.
- 2.6 While committing a serious criminal offense, under arrest, or escaping arrest.
- 2.7 While serving as a soldier, police officer, or volunteer engaged in war or suppression operations. If such operation exceeds **30 days**, the company will refund the premium for that period. The policy will then resume validity for the remainder of its term.

Extension of Coverage for Riding or Traveling on a Motorcycle

Coverage is provided according to the insured amount specified in the policy.

This applies to coverage under **PA 1** or **PA 2** agreements.

Under this extension, the insurance policy covers any loss or damage that occurs **while riding or traveling on a motorcycle**, or that **arises from such activity**, subject to the insured amount stated in the policy schedule or endorsement.