

ABOUT ACCIDENT INSURANCE

(DHIPAYA INSURANCE)



Coverage Agreement Terms of Insurance : 1 Year

1. The 24 hours insurance coverage of losses and body injuries affected by external factors and accident.
2. The insurance covers losses & body injuries affected by murder or assault.
3. The insurance covers loss of life due to an accident while driving or piling up a motorcycle.
4. On medication and under the supervision of licensed doctors. The company will reimburse actual payments but not exceed the amount agreed in the accident insurance coverage agreement.

Terms of Insurance : 1 Year

1. 1st year student of 2022 academic year
The coverage agreement is effective on June 7, 2022 to August 4, 2023
2. 2nd year student and above
The coverage agreement is effective on August 4, 2022 to August 4, 2023

Covered Payment

1. Loss of life, limbs, and permanent disability 150,000 Baht
2. Murdered or assaulted 150,000 Baht
3. Loss of life while driving or piling up a motorcycle 150,000 Baht
4. Maximum medical expenses per accident 15,000 Baht

Claim your Accident Insurance

1. Get medical treatment at the hospitals where is the contracted provider of Dhipaya Insurance.
2. Show the identification card and insurance card to the service staff or primary care units of hospitals for informing the intention to apply the coverage under the applicable of the accident insurance coverage agreement.

**In case of not carrying an insurance card, please contact the college staff responsible for the student's accident insurance.*



Reserve and Claims

In case that student is admitted to a non-contracting provider with Dhipaya Insurance, the medical expenses are needed to be reserved.

1. For claims reimbursement, these following documents are needed.
 - Medical Certification (Original)
 - Receipt (Original)
 - A Copy of Identification Card
 - A Copy of the insured's book bank
2. Gather the above documents and send to the college staff responsible for the student's accident insurance for further proceeding.



List of Hospitals



ACCIDENT INSURANCE CLAIM PROCEDURE

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1 What are documents required for filing a claim for accident insurance in case of advance payment?

- Original doctor Certificate
- Original receipt
- Copy of ID card of the insured
- Copy of book bank of the insured
- Write down the accident claim form provided by the company



2 What should you do when you forget to bring your insurance card to the hospital?
Download the application of the accident insurance card from your mobile phone showing the steps or contact the college staff responsible for the accident insurance to prepare for the required documents.

- For Dusit Thani College, Bangkok Campus
Ajarn Pichet (087-0961824/ pichet.th@dtc.ac.th)
- For Dusit Thani College, Pattaya Campus
Ajarn Piriya (089-655-2173/phiriyachatr.ka@dtc.ac.th)

3 Hospitalization

- Medical expenses from hospitals contracted with the accident insurance company will be free of charge.
- Medical expenses shall not exceed the maximum amount of 15,000 baht per accident.
- Medical expenses from hospitals NOT contracted with the accident insurance company will be paid in advance by the insured, and then bring the required documents according to item 1 to the Student Affairs Office for reimbursement from the company.



4 For first-year students in academic year 2022, the accident insurance begins to cover from 7th June 2022 to 4th August 2023

For second-year students and above begins to cover from 4th August 2022 to 4th August 2023.

