

# LUMA | Thailand inbound

## Plan comparison | Benefit limits, not premiums

Currency: USD. Source: LUMA plan comparison supplied to Expat Personal Services Limited.

| Benefit                                                                                                        | Essential    | Explorer     | Adventurer   | Pioneer       |
|----------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------|
| Emergency medical expenses                                                                                     |              |              |              |               |
| Medical expenses (inpatient & outpatient; room and board max USD 261/day; pre-approval required for inpatient) | USD 200,000  | USD 400,000  | USD 800,000  | USD 1,000,000 |
| Follow-up care after return home                                                                               | Not Included | Not Included | Not Included | Not Included  |
| Hospital cash allowance                                                                                        | Not Included | Not Included | Not Included | Not Included  |
| Travel benefits                                                                                                |              |              |              |               |
| Baggage and personal effects                                                                                   | Not Included | USD 500      | USD 700      | USD 1,500     |
| Baggage delay (6 hours or more)                                                                                | Not Included | USD 100      | USD 200      | USD 300       |
| Loss of travel documents                                                                                       | Not Included | Not Included | USD 1,000    | USD 1,500     |
| Personal money                                                                                                 | Not Included | Not Included | USD 200      | USD 350       |
| Travel delay cash                                                                                              | Not Included | Not Included | USD 100      | USD 150       |
| Trip curtailment or cancellation                                                                               | Not Included | USD 1,000    | USD 3,000    | USD 5,000     |
| Personal liability                                                                                             | Not Included | Not Included | USD 50,000   | USD 100,000   |
| Rental car excess                                                                                              | Not Included | Not Included | USD 250      | USD 500       |

Coverage is subject to eligibility, limits, terms, conditions and exclusions. The policy issued at purchase prevails. This is a company-prepared comparison of supplied information, not an insurer-issued policy or certificate.

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| Benefit                                             | Essential     | Explorer      | Adventurer    | Pioneer       |
|-----------------------------------------------------|---------------|---------------|---------------|---------------|
| Evacuation & repatriation                           |               |               |               |               |
| Emergency evacuation and repatriation               | USD 1,000,000 | USD 1,000,000 | USD 1,000,000 | USD 1,000,000 |
| Evacuation to the nearest adequate medical facility | Up to Limit   | Up to Limit   | Up to Limit   | Up to Limit   |
| Repatriation to country of origin                   | Up to Limit   | Up to Limit   | Up to Limit   | Up to Limit   |
| Additional travelling costs to return home          | Not Included  | Not Included  | USD 3,000     | USD 4,500     |
| Family member visit                                 | Not Included  | Not Included  | USD 3,000     | USD 4,500     |
| Return of children                                  | Not Included  | Not Included  | USD 3,000     | USD 4,500     |
| Repatriation of mortal remains                      | USD 2,000     | USD 2,000     | USD 2,000     | USD 2,000     |
| Personal accident                                   |               |               |               |               |
| Accidental death or permanent disability            | USD 2,000     | USD 2,000     | USD 5,000     | USD 5,000     |

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