



Prince of Songkla University Announcement
Health Care Service and Personal Accident Insurance for International Students
Hat Yai Campus, Academic Year 2018

In order to provide an expedient and effective health care service and group accident insurance for Prince of Songkla University international students enrolled at Hat Yai campus in academic year 2017, the services are specified as follows:

Section I

Health Care Service

1. Eligible for health care services are students who have registered as international students at PSU according to university regulations, have paid their healthcare contribution and maintain their student status.

2. The right to health care services includes medical and dental services from Songklanagarind Hospital and government hospitals in Thailand. Students must pay by themselves, and then bring the receipt(s) for reimbursement to the Student Services and Welfare Office, Student Affairs Division. Total amount of reimbursement cannot exceed 3,000 baht per academic year.

3. Students eligible under item 1 need to give consent to the doctor or hospital to disclose health care information to relevant university officials as may be required for the authorization of their claim.

4. The right to obtain health care services according to this announcement means access to basic medical services, and does not cover the following medical care and expenses:

- 4.1 artificial organs
- 4.2 private room charges
- 4.3 special nursing services
- 4.4 medicine not included on the national list of essential medicines
- 4.5 dental services for cosmetic purposes

- 4.6 congenital diseases, pregnancy care, prenatal care, abortion and delivery
- 4.7 medical certificate, not related to a sickness
- 4.8 physical check-up
- 4.9 cosmetic surgery

5. Students who obtain medical care at Songklanagarind Hospital must strictly follow university regulations.

6. Students who wish to obtain medical care at Songklanagarind Hospital should:

6.1 In case of non-emergencies, present themselves at the relevant clinic.

6.2 In case of an emergency, present themselves at the emergency room 24 hour emergency room.

Students must show their student ID card and hospital ID card every time they receive medical treatment

7. Any student who allows others to receive treatment in his/her name or is found to have abused the system will be stripped of the right to the healthcare services specified in this document disciplinary action will be taken in accordance with university regulations.

8. Other benefits provided by the university are as follows:

8.1 In case of admission at Songklanagarind Hospital, the university will provide a gift basket (value not exceeding 500 baht).

8.2 In case of death:

8.2.1 Funeral cost support (10,000 baht)

8.2.2 A wreath from Prince of Songkla University (cost not exceeding 1,000 baht)

9. Any medical treatment not covered by this announcement has to be paid for by the student in full.

Section II

Group Personal Accident Insurance

10. Students who have registered as international students at PSU according to university regulations, have paid their healthcare contribution and maintain their student status are covered by medical and accident protection throughout the entire academic year.

11. The students are entitled to obtain medical care from all government hospitals, private hospitals, polyclinics, and clinics with licensed doctors worldwide.

12. Accident insurance coverage includes all types of accidents during the academic year of study, occurring while students participate in activities, while travelling, relaxing,

studying, during field trips, daily activities, military training, internship, playing or competing sports. For university athletes competing in special sports events such as a boat racing and boxing, extended coverage in case of death, organ loss or permanent disability is limited to accidents only, and the athletes have to be registered members of the sports society and/or have been given permission and/or been endorsed by Prince of Songkla University. In addition, insect bites, accidents from riding or driving a motorbike or car, being murdered, physically assaulted, being injured by riots or terrorist attacks are also covered.

13. The coverage is specified as follows:

13.1 Medical treatment coverage of up to 25,000 baht per case (no case limit).

13.2 Compensation in case of death, permanent disability or loss of organs resulting from driving, riding a motorcycle or being physically injured/murdered: 160,000 baht.

13.3 Funeral cost support in the name of Prince of Songkla University, in case of death from accident or sickness (students over 67 years of age and AIDS or HIV related causes of death are not covered): 40,000 baht

13.4 Special accident coverage in accordance with the institution's liability policy for students is provided in addition to the general accident insurance policy without extra charge: (320,000 baht per person, with a maximum coverage of 5,000,000 baht per incident and a maximum coverage of 20,000,000 baht over the lifetime of the insurance policy).

13.5 Death caused by public accident: 320,000 baht

13.6 Death in an accident while abroad: 200,000 baht

13.7 Riots, strikes: 160,000 baht

13.8 Terrorism Protection: not exceeding 160,000 baht per person and 12 persons in total 1,920,000 baht

13.9 Ambulance fee for further treatment if authorized by doctor: not exceeding 15,000 baht

13.10 Transportation for medical treatment or return of remains to home country for funeral (in case of foreign student): not exceeding 20,000 baht

13.11 In case of inpatient treatment for dengue fever, influenza, HFMD, acute diarrhea, the insurance company will provide compensation of 300 baht per case, upon presentation of a medical certificate (not exceeding 9,000 baht per year).

13.12 Disbursement of medical supplies (List 2): medical equipment used mainly in conjunction with the patient's body ,such as neck support, cane support, walking stick, stroller, disabled footwear

14. Other benefits provided by the university are as follows::

14.1 In case of admission at Songklanagarind Hospital, the university will provide a gift basket of value not exceeding 500 baht.

14.2 In case of death:

14.2.1 Funeral cost support: 10,000 baht

14.2.2 A wreath from Prince of Songkla University: cost not exceeding 1,000 baht

15. The right to obtain medical care from this accident insurance does not cover the following accidents:

15.1 Loss or damage resulting from the following:

15.1.1 Being under the influence of alcohol (blood alcohol level higher than 150 milligrams) or drugs, or loss of self-control due to substance abuse.

15.1.2 Suicide, suicide attempt, or deliberate self-harm.

15.1.3 Contraction of parasitic disease. Infections, tetanus, rabies or wounds are only covered under the insurance contract if they are the result of an accident.

15.1.4 Plastic surgery. Only surgeries due to an accident are covered under the insurance contract.

15.1.5 Abortion

15.1.6 Dental treatment, root canal treatment, the change or use of dentures. Basic treatment is covered if it is necessitated by an accident.

15.1.7 Food poisoning

15.1.8 Backache resulting from a herniated disc, spondylolisthesis, degeneration, spondylosis, spondylitis, and spondylosis conditions. However, fractures or dislocations due to an accident are covered.

15.1.9 War (announced or unannounced), invasion by foreign troops, civil war, revolution.

15.1.10 Nuclear weapons, radiation, nuclear radiation, nuclear waste from nuclear burning or any action which causes a nuclear reaction

15.1.11 Explosion of radioactivity or nuclear components or any other potentially explosive substance in the nuclear process

15.2 Loss or damage happening during the following times: (Unless coverage is extended and extension coverage document is attached.)

15.2.1 Participating in car or horse racing; skiing (including jet-skiing) or skating, canoeing, or parachuting (except parachuting for life saving); travelling in a hot air-

balloon or glider; bungee jumping; mountain climbing with special gear; diving with diving equipment.

15.2.2 Being on board or disembarking from an unregistered aircraft that is not a passenger plane or commercial carrier.

15.2.3 Flying or working on board of any space station.

15.2.4 Taking part in or provoking a fight.

15.2.5. Committing a crime, escaping from or being captured by law enforcement.

15.2.6 Being on duty as a soldier, policeman, or volunteer working during the war or a military campaign

16. In case of a car accident, the insured student should exercise rights through the Road Accident Victims Protection Act B.E. 2559 before using rights of the group accident insurance.

17. The PSU Vice President for Student Affairs retains the right to adjudicate students' right to obtain health care and accident insurance for international students, and to consider any questions related to this announcement.

18. This announcement is in effect immediately, superseding all prior announcements regarding the subject.

It is valid for all undergraduate and postgraduate students from now on.

Issued on August 3, 2018

S. Kovitaya

(Asst. Prof. Supote Kovitaya)

Vice President for Student Development and Alumni Affairs
Acting for the President of Prince of Songkla University

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SUPOTE KOVITAYA

(Asst. Prof. SUPOTE KOVITAYA)

Vice President for Student Development and Alumni Affairs

Acting for the President of Prince of Songkla University

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(Mr. Nukool Kunsirawit)
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