

Foreign Student Insurance [Coverage Limit & Not Coverage List]

☎ 02-722-3200

[Coverage Limit]

■ Accidental death and Disability : Maximum 50,000,000 won

Accidents caused by sudden and foreign interferences that result in death or disability.

(Death or disability that occurs within Insurance period)

■ Sickness death : Maximum 10,000,000 won

■ Injury or Sickness Medical Reimbursement (Domestic, Inpatient) : Maximum 30,000,000 won

In case of illness or accident, the insured gets hospitalized in a domestic medical institution for medical treatment, the Company will pay the medical expenses including hospitalization within the limits of the insured amount as follows : Hospital room, hospitalization expenses and surgery expenses : **an amount equivalent to 80% cover**

■ Injury or Sickness Medical Reimbursement (Domestic, Outpatient) : Maximum 250,000 won

When go to the hospital, if the insured undergoes medical treatment as an outpatient in a domestic medical institution, the Company will pay medical expenses minus the deductible per each outpatient's treatment within the limits of the insured amount

▶ Deductible : The large amount of these two things, '20% of the medical expenses' and 'hospital deductible rating'

▶ Hospital deductible rating : 10,000won for a clinic, 15,000won for a hospital, 20,000won for a general specialized hospital

■ Injury or Sickness Medical Reimbursement (Domestic, Prescription) : Maximum 50,000 won

When going to the hospital, if the insured gets prescriptions from a domestic medical institution as an outpatient, the Company will pay the medical expenses minus the deductible per one prescription within the limits of the insured amount

▶ Deductible : The large amount of these two things, '20% of the medicine fee' and 'basic deductible rating'

▶ Basic Deductible amount : 8,000won

■ Liability of Reparation : Maximum 10,000,000 won

The insured covers within maximum amount insured if one has accidents in daily life (accidents concerning the management of property other than one's own residential area are not included)

▶ Deductible : 20,000won

■ Medical Inpatient Treatments when Abroad : Maximum 30,000,000 won

When you receive inpatient treatment in abroad(out of Korea) because of some injury or illness which was gained in Korea, the insured will be covered within the limit of the aggregate amount insured.(you must have doctor's observation in Korea)

■ Evacuation / Repatriation : Maximum 30,000,000 won

- In case of death incurred by an accident or illness within Insurance period, the costs of transportation, search and rescue, airfares will be refunded to the legal heir(Repatriation of remains)
- In case of disappearance, the costs of search and rescue by plane or ship will be refunded
- If the insured is hospitalized over 14 days, there is a relief cost of transportation and accommodation that will be refunded.
(2 guests/within 14days)

■ [Nonpayment] Special Contract :

- ①[Nonpayment] Manipulation/Extracorporeal shock wave/Prolotherapy expenses(in Korea) : Max 3,500,000 Won
- ②[Nonpayment] Injection expenses(in Korea) : Max 2,500,00 Won
- ③[Nonpayment] MRI/MRA expenses : Max 3,000,000 Won
- ▶ Deductible : 30% of the medical expenses

◆ Except in case the insured underwent a medical examination and treatment due to a past disease coming under the matters of

"Duty of Declaration Before Contract."

[Not Coverage List]

■ Voluntary Accident

■ Violation of the insurance contract (Previous illness)

- Injuries caused by accidents overseas or diseases being treated previously

■ Dental care(Disease codes K00~K08) : cavity/tooth(wisdom) extraction/scaling/whitening...

■ Herbal(oriental) treatment medical expenses

■ The clinical care and checkup cost which is not related to the doctor's observations

■ The cost of medicine without a doctor's prescription

■ Checkup, Vaccination, Nutritional supplements

■ Unrelated medical expenses (Crutches, Wheelchair, Artificial limb, etc.)

■ Medical expenses incurred due to treatment aimed at improving appearance

- Eyelid surgery, gum surgery, rhinoplasty, breast augmentation or reduction, liposuction, rhytidoplasty, etc

- Glasses, contact lenses, eye surgery for vision correction

- Freckles, hirsutism, baldness, poliosis, rhinophyma, moles (birthmarks), warts, acne, hair loss

■ Non inflammatory disorders of female genital tract caused by habitual abortion, infertility and artificial insemination (Disease codes N96~N98)

■ Pregnancy, childbirth (including caesarean), postpartum hospitalization (Disease codes O00~O99)

■ Congenital brain disease (Disease codes Q00~Q04)

■ Mental disease and behavior disorder, depression... (Disease codes F04~F99)

■ Sexually transmitted diseases and urinary tract infections (Disease codes A50~A64, N39, R32)

■ Rectal or anal diseases do not correspond to the national health insurance law or medical care benefits (Disease codes I84, K60~K62, K64)

■ Accidents due to alcohol / Traffic Accidents / Motorcycle accidents / Ambulance

■ Medical records before the start date of the policy

■ Article which is not covered in the insurance policy (terms)

[Mid-contract termination]

■ The insurance period must be remained at least one month to Mid-contract termination. Also, there must be no claims records.

- Necessary documents : Copy of Alien registration card, Copy of Bank book