

# Coverage and Limitation. (DB)

Coverage		Limit	Deductible
Accident Death And Physical Impediment		₩100,000,000(million)	
Accident Expenses (Domestic-In Korea)	In-Patient	₩50,000,000	20% is Co-Payment
	Out-Patient	₩250,000	10,000₩/15,000₩/20,000₩ or 20% per a day.
	Pharmacy	₩50,000	8,000₩ per a day
	In-Patient (overseas)	₩30,000,000	
Sickness Expenses (Domestic-In Korea)	Death	₩10,000,000	
	In-Patient	₩50,000,000	20% is Co-Payment
	Out-Patient	₩250,000	10,000₩/15,000₩/20,000₩ or 20% per a day.
	Pharmacy	₩50,000	8,000₩ per a day
	In-Patient (overseas)	₩30,000,000	
Personal liability		₩10,000,000	
Rescuer's expense		₩10,000,000	

# Deductible and Co-payment

Out-Patient	In-Patient
▶Clinic(Small one): 10,000 ₩ or 20% from a whole medical expenses per a day	20% from whole medical expenses.
▶General Hospitals(Middle one): 15,000₩ or 20% from a whole medical expenses per a day	
▶University Hospitals: 20,000₩or 20% from a whole medical expenses per a day	
★Pharmacy : 8,000₩ per a day	



# ✓ Exclusions

## 1. Pre-Existing Condition

any treatment of pre-existing conditions, illnesses or injuries that pre-date the purchase of this insurance policy).

## 2. Immunizations

hepatitis type B shot, Flu shot ETC.

## 3. Psychiatric Illnesses

mental illness (e.g) Depression

## 4. Maternity

Child Birth and Miscarriage

## 5. Dental

We do not cover any dental materials like a Crown, Implant, gold etc.

## 6. Urological treatment & Mental treatment.

## 7. Pimple.

## 8. Bike accident. / 9.AIDS



# 24Hours Language Service – Hotline

Lagguage	Name	Phone	Tall-Free
English	Park, Wonil	010-2537-4495	080-116-4949
Chinese	Park, A young	010-3351-2967	080-088-0077
Korean	Park, Wonil	010-2537-4495	080-116-4949

Cacao talk ID : chartis4949 / Website : [www.sos911.co.kr](http://www.sos911.co.kr)



## Co-Operative Hospitals (Insurance Card accepted)

Name of Hospital	Distance
Sei Myung Hospital (세명 병원)	10min by bus
Kyung-Dae Yeonhap (경대연합외과)	15min by bus

\*If you do not want to use those cooperative hospitals you can go any hospitals in korea, but you have to follow our claim service to get refund.

# Claim Procedure



## <Refund Procedure> - Normal case

**If you do not go to our cooperative hospital(Sae-Myung) Please follow this step.**

1. Take a receipt (영수증) at the hospital and pharmacy.
2. Take a picture of receipts and email me with your alien registration No and bank account number.
3. Please leave your symptom briefly on your email.

**\* We need a receipt(영수증), do not accept any kind of credit card payment paper.**

## <Refund Procedure> - Serious case (Medical expense over 100,000(won))

**If you do not go to our cooperative hospital(Sae-Myung) Please follow this step.**

1. Take a receipt (영수증) and receipts details(진료비 상세내역서) at the hospital and pharmacy.
2. Take a medical record(초진기록지) at the hospital.
3. Scan them and email us(aigrookie@naver.com)
4. Please leave your symptom briefly on your email.

**\* We need a receipt(영수증), do not accept any kind of credit card payment paper.**