

Coverage and Limitation. (Dong-Bu)

Coverage		Limit	Deductible
Accident Death And Physical Impediment		₩100,000,000(million)	
Accident Expenses (Domestic-In Korea)	In-Patient	₩20,000,000	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	₩20,000,000	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.**



24Hours Language Service – Hotline

	Name	Phone	Toll-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

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



▷ Claim Procedure (If Medical Expense is over ₩ 200,000)

1. Don't forget to take a first medical record(초진기록지) and receipt (영수증) from the hospital.
2. Give your bank account number to AIG risk manager with your full name.
3. Mail a medical chart and receipt which is original to AIG Office by post mail.
4. Please let us know the reason why you went to the hospital.

<Add : 대구시 수성구 범어동 1번지 대구MBC빌딩 16층 COMPASS박원일 앞>

▷ Claim Procedure (If Medical Expense is under ₩ 200,000)

1. Don't forget to take a diagnosis (진단서) and receipt (영수증) from the hospital.
2. Give your bank account number to AIG risk manager with your full name.
3. Fax or scan a medical chart and receipt to AIG Manager.
4. Please let us know the reason why you went to the hospital.

Fax : 02-2179-9706 / Mail : aigrookie@naver.com