『 About Short-term Medical Insurance』

I. Injury or Sickness Medical Reimbursement (outpatient & Prescription medicine)

1.Medical expenses would be covered up to **Max 150,000 KRW** for 1 day (Prescription medicine included)

2. Deductible clause

- Benefit expenses

▶ Clinic or hospital: The large amount of these two, “20% of the medical expenses” and “10,000 KRW for 1 day”

▶ General specialized hospital or university hospital : The large amount of these two, “20% of the medical expenses” and” 20,000 KRW for 1day”

-Non-benefit expenses

▶ The large amount of these two, “30% of the medical expenses” and” 30,000 KRW for 1day”

※ If the medical expenses exceeds 150,000 KRW, You have to pay the rest amount by yourself

ex) Even If you pay more than 1,000,000 KRW, It will be covered 150,000 KRW

II. Injury or Sickness medical Reimbursement (Inpatient)

1. Medical expenses would be covered up to all total **30.000,000 KRW**

. Deductible clause

▶ 20% of benefit expenses and 30 % of Non-benefit expenses in your hospital receipt

▶ If you use an upper grade hospital room, It will be covered only 50% from the difference amount (Max.100,000 KRW a day)

III. Not covered list

■ Violation of the insurance contract (Previous illness) - Injuries caused by accidents overseas or diseases being treated previously

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

■ Mental diseases and behavior disorder, depression… (Disease codes F04~F99)

■ Dental cares and Herbal remedies (If the medical expenses are included in benefit parts which is under the national health insurance law, Then it would be covered)

■ Pregnancy, childbirth (including caesarean), postpartum hospitalization

■ Medical expenses incurred due to treatment aimed at improving appearance

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

■ Any charges for issuing the insurance documents, Unrelated medical expenses

IV. How to make a claim

■ Please pay the medical bills at the hospital first and then submit all your claim documents to us, Then we will hand them over to the claim department for reimbursement.

■ In case of hospitalization (over 1,000,000KRW) insured could ask for the payment guarantee but we need to get a permission from hospital.

■ Please preparing all the required documents for claim and send them to us by fax or E-mail Or make claim using KAKAO TALK

「Language service」

♣ Korean•English : 02-776-8500 / Kakao ID : INSCLAIM

♣ Korean•Chinese : 02-3481-2133 / Kakao ID : CLAIMS

♣ Korean•vietnamese : 070-4254-8501 / Kakao ID : INSVIETNAM

♣ Fax : 02-776-1313 / E-mail : info@insclick.com

V. Needed documents for claiming

■ Common documents

① Claim form+ Personal data processing agreement (Contact us and ask to send a form)

② Copy of your passport

③ Copy of your bank book

■ Outpatient treatment

① Medical records (Outpatient confirmation/prescription/medical chart/doctor's opinion paper)
It must be included disease code or name

② Receipt of treatment

③ Detailed statement of medical expenses

■ Prescription (Medicine)

① Receipt of pharmacy (not card receipts)

■ Inpatient treatment (Including surgery)

① Confirmation of hospitalization and discharging (It must be included disease code or name)

② Receipt of treatment

③ Detailed statement of medical expenses

④ Confirmation of surgery (In case of taking surgery)