

DISCLOSURE STATEMENT:

Declaration and Authorization

I have read and understood the terms, conditions, exclusions of Travel Guard ("Policy")

I hereby declare represent and warrant that:

1. the Proposed Insured(s) is/are not traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment
2. the Proposed Insured(s) is/are in good health, free from all physical impairment and deformity
3. the Proposed Insured(s) is/are aware of and agree(s) to abide by the Policy's terms, conditions and exclusions, which are set out in the Policy
4. the Proposed Insured(s) agree(s) and authorize(s) any medical source (including hospitals and clinics), or any third party to release/disclose to New Hampshire Insurance Company, Thailand Branch ("NHI") any information concerning the Proposed Insured(s) for the purpose of this Policy and any associated claims arisen
5. the Proposed Insured(s) agree(s) that pre-existing medical conditions are not covered by the Policy and will not be compensated any medical expenses arising from the pre-existing medical conditions
6. the Proposed Insured(s) understand(s) and agree(s) that no insurance is in force until the application is accepted by NHI and a Policy is issued pursuant thereto. However, all warranties, declarations and disclosures contained in the application shall form the basis of the contract of insurance with NHI. The Proposed Insured(s) agree(s) and authorize(s) that NHI including its affiliates and assignees may reveal or exchange the information given to NHI, its affiliates or assignees in order to offer services or products that is considered beneficial to the Proposed Insured(s) or for any other matter not prohibited by applicable law. The Proposed Insured(s) agree(s) that NHI may use its telephone number, mobile phone number and/or email address given herewith in order to offer other services or products of the NHI or its business partners and acknowledge that NHI may assign any third party to contact the Proposed Insured(s) for such purpose. The Proposed Insured(s) also agree(s) that it will not revoke this consent or ask for any compensation from NHI, its affiliates or its assignees.
7. the Proposed Insured (s) also consent(s) to NHI , to use and disclose the information to the Office of Insurance Commission (OIC) for the purpose of regulating the Insurance Industry.
8. the Proposed Insured must not provide any false statements or omit to provide information/facts that may have caused NHI to (1) refuse to enter into an insurance contract/issue the Policy or (2) request for an adjustment of the premium, as per section 865 of the Civil & Commercial Code.
9. the Proposed Insured may purchase and hold only one (1) NHI travel insurance policy per each trip.
10. the Proposed Insured (s) may cancel the Policy at least 1 day before the Policy's effective date. Any cancellation (either partially or wholly) cannot be made on or after effective date.