



# Foreigner Student Insurance

SAMSUNG Foreigner Student Insurance is designed to compensate for foreigner student against accident and illness while doing study, research in Korea.

Unit: KRW

Insurance Plan		S3
C O V E R A G E	Death or permanent disability due to accident	10,000,000
	Death or more than 80% high permanent disability due to illness	10,000,000
	Accident&Illness Hospitalization Medical Expense	10,000,000
	Accident&Illness Out-patient Medical Expense	250,000
	Accident&Illness Prescription Medical Expense	50,000

## **Death or Permanent Disability due to accident**

**(Including accident caused by natural disaster)**

If the insured was dead due to accident, the full insurance money will be compensated.

If the insured was permanent disabled due to a body part was lost or body's function was paralyzed, 3~100% of the insurance money will be compensated based on the level of permanent disability.

If the insured was injured due to natural disasters, he or she will get compensated on the same conditions above.

## **Death or more than 80% high permanent disability due to illness**

If the insured was dead or more than 80% high permanent disabled due to illness, the full insurance money will be compensated.

## **Accident&Illness Hospitalization Medical Expense**

If the insured was hospitalized due to accident or illness, the medical expense will be compensated.

- 90% of the hospitalization medical expense will be compensated.

Deductible- 10% of the hospitalization medical expense

- 50% of the difference between the sickroom actually used and the standard sickroom will be compensated.

(Daily average amount of KRW 100,000 at the maximum)

## **Accident&Illness Out-patient Medical Expense**

If the insured was under out-patient treatment due to accident or illness, the medical expense will be compensated.

\*Deductible

Clinics – KRW 10,000

General hospitals – KRW 15,000

General specialized nursing facilities – KRW 20,000

## **Accident&Illness Prescription Medical Expense (Medicine Expense)**

If the insured bought medicines with prescription due to accident or illness, the medical expense will be compensated.

\*Deductible - KRW 8,000

## **Injures not to be compensated**

-Intention of the insured or policyholder's intention

-Beneficiary's intention

-The insured's suicide, attempted suicide, self-injuries, criminal acts and violence acts

-The insured's pregnant, childbirth (including cesarean section), abortion, surgical operation and related treatment

-The insured's injury due to physical and mental illness

-The insured's body auxiliary equipments' damage, such as artificial limb, denture, etc.

-Vaccination, simple health examination, dental treatment

-The period during serving a sentence

-War, foreign country's use of armed force, revolution and other similar situations

-Nuclear fuel materials' and related contaminants' radiation, explosion and other similar accident

-Professional climbing, hang-gliding, skydiving, scuba diving,

-Competitions, demonstrations, entertainment or test runs using motor boats, cars or motorcycles

-Onboard a ship as a profession, e.g., crewmember, fisherman, boatman, etc

-Illness that the insured has before joining the insurance

## **The process to claim insurance money**

Claim with receipts and medical reports after paying for the medical expense by oneself.

● Claim documents – Insurance Money Application Form is required in both of the cases  
< Insurance Money Application Form can be downloaded on <http://www.anycare.co.kr>>

Under KRW 500,000 → receipts, copy of bank account

More than KRW 500,000 (including KRW 500,000) → receipts, copy of bank account, medical report

\*Under KRW 500,000 but got MRI or CT examination, MRI or CT medical report is required.

\* If the insured was hospitalized, the hospitalization confirmation is required.

▶ Compensation Department

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삼성손해사정센터

▶ Foreign Students Insurance Center

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