



# CORONAVIRUS INSURANCE

**FIRST CORONAVIRUS  
INSURANCE IN LAOS**

**[www.jclao.com](http://www.jclao.com)**

## I. TABLE OF BENEFIT & PREMIUM

Sum Insured (USD)	\$ 3,500.00	\$ 5,500.00	\$ 12,000.00
Death directly caused by Coronavirus	\$ 3,500.00	\$ 5,500.00	\$ 12,000.00
Hospitalization due to Coronavirus's treatment	\$ 400.00	\$ 2,000.00	\$ 3,500.00
Annual premium per person (USD)*	\$ 9.00	\$ 19.00	\$ 39.00
Six (6) month premium per person (USD)*	\$ 6.50	\$ 13.50	\$ 26.50

(\*)Note: Registration fee is included in the premiums above

Group discount: 10% discount for a group of 3 persons or higher

## II. ELIGIBILITY

- The insured is a Lao citizen or a foreigner legally residing in Laos
- Aged from 1 to 65 years old
- Does NOT suffer from mental illness, leprosy or cancer
- Does NOT suffer more than 50% permanent disabilities
- The package does NOT cover for persons who are in the process of treating illness, injury and who have positive test result for Coronavirus (according to test results)

## III. SCOPE OF COVER

- A positive test for Coronavirus pneumonia (Covid-19 or nCoV) that requires inpatient hospitalization
- Death from the direct effect of Coronavirus pneumonia (Covid-19, nCov), confirmed by the treating hospital

## IV. INSURANCE BENEFIT

- In case the insured has positive test result for Coronavirus pneumonia which results in inpatient treatment at the hospital, LAP will settle the insured with the reasonable practical medical expenses related to the treatment of Coronavirus pneumonia, from the first day when the insured is hospitalized until the insured is cured. The paid amount is up to the benefit limit.
- In case of death/total permanent disability from Coronavirus pneumonia in the insurance coverage, LAP will settle the full amount stated in the insurance contract or certificate of insurance.
- LAP's total liability must not exceed the sum insured.
- Geographical treatment limit: Laos, Vietnam, Thailand

## V. EFFECTIVE PERIOD

- The insurance policy takes effect immediately after the insured settles the insurance premium.
- Insurance event: since the insured is hospitalized / quarantined for inpatient treatment and has positive test result for Coronavirus pneumonia.
- Waiting period: 0 (zero) day
- Coverage period: 6 (six) months or 1 (one) year

## VI. EXCLUSIONS

LAP is not responsible for settling the insured's death or inpatient hospitalization in the following cases:

- Committing acts of intentionally breaching the safety regime for influenza prevention and control prescribed by the World Health Organization (WHO) and/or Ministry of Health of Laos.
- Death/treatment case occurs as an indirect result of Coronavirus pneumonia.
- Deaths/treatments not caused by Coronavirus pneumonia
- Before applying for the insurance, the insured had positive result for Coronavirus (according to test results) or was already in hospitalization/isolation to treat Coronavirus pneumonia.

## VII. CLAIM PROCEDURE

### Hospitalization benefits:

- Hospital discharge or discharge' papers are required documents
- Medical report that shows the time of treatment
- Invoices for the medical treatment
- Hospital transfer paper (in case of transfer from a medical establishment to a specialized medical establishment)
- LAP Claim request form

### Death benefit:

- Death record with cause of Coronavirus
- Death certificate of health facility in case of death in hospital (if any / if necessary)
- LAP Claim request form

**For more information contact us at  
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