



KONA CARD EXPAT-ESSENTIAL

The main details of the Kona Card Expat Accident Insurance

- **Eligibility :** This insurance applies only to customers who have received a Kona Card Expat-Essential and completed their full membership registration
- **Coverage Period :** Coverage begins at 00:00 on the day after the full membership registration date and lasts for 30 days. If the previous month's usage conditions are met, coverage is automatically extended for another 30 days.
- **Insurer:** DBINSURANCE
- **Coverage Details**

Coverage	Coverage Details	Amount (KRW)
Daily Hospitalization Allowance for Traffic Accidents	If you are hospitalized due to an injury caused by a traffic accident as defined in the insurance policy, the allowance is provided from the first day of hospitalization (up to 180 days).	20,000
Fracture Diagnosis	If you are diagnosed with a bone fracture as specified in the policy, a compensation amount is provided. (Excludes tooth fractures)	200,000
Burn Diagnosis	If diagnosed with a second-degree deep burn or higher as specified in the policy, a compensation amount is provided.	200,000
Accidental Surgery	If surgery is performed as a direct treatment for an injury diagnosed during the coverage period, compensation is provided. (Excludes surgeries on fingers and toes)	100,000
Cast Treatment	If a cast treatment is required due to a diagnosed injury, compensation is provided. (Excludes splint treatment)	200,000
Dislocation, Nerve Damage, and Crush Injury	If diagnosed with any of these injuries(Dislocation, Nerve Damage, and Crush Injury) as defined in the policy, compensation is provided.	200,000
Food Poisoning Compensation	If hospitalized for at least two days due to food poisoning, compensation is provided. (Outpatient treatment without hospitalization is excluded.)	200,000

● Required Documents for Insurance Claims

Category	Required Documents	Description	Issuing Authority
General Required Documents	- Insurance claim form, - Personal information consent form - Copy of ID (Alien Registration Card)	- Copy of the claimant's bank account(Bank account must be the claimant's domestic (Korean) account) - Accident details including date, location, and circumstances	DB INSURANCE
Daily Hospitalization Allowance for Traffic Accidents	- Hospital admission/ discharge certificate - Traffic accident confirmation report (issued by the police)	Must confirm accident date, details, and hospitalization period	Police Station Insurance Company Hospital or Clinic
Fracture Diagnosis (Excluding Tooth Fractures)	Diagnosis certificate	Diagnosis certificate (excluding tooth fractures)	Hospital or Clinic
Accidental Surgery	Surgery confirmation document	Surgery medical records, Diagnosis certificate including diagnosis name, surgery name, and surgery date	Hospital or Clinic
Cast Treatment	- Medical records - Detailed treatment receipt	Diagnosis certificate verifying treatment details, Detailed receipt specifying cast treatment	Hospital or Clinic
Food Poisoning Compensation (For Hospitalization of 2+ Days)	Hospital admission/discharge certificate with the diagnosed illness	If hospitalization period is not specified in the diagnosis certificate, submit both the admission/discharge certificate and the discharge receipt	Hospital or Clinic

● Insurance Claims Center

Category	e-Mail	Phone Number		Fax
Claim Advisory	claim_team@tpakorea.com	Korean	02-6951-2801	070-4758-0256
		Chinese	070-7174-2288	

[This document is a summary for better understanding; please refer to the policy terms for detailed information.]