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Carrier charges, rates, fees, and taxes for telephone, data and text messaging use may apply to use of this Application and any content or services available hereon, including without limitation roaming charges, international charges, charges to access carrier networks, fees to access mobile websites, fees from other websites providing mobile services, charges for downloaded content, SMS charges and other charges related to mobile services. You agree that you are solely responsible for all such expenses you incur from your mobile telephone carrier and any other service provider.

Translation of drug names

International Nonproprietary Names (INN) facilitate the identification of pharmaceutical substances or active pharmaceutical ingredients. Each INN is a unique name that is globally recognized. The pharmacist may be able to use the INN to identify the local name of the equivalent drugs. Drug availability is subject to local law and regulation and may depend upon your location. However, again, the content provided in this Application is non-exhaustive and is for informational purposes only. Further, neither we nor this Application, nor any of the content or services available through the Application, shall be construed as providing advice of any kind or any nature, and you agree that neither AWP nor its affiliates are responsible for the accuracy of the content presented herein or consequences of your reliance thereon.

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With respect to this Application, we collect information you input into the application and information about your device and usage of the Application and content. We may use cookies (text files on your

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In addition, we use Google, Inc.'s Google Analytics and FollowAnalytics, Inc.'s FollowAnalytics software and services, which may collect the above-described information as well as information about your usage and other device-generated information. These services monitor a user's usage of the Application and content to generate reports and information for us. We use those reports only for our (and/or our affiliate's) business purposes (i.e. optimization of the content you see from us, Application and content development and improvement, and other purposes provided herein). As a condition of your use of the Application, you agree to our use of these analytics services. You can access the Google Analytics privacy policy. These policies are maintained by FollowAnalytics, Inc. and Google, Inc. respectively and are subject to change without notice.

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These Terms are written and provided in Thai and English, and any provided translation will be governed by the Thai version. These Terms will be governed by and construed in accordance with the laws of the Kingdom of Thailand without giving effect to its conflicts of laws principles. You agree that any legal action, suit, or proceeding arising out of or relating to these Terms or the use of (or the inability to use) this Application, or any functions thereof, must be brought solely and exclusively in the courts of Thailand.

Further, you irrevocably submit to the sole and exclusive personal jurisdiction of such courts generally and unconditionally, with respect to any action, suit or proceeding brought with respect to these Terms or this Application.

In the event that any clause or provision of these Terms is held by any court of competent jurisdiction to be invalid, illegal or unenforceable, you agree that any such provision(s) shall be deemed modified to the minimum extent necessary to render such provision valid, legal and enforceable where possible, and where not possible, then any such provision(s) shall be severed from the remainder of these Terms, and the invalidity of such provision(s) will not affect any other provision of these Terms.

The Application is subject to Thai's law. By using the Application, you agree to use the software only for purposes that are legal, proper and in accordance with these Terms. You may not use or otherwise export or reexport the Application except in compliance with and as authorized by applicable Thai's rules, laws or regulations.. Specifically, but without limitation, the Application may not be used, exported or re-exported into (or to a national or resident of) any country without written consent by us.

By using the Application, you represent and warrant that you are not located in, under control of, or a national or resident of any country which not allow using, exporting or re-exporting into.

You acknowledge and agree that third party distributors of the Application, are third party beneficiaries of these Terms, and that, upon your acceptance of the terms and conditions of these Terms, such third party distributors will have the right (and will be deemed to have accepted the right) to enforce these Terms against you as a third party beneficiary thereof.

The headings used herein are for convenience only and will be given no effect in the construction of interpretation of these Terms.

Plan Information and About Us

Insurance plans are subject to terms, conditions, and exclusions. Plans are available to all residents. For a complete description of the coverage and specific benefit limits offered under your plan, carefully review your letter of confirmation/declarations and insurance policy/certificate of insurance. AWP is the licensed producer and administrator of this plan and an affiliate of Allianz Worldwide Partner . The insured shall not receive any special benefit or advantage because of the affiliation between AWP and Allianz Worldwide Partner.

When you click the button on this Application or other site to purchase insurance from us, you are submitting a request for coverage from the insurer. This request for coverage is considered an offer by you to the insurer. The insurer may decline to accept your offer, or your coverage may later be nullified and voided as if it were never in effect, if you fail to meet the terms and conditions of that coverage. This includes, but is not limited to, any circumstance where providing cover, benefit, or services under the policy, or the underlying business or activity, would (1) violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo; or (2) be provided within, or otherwise related to, any country subject to comprehensive economic and/or trade sanction or embargo in the Allianz Worldwide Partner's restricted listed.

PLEASE BE ADVISED: This plan contains insurance benefits (which may include disability and/or health insurance benefits) that only apply during the covered trip. This optional coverage may duplicate coverage already provided by your personal auto, home, renter's, health, life, personal liability, or other insurance policy or source of coverage but may be subject to different restrictions. You should review the terms of this policy with your existing coverage. This insurance is not required to purchase any other products/services. Unless licensed, travel retailers and their employees may provide general information about the insurance, including a description of coverage and price, but are not qualified/authorized to

answer technical questions about terms and conditions of the insurance or evaluate the adequacy of existing coverage.

These Terms were last revised on, and are effective as of January 15th, 2018.

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