

Deal with Every Stage of Critical Illnesses

CI Perfect Care Rider

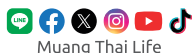
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MUANG THAI LIFE



CI Perfect Care Rider

Take care of you and cover every stage of critical illnesses



Cover critical illnesses including
early stages of 36 critical illnesses
up to **100%**⁽¹⁾



Receive additional benefits in case of
• Diabetes complications
Receive coverage **10%**⁽¹⁾
• Coronary angioplasty
Receive coverage **10%**⁽¹⁾



Death coverage
up to **100%**⁽¹⁾



Entry age from
30 days - 65 years
Renewable until
the age of **85 years**

- Premium rates are subject to the age of the insured.
- CI Perfect Care must be purchased to be attached to the policy which is still effective.
- The coverage of the rider must not exceed the coverage period of the life insurance policy that this rider is attached to.
- Underwriting is subject to the Company's rules.
- Terms and exclusions are as specified in the policy.
- Premium partially eligible for tax deduction. Conditions are as specified by the Revenue Department.
- Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount eligible for annual personal income tax deduction.

Warning:

- Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.
- Please study the details of coverage, conditions and exclusions before making a decision to purchase insurance.

Example of benefits and coverage for the sum insured of 1,000,000 Baht

Coverage	Benefits
1. In case the insured passes away ⁽²⁾	1,000,000
2. In case the insured is diagnosed with a critical illness or undergoes surgery in accordance with critical illness coverage	
2.1 Early stage critical illness coverage	250,000
2.2 Intermediate stage critical illness coverage ⁽³⁾	500,000
2.3 Late stage critical illness coverage ⁽²⁾	1,000,000
3. Additional benefit in case the insured undergoes Angioplasty ⁽⁴⁾	100,000
4. Additional benefit in case the insured is diagnosed with diabetes complications ⁽⁴⁾	100,000

Examples for benefit payments of CI Perfect Care Rider in each case

	Additional benefits	Early stage	Intermediate stage	Late stage	Total benefits	End of Contract
Case 1	1. Receive 10% : Angioplasty 2. Receive 10% : Diabetes complications		3. Receive 50% : Loss of hearing (Cochlear Implant Surgery) 4. Receive 50% : Chronic kidney failure		120%	
Case 2		1. Receive 25% : Non-invasive cancer 2. Receive 25% : Cardiomyopathy (Pericardiectomy) 3. Receive 25% : Liver failure (Partial hepatectomy) 4. Receive 25% : Major Stroke (Cerebral shunt insertion)			100%	
Case 3		1. Receive 25% : Chronic kidney failure (Surgical Removal of one kidney)	2. Receive 50% - 25% = Receive 25% : Due to chronic kidney failure as the insured already received 25% benefit from the same illness at the early stage.	3. Receive 100% - 25% - 25% = Receive 50% : Due to chronic kidney failure as the insured already received benefit from the same illness at the early stage (25%) and intermediate stage (50%-25%)	100%	
Case 4		1. Receive 25% : Acute Heart Attack (Cardiac pacemaker insertion)	2. Receive 50% : Loss of hearing (Cochlear Implant Surgery).	3. Receive 100% - 25% - 50% = Receive 25% : Due to liver failure (late stage) as the insured already received benefit at the early stage (25%) and intermediate stage (50%)	100%	

Remark

- (1) It is in % of the initial sum insured.
- (2) The Company shall pay benefits by deducting the benefits which the insured has already received for coverage No. 2.1 and/or No. 2.2.
- (3) The Company shall pay benefits by deducting the benefits which the insured has already received for coverage No. 2.1 of the same critical illness (if any).
- (4) The Company shall pay benefits No. 3 and No. 4 only once throughout the contract.

Exclusions

1. Exclusions of the benefits in case the insured passes away from a total of 2 clauses

For example, the rider shall not cover death which is a direct or indirect result from any of the following causes.

1.1 In case the insured voluntarily commits suicide within one year from the effective date or the latest date of reinstatement of this rider or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest, which shall apply to the increasing sum insured amount only. The Company shall be liable to return all premium received from the effective date or the latest date of reinstatement of this rider or the date that the Company approves to increase the sum insured amount, whichever is the latest; 1.2 In case the insured passes away due to illness that has not been cured prior to the insurance effective date or the latest date of reinstatement of this rider or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest.

2. Exclusion of the benefits in case the insured is diagnosed with a critical illness from a total of 6 clauses

For example, the rider shall not cover illness due to critical illnesses except total and permanent disability which is directly or indirectly, wholly or partly caused by the following events. 2.1 Abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses, or the critical illnesses that incurred before the effective date or the reinstatement date or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest. In this regard, in case the Company approves to increase the sum insured amount, the Company shall not cover the increasing sum insured amount only, unless the insured makes declaration for the Company's acknowledgment and the Company accepts such risk without conditions to exclude such coverage; 2.2 The insured refuses medical treatments, physician's suggestions or guidance.

3. Exclusions of the benefits in case the insured becomes totally and permanently disabled from a total of 9 clauses

For example, the rider shall not cover illness due to critical illnesses in case of total and permanent disability which is caused by the following events.

- 3.1 Injury while the insured is serving as a soldier, police officer or volunteer and perform duty in a war or suppression;
- 3.2 Diagnosis and treatment that the insured as physician prescribed for himself/herself and those performed by physician who is the insured's father, mother, spouse, or child.

Premium Adjustment

The Company shall adjust the premium rate in the policy year according to the insured's changed age and/or changed occupation and/or overall claim experience of the portfolio of this rider at a rate that the Company received approval from the Registrar. In such case, the Company shall notify the insured at least 30 days in advance in writing.

Waiting Period

This rider does not cover critical illnesses or abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses under coverage of this rider occurring within 90 days from the effective date of this rider, or the latest date of reinstatement, or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest. In this regard, in case the Company approves to increase the sum insured amount, the Company shall not cover the increasing sum insured amount only.

Disclaimer:

This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.