

Diabetes... is close to us.
Better prepare, better cope with it.
Diabetes Protection Rider





Diabetes Protection Rider

No worry about diabetes.
We take care of you at any stages.



Cover diabetes and complications
Up to 300%⁽¹⁾



Dialysis for up to 10 years In case the insured has the end-stage kidney failure due to diabetes



Receive the first benefit from being diagnosed with diabetes⁽²⁾



Kidney transplant benefit and in case of kidney transplant rejection, **50%** for each⁽¹⁾



Cover dismemberment due to diabetes, diabetic retinopathy or diabetic coma



Entry age is 18-60 years old. Coverage is until the age of 71.

Remarks:

- The insurance premium rates will vary according to the age of the insured.
- Diabetes Protection Rider 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 is 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.

Coverage Schedule

Coverage	Benefits ⁽¹⁾
1. In case of being diagnosed with diabetes	10%
2. In case of dialysis, if the insured has the end stage kidney failure due to diabetes	10% per year, up to 10 years
3. In case of kidney transplant, if the insured has the end stage kidney failure due to diabetes	50%
4. In case of kidney transplant rejection from No. 3	50%
5. In case of diabetic complication	
5.1 Amputation from diabetes	30%
5.2 Diabetic retinopathy	30%
5.3 Diabetic coma	30%
Total maximum benefit	300%

Examples of Diabetes Protection Rider Benefit

Healthy female insured, aged 30 years, purchases Diabetes Protection Rider with the sum insured of 1,000,000 Baht. (The insured has an effective life insurance policy.)

Receive Diabetes Protection Rider benefits

1. 32 years old: Diagnosed with diabetes, receive 10% ⁽¹⁾	= 100,000 Baht
2. 36 years old: Undergoing amputation (thumb) from diabetes, receive 30% ⁽¹⁾	= 300,000 Baht
3. 40 years old: Diabetic retinopathy, receive 30% ⁽¹⁾	= 300,000 Baht
4. 45 years old: Undergoing kidney transplant from diabetes, receive 50% ⁽¹⁾	= 500,000 Baht
5. Day 100 after kidney transplant, kidney transplant rejection occurs, receive 50% ⁽¹⁾	= 500,000 Baht



Total benefits
up to **170%**⁽¹⁾
equal to
1,700,000 Baht

Annual premium payment
Starting at only
1,580 Baht per year⁽³⁾



The insured

Remarks:

(1) % of the initial sum insured

(2) In case the insured is diagnosed with type 2 diabetes for the first time after 120 days from the effective date of the rider or the last reinstatement of this rider, whichever is the latest. In this regard, the insured must never receive any benefits in this rider prior to the reinstatement in case of being diagnosed with diabetes.

(3) Insurance premiums will increase according to the age of the insured.

Exclusions of the rider from a total of 5 clauses

For example, the rider shall not cover any benefit payment that is a direct or indirect result of any of the following causes.

- Any illnesses caused by diabetes or symptoms indicated as a cause of diabetes or a disease caused by diabetes before the effective date or the latest date of reinstatement the rider, whichever is the latest, and the insured has ever been diagnosed, treated, or recommended by a physician;
- The following diseases or symptoms
 - Gestational diabetes means the diabetes diagnosed with any degree of glucose intolerance which the first diagnosis is during pregnancy; or
 - Diabetes Mellitus caused by alcoholic pancreatitis; or
 - Diabetes Mellitus caused by steroid use; or
 - Diabetes Mellitus of which any sign or symptom first manifests or which is diagnosed with the first glucose intolerance or is diagnosed within 120 days from the effective date or the latest date of reinstatement the rider (if any), whichever is the latest;
- AIDS or Immunodeficiency from HIV infection;
- Inhale, eat, drink or inject toxic substance into one's body, or by other means, either under a state of sanity or insanity;
- Diagnosis and treatment other than conventional medicine, including alternative medicine.

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.

Warning: Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

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.



MUANG THAI LIFE
ASSURANCE

Happier and More Special with Privileges for Our Important Customers



Muang Thai Smile Club Members

enjoy a variety of activities
and privileges for
all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click Application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.



MTL
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Health privileges for our valued customers to consult
MTL Health Buddy by calling Tel. 0 2290 2424, press 3,
for the following health services and benefits.

- Consult about health problems
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- Find a specialized medical center
- Make appointment for hospitalization
- Targeted therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL only suggests the services to the customers.



MTL Click Application

All-in-One Services from MTL
to make it easy for you, convenient
anywhere and anytime

No concern about your policy. Wherever you are,
you can receive our following services.

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



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Sales representative ID LINE

Phone number Sales presentation date

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