



Perfect Care and Preferred Coverage, Exclusively for Women

Happy Lady Rider and Happy Lady Plus Rider

mtl | Health





Happy Lady Rider and Happy Lady Plus Rider

Don't let critical illnesses threaten you...
We provide perfect care and preferred coverage
to cope with women's diseases.



Cover critical illnesses occurring the most to Thai women, including hysterectomy or mastectomy.



Cover most common cancers among Thai women, such as cervical cancer, breast cancer and ovarian cancer, up to 1,000,000 Baht⁽¹⁾



Cover facial skin grafting surgery due to severe burns or breast reconstruction due to mastectomy up to 1,000,000 Baht⁽¹⁾



Cover pregnancy and childbirth up to 600,000 Baht⁽²⁾

- The insurance premium rates will vary according to the age of the insured.
- Happy Lady Rider and Happy Lady Plus 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.

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.

Coverage Schedule of Happy Lady Rider

Coverage	Plan 1 200,000	Plan 2 400,000	Plan 3 600,000	Plan 4 800,000	Plan 5 1,000,000
1. Critical illness ⁽³⁾	200,000	400,000	600,000	800,000	1,000,000
2. Hysterectomy or mastectomy					
2.1 Hysterectomy	60,000	120,000	180,000	240,000	300,000
2.2 Mastectomy	60,000	120,000	180,000	240,000	300,000
3. Facial skin grafting surgery due to severe burns or breast reconstruction due to mastectomy up to	200,000	400,000	600,000	800,000	1,000,000

Coverage Schedule of Happy Lady Plus Rider

Coverage	Plan 1 200,000	Plan 2 400,000	Plan 3 600,000	Plan 4 800,000	Plan 5 1,000,000
1. Critical illness ⁽³⁾	200,000	400,000	600,000	800,000	1,000,000
2. Hysterectomy or mastectomy					
2.1 Hysterectomy	60,000	120,000	180,000	240,000	300,000
2.2 Mastectomy	60,000	120,000	180,000	240,000	300,000
3. Facial skin grafting surgery due to severe burns or breast reconstruction due to mastectomy up to	200,000	400,000	600,000	800,000	1,000,000
4. Pregnancy and childbirth ⁽⁴⁾					
4.1 Benefit during the pregnancy	40,000	80,000	120,000	160,000	200,000
4.2 Benefit after the pregnancy	80,000	160,000	240,000	320,000	400,000

Remarks:

(1) For Plan 5 of Happy Lady Rider

(2) For Plan 5 of Happy Lady Plus Rider

(3) Critical illness means one of the following illnesses:

- Malignant cancer of the breast or cervix uteri
- Carcinoma in situ of the breast or cervix uteri
- Other malignant major cancers of the female reproductive organs: uterus, ovary, fallopian tube or vagina/vulva
- Systemic Lupus Erythematosus

(4) Pregnancy and childbirth benefits comprise 2 parts of the benefit, as follows:

- Benefit during pregnancy period

The Company shall pay a benefit **during pregnancy period** to the insured only once if the insured or the fetus has been diagnosed by a physician as having complications caused by the pregnancy, including death of the fetus that occurs after 195 days of pregnancy, or ectopic pregnancy termination.

- Benefit after childbirth

The Company shall pay a benefit **after childbirth** to the insured or the beneficiary only once if the insured or the infant has been diagnosed by physician as having complications caused by the childbirth, including death of the insured that occurs within 42 days after childbirth, or death of the infant that occurs within 28 days of delivery, or the infant, having survived at least 28 days from the date of delivery, diagnosed as having congenital diseases including Down's syndrome, spina bifida, Tetralogy of Fallot or transposition of the great vessels within 2 years from the date of delivery.

Underwriting Criteria

Coverage	Entry Age	Renewal	Coverage Period
Happy Lady Rider	From 18 - 50 years old	Until the age of 65 years	until the age of 65 years or until the base plan is terminated
Happy Lady Plus Rider	From 18 - 40 years old	Until the age of 45 years	until the age of 45 years or until the base plan is terminated

Exclusions of the rider from a total of 9 clauses

For example, the rider shall not cover critical illnesses which are directly or indirectly, wholly or partly caused by the following events.

1. Suicide, self-inflicted injury or attempts of that sort;
2. Inhale, eat, drink or inject toxic substance into one’s body or by other means, either under a state of sanity or insanity;
3. The insured refuses medical treatments, physician's suggestions or guidance;
4. The use of medicine without prescription in which according to the law such medicine requires physician’s prescription;
5. War whether declared or undeclared, invasion or act of foreign enemy, civil war, revolution, rebellion, riot, terrorism.

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.



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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.



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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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