

Cover 35 Critical Illnesses
When a late-stage illness is found,
receive a lump sum up to 4 times.
Multiple CI Rider





Multiple CI Rider

Deal with critical illnesses with comfort and affordable premium



Cover
4 groups of 35 critical illnesses



**Receive 100% benefits
per disease group**
When diagnosed with critical
illness in late stage in any group.
Maximum coverage is 400%⁽¹⁾.



Stop premium payment of this rider
After receiving the first benefit payment,
but continue to receive coverage for
the other remaining critical illnesses
groups for another 10 years.



The entry age is **7 – 65** years.
Renewable until the age
of 79 years

Remarks:

⁽¹⁾ It is in % of the sum insured.

- The insurance premium rates will vary according to the age of the insured.
- Multiple CI 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: Please study the details of coverage, conditions and exclusions 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.

Example of benefits under Multiple CI Rider

A	is 35 years old, and has purchased Multiple CI Rider with the sum insured of 1,000,000 Baht.	 Invasive lung cancer is found. The disease is classified under the cancer group. The insured receives the benefits of 1,000,000 Baht, and no longer needs to pay premium of this rider.  3 years later, the insured undergoes heart valve surgery, classified under the cardiovascular and heart disease group. The insured receives additional benefits of 1,000,000 Baht.	Total benefit received is 2,000,000 Baht.
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Table showing critical illness groups under coverage

Late-stage critical illness groups		
Group 1 Cardiovascular Group	- Coronary Artery By-pass Surgery - Cardiomyopathy - Acute Heart Attack - Open Heart Surgery for the Heart Valve	- Surgery to Aorta - Primary Pulmonary Arterial Hypertension - Heart Transplant - Major Stroke
Group 2 Cancer	- Invasive Cancer	- Benign brain tumor
Group 3 Major organ transplant and end-stage liver, lung and kidney failure	- Major Organs Transplantation or Bone Marrow Transplantation - Medullary Cystic Disease - Severe Chronic Obstructive Pulmonary Disease/End-stage Lung disease	- Chronic Liver Disease/End-stage Liver disease/Liver failure - Fulminant Viral Hepatitis - Chronic Kidney Failure
Group 4 Other Critical Illnesses	- Apallic Syndrome or Vegetative State - Alzheimer's disease - Aplastic Anemia - Bacterial meningitis - Blindness - Coma - Loss of Hearing - Encephalitis - Loss of speech - Major Burn	- Motor Neuron Disease - Multiple Sclerosis - Muscular Dystrophy - Paralysis - Parkinson's Disease - Poliomyelitis - Major Head Trauma - Progressive Scleroderma or Diffuse systemic sclerosis/scleroderma - Lupus Nephritis from Systemic Lupus Erythematosus

Exclusions of the rider from a total of 6 clauses

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

1. Abnormalities confirmed by a physician and clearly proven to be related to 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. Suicide, self-inflicted injury or attempts of that sort;
3. Inhale, eat, drink or inject toxic substance into one's body, or by other means, either under a state of sanity or insanity;
4. The insured refuses medical treatments, physician's suggestions or guidance;
5. 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.



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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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MTL Health Buddy by calling Tel. 0 2290 2424, press 3,
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- 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
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