

Pure Cancer and Cancer Rider

Coverage that protects against cancer starting from the early, non-invasive stage

mtl | Health



Pure Cancer and Cancer Rider

Cancer... a serious illness that can affect anyone and is closer to you than you think.

Be better prepared and feel more confident with Pure Cancer and Cancer Rider — cancer insurance plans that offer coverage for cancer with affordable premiums.

Pure Cancer provides protection starting from the early or non-invasive stage. If cancer is detected, **you'll receive a lump sum payment right away** for treatment—giving you a better chance of recovery. Want even more protection?

Cancer Rider gives you **an additional payout** if you're hospitalized due to cancer, easing your worries about medical expenses and ensuring **your income remains uninterrupted.**



Coverage of Pure Cancer and Cancer Rider



Receive a lump sum upon cancer diagnosis
Coverage starts from the non-invasive stage to invasive cancer.



Get up to 2.3 million Baht in coverage
When you choose the 2,000,000 Baht coverage plan, you will receive **300,000 Baht** for non-invasive cancer and an additional **2,000,000 Baht** for invasive cancer.



Improve your chances of recovery
Receive benefits you can use for treatment starting from the early, non-invasive stage of cancer.



Keep your income steady – get extra cash when hospitalized
Receive a lump sum when hospitalized due to cancer treatment with Cancer Rider.

Remark:

- Pure Cancer is the marketing name of Pure Cancer Rider and Cancer Rider is the marketing name of Cancer Protection Rider.
- Underwriting is subject to the Company's rules.
- Premium is eligible for tax deduction. Conditions are as specified by the Revenue Department.

Who is Pure Cancer suitable for?



Those with a family history of cancer or **loved ones affected by cancer**



Those with risk factors for cancer:

Whether it's living in polluted environments, frequent exposure to chemicals, unhealthy lifestyle habits, or high stress levels, all of these can increase the risk of developing cancer.



Those concerned about treatment costs

If diagnosed early: **Pure Cancer** provides coverage starting from the non-invasive stage, giving you a lump sum to begin treatment early—improving your chances of recovery from cancer.



If you already have health insurance, the benefits from **Pure Cancer** can still be used to cover expenses during your recovery.

Pure Cancer Benefits

Coverage	Benefit (Baht)			
	Plan 300,000	Plan 500,000	Plan 1,000,000	Plan 2,000,000
1. Non-invasive cancer / Carcinoma in Situ ⁽¹⁾	45,000	75,000	150,000	300,000
2. Invasive Cancer ⁽²⁾	300,000	500,000	1,000,000	2,000,000

(1) Coverage begins 60 days from the effective date of this rider or the date of last reinstatement, or the date that Company approves to increase the sum insured amount of this rider, whichever is the latest.

(2) Coverage begins 60 days from the date of diagnosis and/or confirmation by a physician which indicates that the insured has non-invasive cancer according to the benefit item 1 or the effective date of this rider or the date of last reinstatement, or the date that Company approves to increase the sum insured amount of this rider, whichever is the latest.

Who is Cancer Rider suitable for?



Those with a family history of cancer or loved ones affected by cancer



Those with risk factors for cancer



Those concerned about treatment costs

If diagnosed early: **Cancer Rider** provides coverage starting from the non-invasive stage, giving you a lump sum to begin treatment early—improving your chances of recovery from cancer.



Health insurance may not be enough. While hospitalized, **Cancer Rider** offers a daily benefit to help cover additional expenses ensuring your income isn't interrupted even during hospital stays.

Cancer Rider Benefits

Coverage	Benefit (Baht)			
	Plan 300,000	Plan 500,000	Plan 1,000,000	Plan 2,000,000
1. Non-invasive cancer / Carcinoma in Situ ⁽¹⁾	45,000	75,000	150,000	300,000
2. Invasive Cancer ⁽²⁾	300,000	500,000	1,000,000	2,000,000
3. Daily benefit ⁽³⁾ In case of hospitalization as inpatient due to cancer	1,000	2,000	5,000	10,000

- (1) Coverage begins 60 days from the effective date of this rider or the date of last reinstatement, or the date that Company approves to increase the sum insured amount of this rider, whichever is the latest.
- (2) Coverage begins 60 days from the date of diagnosis and/or confirmation by a physician which indicates that the insured has non-invasive cancer according to the benefit item 1 or the effective date of this rider or the date of last reinstatement, or the date that Company approves to increase the sum insured amount of this rider, whichever is the latest.
- (3) In case that the insured is hospitalized as an inpatient based on medical necessity, which is the direct result of non-invasive cancer or invasive cancer; the Company shall pay the daily benefit as stated in the coverage schedule, item 3. For being hospitalized in Intensive Care Unit (I.C.U.) or being hospitalized in overseas hospital, the Company shall pay additional one time of daily benefit in which the combination of daily benefit shall not be more than two times daily benefit and at maximum of not exceeding 30 days per illness.
- The Company will pay a maximum daily benefit for each hospitalization due to the same type of cancer, up to a total of 180 days.

Examples of Coverage

A

purchases the Plan
2,000,000
of Pure Cancer



A is diagnosed with non-invasive lung cancer and **receives an initial lump sum benefit of 300,000 Baht.**



Later, A is diagnosed with invasive lung cancer and **receives an additional lump sum of 2,000,000 Baht.**

Total benefits A receives:
2,300,000 Baht.

B

purchases the Plan
2,000,000
of Cancer Rider



B is diagnosed with non-invasive liver cancer and **receives an initial lump sum benefit of 300,000 Baht.**



B undergoes surgery for liver cancer,
- Hospitalized for 4 days and **receives a daily benefit at 1x the rate.**
- B is admitted to the ICU for 1 day and **receives a daily benefit at 2x the rate.**

Under B's policy, the daily benefit is 10,000 Baht per day, so the total benefit received in this case is **60,000 Baht.**



Later, B is diagnosed with invasive liver cancer and **receives an additional lump sum of 2,000,000 Baht.**

Total benefits B receives:
2,360,000 Baht.

Underwriting Criteria

Health Coverage	Entry Age	Renewal	Coverage Period
Pure Cancer Rider	18 - 60 years old	Until the age of 70	Until the age of 71, or upon the maturity of the base plan
Cancer Protection Rider			

Health checkup is subject to the Company's rules.

Exclusions of Pure Cancer Rider from a total of 6 clauses, for example:

This rider shall not cover critical illnesses which are directly or indirectly, wholly or partly caused by the following events:

1. Abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses or the critical illnesses existing prior to the effective date of this rider or the reinstatement date or the date that the Company approves to increase the sum insured amount, whichever is the latest.
2. Suicide, self-inflicted injury or attempts of that sort.
3. Inhaling, eating, drinking or injecting toxic substance into one's body, or by other means, either under a state of insanity or not.
4. The insured refuses medical treatments, physician's suggestions or guidance.
5. Medical treatment by the insured who is a physician and prescribes drugs for himself / herself, including medical treatments from a physician who is father, mother, spouse, or son / daughter of the insured.

Exclusions of Cancer Protection Rider

1. Exclusions in case the insured is diagnosed of having critical illnesses from a total of 6 clauses, for example:

This rider shall not cover critical illnesses which are directly or indirectly, wholly or partly caused by the following events:

- 1.1 Abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses or the critical illnesses existing prior to the effective date of this rider or the reinstatement date or the date that the Company approves to increase the sum insured amount, whichever is the latest.
- 1.2 The insured refuses medical treatments, physician's suggestions or guidance.
- 1.3 Medical treatment by the insured who is a physician and prescribes drugs for himself / herself, including medical treatments from a physician who is father, mother, spouse, or son / daughter of the insured

2. There are a total of 8 exclusions for the daily benefit in case of hospitalization due to cancer. for example:

No daily benefit will be paid for hospitalization due to a critical illness covered under the policy if the hospitalization, whether directly or indirectly, wholly or partially, results from any of the following causes:

- 2.1 Hospitalization that is not directly caused by a covered cancer, as specified under Benefits 1 and 2.
- 2.2 Hospitalization that is not medically necessary or does not follow medical standard.

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 60 days from the effective date of this rider, or the latest date of renewal, 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.

Remark:

- Pure Cancer is a marketing name of Pure Cancer Rider and Cancer Rider is a marketing name of Cancer Protection Rider.
- The insurance premium rates will vary according to the age of the insured.
- Pure Cancer & Cancer Rider must be attached to a policy which is still in force only.
- The coverage of this rider must not exceed the coverage period of the life insurance policy to which 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.



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Sales representative ID LINE

Phone number Sales presentation date

Muang Thai Life Assurance PCL
250 Rachadaphisek Rd., Huaykwang, Bangkok 10310

Tel. 1766, Available 24/7

muangthai.co.th Muang Thai Life

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