

Muang Thai Wai Gao Khum Daichai (for seniors) Campaign

mtl | Senior



Take Care of Your Elderly Parents
Coverage for Life, Health and Accident

Muang Thai Wai Gao Khum Daichai (for seniors) Campaign

“Take care of seniors with life, health and accident coverage within 1 policy”

Life



Securities for children
The older you get,
the more coverage
you have
Up to **300%**⁽¹⁾

Health



- ☒ Receive **daily** compensation of **2,000 Baht** once getting hospitalized due to illness⁽²⁾
- ☒ Receive **2 times** benefit in case of getting treatment of ICU

Accident



Cover for
medical expenses
due to accident of
up to **25,000 Baht**
per time⁽³⁾ **without**
advance payment⁽⁴⁾



Entry age is **50 - 80 years old**
without health checkup and health questions required.



Tax deductible is up to **100,000 Baht per year**.
(Premium is partially eligible for tax deduction
according to the Revenue Department's rules.)

Remarks:

- (1) Is in % of the initial sum insured of Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan.
- (2) For plan 2,000 of Hospital Daily Benefit Health Rider (for seniors)
- (3) For plans 4 and 5 of Sabai Chai Personal Accident Rider (for seniors)
- (4) For medical treatment in network hospitals only; in case of receiving treatment at non-network hospitals, the insured has to make advance payment and submits receipt for reimbursement later.
- Underwriting is subject to the Company's rules.
- The premium of this insurance contract is partially eligible for personal income tax deduction. Conditions are subject to the Revenue Department's rules.
- 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.

Muang Thai Wai Gao Khum Daichai (for seniors) Campaign Includes:

Main Insurance Policy

Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan

Able to purchase additional coverage ++

- Sabai Chai Personal Accident Rider (for seniors)
- Hospital Daily Benefit Health Rider (for seniors)



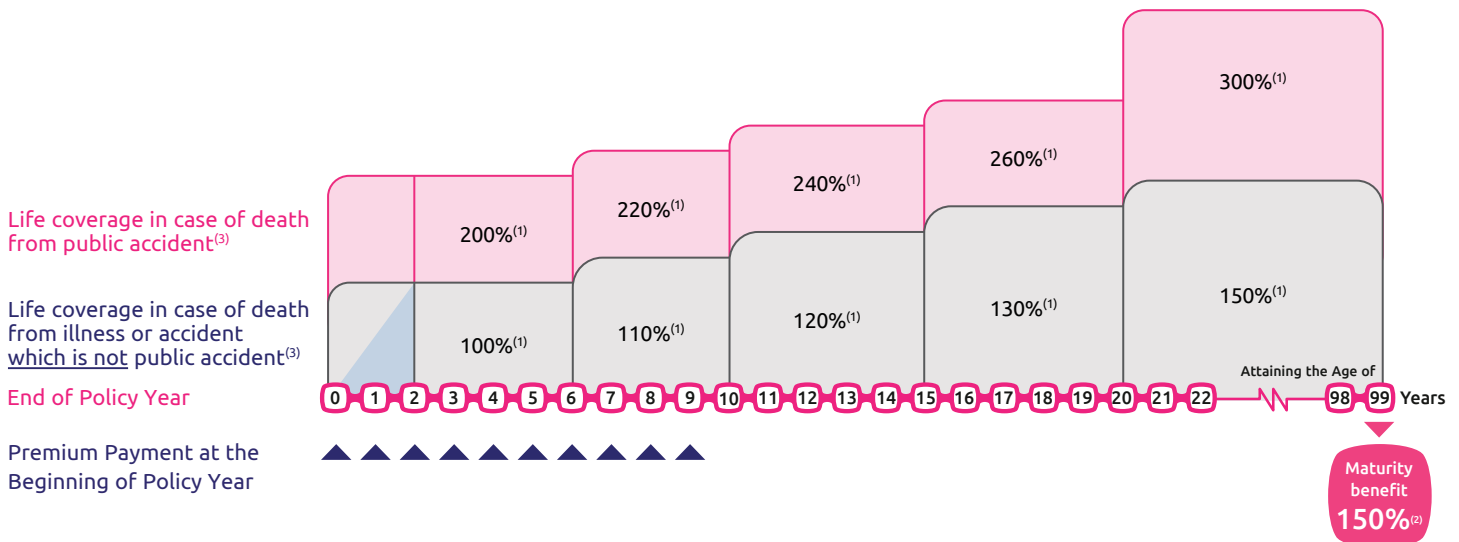
Main Insurance Policy

Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan

Benefits and Coverage

Coverage Period : Attaining the Age of 99

Premium Payment Period : 10 Years



1) In case the insured passes away during the contract period

Policy Year	In case the insured passes away ⁽³⁾ due to		
	1.1 Illness	1.2 Accident which is not public accident (within 180 days from the accident date)	1.3 Public accident (within 180 days from the accident date)
Policy Years 1 - 2	Receive 102% of premium	Receive 100% of the sum insured and 102% of premium	Receive 200% of the sum insured and 102% of premium
Policy Years 3 - 6	Receive 100% of the sum insured ⁽¹⁾	Receive 100% of the sum insured ⁽¹⁾	Receive 200% of the sum insured ⁽¹⁾
Policy Years 7 - 10	Receive 110% of the sum insured ⁽¹⁾	Receive 110% of the sum insured ⁽¹⁾	Receive 220% of the sum insured ⁽¹⁾
Policy Years 11 - 15	Receive 120% of the sum insured ⁽¹⁾	Receive 120% of the sum insured ⁽¹⁾	Receive 240% of the sum insured ⁽¹⁾
Policy Years 16 - 20	Receive 130% of the sum insured ⁽¹⁾	Receive 130% of the sum insured ⁽¹⁾	Receive 260% of the sum insured ⁽¹⁾
Policy Year 21 - Attaining the age of 99	Receive 150% of the sum insured ⁽¹⁾	Receive 150% of the sum insured ⁽¹⁾	Receive 300% of the sum insured ⁽¹⁾

2) In case the insured is alive until the insurance contract maturity date (attaining the age of 99)

Receive 150% of the sum insured⁽²⁾

Remarks:

(1) Is in % of the initial sum insured or surrender value at that time or 101% of paid premium (whichever is higher).

(2) In case of being alive until contract maturity, the benefit is 150% of the initial sum insured or 101% of paid premium (whichever is higher).

(3) The Company shall pay the death benefit for only either one of the cases only, and the contract shall end.

Muang Thai Wai Gao Khum Daichai (for seniors) Campaign

(Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan,

Sabai Chai Personal Accident Rider (for seniors), and Hospital Daily Benefit Health Rider (for seniors))

Insurance Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
1) Muang Thai Sabai Chai 99/10 (for seniors)	100,000	200,000	300,000	500,000	500,000

++ Able to purchase additional coverage ++

2) Sabai Chai Personal Accident Rider (for seniors)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
2.1 Death, dismemberment, loss of eyesight, loss of hearing, loss of speech, or permanent disability due to any of the following causes					
2.1.1 Accident <u>which is not</u> due to riding or being a passenger on a motorcycle, up to	100,000	200,000	300,000	500,000	1,000,000
2.1.2 Accident which is due to riding or being a passenger on a motorcycle, up to	25,000	50,000	75,000	125,000	125,000
2.1.3 Being murdered or physically assaulted, up to	50,000	100,000	150,000	250,000	250,000
2.1.4 Public accident, up to	200,000	400,000	600,000	1,000,000	2,000,000
2.2 Medical expense coverage due to each accident, up to	10,000	15,000	20,000	25,000	25,000
2.3 Daily compensation during hospitalization in normal patient room (up to 365 days per accident) ⁽¹⁾	1,000	1,500	2,000	2,500	2,500
2.4 Daily compensation during hospitalization in ICU room (up to 7 days per accident) ⁽¹⁾	2,000	3,000	4,000	5,000	5,000
3) Hospital Daily Benefit Health Rider (for seniors)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Daily compensation during hospitalization in normal patient room (up to 10 days per policy year) ⁽²⁾	☐ 500 ☐ 1,000	☐ 500 ☐ 1,000 ☐ 1,500 ☐ 2,000	☐ 500 ☐ 1,000 ☐ 1,500 ☐ 2,000	☐ 500 ☐ 1,000 ☐ 1,500 ☐ 2,000	☐ 500 ☐ 1,000 ☐ 1,500 ☐ 2,000

Remarks:

(1) The Company shall pay the benefit items 2.3 and 2.4 of up to 365 days in total per injury

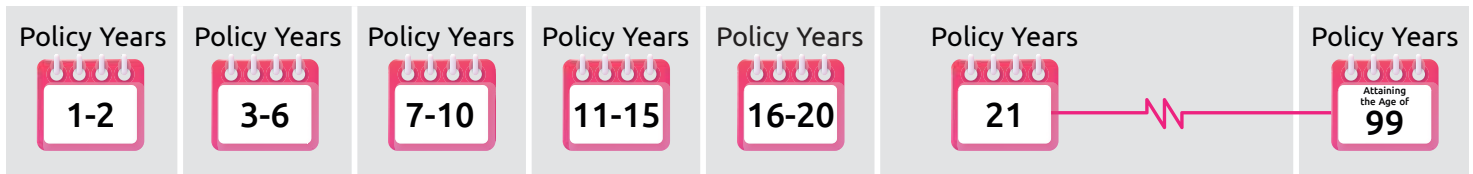
(2) In case of hospitalization in ICU, the insured shall receive 2 times daily compensation; however, the Company shall pay compensation benefit in case of hospitalization in normal patient room and ICU room totaling up to 10 days per policy year. During policy years 1 and 2, the Company shall pay daily compensation in case of hospitalization due to injury from accident only.

- The premium of this insurance contract is partially eligible for personal income tax deduction according to the Revenue Department's rules.
- 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.
- Sabai Chai Personal Accident Rider (for seniors): Pay premium and receive coverage year by year; and the insured can pay premium until the age of 75 and the coverage is provided until the age of 76.
- Hospital Daily Benefit Health Rider (for seniors): Pay premium and receive coverage year by year; and the insured can pay premium until the age of 89 and the coverage is provided until the age of 90.
- Premium of the riders varies based on the increasing age of the insured.

Example of Benefit Illustration

Example: 55-year-old female customer purchases Muang Thai Sabai Chai 99/10 (for seniors) and plan 5 of Sabai Chai Personal Accident Rider (for seniors). Total first year premium is 72,505 Baht.

- Premium of Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan of 68,920 Baht per year
- Premium of Sabai Chai Personal Accident Rider (for seniors) of 3,585 Baht per year



 **Example 1**
In case the insured passes away in policy year 2

1.1	Due to illness Receive 102% of paid premium	140,597 Baht
1.2	Due to general accident Receive 100% of the sum insured and 102% of premium and benefit of 1 million Baht from Sabai Chai Personal Accident Rider	1,640,597 Baht
1.3	Due to public accident Receive 200% of the sum insured and 102% of premium and benefit of 2 million Baht from Sabai Chai Personal Accident Rider	3,140,597 Baht

 **Example 2**
In case the insured passes away in policy year 21

2.1	Due to illness Receive 150% of the sum insured	750,000 Baht
2.2	Due to general accident Receive 150% of the sum insured and benefit of 1 million Baht from Sabai Chai Personal Accident Rider	1,750,000 Baht
2.3	Due to public accident Receive 300% of the sum insured and benefit of 2 million Baht from Sabai Chai Personal Accident Rider	3,500,000 Baht

 **Example 3**
In case the insured is alive until attaining the age of 99
Receive 150% of the sum insured

750,000 Baht

Remarks:

- The Company shall pay the death benefit for only one case, and the contract shall end.
- Premium of the riders varies based on the increasing age of the insured.

Underwriting Criteria

Insurable Age	• Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan : Age 50 – 80 years old (the coverage is provided until attaining the age of 99.) • Sabai Chai Personal Accident Rider (for seniors): Age 50 – 75 years old (the insured can renew until the age of 75, and the coverage is provided until attaining the age of 76.) • Hospital Daily Benefit Health Rider (for seniors) : Age 50 – 89 years old (the insured can renew until the age of 89, and the coverage is provided until attaining the age of 90.)
Health Checkup	No health checkup and health questions required *
Premium Payment	Annual or monthly
Premium Payment by Credit Card	Premiums <u>can</u> be paid by credit card
Insurable Occupation Class	Occupation classes 1 and 2 (the insurance is not provided for those whose jobs have high risk of accidents.)

* Underwriting is subject to the Company's rules.

• Validity of insurance contract

In case that the insured knowingly makes false statement or knowingly omits to disclose any fact to the Company for acknowledgement while applying for the insurance, where if the Company had known of such fact, the Company may be induced to charge higher premium or refuse to enter into the insurance contract, then this insurance contract will be voidable according to Section 865 of the Civil and Commercial Code which the Company has the right to void the insurance contract and not to make any policy payment. The Company's liability will be limited to returning all premium paid to the Company.

• Exclusions of Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan

1. In case the insured voluntarily commits suicide within one year from the effective date or the latest date of renewal or reinstatement of the insurance policy or the date that the Company approves to increase the sum insured amount which shall apply to the increasing sum insured amount only.
2. In case the insured is murdered intentionally by the beneficiary.
3. In case the insured declares an incorrect age and the Company can prove that at the time of insurance contract formation, the actual age is outside the premium rate limit according to the normal business practice of the Company.

• Exclusions of Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan in case of death from accident from a total of 15 clauses

For example, the Company shall not cover death from accident due to any of the following causes.

1. Suicide, suicide attempt or self-inflicted injuries
2. Acts of the insured while under the influence of alcohol, narcotic drugs or addictive substances that impairs the insured's mental faculty. The term "under the influence of alcohol" is in case of having blood alcohol concentration (BAC) test result of 150 mg/dL or over.
3. While the insured is taking part in a quarrel or taking part in inciting a quarrel
4. Medical or surgical treatment, except if there is a necessity to carry out such treatment due to injury received, which is entitled to receive coverage under this insurance policy and is carried out within the period specified in this insurance policy
5. Back pain as a result of Disc Herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis and defect, or Spondylolysis unless there is fracture or dislocation of the spine caused by accident, etc.

• Exclusions of Sabai Chai Personal Accident Rider (for seniors) from a total of 20 clauses

For example, the Company shall not cover loss, death, dismemberment, loss of eyesight, loss of hearing, loss of speech, permanent disability, and medical treatment due to any of the following causes.

1. Acts of the insured while under the influence of alcohol, narcotic drugs or narcotic substances that impairs the insured's mental faculty. The term "under the influence of alcohol" is in case of having blood alcohol concentration (BAC) test result of 150 mg/dL or over.
2. Suicide, suicide attempt or self-inflicted injury
3. Back pain as a result of Disc Herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis and defect, or Spondylolysis unless there is fracture or dislocation of the spine caused by accident
4. War, invasion, act of foreign enemies, or warlike actions whether declared or undeclared, or civil war, insurrection, rebellion, riot, strike, civil commotion, evolution, coup d'etat, proclamation of martial law or any incident causing the proclamation or maintenance of martial law
5. Terrorism, etc.

• Exclusions of Hospital Daily Benefit Health Rider (for seniors) from a total of 21 clauses

For example, the Company shall not cover the daily compensation benefit from receiving hospitalization due to accident that arises directly or indirectly from any of the following causes.

1. Being murdered or being physically assaulted intentionally
2. Injury while the insured is taking part in a quarrel or taking part in inciting a quarrel
3. Exposure to infection unless it is disease infection or tetanus or rabies as a result of accident wound

For example, the Company shall not cover the daily compensation benefit from receiving hospitalization due to illness from policy year 3 onwards that arises directly or indirectly from any of the following causes.

1. Cosmetic surgery or any other treatments for skin beauty purposes, pimple, blemish, and freckles treatment, dandruff and hair fall treatment, or weight control, or elective surgeries, unless it is a skin grafting arising from accident that is entitled to receive the coverage
2. Pregnancy, miscarriage, abortion, childbirth, any pregnancy complications, infertility resolution (including diagnosis and treatment), sterilization or birth control
3. AIDS, venereal disease, or sexually transmitted diseases, etc.

• Waiting period

1. Not cover any injury or illness which incurs within 30 days from the effective date or the latest date of renewal of the rider, whichever is the latest.
2. Not cover any illness due to the following diseases or abnormality (including its complications) which incurs within 120 days from the effective date or the latest date of renewal of the rider, whichever is the latest.

1. Tumors, cysts or all types of cancer	2. Hemorrhoids	3. All types of Hernia	4. Pterygium or cataract
5. Tonsillectomy or adenoidectomy	6. All types of stones	7. Varicose vein	8. Endometriosis

Remarks: Muang Thai Wai Gao Khum Daichai (for seniors) Campaign is the marketing name of Muang Thai Sabai Chai 99/10 (for seniors) Insurance Plan, Sabai Chai Personal Accident Rider (for seniors), and Hospital Daily Benefit Health Rider (for seniors).

Warning: Insurance applicants should study and understand the sales illustration before applying for insurance. After receiving the insurance policy, please study details of policy conditions, coverage, benefits and exclusions.

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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you can receive our following services.

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- Make online claim
- Pay premiums
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- Redeem Smile Points
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Sales representative ID LINE

Phone number Sales presentation date

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

โทร. **1766**, Available **24/7**

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