



Exclusive
Care
@BDMS

Health Insurance

Be confident in every treatment with

Exclusive Care @BDMS



Medical expense coverage
for Maximum Plan is
THB 5,000,000 per year⁽¹⁾



Room & Board up to
THB 7,000 per day⁽¹⁾



Personal Accident (Or.Bor.2)
THB 100,000



Lifetime renewal⁽²⁾



Value insurance premiums
starting at only
THB 70 per day⁽³⁾



No claim bonus
10% every year



Monthly
premium payment is available

Special Privileges



Emergency medical assistance

USD 1,000,000⁽⁴⁾

- (1) The benefits shown above are examples of the maximum coverage with coverage not exceeding a maximum amount of 5 million baht within the policy's maximum limit, and the conditions are in accordance with the insurance policy terms and conditions.
- (2) Eligible for applicants' aged between 15 days to 65 years old. If the applicant applies for the insurance before 60 years old and continuously renews the policy will receive the right for lifetime renewal but if the applicant applies for the insurance from the age of 60 years and above will be receive the right to renew the policy until 80 years old.
- (3) For plan 1, age 31-35 years old.
- (4) The company reserves the right to change the terms of service without prior notice. You can study more details in the service guidance document. This service is an additional benefit, not part of the insurance policy.

Unit : Baht

Benefits	Exclusive Care @BDMS	
	Plan 1	Plan 2
Maximum benefit for an injury or sickness per policy year	1,500,000	5,000,000
Area of cover	Thailand	
1. Benefits for Inpatient Care		
Section 1 Room and board including service charges (inpatient)		
1.1 Non-intensive care room (maximum payable per day)	5,000	7,000
1.2 Intensive Care Unit (ICU) Maximum not more than 15 days	15,000	21,000
Section 2 Hospital medical expenses for diagnostic and therapeutic procedures, blood and blood components, nursing service, medicines, and parenteral nutrition, and medical supplies		
2.1 Hospital medical expenses for diagnostic procedures	Paid in full ⁽³⁾	
2.2 Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service		
2.3 Medicines and parenteral nutrition, and medical supplies		
2.4 Home medications and medical (supplies 1) for taking home Maximum not more than 14 days		
Section 3 Medical practitioners' fees, maximum payable	Paid in full ⁽³⁾	
Section 4 Fees for surgery and medical procedures		
4.1 Operating theater and procedure room	Paid in full ⁽³⁾	
4.2 Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment		
4.3 Surgeons' fees including fees for surgical assistants		
4.4 Anesthesiologists' fees		
4.5 Organ transplantation		
Section 5 Day Surgery	Paid in full ⁽³⁾	

Benefits

Exclusive Care @BDMS

Plan 1

Plan 2

2. Benefits for Non-Inpatient Care

Section 6	Hospital medical expenses for diagnostic procedures before or after hospitalization relating to the condition diagnosed, or outpatient treatment after hospitalization		
	6.1 Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days before and after hospitalization		Paid in full ⁽¹⁾
	6.2 The expenses for OPD visit post hospitalization within 30 days (excluding hospital medical expenses for diagnostic procedures)		
Section 7	Medical expenses for an injury (OPD) within 24 hours of the incident		Paid in full ⁽¹⁾
Section 8	Rehabilitation post hospitalization		Paid in full ⁽¹⁾
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis	50,000 ⁽¹⁾	100,000 ⁽¹⁾
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy	1,500,000 ⁽¹⁾	5,000,000 ⁽¹⁾
Section 11	Medical expenses for treatment of cancer by chemotherapy		
Section 12	Emergency ambulance services, maximum payable (per trip)		5,000
Section 13	Minor surgical expenses		Paid in full ⁽¹⁾

3. Additional Benefits

Personal Accident (Or.Bor.2)⁽²⁾	100,000
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(1) Full cover, not over maximum benefit per year.

(2) Insuring Agreement for Personal Accident, Provide coverage for Death, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Disability Benefits (Or.Bor.2). In case of driving or riding a motorcycle, the coverage will be 50% of the sum insured.

Underwriting Conditions

- 1) Eligible for applicants' aged between 15 days to 65 years old. If the applicant applies for the insurance before 60 years old and continuously renews the policy will receive the right for lifetime renewal but if the applicant applies for the insurance from the age of 60 years and above will be receive the right to renew the policy until 80 years old.
- 2) The applicants' aged under 20 years old must apply for the insurance together with their father or mother.
- 3) For insured who hold more than one insurance policy with Allianz Ayudhya General Insurance, the maximum benefit for medical treatment must not exceed THB 30 million. The maximum benefits for Personal Accident insurance must not exceed THB 1 million per person, including all active policies with the company.
- 4) Insurance period : Yearly Basis.
- 5) Terms and conditions of coverage and underwriting as specified by the company.

Example of Exclusions

- Chronic diseases, injury or sickness (including complications), symptoms or abnormalities that were present before insurance start (Pre-existing Condition)
- Medical expenses incurred for
 - Within 30 days from effective date for any illness or
 - Within 120 days from effective date for the following illnesses: tumors, cysts, or all types of cancer, hemorrhoids, all types of hernias, pterygium or cataracts, tonsillectomy or adenoids, all types of stones, varicose veins in the legs, and endometriosis, excluding emergency surgery that is not due to conditions related to various diseases which was before insurance start (Pre-existing Condition)
- Not covered medical treatment occurring abroad

Remark

- Coverage only for admission to specified hospitals or designated clinics only. However, medical treatment other than the designated hospitals or clinics, whether with or without advance treatment planning. The company will provide coverage for medical expenses only when admitted as an emergency patient or critical emergency patient in a hospital only.
- This document is not part of the insurance policy.
- The applicant is advised to always study detail of coverage, condition and exclusion carefully before making decision to buy insurance.
- It is the responsibility of the Insured to make premium payments. Insurance agencies and brokers only facilitate for the service.
- Underwritten by Allianz Ayudhya General Insurance Public Company Limited
- This insurance plan provides coverage for medical treatment occurring in Thailand only.

Name and Surname of applicant
Date/Month/Year : Time :
Payment channel
Mode of payment Amount of premium

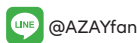
For more details of our health insurance plan, please contact

Name..... Surname.....
License no.
Tel. Email

Allianz Ayudhya General Insurance Public Company Limited



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Customer Care
1292 24 hours a day