Smarter Health Plus

Health Insurance

Easy & Lumpsum

Coverage up to THB 5,000,000 per policy year

Highlight

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

Room & Board up to
THB 7,000 per day

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

Optional outpatient care
(OPD) coverage

Extensive cashless medical network of over 400 hospital and clinics nationwide[(2)]

Lifetime renewal[(3)]

Value insurance premiums, starting at only THB 47 per day[(4)]

10% insurance premium refund in case of no claim

Special Privileges

Monthly premium payments available

Emergency medical assistance[(5)]

(1) The benefits shown above are examples of the maximum coverage within the policy's maximum limit, and the conditions are in accordance with the insurance policy terms and conditions. Conditions are as specified by the company.

(2) There may be cases where the service cannot be used.

(3) If the insured applies for insurance before reaching the age of 60 and continues to renew the policy. Will receive the right to renew the policy for life. But if the requester takes Insurance: Apply for and get insurance from age 60 years and up. Will receive the right to renew the law until the age of 80, with the renewal conditions as specified. Insurance policy set.

(4) For Plan 1, age range 31-35 years.

(5) Emergency Medical Assistance is an additional service and does not form part of the insurance policy. The Company reserves the right to amend or discontinue this service without prior notice. The Company is not the service provider and shall not be responsible for the quality or outcome of the services provided. Please contact the service provider directly for more details.

Table of benefits

Unit : Baht

Coverage	Smarter Health Plus			
	Plan 1	Plan 2	Plan 3	Plan 4
Maximum benefit for an injury or sickness per policy year	750,000	1,500,000	3,000,000	5,000,000[3]
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)	**4,000**	**5,000**	**6,000**	**7,000**
1.2 Intensive Care Unit (ICU) Maximum not more than 15 days	**8,000**	**10,000**	**12,000**	**14,000**
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[1]			
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				
Section 3 Medical practitioners' fees, maximum payable	Paid in full[1]			
Section 4 Fees for surgery and medical procedures				
4.1 Operating theater and procedure room	Paid in full[1]			
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[1]			

Table of benefits

Unit : Baht

Coverage	Smarter Health Plus			
	Plan 1	Plan 2	Plan 3	Plan 4
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	25,000	25,000	50,000	50,000
Section 10 Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy	750,000	1,500,000	3,000,000	5,000,000
Section 11 Medical expenses for treatment of cancer by chemotherapy				
Section 12 Emergency ambulance services, maximum payable (per trip)	2,000			
Section 13 Minor surgical expenses	Paid in full(1)			
3. Additional Benefits				
Personal Accident (Or.Bor.2)(2)	100,000			

Optional benefits	
The Insuring Agreement for Outpatient Medical Treatment, per visit (maximum benefit 1 visit per day, 30 visits per year)	
OPD 1,000	1,000 Baht/day
OPD 1,500	1,500 Baht/day
OPD 2,000	2,000 Baht/day
OPD 2,500	2,500 Baht/day

(1) Full cover, not over maximum coverage per year.

(2) Applicable to the Insuring Agreement for Personal Accident, Death, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Disability Benefits (Or.Bor.2). 50% coverage in case of motorcycle accident.

(3) For insured members who are under 11 years of age will have a copayment 30 % of the covered expenses for coverage in section 1-13 according to the benefit table.

Underwriting Conditions

1) Age of insured
   - Plans 1, 2 and 3 are insured from the age of 11 years and up
   - Plan 4 is insured from 15 days of age - 65 years of age
2) Applicants who purchase their plan before 60 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 60 years old will be eligible to renew the policy until they are 80 years old.
3) Applicants under 20 years old must apply for policy together with parent(s).
4) Term of health insurance. Yearly Basis.
5) For insured members who hold more than one insurance policy with Allianz Ayudhya Health Insurance, the maximum payable for medical treatment of any illness will be THB 30 million. The maximum payable for personal accident insurance will be THB 1 million across all Allianz Ayudhya policies.
6) Acceptance is subject to underwriting assessment.

Example of Exclusions

- Chronic diseases, injury or sickness (including complications), conditions or abnormalities that have occurred before entering the insurance contract (Pre-existing Condition)
- Medical expenses incurred for
  > sickness that occurs within first 30 days from the effective date of the insurance policy or
  > sickness that occurs within 120 days of policy in the case of Tumors, Cysts or Cancer, Hemorrhoids, Hernias, Pterygium or Cataracts, Tonsillectomy or Adenoid Excision, Stones, Varicose veins on leg, and Endometriosis.
- Except for an emergency surgery that is not caused by a continual condition of a pre-existing disease.

Remark

- This document is not part of the insurance policy.
- The applicant is advised to always study detail of coverage and condition carefully before deciding to buy insurance. After receiving the insurance policy, the insured is advised to study the terms and conditions of the policy contract.
- Payment of insurance premiums is the responsibility of the insured, and premiums must be paid directly into the Company's account. Any follow-up on premium payments by an insurance agent, or collection of premiums by an insurance broker, is provided solely as a service.
- Insured 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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