

Allianz   
AYUDHYA



# Smarter Health

## 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<sup>(1)</sup>**



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 490 hospital and clinics  
nationwide<sup>(2)</sup>



Lifetime renewal<sup>(3)</sup>



Value insurance premiums,  
starting at only THB 46 per day<sup>(4)</sup>



10% insurance premium refund  
in case of no claim

# Special Privileges



Monthly premium payments  
available



Emergency medical assistance  
USD 1,000,000<sup>(5)</sup>

(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 service is a special service. It is not part of the insurance policy. Service provided by AWP Services. The company reserves the right to change service conditions. or cancel service and the company is not responsible for any reasons resulting from using the service Please see the emergency medical assistance service advice sheet for more details.

# Table of benefits

Unit : Baht

Coverage	Smarter Health Plan 1	Smarter Health Plan 2	Smarter Health Plan 3	Smarter Health Plan 4
Maximum benefit for an injury or sickness per policy year	750,000	1,500,000	3,000,000	5,000,000
Area of cover	Thailand			
<b>1. Benefits for Inpatient Care</b>				
<b>Section 1</b>				
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
<b>Section 2</b>				
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				
2.2 Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service			Paid in full <sup>(1)</sup>	
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				
<b>Section 3</b>				
Medical practitioners' fees, maximum payable				
<b>Section 4</b>				
Fees for surgery and medical procedures				
4.1 Operating theater and procedure room				
4.2 Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment				
4.3 Surgeons' fees including fees for surgical assistants			Paid in full <sup>(1)</sup>	
4.4 Anesthesiologists' fees				
4.5 Organ transplantation				
<b>Section 5</b>				
Day Surgery				
<b>2. Benefits for Non-Inpatient Care</b>				
<b>Section 6</b>				
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 <sup>(1)</sup>	
6.2 The expenses for OPD visit post hospitalization within 30 days (excluding hospital medical expenses for diagnostic procedures)			Paid in full <sup>(1)</sup>	
<b>Section 7</b>				
Medical expenses for an injury (OPD) within 24 hours of the incident				
<b>Section 8</b>				
Rehabilitation post hospitalization				
<b>Section 9</b>				
Hospital medical expenses for treatment of chronic kidney disease by hemodialysis	25,000	25,000	50,000	50,000
<b>Section 10</b>				
Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy	375,000	750,000	1,500,000	2,500,000
<b>Section 11</b>				
Medical expenses for treatment of cancer by chemotherapy				
<b>Section 12</b>				
Emergency ambulance services, maximum payable (per trip)			2,000	
<b>Section 13</b>				
Minor surgical expenses			Paid in full <sup>(1)</sup>	
<b>3. Additional Benefits</b>				
Personal Accident (Or.Bor.2) <sup>(2)</sup>			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.

## Underwriting Conditions

- 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.
- The applicants' aged under 20 years old must apply for the insurance together with their father or mother.
- 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.
- Insurance period : Yearly Basis.
- Terms and conditions of coverage and underwriting as specified by the company.

## 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
  - 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

- 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