

(Translation from Thai Text)

Agreement on the Use of Group Insurance ID Cards

Issued by Allianz Ayudhya Assurance Public Company Limited

Date.....

Whereas....., hereinafter called "the Policyholder," has entered into a group insurance contract with Allianz Ayudhya Assurance Public Company Limited, hereinafter called "the Insurer," under the Policy Number, dated, for the delivery of group insurance coverage as a welfare benefit for the Policyholder's employee, pupil, student and/or teacher or member, hereinafter called "the Insured".

The Policyholder desires to have the Insurer issue group insurance ID cards to the Insured for use in receiving healthcare services at the healthcare providers with which the Insurer has entered into a healthcare contract. The Policyholder in this regard acknowledges, understands, and agrees that it will be responsible for and comply with the terms and conditions specified by the Insurer on the use of group insurance ID card. The Policyholder also agrees to be responsible for and comply with the terms and conditions stated in this agreement and on the group insurance ID card, as well as the revision and/or change and/or addition and/or cancellation thereof that may occur in the future, as follows:

1. In the event that any other person is not the Insured as indicated in a group insurance ID card issued by the Insurer has used the ID card for any reasons whatsoever, the Policyholder agrees to repay all the damages and/or medical expenses incurred to the Insurer.
2. In case that he/she is no longer being the insured whatsoever reasons as specified in the Policy, she/he has no any right on the Policy and the Policyholder shall seize or recall his/her group insurance ID card and immediately return it to the Insurer. If any damage is caused by the Insured or a person whose right for the coverage has ended, the Policyholder shall be liable to repay all the damages and/or medical expenses incurred to the Insurer.
3. In the event that the Insured has used his/her medical benefits in excess of his/her eligible benefits or without right for coverage under the above-mentioned policy, the Policyholder shall claim back the excess damages and/or medical expenses and/or those used without right for coverage under the policy from the Insured to return to the Insurer. In case the Policyholder fails to claim back such damages and/or medical expenses from the Insured, the Policyholder agrees to repay all the damages and/or medical expenses to the Insurer for the Insured.
4. The Policyholder acknowledges and accepts that if the damages and/or medical expenses as stated in Clauses 1, 2 and/or 3 above incur, the Insurer shall notify the Policyholder in writing of such damages and/or medical expenses upon receiving a notification of such damages and/or medical expenses from the healthcare provider.
5. In the event under Clause 2, the Policyholder allows the Insurer to withhold the premium and/or any payment which the Insurer has to give to the Policyholder and/or to the Insured until the Policyholder has returned the group insurance ID card to the Insurer, or until the Policyholder has performed necessary acts to satisfy the requirement of the Insurer. However, this shall not deprive the Insurer of the right to claim for the excess medical expenses and/or damages.
6. In the event that the Policyholder has to repay the damages and/or medical expenses incurred under Clauses 1, 2 and/or 3 above to the Insurer, the Policyholder agrees to make such payment to the Insurer within 15 days from the date of receiving the bill for excess medical expenses or those not covered under the policy. In addition, the Policyholder agrees to allow the Insurer to withhold and/or deduct an amount from the premium and/or any payment which the Insurer has to return to Policyholder and/or the Insured as a repayment for the damages and/or medical expenses incurred. This, nevertheless, shall not deprive the Insurer of the right to claim for excess medical expenses and/or damages. Moreover, the Policyholder agrees to allow the Insurer to exercise the right to suspend and/or cancel the right to use group insurance ID card of the Insured, either on an individual or group basis. In such case, the Policyholder agrees not to claim for any compensation from the Insurer.
7. The Policyholder agrees to be bound by, and comply with, all the terms and conditions specified in this agreement and on the group insurance ID card, effective as of, and hereby requests the Insurer to issue group insurance ID cards for the Insured of the Policyholder.

I have thoroughly read and fully understood the contents of this agreement and found them to be entirely in compliance with my intention and in witness whereof signed my name hereunder.

Company Seal

.....
Authorized Signature

Signed(witness)

Signed(witness)