

**Happiness Means Everything**

**Make All Services Simple  
with Special Privileges  
for You**

Make All Services Simple with **Special Privileges** for You



Thank you for entrusting Muang Thai Life Assurance to take care of you

Muang Thai Life Assurance PCL would like to express our gratitude to you, as a policyholder, for entrusting us to be your life insurance service provider.

The Company has developed this policy service manual for our special customers. The manual contains all necessary information and details of services such as claim processes, changing policy information, premium payment, the Company's service contact channels, etc. The manual is aimed to be beneficial for the policyholders in terms of the insurance services.

The Company has determined to continuously develop and deliver services to our customers; you can rest assured and trust us to always be your life insurance service provider.

Best wishes from us,  
Muang Thai Life Assurance PCL



**Happiness Means Everything**

# Content

What you should do after receiving a life insurance policy	01
What are the benefits of the insured card?	02
Premium payment channels/benefits of punctual premium payment	04
Request for the certificate of premium payment	08
What is tax consent?	09
All about...claims	10
Finding Muang Thai Healthcare's network hospitals/ check claim status	17
All you must know about policy services	18
Unit-Linked Life Insurance Policy Services	26
Special privileges from Muang Thai Smile Club	30
MTL Click Application	32
MTL Mini Click	34
Video Call Service	36
Voice Biometrics	38
MTL Smile Touch Seamless Contact Experience	42
MTL Global Connect	44
MTL Global Doctors	46
MTL Health Buddy	48
MTL Fit Application	50
Common insurance terms you should know about	52



## What you should do after receiving a life insurance policy

1. Check completeness and accuracy of the coverage details in order to maintain the rights of your insurance policy.
2. Study conditions and details of the insurance policy for your best advantage. For more information, please contact your insurance agent or broker, or any branches of the Customer Service Center of Muang Thai Life Assurance nationwide.
3. An insurance policy is valuable. Keep it safely to be your and your family's financial security, and in case of exercising policy rights, the insurance policy is required.

## Insured Card

1. If you choose to receive an insurance policy book, you will receive an insured card. Please have it with you in case you wish to receive insurance services or other benefits.
2. If you choose to receive an E-policy, you can show an E-insured card through MTL Click Application to receive insurance services or other benefits.

**Remark :** You can find the insured's electronic card on MTL Click Application.

## What are the benefits of the insured card?

1. In case the insured has a health rider attached to the life insurance policy, and must receive a medical treatment at a hospital, the insured card and the identification card are required to be shown in order that the network hospital is able to conveniently check the rights of the insured.
2. The insured card can be show to receive other insurance service or the Company's privileges

**Having known the benefits... don't forget to always have the insured card with you.**



**Insured card**  
(for general policyholders)



**Insured card**  
(for policyholders of health riders)



**Insured card**  
(for policyholders of PA)



**Insured card**  
(for policyholders of health riders and PA riders)



**Insured card**  
(for policyholders of PA riders)



**Insured card**  
(for policyholders of health rider and OPD health rider)





**Insured card**  
(for policyholders of health rider, OPD health rider, and PA rider)

# Renewal premium payment..




## with more convenient methods than ever...to satisfy all lifestyles

Pay via MTL Click Application  or  Line official account @muangthallife

### Pay in Cashless

- Payment amount up to 2,000,000 Baht.
-  K PLUS  QR Code Mobile Banking all bank

**Pay via Credit Card** (Only insurance plans specified in the Company's conditions are available for credit card payments)

- Payment amount up to 5,000,000 Baht.
- The full amount payment can be made by all credit cards with the symbols   
- For 3-month installment with 0% interest, (payment amount at least 3,000 Baht) only the credit cards issued by Kasikornbank and credit cards Krungsri Consumer are accepted. In this regard, the credit card installment promotion is subject to the conditions specified by the Company.

### Pay via Debit Card

- Payment amount up to 2,000,000 Baht.
- The full amount payment can be made by the credit cards issued by Siam Commercial Bank only.

### Pay by QR Code on the premium payment notice

- Available Mobile Banking



### Payment via applications on smart phones and tablets

- Mobile Banking Application       
- Wallet Application   



### Payment via direct debit from savings accounts and current accounts

The Company shall automatically debit the payment from the saving accounts or current accounts depending on the services provided by the following banks.



**For Unit-Linked insurance plan,** the payment can be made via the following banks.



### Payment via credit card account

- The payment can be made by all credit cards with the symbols   

(Payment by credit card is only applicable to some insurance plans according to the Company's conditions.)

# Renewal premium payment..

with more convenient methods than ever...to satisfy all lifestyles

## Direct payment at Customer Service Centers of Muang Thai Life Assurance nationwide

- Pay via QR Code
- Pay in cash (Payment amount up to 20,000 Baht)
- Pay via Credit Card

The payment can be made by all credit cards with the symbols 

(Only insurance plans specified in the Company's conditions are available for credit card payments)


### For unit-linked insurance plan

The payment can be made by the credit cards with the symbols  only.  
The form of "Letter of Consent for Direct Debit from Credit Card / Letter of Consent for Direct Debit from Bank Account and Letter of Intent to Receive Policy Benefits and other Proceeds via Bank Account" must be filled out.

- Pay in cheque payable to Muang Thai Life Assurance Public Company Limited by crossing and crossing out "or Bearer", and specifying the policy number and the insured's name at the back of the cheque.

## Payment via the bank counters or Service points

Please submit the premium payment notice at the bank counter at the payment service points as follows

- Bank counters 

### Service points



#### Counter Service (cash payment only)

- Bangkok: Payment amount up to 49,000 Baht.
- Other provinces: Payment amount up to 49,000 Baht.



**Thailand Post Offices** (Cash payment only), Payment amount up to 50,000 Baht.



**Lotus's Lotus** (Cash payment only), Payment amount up to 49,000 Baht.



**Telewiz/AIS Shop/Shops with mPAY STATION and CenPay symbols**  
(Cash payment only), Payment amount up to 49,000 Baht.

### Remarks:

Service fees are as specified by each service provider which may be changed in the future. For more information, please check at the payment service points.

## Payment via Internet banking services



## Payment via ATM cards

The payment can be made at all ATMs of the card issuers nationwide or with ATM barcode by following the steps of the following banks.



## Download the premium payment certificate Easy to do!

You can download the premium payment certificate by yourself through various channels.



MTL Click  
Application



MTL Mini Click  
Via  @muangthailife



muangthai.co.th



Call Tel. 1766  
via Interactive Voice Response  
(IVR) System

### Remark:

1. For policies approved from 1 January 2020 onwards, you must declare your intention to the Company only to exercise the tax deduction right.
2. Tax deduction right is subject to the rules of the Revenue Department.
3. Service conditions are specified by Muang Thai Life Assurance PCL.

## What is tax consent?

It is to declare the intention to exercise the right of personal income tax exemption from life and health premium, and give consent to the insurance company to submit the information of premium to the Revenue Department.

### How important is It?

Before you exercise the right of personal income tax deduction from life and health premium, you are required to declare the intention to the insurance company. Health insurance premium will be an allowance deduction for personal income tax of up to 25,000 Baht, and up to 100,000 Baht when combined with life insurance premium.

### Do I need to declare my intention??

The Revenue Department requires those who have life and health insurance, and wish to exercise the right of personal income tax deduction from life and health premium to declare the intention to the insurance company in order that the company will submit the premium information to the Revenue Department. If the insureds does not declare the intention to the life insurance company, they will not be able to exercise the right of personal income tax exemption from life and health insurance premium.

### Simply declare your intention through various channels



MTL Click  
Application



MTL Mini Click  
Via  @muangthailife



muangthai.co.th



Customer  
Service Center

**Declare your intention and check premium amount paid to the Company to declare your intention.**  
After the intention declaration, you do not need to submit the premium payment certificate to the Revenue Department anymore.

**Remark :** Tax deduction right is subject to the rules of the Revenue Department.

Scan!



# All about claims

## with...easy steps

Have you ever wondered...how the claim documents can be submitted to receive claim payment fast? Complete and correct documents claims will not be difficult anymore when you completely fill in the form, prepare all required documents and submit the claim documents to the Company for further consideration.

### Death claim request

When the insured passes away, the beneficiary/the legal heir of the insured must inform the Company within 14 days after the date the insured's death, or within 7 days after the date of death acknowledgment or the date of acknowledgment of the existence of the insurance.

#### Required documents In case of natural death

1. Copy of death certificate
2. Attending physician's statement form
3. Copy of ID cards of "the insured" and "all beneficiaries". (Copy of birth certificate is required for a minor who does not have ID card.)
  - 3.1 In case the beneficiary is a minor (less than 20 years old), "copy of ID card" of a father/ mother/legal guardian is required to be additionally submitted
4. Copy of house registration of "the insured" and "all beneficiaries"
  - 4.1 In case the beneficiary is a minor (less than 20 years old), "copy of ID card" of a father/ mother/legal guardian is required to be additionally submitted

#### 5. Death claim request form and beneficiary declaration form

- 5.1 In case of signing by fingerprint, signatures of 2 witnesses must be completely provided.
  - 5.2 In case of a minor (less than 10 years old), a father/mother/legal guardian is required to sign and specify the relationship.
  - 5.3 In case of a minor (over 10 years old but less than 20 years old), a father/mother/legal guardian is required to sign together with the minor and specify the relationship
  - 5.4 Please mark  in  in the declaration on personal information, and sign as a person who discloses the personal information.
6. Original life insurance policy, or original certificate of insurance (Police report is required in case of lost policy.)
  7. In case the name-surname of the insured and/or the beneficiary do not match with those in the policy, official certificate of name-surname change must be submitted.
  8. Consent form for medical history disclosure with the signature of the beneficiary/the legal heir of the insured
    - 8.1 Signed by the beneficiary/legal heir of the insured (in case of a minor, the legal guardian is required to sign.)
    - 8.2 Please mark  in  in the declaration on personal information, and sign as a person who discloses the personal information.

#### In case of unnatural death: Suicide, murder, accident, attacked by animal, or unidentifiable death, additional documents are required as follows:

1. Copy of daily police report
2. Copy of post-mortem examination report
3. Autopsy report (in case of autopsy)
4. Confirmation documents or references such as news (if any)

#### In case of presumptive death

In case of a missing person, the required documents are:

1. Court order adjudging a person to have disappeared
2. Certificate confirming the termination of the case

#### Remark:

Before submitting a copy of ID card/passport, please cross out the "religion" or "race" information, as the case may be, until the text cannot be read, and sign to certify. Otherwise, it will be deemed that you allow the Company to cross out the "religion" or "race" information on your behalf.

## Total and permanent disability claim request

In case the insured/the premium payer has total and permanent disability and wish for waiver of premium payment/total and permanent disability claim payment

### Required documents

1. Total and permanent disability claim form
  - 1.1 In case of signing by fingerprint, signatures of 2 witnesses must be completely provided.
  - 1.2 In case of a minor (less than 10 years old), a father/mother/legal guardian is required to sign and specify the relationship.
  - 1.3 In case of a minor (over 10 years old but less than 20 years old), a father/mother/legal guardian is required to sign together with the minor and specify the relationship.
  - 1.4 Please mark  in  In the declaration on personal information, and sign as a person who discloses the personal information.
  - 1.5 Request the attending physician to fill in the details, sign and stamp hospital logo.
2. Copy of insured's medical record since the presence of signs and symptoms of disability until present day

### Remark :

1. In case of a minor aged below 20, father/mother/legal guardian's copy of ID card is required.
2. Before submitting a copy of ID card/passport, please cross out the "religion" or "race" information, as the case may be, until the text cannot be read, and sign to certify. Otherwise, it will be deemed that you allow the Company to cross out the "religion" or "race" information on your behalf.

## Accident claim request

### Required documents

1. Injury/Illness Claim Form
  - 1.1 For the insured – The insured/the guardian must completely fill in and sign the Form.
  - 1.2 For the attending physician's reports - The physician must fill in details and sign as well as affixing medical center's seal.
  - 1.3 Section for declaration on personal information
2. X-ray diagnostic test results (in case of broken bone or fracture)
3. Copy of medical expense receipt and list of medical expenses in detail or copy of CUSTOM-IN-PATIENT summary (in case of hospitalization as inpatient)

### For accident claims according to accident rider/personal accident rider (PA)


1. Injury/Illness Claim Form
  - 1.1 For the insured – The insured/the guardian completely specify details, marks  and signs.
  - 1.2 For the attending physician's reports - The physician must fill in details and sign as well as affixing medical center's seal.
  - 1.3 Section for declaration on personal information
2. X-ray diagnostic test results (in case of broken bone or fracture)
3. Original copy of medical expense receipt and list of medical expense in detail or CUSTOM-IN-PATIENT summary (in case of claim under Personal Accident Contract)

### Remark :

1. In case of signing by fingerprint, signatures of 2 witnesses must be completely provided.
2. In case of a minor (less than 10 years old), a father/mother/legal guardian is required to sign and specify the relationship.
3. In case of a minor (over 10 years old but less than 20 years old), a father/mother/legal guardian is required to sign together with the minor and specify the relationship.
4. In case of a minor aged below 20, father/mother/legal guardian's copy of ID card is required.
5. Before submitting a copy of ID card/passport, please cross out the "religion" or "race" information, as the case may be, until the text cannot be read, and sign to certify. Otherwise, it will be deemed that you allow the Company to cross out the "religion" or "race" information on your behalf.

According to the Notification of the Anti-Money Laundering Office,  
if the claim amount is 100,000 Baht and above, the insured/beneficiary is required to identify and verify the identity.

**Convenient and Easy Choices for Identity Verification.**

 <p>MTL Customer Service Centers nationwide or the Company's life insurance agents</p>	 <p>MTL Click Application: in E-KYC menu by attaching a color photograph (taken no more than 6 months) and a photo of ID card</p>
 <p>By mail to: Muang Thai Life Assurance Public Company Limited, 250, Rachadaphisek Road, Huay Kwang, Bangkok 10310 Attach a color photograph (taken no more than 6 months) and a photo of ID card</p>	 <p>In case the insured/beneficiary is a minor and does not have an ID card, a copy of the birth certificate of the insured, and a copy of ID card (for Thai nationals) or a copy of passport (for non-Thai nationals) of father/mother/legal guardian are required.</p>



### Steps of document submission for claim request Collect and send the documents to



Muang Thai Life Assurance PCL  
250 Rachadaphisek Road, Huaykwang District, Bangkok 10310



or submit them by yourself at any branches of Customer Service Center nationwide.

# All about health claim request

## Direct health claim request to the Company (Direct Claim)

In case you are hospitalized, and advance payment is required, you can directly make a claim request to the Company. Simply prepare complete documents and submit them to the Company for further consideration.

### Required documents

#### For Outpatients (OPD) and Inpatients (IPD)

1. Injury/Illness Claim Form
2. Original copy of medical expense receipt and medical expense summary

#### For Daily Compensation

1. Injury/Illness Claim Form
2. Copy of medical expense receipt and Copy of medical expense summary

According to the Notification of the Anti-Money Laundering Office, if the claim amount is 100,000 Baht and above, the insured/beneficiary is required to identify and verify the identity.

### Convenient and Easy Choices for Identity Verification.



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By mail to:  
Muang Thai Life Assurance Public Company Limited,  
250, Rachadaphisek Road, Huai Kwang, Bangkok 10310  
Attach a color photograph (taken no more than 6 months) and a photo of ID card




In case the insured/beneficiary is a minor and does not have an ID card, a copy of the birth certificate of the insured, and a copy of ID card (for Thai nationals) or a copy of passport (for non-Thai nationals) of father/mother/legal guardian are required.

## Steps of document submission for claim request

### Collect and send the documents to

 Muang Thai Life Assurance PCL  
250 Rachadaphisek Road, Huaykwang District, Bangkok 10310

 or submit them by yourself at any branches of Customer Service Center nationwide.

## Health and personal accident claim request at network hospitals

**Fax claim service offers you a convenient and fast claim service with no advance payment required.**

**Fax Claim** is a method of claim request through over 300 network hospitals nationwide with no advance payment required. (The medical treatment is under the coverage conditions of the health rider or personal accident rider and does not exceed the specified coverage limit.) You are entitled to fax claim service when you are hospitalized as inpatient for at least 6 hours or medical procedure that does not require hospitalization (subject to the conditions of the rider)

### Steps to receive the service



### Remark:

1. Please check the effective date of the health rider or personal accident rider on the insured card as well as coverage and exclusions in the policy.
2. Health rider must not be under the waiting period as specified in the policy.
3. In case the insurance premium is overdue, but it is still in the grace period (31 days), advance payment is required and you can claim for the payment with the Company further.
4. In case the Company deems that the insured card cannot be used to exercise the right, you can submit claim documents to the Company after discharge for further consideration.
5. In case the hospitalization is under the coverage conditions of the health rider, you are not required to pay for the medical expenses. However, you are required to pay for the exceeding amount.
6. Claim consideration and approval are subject to the conditions specified in the policy.

# Speedy claim service...

## convenient and fast approval within 2 hours !



### "Speedy claim service"

Is a health/accident/death claim service provided at any branches of Customer Service Center nationwide. The claim payment can be approved within 2 hours when the claim documents are completely and correctly prepared

#### Conditions

1. The service is only offered for accident/health/death claims.
2. The health/accident claim payment is up to 50,000 Baht/claim.
3. The death claim payment is up to 200,000 Baht/policy.
4. The service is available from 08.30 - 16.00 hrs.  
The documents must be completely submitted to the responsible units within 16.00 hrs. only.  
(If the documents are submitted after 16.00 hrs., the Company will submit them to responsible units according to the normal process.)
5. For health claim, details of the eligible riders are as follows:
  - 5.1 The health riders must not be under the waiting period.
  - 5.2 Illnesses must not be included in the riders' exclusions
  - 5.3 Claim consideration and approval are subject to the conditions specified in the policy.
6. For death claims, details are as follows:
 

6.1 Natural death.	6.3 No CI rider.
6.2 The policy exceeds the right to dispute.	6.4 All beneficiaries' evidence is complete.
7. The service is reserved for the insureds/the beneficiary only.  
(For agents or the insured's authorized persons, the Company will submit the documents to the responsible units for further process.)
8. Claim approval is subject to the conditions specified in the policy.

#### Signing health/accident/death claim documents

1. In case of signing by fingerprint, signatures of 2 witnesses must be completely provided.
2. In case of a minor (less than 10 years old), a father/mother/legal guardian is required to sign and specify the relationship.
3. In case of a minor (over 10 years old but less than 20 years old), a father/mother/legal guardian is required to sign together with the minor and specify the relationship.
4. Please mark  in  in the declaration on personal information, and sign as a person who discloses the personal information.

According to the Notification of the Anti-Money Laundering Office, if the claim amount is 100,000 Baht and above, the insured/beneficiary is required to identify and verify the identity.

**Convenient and Easy Choices for Identity Verification.**

 <p>MTL Customer Service Centers nationwide or the Company's life insurance agents</p>	 <p>MTL Click Application: In E-KYC menu by attaching a color photograph (taken no more than 6 months) and a photo of ID card</p>
 <p>By mail to: Muang Thai Life Assurance Public Company Limited, 250, Rachadaphisek Road, Hual Kwang, Bangkok 10310 Attach a color photograph (taken no more than 6 months) and a photo of ID card</p>	 <p>In case the Insured/beneficiary is a minor and does not have an ID card, a copy of the birth certificate of the insured, and a copy of ID card (for Thai nationals) or a copy of passport (for non-Thai nationals) of father/mother/legal guardian are required.</p>

#### Finding Muang Thai Healthcare's network hospitals

You can easily find the network hospitals at MTL Click Application by clicking **Profile >> Hospital finder/Branch**



#### Checking health and accident claim status

You can conveniently check the status at MTL Click Application by clicking **My Claim >> Active Claims**

# All you must know about policy services

## Policy rights for smooth life

### 1. Free look period

The insured is entitled to exercise the right to cancel the policy within 15 days after he/she or the authorized person receives the policy (free look period). The insured will receive the remaining premium after deducting actual health checkup fee (if any) and the Company's expense of 500 Baht/policy. However, the right can only be exercised when the insured has not yet requested for claim from the policy.

#### Required documents

1. Form of intent for claiming policy rights (converting the policy into extended term or reduced paid-up insurance policies, policy surrender and insurance contract cancellation (free look)) Code 2-02-05-0040
2. Copy of ID card, cross out your "religion" information until that information cannot be read, and sign. In case you did not do so, you consent the Company to cross out your religion information on your behalf and certify true copy.
3. Original copy of the insurance policy (Police report is required in case of lost policy)



#### Remark :

1. For the insurance contract purchased through Telesales, the insured is entitled to exercise the right to cancel the policy within 30 days after receiving the policy. However, conditions of the right to cancel the policy are as specified in the policy.
2. In case of receiving E-policy, the insured is not required to return the policy book.
3. In case the insured requests the Company to transfer the money to the bank account, the insured is required to submit copy of bankbook of savings account/current account with certified true copy as additional evidence.

### 2. Request for policy surrender

When the policy is still in force and there is already the cash surrender value, the insured is entitled to exercise the right to surrender the insurance policy and receive the surrender value as specified in the policy.

#### Required Documents

1. Form of intent for claiming policy rights (converting the policy into extended term or reduced paid-up insurance policies, policy surrender and insurance contract cancellation (free look)) Code 2-02-05-0040
2. Copy of ID card, cross out your "religion" information until that information cannot be read, and sign. In case you did not do so, you consent the Company to cross out your religion information on your behalf and certify true copy.
3. Original copy of the insurance policy (Police report is required in case of lost policy)

#### Remark :

In case the insured requests the Company to transfer the money to the bank account, the insured is required to submit copy of bankbook of savings account/current account with certified true copy as additional evidence.

**NOTE :** For housing loan protection policy/business loan protection policy, the Company is required to check the outstanding debts with banks before paying any surrender value. The process of the banks takes around 5 calendar days.

### 3. Request for policy conversion into reduced paid-up insurance policy/ extended term insurance policy

When the insurance policy is still in force and there is already the cash surrender value, if the insured does not wish to pay insurance premium any longer, but still needs the coverage, the insured is entitled to exercise the right to convert the policy into reduced paid-up insurance policy or extended term insurance policy.

Reduced Paid-Up Insurance Policy	Extended Term Insurance Policy
Coverage period remains the same.	Coverage period is based on the period specified in the policy converted into extended term insurance policy.
Sum insured is reduced to be equal to the reduced paid-up value as specified in the policy.	Sum insured remains the same. In case of any policy debts, sum insured will be reduced.
<p>* In case the insured is alive upon the contract maturity, the Company shall pay the maturity benefit according to the reduced paid-up value as specified in the policy, or</p> <p>* In case the insured passes away during the contract period, the Company shall pay the benefit to the beneficiary according to the reduced paid-up value as specified in the policy.</p>	<p>* In case the insured is alive upon the contract maturity, the extended term insurance policy shall be terminated without benefit payment. However, if the policy still has the policy value, the Company shall pay the maturity benefit according to the policy value schedule (if any).</p> <p>* In case the insured passes away during the period of extended term, the Company shall pay the sum insured to the beneficiary.</p>

#### Remark :

In case of outstanding policy debt, the Company shall deduct the debt from the cash surrender value. After that, the final amount shall be calculated in order to change the policy status accordingly.

#### Required Documents

1. Form of intent for claiming policy rights (converting the policy into extended term or reduced paid-up insurance policies, policy surrender and insurance contract cancellation (free look)) Code 2-02-05-0040
2. Copy of ID card, cross out your "religion" information until that information cannot be read, and sign. In case you did not do so, you consent the Company to cross out your religion information on your behalf and certify true copy.

### 4. Request for rider amendment, cancellation or application



#### Required Documents

1. Request form of rider amendment, cancellation or application Code 2-02-05-0084
2. Health checkup result/Statement of the insured about health history (according to the rider's criteria)

#### Remark :

1. Pay additional premium (in case of purchasing riders)
2. Riders of some insurance plans cannot be canceled.

### 5. Request to change insurance plan/reduce sum insured

#### Required Documents

- Request form for amending, correcting or claiming the policy benefit according to the insurance contract Code 2-02-05-0084

#### Remark :

1. In case of change of Insurance plan, if there is increased difference in premium, such additional difference of premium and fee of change of 300 Baht must be paid.
2. In case of reduction of the sum insured, the fee is 300 Baht.

## 6. Request to change the mode of premium payment

### Required Documents

- Request form for amending, correcting or claiming the policy benefit according to the insurance contract Code 2-02-05-0084

## 7. Request to change/revise the information in the policy

- Change personal information – name/surname, address/telephone number/email
- Change details of beneficiary/premium payer
- Request to cancel the direct debit from bank account/credit card /request to receive policy benefit and other proceeds via bank account
- Request a new policy (in case of lost or damaged policy)
- Request to receive the policy dividend

### Required Documents

1. Request form for amending, correcting or claiming the policy benefit according to the insurance contract Code 2-02-05-0055
2. Copy of ID card, cross out your "religion" information until that information cannot be read, and sign. In case you did not do so, you consent the Company to cross out your religion information on your behalf and certify true copy. (Used only in particular cases)
3. Copy of house registration (certified true copy) (as per request)
4. Other documents (as per request) such as police report in case of lost policy, Letter of consent for collection/debit from credit card, letter of consent for direct debit from bank account or letter of Intent to receive policy benefits and other proceeds via bank account as evidence of name/surname change, etc.

**No worries** about unexpected emergency, medical expense and other expenses with.

## Policy loan service

- ✓ **Low interest rate**
- ✓ **Easy with no guarantor required**
- ✓ **Only policy and copy of ID card required**



## 8. Policy loan

The insured has the right to request for policy loan when the policy has not been exercised of the right to convert to reduced paid-up insurance policy/extended term insurance policy, and the policy has surrender value. The Company shall charge the compound interest at the rate specified by the Company for each insurance plan.

### Required Documents

1. Form of policy loan contract Code 2-02-05-0468
2. Copy of ID card, cross out your "religion" information until that information cannot be read, and sign. In case you did not do so, you consent the Company to cross out your religion information on your behalf and certify true copy. Except for the case the insured contacts the Customer Service Center of Muang Thai Life Assurance by him/herself as it shall be according to the set process.
3. Original copy of life insurance policy or police report in case of lost policy

In case the policy loan amount of up to 50,000 Baht, the cheque can be received at branches of Customer Service Center of which policy loan service is available until 16.00 hrs. (The service is available until 18.00 hrs. for the branches of Customer Service Center in shopping malls.)

### Remark :

1. The policy will be terminated when the loan and outstanding interest value is higher than the surrender value.
2. Conditions of policy loan are subject to conditions of each Insurance plan. As some life insurance plans do not have cash value, the right of policy loan cannot be exercised.



## 9. Request to renew insurance policy

The ordinary policy which lapses for not over 5 years counting from the lapsed date, the insured can request to renew the policy by 2 methods as follows:

### Method 1 Retrospective renewal,

by paying total outstanding premium together with interest according to the rate as stated in the policy, or

### Method 2 Extended renewal,

by extending the effective date of life insurance contract to be in accordance with the period that the policy has lapsed (extended the maturity date of the policy). With this method, the insured is required to pay the premium at the rate according to the insured's age on the new contract effective date as well as the difference of premium (if any).

### Required Documents

1. Request form of insurance policy renewal/reinstatement Code 2-02-05-0157
2. Health checkup document, Anti/HIV test result (according to the policy renewal conditions)
3. Health treatment record (if any)

#### Remark :

The insured is required to pay premium for policy renewal/difference of premium (in case of extended renewal)/interest (in case of retrospective renewal), whichever the case may be.

### Steps of document submission

Collect and send the documents to



Muang Thai Life Assurance PCL  
250 Rachadaphisek Road, Huaykwang District, Bangkok 10310



or submit them by yourself at any branches of Customer Service Center nationwide.

## Q&A of Life Insurance

### 1. Q : How long is the grace period for renewal premium payment?

**A :** The grace period for renewal premium payment is 31 days counting from the premium payment due date.

### 2. Q : What should I do if I wish to change the mode of premium payment?

**A :** In order to change the mode of premium payment, you are required to submit the request form for amending, correcting or claiming the policy benefit according to the insurance contract to the Company. If you have any questions or inquiries, please contact your agent or any branches of Customer Service Center nationwide or call Tel. 1766, 24/7.



### 3. Q : What should I do if I would like to have the receipt and the claim documents in order to reimburse with others?

**A :** The insured can declare the intention to have the original copy of receipt and the claim documents by specifying details in the document while requesting for claim, or informing the agent. In case the Company has already made the health claim payment, the Company shall return the original copy of receipt with a stamp of payment confirmation in the receipt.

#### Remark :

The original copy form of claim request of the Company cannot be returned, but the Company shall return the copy of it with stamp.

### 4. Q : Can I authorize any person to change the information in the policy if I wish to do so, but I am not available to do it by myself?

**A :** An authorized person can contact to change the information; however, there must be the authorization in writing. The form of power of attorney can be requested. You can receive the form of power of attorney from agents, the Head Office or any branches of Customer Service Center nationwide. The request form for amending, correcting or claiming the policy benefit according to the insurance contract must be completely filled in before the authorization. Attach documents used for power of attorney.

### 5. Q : What is the result of not paying premium during the grace period?

- A :**
1. If the premium payment is not made within the grace period of 31 days counting from the premium payment due date, and the policy has no surrender value, the policy coverage shall be immediately terminated.
  2. If the policy has surrender value, the Company shall deduct the current surrender value with the policy debt (if any).
    - 2.1 If the surrender value is sufficient for the premium in the original payment mode the Company shall automatically make the premium payment by the surrender value, which is called automatic premium loan. The Company shall charge compound interest at a rate higher than the interest rate used for calculating premium by 2% p.a. in order to keep the policy in force.
    - 2.2 If such value is insufficient for the premium payment in the original payment mode, the Company shall change the premium payment from the original premium payment mode to quarterly premium payment mode, and the value shall be used to automatically pay the premiums. This is called automatic premium loan. In this regard, the compound interest rate shall be higher than the interest rate used to calculate premiums by 2 percent per year to remain the policy's effectiveness.
    - 2.3 If the surrender value is not sufficient for the premium under No. 2.1 and No. 2.2, the Company shall convert the policy into an extended term or reduced paid-up insurance policies according to the Company's criteria.

# Operation on Unit-Linked Life Insurance and Universal Life Insurance

For mDesign, mOne, mOnePlus, mOnePlus Sure, mGrow 615, and Muang Thai UL Plus Policyholders



## 1. Policy cancellation within free look period

### ✓ Unit-Linked Life Insurance

The insured has the right to cancel the insurance policy within 15 days after receiving the insurance policy from the Company. The Company shall return mutual fund unit redemption value plus allocation charge for premium, cost of insurance, deducted by the actual health checkup expense (if any) and the Company's expense at the rate of 500 Baht per each insurance policy, except in case the Company has issued an electronic insurance policy to the insured.

### ✓ Universal Life Insurance

The insured can request to cancel the policy within 15 days from the date of receiving the policy from the Company. The Company shall refund the premium after deducted by the actual health checkup expense (if any) and the Company's expense at the rate of 500 Baht per each insurance policy, except in case the Company has issued an electronic insurance policy to the insured.

## 2. Policy surrender

📄 The insured is entitled to terminate the insurance contract while the policy is still in force by exercising the right to surrender the policy and receiving cashsurrender value according to the conditions stated in the policy.

## 3. Changes of insurance contract details/changes and revision of rider

- Request to increase or decrease sum insured
- Request to change mode of premium payment and request for premium holiday (for regular premium payment)
- Base plan insurance premium reduction
- Changes and revision of rider (for mDesign, mOnePlus, mGrow615 and Muang Thai UL Plus)

## 4. Changes that affect investment allocation

### Unit-Linked Life Insurance

- 📄 **Top-Up Premium Payment :**  
The insured can increase the investment by paying top-up premium according to conditions of the insurance plan.
- 📄 **Fund switching :**  
The insured can notify the request to partially or wholly switch funds from one fund to other funds.
- 💰 **Partial withdrawal :**  
The insured can be proceeded according to conditions of the insurance plan.
- 📞 **MTL Portfolio Management Service :**  
The insured can choose to receive MTL Portfolio Management. The Company will establish a suitable investment policy with customer needs including fund selection, effective investment allocation, performance monitoring, and automatic fund switching based on current situations.
- 📊 **Automatic fund re-balancing (AFR) :**  
is the service to rebalance investment in the portfolio for the acceptable investment risk for the insured. There are 2 available services as follows:
  - For investment by oneself, the automatic fund re-balancing will be made every 3 months, 6 months, 12 months as the insured required, and
  - For education plan or retirement plan, the automatic fund re-balancing will be made every 12 months.



### Premium Redirection :

The insured can notify to request for premium redirection with different allocation where the insured can choose up to 10 funds and investment allocation of each fund must not be less than 5% of premium.

## Universal Life Insurance

### ● Partial withdrawal :

The insured can be proceeded according to conditions of the insurance plan.

### ● Top-Up Premium Payment :

The insured can increase the investment by paying top-up premium according to conditions of the insurance plan

## 5. For the request to resume regular premium payment or the request to renew the policy (for regular premium payment)



In case of premium holiday or policy lapse, the insured can request to resume premium payment or reinstate the policy.

## 6. Request of policy financial statement



The Company delivers financial statement to the insured on a monthly and yearly basis according to the conditions of the insurance plan. If the insured requests documents in particular cases, they can fill out the form and send it to the Company, and the fee is 50 Baht per document. Conditions for operation on unit-linked life insurance and universal life insurance are in accordance with the Company's rules.



## Service Channels

- ✓ Your life insurance agent
- ✓ Make transactions via MTL Click Application which provides connections to good services. You can make transactions yourself, and make policy services simple and convenient.
  - Top-Up Premium Payment
  - Fund Switching
  - Premium Redirection
  - Automatic Fund Re-Balancing: AFR



MTL Click

Download

## Investment Return Update

The insured can check investment return of the funds through:

- ✓ Financial statement/statement of holding
- ✓ MTL Click application
- ✓ www.muangthai.co.th
- ✓ Call Center Tel. 1766, press 6, every business day from 8.30-17.00 hrs.

### Remark :





1. mDesign Campaign is a marketing name of Muang Thai Unit-Linked 1 Insurance Plan (Regular Premium).
2. mOne Campaign is a marketing name of Muang Thai Unit-Linked 1 Insurance Plan (Single Premium).
3. mOnePlus and mOnePlus Sure Campaign is a marketing name of Muang Thai Unit-Linked 2 Insurance Plan (Single Premium).
4. mGrow 615 Campaign is a marketing name of Muang Thai Unit-Linked 615 Insurance Plan.
5. UL Plus Campaign is a marketing name of Muang Thai Universal Life 1 Insurance Plan.

## Special privileges for MTL customers who are Muang Thai Smile Club members.






The members will smile more happily with activities and privileges for all lifestyles exclusively selected and offered by Muang Thai Smile Club by simply presenting the digital membership card on MTL Click Application or redeeming accumulated Smile Points to join special activities or receive discount and privileges from over 1,000 partner shops nationwide throughout the year.

### Channels to check or redeem accumulated Smile Points

-  MTL Click Application
-  MTL Mini Click (for checking accumulated Smile Points)
-  Customer Service Center of Muang Thai Life Assurance nationwide
-  Tel. 1766, press 4 (during business days and hours)

**Remark :** Point redemption conditions for joining activities or receiving privileges are as specified by the Company.

### Channels to change information for receiving information, public relations, activities and Smile Point redemption :

-  MTL Click Application
-  Muang Thai Life Assurance customer service centers nationwide
-  Call Tel. 1766 press 4 (during working days and working hours)

**Remark :** Such change of information will only change the personal information of Muang Thai Smile Club. This does not include the change of policy personal information

### Channels for Muang Thai Smile Club membership application

-  Your life insurance agent
-  Customer Service Center of Muang Thai Life Assurance nationwide
-  www.muangthai.co.th
-  Tel. 1766, 24/7
-  MTL Click Application
-  MTL Mini Click

# All services in one application



Download

## MTL Click Application

Make your insurance simple...with the latest application from Muang Thai Life Assurance PCL.

- ✓ Manage your individual and group insurance policies with information of each policy shown in a portfolio which allows you to check your insurance coverage by yourself. In addition, the information of insurance policies of your family members can be linked to be shown in the application.  
(Consent from the policyholder is required.)
- ✓ E-insured card and Muang Thai Smile Club membership card are available for your convenience.  
**Remark :** E-insured card will be shown only when you have life insurance policy or rider.
- ✓ Health, accident, disability, and death claim services with status-checking feature
- ✓ You can check the insurance approval status, for example, whether it is in the underwriting process or whether any additional documents are required.
- ✓ Additional document filing service in case of underwriting a new policy and making a claim.
- ✓ Service for policy information amendment.
- ✓ Online premium payment service/policy loan repayment/automatic loan repayment of which security is guaranteed with the standard security service (via K Plus, LH Banking M Choice, Siam Commercial Bank debit card, QR Mobile Banking, and installment credit cards of Kasikornbank or Bank of Ayudhya. Full payment credit cards of all banks are also supported.)  
**Remark :** Only for insurance plans specified in the Company's conditions
- ✓ Services for top-up premium payment, fund switching, premium redirection, and automatic Fund rebalancing
- ✓ Information of policy benefit to keep yourself updated, and you can apply for a service to receive policy benefits via bank account/PromptPay
- ✓ Certificate of premium payment and other documents can be downloaded from the application

- ✓ Service to search for nearby network hospitals and Customer Service Center with maps
- ✓ Notification for renewal premium payment
- ✓ Online consultation with doctors via Tele-medicine service - Claim service
- ✓ Redeem the points for activity participation and privileges from Muang Thai Smile Club

## For the first usage, just follow these 7 steps



# MTL Mini Click

## Easily Check Everything via LINE Application



Add friend!



@muangthailife

### MTL Mini Click allows you to check

1. My Policy
2. Premium payment
  - Generate QR code to pay via Mobile Banking
  - Generate barcode to pay at Counter Service
  - Pay by credit card via MTL Click Application
3. Notification of premium payment due date
4. Customer Service Centers and hospitals near you
5. Smile Points
6. Intention declaration of tax deduction right
7. Premium payment certificate

### To register

- 1 Add friend with Line official account

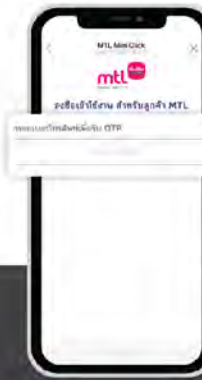
@muangthailife



- 2 Choose menu "MTL Customer" Accept Terms and Conditions of Services.



- 3 Log in with ID No. and date of birth.



- 4 Enter phone number you provided in the latest policy to receive OTP.



- 5 Enter the OTP to verify the identity In case you do not receive the OTP, check your phone number information with Customer Contact Center Tel. 1766, available 24/7.

# Video Call Service

## Complete Real-Time Transactions



This special service answers the needs during New Normal and is equipped with functions that make your transactions simpler and safer. No travel is needed as you can conveniently proceed with real-time transactions from MTL as if having a Customer Service Center with you.

### Functions of Services

1. Questions about policy details for both individual and group customers
2. Questions about the application usage (in case of services via MTL Click Application) by sharing the screen for the staff to assist you real-time
3. Policy transactions as follows:
  - ✓ Life and health insurance purchases
  - ✓ Online premium payments/policy loan repayments/automatic loan repayments
  - ✓ Policy loans
  - ✓ Policy renewal (in case of lapsation within 180 days)
  - ✓ Apply and change to receive policy benefits via automatic bank account/PromptPay
  - ✓ Cancel and change automatic premium deduction via credit card
  - ✓ Free look period
  - ✓ Policy surrender
  - ✓ Policy adjustment
    - Changes name-surname, title, address, phone number and email
    - Changes in premium payment modes
    - Rider termination
    - Extended term insurance
    - Paid-up policy

### ✓ Convenient, Simple, and Available via Various Channels

#### 1. Call Tel. 1766

1. Call Tel. 1766 and let the staff know the transaction you would like to proceed.
2. Choose whether to receive a link via SMS or email to transact via the video call service.
3. Click the given link to start the video call service right away. The staff will confirm your personal information before providing the service.

#### 2. MTL Customer Service Center, Central Festival Eastville branch

Simply notify the staff at the Center of your desired transaction.

#### 3. MTL Click Application

1. Log in, access and select video call service from the menu "My Loans".
2. Click on "Eligible loan amount".
3. Check the available loan amount and click "Continue".
4. Review more information and click "Acknowledge".
5. Click to give consent to the Company to record the conversation.
6. Click "Start a conversation".

#### 4. IVR by calling Tel. 1766 (IVR)

1. Call Tel. 1766.
2. Choose the menu to make a transaction via IVR and receive an SMS with a link attached to make the transaction via video call service.
3. Click the given link to start the video call service right away. The staff will confirm your personal information before providing the service

#### Remark :

1. The service is available on Monday - Friday, during 08.30 - 17.00 hrs., except weekends and public holidays.
2. For security, please verify your identity prior to transactions with the staff.
3. Available transactions are as specified by Muang Thai Life Assurance PCL.

## Voice Biometrics

This service enables more convenient, quicker, and safer authentication. There is no need to answer several questions. You can access Call Center 1766 to receive service straight away as your voice becomes your passcode for authentication.



**Your “Voice”  
Is the “Passcode”**

**The first time for the life insurance industry  
with Voice Biometrics**

### Did you know... how good Voice Biometrics is?

 **More convenient**  
with your access to policy information

 **Quicker**  
without a number of personal questions

 **Safer**  
with service innovation

### Simply register for Voice Biometrics via



**MTL Click  
Application**



**Call Tel. 1766, 24/7**



**Customer Service  
Centers nationwide**

(during business days and hours)

#### Remark :

1. Upon successful registration, the Company will send a message to your telephone number as provided. In case of unsuccessful registration, the staff will contact you back for re-registration.
2. If your voice is not identical to the recording, the staff will inquire about additional information for authentication according to the standard protocol.
3. Cancellation of Voice Biometrics is available via Tel. 1766 or Customer Service Centers nationwide.
4. This is reserved to insureds/premium payers/authorized persons aged 20 years old and over.
5. Service procedures and conditions are as specified by Muang Thai Life Assurance PCL.

# Identity Verification Process Voice Biometrics Via MTL Click Application



1

Log in and click  
**"Voice Biometrics"**.



2

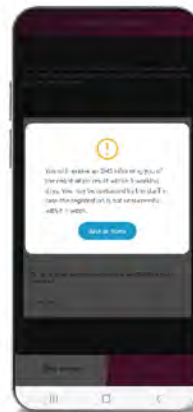
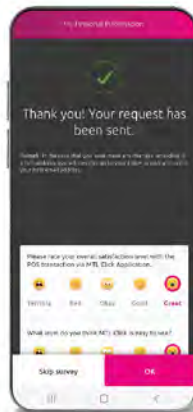
Click **"Continue"**.

(This can be proceeded by only those with an insurance policy aged 20 years and over, who have never registered and whose voice already recorded but have not been verified yet.)



3

Attach proof of identity by taking a photo of your ID card/  
passport along with a self-portrait photo with ID card/  
passport in your hand. Then, click to accept the terms of service  
and click **"Continue"**.



4

Enter the OTP password you will receive.



# MTL Smile Touch : Seamless Contact Experience

## New happy experience through seamless services

Muang Thai Life Assurance gives you peace of mind and smile from seamless services in all contact channels. Regardless of generations, choose the contact channel that suits your lifestyle whether it is offline, online, or self-service.



Scan for more details.



# MTL Global Connect

The service gives you a peace of mind. In case of sickness abroad, you are entitled to be hospitalized worldwide with no advance payment required according to the policy rights



Before receiving the service, please always coordinate with MTL Global Connect by calling Tel. +66 2290 2424, press 1.



Suggest nearby hospitals



24-hour consultation service for basic diagnosis



Based on coverage limit and contract conditions with no advance payment required

## ✓ Mental comfort

Medical hotline service, providing initial consultation and recommending nearby hospitals, available in both Thai and English

## ✓ Physical comfort

When sick abroad, hospitalized at any hospitals that MTL Global Connect has coordinated

## ✓ Money comfort

No need for advance payment, according to the coverage amount and conditions of the health riders purchased with the Company

### Remark :

Please always contact MTL Global Connect by calling Tel. +66 2290 2424, press 1, before receiving the service.



Before receiving the service, please always coordinate with MTL Global Connect by calling Tel. +66 2290 2424, press 1.

### How to Receive the Service

- 1. Get ready before traveling**  
and ask for a list of nearby hospitals abroad
  - Verify identity
  - Provide detailed area information
- 2. When abroad and you need the service, please contact MTL Global Connect first only.**
  - Call Tel. +66 2290 2424 and press 1
  - Verify identity
  - Report injury or illness information
  - Receive initial medical advice
  - Hospitalized at a hospital coordinated by MTL Global Connect
  - Receive coverage under the contract conditions

Scan  
for more details.



## the Second Medical Opinion Service for Health-Conscious Individuals

The second medical opinion service or MTL Global Doctors is a great service which helps you turn worry into confidence because the medical treatment can be targeted. Diagnosis and treatment guidelines are provided by well-known specialty doctors from all over the world. The second medical opinion will help you choose the best medical treatment for yourselves.

### The second medical opinion service is suitable for :

- Those who are diagnosed with critical illness, illness requiring surgery, or costly illness
- Those who are concerned and unsure about the first diagnosis
- Those who would like to receive comments from other doctors



Scan for more details.



### When you have been diagnosed with an illness and wish to receive the second medical opinion



You can contact MTL Global Doctors **by calling Tel. 0 2290 2424, press 2.**

There will be staff expecting you and guiding the process.

### Remark :

1. The customers who have health and critical illness riders as specified by the Company are automatically entitled to the second medical opinion service from MTL Global Doctors.
2. The second medical opinion service is a service of MTL Global Doctors. Muang Thai Life Assurance PCL only suggests the service to the customers.
3. The service is available from today to 31 December 2023, or until the health and critical illness riders as specified by the Company are terminated (whichever comes first). Service conditions are as specified by Muang Thai Life Assurance PCL.



# MTL Health Buddy

## Takes Care of All Health-Related Matters.



You can be more confident...when you fall ill, and need medical advice. Contact MTL Health Buddy which is a comprehensive health assistant, the special privilege for the MTL customers. The service is ready to provide you with the health consultation service from the hospital network nationwide. Simply contact **Tel. 0 2290 2424, press 3** and request to use the service as well as providing the information to be consulted with MTL Health Buddy free of charge.

### Remark :

1. The service is available for only the customers who have insurance policies with Muang Thai Life Assurance PCL.
2. Muang Thai Life Assurance only suggests the service to the customers.
3. This service provides medical advice for non-emergency and non-urgent injury or illness only.
4. Conditions are as specified by Muang Thai Life Assurance PCL and participating hospitals.



### What services MTL Health Buddy provides?

-  Discuss health problems with professional physicians free of charge.
-  Find medical centers and specialty doctors.
-  Special privilege for Long COVID symptoms (Long COVID) which provides consultation in special price packages for Long COVID.
-  Make an appointment to receive medical treatment at the participating hospitals.
-  Targeted therapy for cancer.
-  Receive consultation and advice on medication use from pharmacists from Bangkok Drugstore.
-  Telemedicine service for cancers and bone and joint diseases from specialist doctors.
-  Receive more privileges, such as discounts on medicines, room fees, room upgrades, concierge service, visiting service and so many more.



Scan for more details.

# MTL Fit Application

Meet the needs of health lovers with many features available

**SPECIAL FOR MTL CUSTOMERS**  
THE BETTER YOUR HEALTH, THE LOWER THE PREMIUMS

**Special!** The Application members with a health insurance with Muang Thai Life Assurance can redeem **Fit Points** for a renewal year premium discount of

UP TO **15%\***  
Download  **MTL Fit** Application

\*Maximum discount for the members From Year 6 onwards  
Conditions are as specified by Muang Thai Life Assurance PCL.



## EASY STEPS TO APPLY FOR MTL Fit APPLICATION



\*\*You can link both individual or group insurance policy. Conditions are as specified by Muang Thai Life Assurance PCL.

The information must match the data in the system.\*

# Protect your rights... by understanding insurance terms

## 1. "Sum insured"

The amount of money which is agreed by a person who has entered into the insurance contract and the insurance company. The company shall pay the sum insured to the insured who is alive upon the contract maturity or passes away during the contract period.

## 2. "Grace Period"

A 31-day period from the premium payment due date is an extended period which allow the customers to make premium payment while the policy is still in force.

## 3. "Direct Claim" and "Fax Claim"

**Direct Claim** is a claim method which the insured is required to directly request for medical compensation with the insurance company.

**Fax Claim** is another claim method which is to facilitate the insured. The insured is not required to pay for medical expenses in advance (according to the coverage conditions) in case of hospitalization at a network hospital.

## 4. "Rights from Policy Value"

The insured is entitled to exercise the rights from the policy value. Most insurance policies do not have the policy value in the first year. There will be the policy value from the second year onwards.

### 4.1. "Cash Surrender Value"

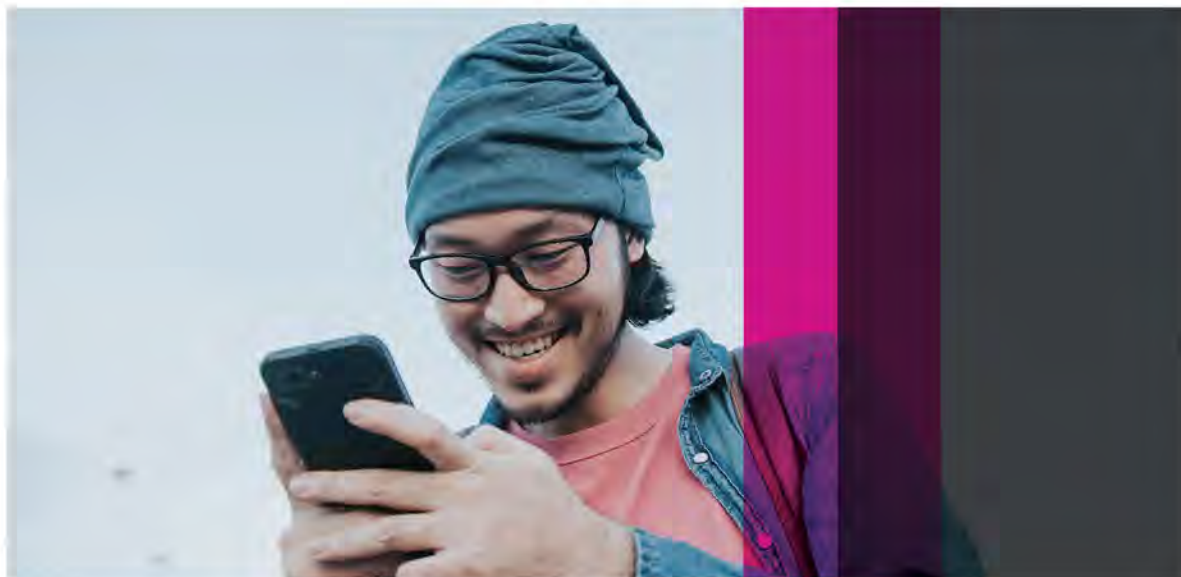
When the policy is still in force and there is already the cash surrender value, the insured, who wishes to cancel the contract, is entitled to exercise the right to surrender the policy and receive the surrender value as specified in the policy.

### 4.2. "Reduced Paid-Up Insurance Option"

The option is for the insured who does not wish to pay insurance premium any longer, but still needs the coverage. The coverage will be reduced to be equal to the reduced paid-up value as specified in the policy value schedule. If the insured passes away or is alive upon the contract maturity, the insurance company shall pay the sum insured which is equal to the amount. It is to say that **"The sum insured is reduced, but the coverage period remains the same."**

### 4.3. "Extended Term Option"

The option is for an insured who does not wish to pay insurance premium any longer, but still needs the coverage with the same amount of sum insured. Therefore, the coverage period shall be changed, the coverage can be extended as specified in the policy value schedule. It is to say that **"The sum insured remains the same, but the coverage period is reduced."** If the insured passes away during the extended period, the Company shall the benefit to the beneficiary; however, if the insured is alive upon the contract maturity, and the policy still has the policy value, the Company shall also pay the amount of money to the insured.



## 5. "Waiting Period"

A period when the insured is not entitled to make any claims or request for compensation. The period specified in the policy conditions normally ranges between 30-180 days depending on conditions of each contract. During this period, medical expenses cannot be claimed.

## 6. "Free Look Period"

A period when the right to cancel an insurance policy can be exercised within the specified period from the date when the insured receives a policy from the Company. The insured will receive the remaining premium after deducting actual health checkup fee and the Company's expense of 500 Baht and actual health checkup fee (if any).



Contact Muang Thai Life Assurance PCL  
Receive News and Keep Yourself Updated via

- Customer Service Center nationwide
- [muangthai.co.th](http://muangthai.co.th)
- Online channels: Official Account : Muang Thai Life In      
- Email : [csc@muangthai.co.th](mailto:csc@muangthai.co.th)
- MTL Click Application
- Call Tel. 1766, 24/7
- Muang Thai Life Assurance PCL,  
250 Rachadaphisek Rd., Huaykwang District, Bangkok 10310

**If you are interested in a life insurance product, for more information,  
please contact your life insurance agent  
or Muang Thai Life Assurance customer service centers nationwide  
, or call Tel. 1766, available. 24/7.**