



# Ready for treatment when facing a critical illness CI 31 Rider (UDR)

for Investment-Linked Insurance Plan<sup>(1)</sup>

mtl | Investment



<sup>(1)</sup> A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy.



## CI 31 Rider (UDR) Fixed Premium Payment <sup>(1)</sup>

# Be prepared

to deal with unforeseen risks in the future



Provides coverage for up to  
**31 critical illnesses**



Receive coverage of  
**up to 20 million Baht** <sup>(3)</sup>



**Long-term coverage**  
up to age 75 <sup>(2)</sup>



**Financial support** for  
treatment when facing  
a critical illness

#### Underwriting Criteria:

Insurable age: 18 – 65 years old<sup>(4)</sup>

Insurance premium payment: Deduction from the investment value at the beginning of policy month

Premium payment period/Coverage period: Premium payment period up to age 74 years, coverage period up to age 75 years<sup>(2)</sup>

Sum insured: A minimum of 100,000 Baht but not exceeding five times the sum insured and not exceeding 20,000,000 Baht per insured. This includes the total sum insured for all critical illness coverage which is still in force.

Health checkup: Subject to the Company's rules

This rider must be purchased to be attached to a new life insurance policy.

Only one rider can be purchased per policy.

#### Remarks:

<sup>(1)</sup> A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy.

<sup>(2)</sup> The coverage period must not exceed the coverage period of the life insurance policy that this rider is attached to.

<sup>(3)</sup> For choosing CI 31 Rider (UDR) with a sum insured of 20,000,000 Baht

<sup>(4)</sup> Underwriting is subject to the Company's rules.



## Benefits of CI 31 Rider (UDR)

When the insured is diagnosed and/or confirmed by a physician of having critical illnesses under the coverage while the insured is still alive which must be in accordance with definitions of critical illnesses, whichever the case may be, the Company has received medical evidence of illness and surgery sufficient to form a diagnosis, the Company shall pay an amount according to the sum insured of this rider to the insured, and the rider shall end. Critical illnesses include:

- |   |   |
|---|---|
| 1. Alzheimer's disease  | 17. Chronic kidney failure                                      |
| 2. Apallic syndrome or vegetative state                                   | 18. Loss of independent living                                  |
| 3. Aplastic anemia  | 19. Loss of speech  |
| 4. Benign brain tumor   | 20. Major burn  |
| 5. Blindness  | 21. Major head trauma   |
| 6. Brain surgery  | 22. Major organs transplantation or bone marrow transplantation |
| 7. Invasive cancer  | 23. Motor neuron disease  |
| 8. Cardiomyopathy   | 24. Multiple sclerosis  |
| 9. Chronic liver disease / end-stage liver disease / liver failure        | 25. Paralysis   |
| 10. Severe chronic obstructive pulmonary disease / end-stage lung disease | 26. Parkinson's disease   |
| 11. Coma  | 27. Poliomyelitis   |
| 12. Coronary artery by-pass surgery                                       | 28. Primary pulmonary arterial hypertension                     |
| 13. Loss of hearing   | 29. Major stroke  |
| 14. Fulminant viral hepatitis   | 30. Surgery to aorta  |
| 15. Acute heart attack  | 31. Terminal illness  |
| 16. Open heart surgery for the heart valve                                |   |

## Benefit: 100% of the sum insured of CI 31 Rider (UDR)

**Exclusions of CI 31 Rider (UDR), with a total of 6 clauses, for example:**

This rider shall not cover critical illnesses which are directly or indirectly, wholly or partly caused by the following events:

- Abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses, that incurred before the effective date or the reinstatement date of this rider or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest. In this regard, in case the Company approves to increase the sum insured amount, the Company shall not cover the increasing sum insured amount only, unless the insured makes declaration for the Company's acknowledgment and the Company accepts such risk without conditions to exclude such coverage.
- Treatment that the insured as a physician prescribed for himself/herself and treatment by a physician who is the insured's father, mother, spouse or child.

### Cost of Rider Adjustment

The Company shall adjust the cost of rider in policy year according to age range and/or changing occupation of the insured and/or overall claim payment experience of the portfolio of this rider based on the rate approved by the Registrar. In case cost of rider is adjusted, the Company shall notify the insured in writing for at least 30 days in advance.

This rider shall not cover any critical illnesses or abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses under the coverage of this rider, occurred within 90 days from the effective date or the latest date of reinstatement of this rider or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest.

In this regard, in case the Company approves to increase the sum insured amount, the Company shall not cover the increasing sum insured amount only.

- Insurance cost of this rider is eligible for partial personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax No. 315.
- Applying for insurance, changing, or canceling a base-plan or a rider may impact premium amount or premium amount (excluding investments) eligible for annual personal income tax deduction.

**Warning:** Buyers should understand details of coverage and conditions before making a decision to purchase insurance every time.



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