

Customer Service Manual



Make All Services Simple
with *Special Privileges*
for You

Happiness Means Everything



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
Present your National ID Card to access services at participating hospitals	02
Premium payment channels	04
Request for the certificate of premium payment	08
What is tax consent?	09
All about...claims	10
Finding network hospitals/check claim status	18
All you must know about policy services	19
Unit-Linked Life Insurance Policy Services	30
Special privileges from Muang Thai Smile Club	34
MTL Click Application	36
MTL Mini Click	39
Video Call Service	42
MTL Smile Touch Seamless Contact Experience	44
MTL Global Connect	46
MTL Global Doctors	48
MTL Health Buddy	51
Common insurance terms you should know about	53

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.

Present your National ID Card

to access services at participating hospitals



ID Card

If you wish to view your insurance card,
an electronic card (e-Card) is available.
You can access this service via the **MTL Click application.**

Simply

Present your National ID Card
to access services at participating hospitals starting today.

Services can be obtained as follows :

- **Network hospitals :**

No upfront payment is required within the coverage limits.

- **Non-network hospitals :**

You are required to pay the medical expenses in advance and submit the original medical certificate and receipt for reimbursement directly with the Company.

Remark :

1. Foreign customers may use their passport to access services.
2. If you forget to bring your national ID card on the service date, you may use any government-issued ID with a photo as a substitute.

Scan the QR Code to download
and install the **MTL Click application.**



SCAN HERE

Renewal premium payment

with more convenient methods than ever
to satisfy all lifestyles



Pay via MTL Click Application or @muangthailife

• Pay by Thai QR Code

Payment per transaction (Transaction limit: 2,000,000 Baht) Scan the Thai QR Code through mobile banking of all banks.

• Pay by Credit Cards

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

- Payment per transaction (Transaction limit: 9,999,999 Baht).
- The full amount payment can be made by all credit cards with the symbols.    
- Pay in installments with 0% interest for 3 months (minimum payment of 3,000 Baht and over).
The installment promotion is subject to the Company's terms and conditions.

Pay by a premium payment notice via mobile application

Mobile Banking : Scan the QR Code via the mobile application shown on the premium due notice (Part 2).



Wallet : Scan barcode through the application.

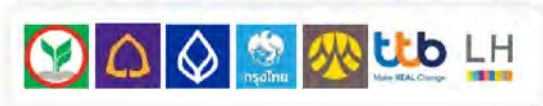


Payment via direct debit from savings accounts and current accounts

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



For Universal life insurance plan, 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).

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

- Pay by Thai QR Code
- Pay by Credit Cards

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. Fill in 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".

- 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.

- Pay in cash

Remark : The Company has no policy to allow transferring funds to an agent's or broker's account. Please transfer funds to "Muang Thai Life Assurance Public Company Limited" account only.

Payment via the bank counters, banking Agents or Service points

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

- Bank counters or banking Agents



- Service points



Counter Service (cash payment or credit cards with the symbols) 

- Payment per transaction not exceeding 49,000 Baht.
- Pay by credit card for each transaction not exceeding 49,000 Baht. This is applicable only for some insurance plans that the Company allows payment by credit card, except for single premium life insurance policies, personal accident insurance, and unit-linked products.



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



Lotus's Cash payment only, not exceeding 49,000 Baht per transaction.

Remark : 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.

Pay via ATM cards

The Payment can be made at all ATMs of the card issuers nationwide or with ATM barcode by following the system's instructions.



Pay via Internet banking services



Download the premium payment certificate

Easy to do!

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



MTL Click Application



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



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 :

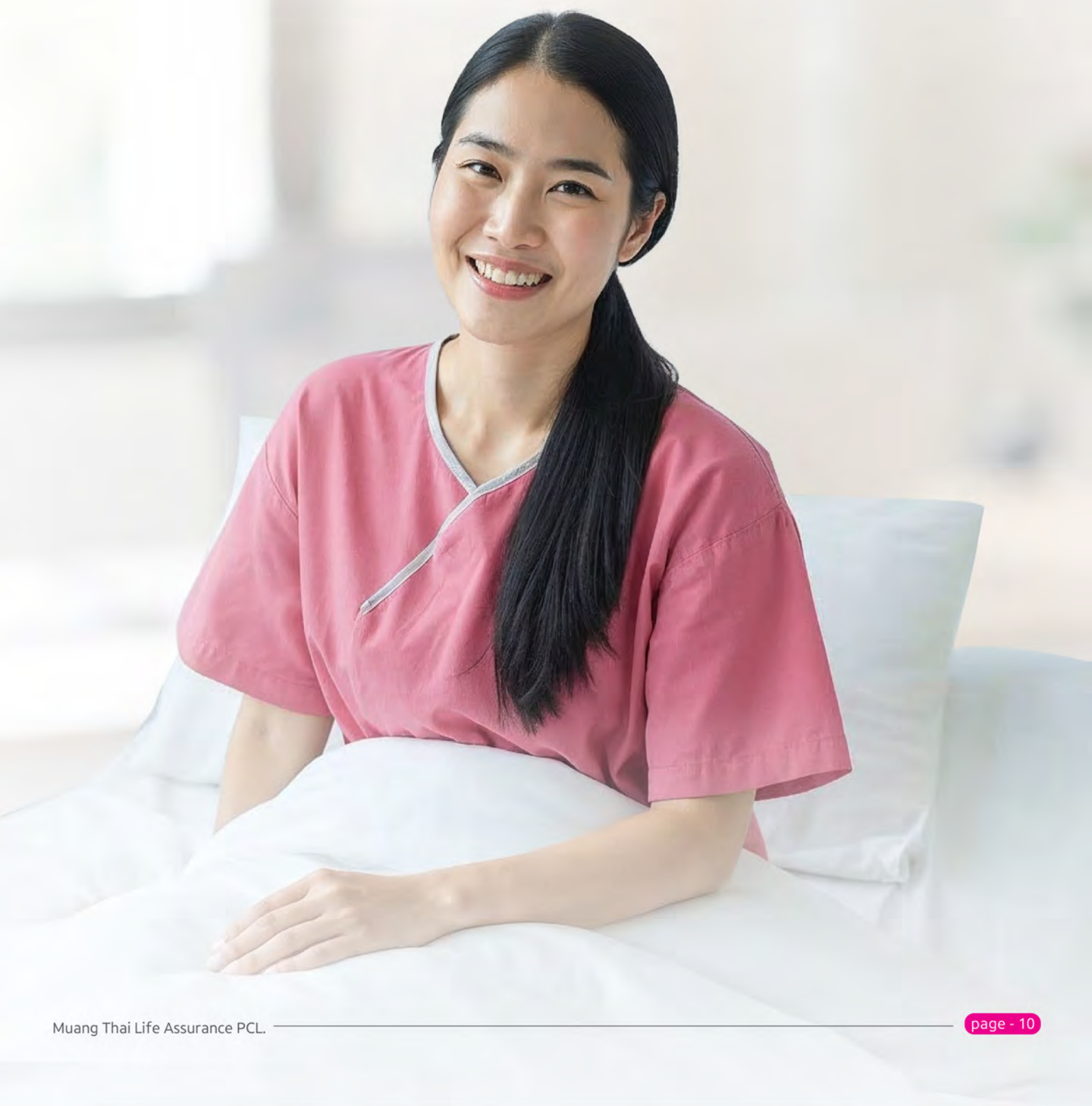
1. You need to declare your intention for a policy you have never declared your intention only.
2. Tax deduction right is subject to the rules of the Revenue Department.



SCAN HERE

All about claims

with easy steps



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 or proof of death issued by a government agency or a medical center or any entity authorized to issue such proof.
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). 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 with a stamp of insured's death and a copy of house registration of "all beneficiary" 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. 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 the redaction. Otherwise, it will be deemed that the insured allows the Company to cross out the "religion" or "race" information on the insured's behalf.
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.
 - 5.5 Fill out the CRS Self-Certification Form.
6. Original life insurance policy or original certificate of insurance (if any) except for the case of electronic insurance 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 and case investigation report (if any) duly certified by an official.
2. Copy of post-mortem examination report (front and back) duly certified by an official or copy of autopsy report duly certified by a government agency or a medical center or any entity authorized to issue such proof (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.

Channels to Submit Claims

1. MTL Click Application.
2. MTL Customer Service Center nationwide.
3. Mail claim documents to the Company at Muang Thai Life Assurance Public Company Limited, 250, Rachadaphisek Rd., Huaykwang, Bangkok 10310.

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 medical treatment record of the insured/premium payer 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 ✓ in ☐ 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. Proof of the insured's identity verification issued by a government agency.
3. X-ray diagnostic test results (in case of broken bone or fracture).
4. Original copy of receipt that shows summary (in case of claim under Personal Accident Contract).
5. Power of Attorney and Consent for Medical History Disclosure.

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.

- MTL Customer Service Centers nationwide or the Company's life insurance agents.
- MTL Click Application: In E-KYC menu by attaching a color photograph (taken no more than 6 months) and a photo of ID card.
- 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.

Channels to Submit Claims

1. MTL Click Application.
2. MTL Customer Service Center nationwide.
3. Mail claim documents to the Company at Muang Thai Life Assurance Public Company Limited, 250, Rachadaphisek Rd., Huaykwang, Bangkok 10310.

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.
3. Proof of the insured's identity verification issued by a government agency.
4. Proof of the insured's consent to disclose medical treatment record of the insured.

For Daily Compensation

1. Injury/Illness Claim Form.
2. Copy of medical expense receipt and Copy of medical expense summary.
3. Proof of the insured's identity verification issued by a government agency.
4. Proof of the insured's consent to disclose medical treatment record of the insured.

Critical illness claim request (CI Rider)

1. Injury/illness claim form.
2. Original copy of medical expense receipt and medical expense summary (in case the critical illness contract provides medical coverage).
3. Laboratory examination result report including results biopsy examination, CT scan and MRI scan.
4. Proof of the insured's identity verification issued by a government agency.
5. Proof of the insured's consent to disclose medical treatment record of the insured.

Channels to Submit Claims

1. MTL Click Application.
2. MTL Customer Service Center nationwide.
3. Mail claim documents to the Company at Muang Thai Life Assurance Public Company Limited, 250, Rachadaphisek Rd., Huaykwang, Bangkok 10310.

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.

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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.

Health and personal accident claim request at partner hospitals/medical facilities

Fax claim/Cashless 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 700 partner hospitals/medical facilities 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).

Fax Claim/Cashless Claim

Services are special supplementary services provided for the convenience of the insureds receiving treatment at partner hospitals/medical facilities. In cases where the available information is insufficient for claim assessment, the Company may request the insured to make an upfront payment and subsequently submit a claim following the standard process.

Steps to receive the service

- 1. Present cards :** Present your ID card or driver's license.
- 2. Check the rights :** The hospital checks your rights of medical treatment with the Company.
- 3. Hospitalization :** The insured is hospitalized according to the physician's treatment plan.
- 4. Information submitted to the Company :** Upon discharge, the hospital will submit the claim information to the Company.
- 5. Consideration :** The Company will process the claim within 60 minutes, provided that all necessary information is complete and no additional documents or details are required (If further details are needed, the processing time may exceed 60 minutes).
- 6. Receive the results via SMS :** The insured will receive the SMS after the Company receives the documents from the hospital, and completes claim consideration process.

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. For health riders, the illness must not fall within the waiting period as stated in the policy.
3. If there is an outstanding premium payment beyond the due date but still within the 31 day grace period, the Company may request the insured to pay upfront and submit the claim documents directly to the Company.
4. The Company reserves the right to decline the use of fax claim service in cases where the provided information is insufficient for claim assessment. In such cases, the insured may be required to make an upfront payment and submit claim documents directly to the Company.
5. If the medical treatment falls within the coverage conditions of the health insurance rider, you will not be required to pay any expenses, except in cases where there is an excess over the entitlement, which must be paid additionally at the hospital/medical facility.
6. Claim approvals are subject to the conditions specified in the insurance policy and riders.

Speedy claim service

convenient and fast approval
within 2 hours!

✔ Convenient ✔ Easy ✔ Approval



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 accident claims, the following details apply :
 - 5.1 The cause of the claim must comply with the definitions/conditions of the policy.
 - 5.2 The cause of the claim must not fall under the exclusions of the policy.
6. For health claim, details of the eligible riders are as follows :
 - 6.1 The health riders must not be under the waiting period.
 - 6.2 Illnesses must not be included in the riders' exclusions.
 - 6.3 Claim consideration and approval are subject to the conditions specified in the policy.
7. For death claims, details are as follows :
 - 7.1 Natural death.
 - 7.2 The policy exceeds the right to dispute (contestability period is 1 year or 2 years, depending on the insurance plan).
 - 7.3 No CI rider.
 - 7.4 Claim request evidence of every beneficiary.
8. 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).
9. 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 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.

- MTL Customer Service Centers nationwide or the Company's life insurance agents.
- MTL Click Application : In E-KYC menu by attaching a color photograph (taken no more than 6 months) and a photo of ID card.
- 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.

Find network hospitals at



MTL Click Application by clicking "More "



Hospital finder/Branch.



www.muangthai.co.th



Find a hospital near you.

Checking health and accident claim status

You can conveniently check the status at MTL Click Application by clicking



Submit Claim



Check Claim Status.

All you must know about policy services

policy rights for smooth life



Free look period

The insured is entitled to cancel the policy within the specified period (free look period) from the day the insured receives the policy from the Company according to the policy conditions. The Company shall return remaining premium/free look refund after deducting the Company's expense and/or actual health checkup fee (if any). However, the right can only be exercised when the insured has not yet requested for claim from the policy. If it exceeds the specified period and you request to cancel or surrender the policy with whatever reasons, you may not receive a refund or the amount may be less than the paid premium which is according to the policy conditions.

Steps and Processes

1. Prepare documents.
2. Submit documents.
3. Consider policy cancellation.
4. Make premium refund/make free look refund.
5. Receive premium refund/receive free look refund.

Required documents and contact channels

- **In case of postal mail, send the documents to "Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310"**

Required documents :

1. Policy (Police report is required in case of lost policy), unless the Company has issued the electronic policy.
2. Form of intent for claiming policy rights (free look).
3. Copy of insured's ID card certified true copy with "religion" information crossed out until it cannot be read and sign to certify. In case it is not crossed out, it is deemed that you consent the Company to cross out your religion information on your behalf.

Additional document : Copy of passbook page with name of the insured (in case of money transfer via bank account) certified true copy.

- **MTL Customer Service Centers Nationwide**

In case the insured proceeds by him/herself

Required documents : Form of intent for claiming policy rights (free look).

In case the insured authorizes another person to proceed on his/her behalf

Required documents :

1. Policy (Police report is required in case of lost policy), unless the Company has issued the electronic policy.
2. Form of intent for claiming policy rights (free look).
3. Power of attorney with copy of ID card of the insured and the grantee certified true. Please cross out "religion" information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your "religion" information on your behalf.

Additional document : Copy of passbook page with name of the insured (in case of money transfer via bank account) certified true copy.

- **Video Call Tel. 1766**

For customers who purchase ordinary life insurance policies through Agency Channel, simply call 1766 and notify that you want to exercise the right to cancel the policy. After that, choose to receive a link for communication via SMS or email, and click on the received link. The staff will confirm personal information. With just these steps, you can start using the video call service to immediately exercise your right to cancel the insurance policy.

- **Duration**

The Company shall consider the policy cancellation request and make a premium refund according to the contract conditions within a period of 15 days from the day the Company receives the request and complete documents. Payment will be made by transferring funds to a bank account or issuing a cheque (A/C Payee) in the name of the insured, as per your stated preference.

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.

Warnings

1. A policy surrender will lead to the termination of coverage as well as the coverage of the riders attached to the policy.
2. A policy surrender may impact the premium amount eligible for annual personal income tax deduction.

Steps and Processes

1. Prepare documents.
2. Submit documents.
3. Consider policy surrender.
4. Make surrender value payment.
5. Receive surrender amount.

Required documents and contact channels

- **In case of postal mail, send the documents to "Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310"**

Required documents :

1. Policy (Police report is required in case of lost policy), unless the Company has issued the electronic policy.
2. 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)).
3. 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.

Additional document : Copy of passbook page with name of the insured (in case of money transfer via bank account) certified true copy.

- **MTL Customer Service Centers Nationwide**

- In case the insured proceeds by him/herself**

- Required documents : 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)).

- In case the insured authorizes another person to proceed on his/her behalf**

- Required documents :

- 1. Policy (Police report is required in case of lost policy), unless the Company has issued the electronic policy.
 2. 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)).
 3. Power of attorney with copy of ID card of the insured and the grantee certified true copy. Please cross out "religion" information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your "religion" information on your behalf.

- Additional document : Copy of passbook page with name of the insured (in case of money transfer via bank account) certified true copy.

- **Video Call Tel. 1766**

- For customers who purchase ordinary life insurance policies through Agency Channel, simply call 1766 and notify that you want to exercise the right to cancel the policy. After that, choose to receive a link for communication via SMS or email, and click on the received link. The staff will confirm personal information. With just these steps, you can start using the video call service to immediately exercise your right to cancel the insurance policy.

- **Duration**

- The Company shall consider the policy cancellation request and make a premium refund according to the contract conditions within a period of 15 days from the day the Company receives the request and complete documents. Payment will be made by transferring funds to a bank account or issuing a cheque (A/C Payee) in the name of the insured, as per your stated preference.

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.



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.
* 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 * 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.	* 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). * In case the insured passes away during the period of extended term, the Company shall pay the sum insured to the beneficiary.

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 and contact channels

- **In case of postal mail, send the documents to “Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310”**

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)).
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.

- **MTL Customer Service Centers Nationwide**

- In case the insured proceeds by him/herself**

- Required documents : 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)).

- In case the insured authorizes another person to proceed on his/her behalf**

- 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)).
 2. Power of attorney with copy of ID card of the insured and the grantee certified true. Please cross out "religion" information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your "religion" information on your behalf.

Request for rider amendment, cancellation or application

Required documents and contact channels

- **In case of postal mail, send the documents to "Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310"**

- Required documents :

- 1. Request form of rider amendment, cancellation or application.
 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.

- **MTL Customer Service Centers Nationwide**

- In case the insured proceeds by him/herself**

- Required documents :

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

- In case the insured authorizes another person to proceed on his/her behalf**

- Required documents :

- 1. Request form of rider amendment, cancellation or application.
 2. Health checkup result/Statement of the insured about health history. (according to the rider's criteria).
 3. Power of attorney with copy of ID card of the insured and the grantee certified true. Please cross out "religion" information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your "religion" information on your behalf.

Warning

A policy surrender may impact the premium amount eligible for annual personal income tax deduction.

Request to change insurance plan/reduce sum insured

Required documents and contact channels

- **In case of postal mail, send the documents to “Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310”**

Required documents : Request form for amending, correcting or claiming the policy benefit according to the insurance contract.

- **MTL Customer Service Centers Nationwide**

In case the insured proceeds by him/herself

Required documents : Request form for amending, correcting or claiming the policy benefit according to the insurance contract.

In case the insured authorizes another person to proceed on his/her behalf

Required documents :

1. Request form for amending, correcting or claiming the policy benefit according to the insurance contract.
2. Power of attorney with copy of ID card of the insured and the grantee certified true copy. Please cross out “religion” information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your “religion” information on your behalf.

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.

Request to change the mode of premium payment

Required documents and contact channels

- **In case of postal mail, send the documents to “Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310”**

Required documents : Request form for amending, correcting or claiming the policy benefit according to the insurance contract.

- **MTL Customer Service Centers Nationwide**

In case the insured proceeds by him/herself

Required documents : Request form for amending, correcting or claiming the policy benefit according to the insurance contract.

In case the insured authorizes another person to proceed on his/her behalf

Required documents :

1. Request form for amending, correcting or claiming the policy benefit according to the insurance contract.
2. Power of attorney with copy of ID card of the insured and the grantee certified true. Please cross out “religion” information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your “religion” information on your behalf.

Request to change/revise the information in the policy

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

Required documents and contact channels

- **In case of postal mail, send the documents to “Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310”**

Required documents :

1. Request form for amending, correcting or claiming the policy benefit according to the insurance contract.
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.

- **MTL Customer Service Centers Nationwide**

In case the insured proceeds by him/herself

Required documents : Request form for amending, correcting or claiming the policy benefit according to the insurance.

In case the insured authorizes another person to proceed on his/her behalf

Required documents :

1. Request form for amending, correcting or claiming the policy benefit according to the insurance contract.
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.
5. Power of attorney with copy of ID card of the insured and the grantee certified true copy (in case the insured does not undertake the process by him/herself). Please cross out “religion” information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your “religion” information on your behalf.

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.

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.

Steps and Processes

1. Prepare documents.
2. Submit documents.
3. Consider policy loan.
4. Transfer policy loan.
5. Receive policy loan.

Required documents and contact channels

- **In case of postal mail, send the documents to “Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310”**

Required documents :

1. Form of policy loan contract.
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. Policy (Police report is required in case of lost policy), unless the Company has issued the electronic policy
- Additional document : 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 and copy of passbook page with name of the insured (in case of money transfer via bank account) certified true copy.

- **MTL Customer Service Centers Nationwide**

In case the insured proceeds by him/herself

Required documents : Form of policy loan contract.

In case the insured authorizes another person to proceed on his/her behalf

Required documents :

1. Policy (Police report is required in case of lost policy), unless the Company has issued the electronic policy.
2. Form of policy loan contract.
3. Power of attorney with copy of ID card of the insured and the grantee certified true copy. Please cross out “religion” information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your “religion” information on your behalf.

Additional documents :

1. 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.

- **Duration**

The Company shall consider the policy loan request and transfer the policy loan according to the contract conditions within a period of 15 days from the day the Company receives the request and complete documents. Payment will be made by transferring funds to a bank account or issuing a cheque (A/C Payee) in the name of the insured, as per your stated preference.

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 and contact channels

- **In case of postal mail, send the documents to "Muang Thai Life Assurance Public Company Limited, 250, Ratchadapisek Rd., Huay Kwang, Bangkok, 10310"**

Required documents :

1. Request form of insurance policy renewal/reinstatement.
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.

- **MTL Customer Service Centers Nationwide**

In case the insured proceeds by him/herself

Required documents :

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

In case the insured authorizes another person to proceed on his/her behalf

Required documents :

1. Request form of insurance policy renewal/ reinstatement.
2. Health checkup document, Anti/HIV test result (according to the policy renewal conditions).
3. Health treatment record (if any).
4. Power of attorney with copy of ID card of the insured and the grantee certified true. Please cross out "religion" information until that information cannot be read, and sign to certify the amendment. In case you did not do so, you consent the Company to cross out your "religion" information on your behalf.

- **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. How long is the grace period for renewal premium payment?

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

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

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. 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 ?

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.

4. What is the result of not paying premium during the grace period?

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.

Transactions relating to unit-linked life insurance and universal life insurance

for policyholders of mDesign (3-year, 5-year, 10-year, and up-to-age-99 premium payment plans), mOne, mOnePlus, mOnePlus Sure, mGrow 615, and Muang Thai UL Plus.



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.

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 cash surrender value according to the conditions stated in the policy.

Changes of insurance contract details/ changes and revision of rider

1. Request to increase or decrease sum insured.
2. Request to change mode of premium payment and request for premium holiday (for regular premium payment).
3. Base plan insurance premium reduction.
4. Changes and revision of rider (for mDesign (3-year, 5-year, 10-year, and up-to-age-99 premium payment plans), mOnePlus, mGrow 615, and Muang Thai UL Plus.).

Changes that affect investment allocation

Unit-Linked Life Insurance

1. Top-Up Premium Payment :

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

2. Fund switching :

The insured can notify the request to partially or wholly switch funds from one fund to other funds.

3. Partial withdrawal :

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

4. MTL Portfolio Management Service :

The insured can choose to receive MTL Portfolio Management. The Company will determine an appropriate investment policy based on the applicable risk level including fund selection, effective investment allocation, performance monitoring, and automatic fund switching based on current situations.

5. 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.

6. Premium Redirection (mDesign (3-year, 5-year, 10-year, and up-to-age-99 premium payment plans) and mGrow 615) :

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.

Remark : Premium redirection will be activated in the next which will not affect the original investment.

Universal Life Insurance

1. Partial withdrawal :

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

2. Top-Up Premium Payment :

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

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, subject to the conditions specified in the policy.

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

1. Your life insurance agent.
2. 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 Portfolio Management Service.

Investment Return Update

The insured can check investment return of the funds through :

1. Financial statement/statement of holding.
2. MTL Click application.
3. www.muangthai.co.th
4. MTL Customer Contact 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.

Warnings :

1. Please study details of coverage, conditions, and risks before making a decision to purchase insurance.
2. Premium holiday will be effective as long as the investment value is sufficient to pay the policy expenses.
3. Partial withdrawal may result in the decrease of benefits and coverage.
4. Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount excluding investment proportions and premium amount eligible for annual personal income tax deduction.

Special privileges for MTL customers

who are Muang Thai Smile Club members.



Special privileges for MTL customers

Muang Thai Smile Club helps members enjoy happiness in every aspect of life through its unique identity as a club of happiness and smiles. Members can enjoy a wide range of activities and privileges covering all lifestyles, carefully selected by Muang Thai Smile Club. Simply present your digital membership card on the MTL Click application, or use Smile Points to participate in activities or redeem discounts and special privileges from partner shops nationwide throughout the year.

Exclusive Privileges for Muang Thai Smile Club Members for 2026*

- 1. Exclusive Privilege :** Members at the Prestige, Beyond Prestige, and The Ultimate tiers can choose 1 out of 4 lifestyle packages Health and Wellness, Entertainment, Travel, or Dining via the "Privileges for You" menu on the MTL Click application.
- 2. Product Privilege :** Special privileges for members according to the conditions of each participating insurance product, such as Health Rider and/or Critical Illness Rider (CI), ShieldLife products, and unit-linked insurance plans. Privileges can be accessed via the "Privileges for You" menu on the MTL Click application.
- 3. Smile Points :** Points accumulated from premium payments according to the campaign conditions can be redeemed for services or privileges from Muang Thai Smile Club, including options that use Smile Points and discount offers that do not require Smile Points.
- 4. Fit Point :** Points accumulated from health activities (walking/running or uploading health check-up results) can be collected and redeemed for renewal premium discounts of up to 15%.**

* Eligibility for privileges: Applicable to members whose premium payments meet the required conditions between 1 January 2025 and 31 December 2025, with receipts issued by 31 January 2026.

** Maximum discount of 15% is available for members from membership year 6 onward (maximum value not exceeding 7,500 Baht).

Remark : Terms and conditions are as determined by Muangthai Life Assurance PCL.

Channels to check or redeem accumulated Smile Points

1. MTL Click Application.
2. MTL Mini Click (for checking accumulated Smile Points).
3. Customer Service Center of Muang Thai Life Assurance nationwide.
4. 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 and activities

1. MTL Click Application.
2. Customer Service Center of Muang Thai Life Assurance nationwide.
3. Tel. 1766, press 4 (during business days and 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

1. Your life insurance agent.
2. Customer Service Center of Muang Thai Life Assurance nationwide.
3. Tel. 1766, 24/7.
4. MTL Click Application.



MTL Click Application

All services in one application



MTL Click Application

Make your insurance simple with the latest application from Muang Thai Life Assurance PCL. "MTL Click Application" is an all-in-one application which helps you to easily manage your insurance policies.

1. New Feature : Automatic premium payment service via credit/debit card account (CCP/APP). "No more worries about forgetting premium payments live life to the fullest without interruption." Sign up for automatic premium payments via credit/debit card (CCP/APP) for a convenient and worry-free experience. Your policy coverage remains uninterrupted as we take care of your payments automatically, ensuring you never miss a premium due date.

Remark : Available only for insurance plans in accordance with the Company's conditions.

2. 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).

3. 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.

4. Health, accident, disability, and death claim services with status-checking feature.

5. You can check the insurance approval status, for example, whether it is in the underwriting process or whether any additional documents are required.

6. Additional document filing service in case of underwriting a new policy, making a claim and policy services.

7. Service for policy information amendment.

8. Service for paying premiums for multiple policies at once/policy loan repayment/automatic loan repayment of which security is guaranteed with the standard security service (via K Plus, LH Banking M Choice, SCB Easy App, KMA, BAY, BBL App, 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.

9. Services for top-up premium payment, fund switching, premium redirection, and automatic fund rebalancing.

10. Information of policy benefit to keep yourself updated, and you can apply for a service to receive policy benefits via bank account/PromptPay.

11. 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.

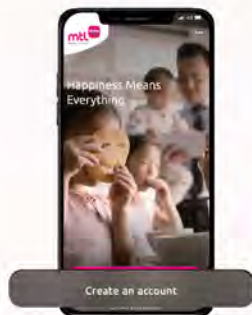
12. Notification for renewal premium payment.

13. Online consultation with doctors via Tele-medicine service.

14. Redeem the points for activity participation and privileges from Muang Thai Smile Club.

15. Fit Point : Enjoy engaging in activities to collect Fit Points and redeem them for renewal premium discounts! (available for Health User tier members).

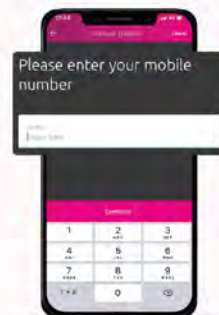
For the first usage, just follow these 7 steps



1 Create a new account.



2 Create username and password.



3 Insert the telephone number and receive OTP for self-authentication.



4 Choose a Login method, including Face ID, Fingerprint scanning or a 6-digit password.



5 Click to add policies.



6 Fill details in case of the following.

- For Individual insurance, fill in the identification number and date of birth.



- For group insurance, fill in the group insured's number, date of birth, and identification number.



7 Click to review benefits and coverage such as the room benefits, medical expense coverage, etc.

MTL Mini Click

Easily Check Everything via LINE Application



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.

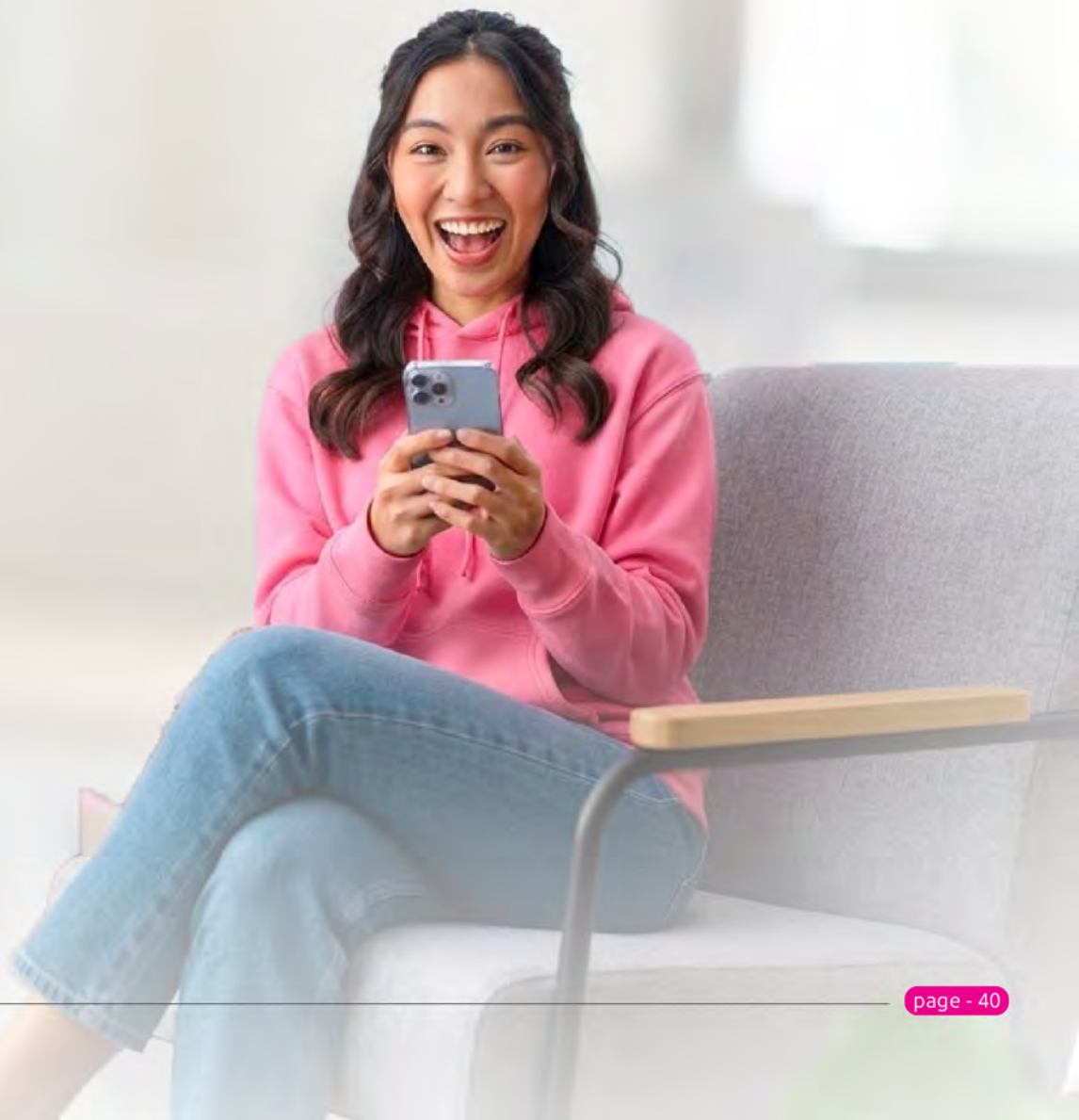
3. Notification of premium payment due date

4. Customer Service Centers and hospitals near you

5. Smile Points

6. Check your tax benefits

- Submit a request to apply for tax deduction benefits.
- Download the insurance premium payment certificate for the year 2025.



To register

1 Add friend with Line official account



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



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

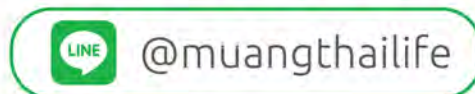


4 Enter phone number you provided in the latest policy to receive OTP.



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.

Add friend!



SCAN HERE

Video Call Service

the more you use, the more convenient it gets;
seamless for all generations



Video Call Service

Video Call Service...Real-time transaction, catering to all generations seamlessly. Comprehensive service features make your transactions easier, more convenient, faster, and safer. It's like visiting a Customer Service Center of Muang Thai Life Assurance in person.

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 :
 - 3.1 Life and health insurance purchases.
 - 3.2 Online premium payments/policy loan repayments/automatic loan repayments.
 - 3.3 Policy Loans (Loans secured by an insurance policy).
 - 3.4 Policy renewal (in case of lapsation within 180 days).
 - 3.5 Apply and change to receive policy benefits via automatic bank account/PromptPay.
 - 3.6 Cancel and change automatic premium deduction via credit card.
 - 3.7 Policy adjustments
 - Changes name-surname, title, address, phone number and email.
 - Changes in premium payment modes.
 - Extended term insurance.
 - Paid-up policy.

Convenient, Simple, and Available via Various Channels

1. Call Tel. 1766.
2. MTL Click Application.
3. IVR by calling Tel. 1766 (IVR).

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.
4. Service conditions are specified by Muang Thai Life Assurance PCL.



SCAN HERE

MTL Smile Touch : Seamless Contact Experience

New happy experience through seamless services



MTL Smile Touch : Seamless Contact Experience

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.

Seamless Contact Experience

If you prefer chatting

Live Chat (07.00 - 23.00 hrs.) at muangthai.co.th

If you prefer calling

Call Tel. 1766, available 24/7.

If you prefer just clicking or self-service

MTL Click Application.

If you like face-to-face service

Video Call Tel. 1766. (the service is available on Monday-Friday, excluding Saturdays, Sundays, and public holidays, from 8.30 a.m. to 5 p.m.).

If you want to meet with friendliness and smile

Visit your nearest MTL Customer Service Center (during business days and hours).

If you require a consultant to take care of you

Contact our Smile Care Team or your life insurance agent/your servicing channel.



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MTL Global Connect

Peace of mind when sick abroad,
hospitalized at hospital coordinated by MTL Global Connect around the world
under your coverage plan without advance payment.



MTL Global Connect

Before receiving the service, please always coordinate with MTL Global Connect by calling Tel. +66 2290 2424, press 1. Peace of mind anytime, anywhere with MTL Global Connect, a special service for Muang Thai Life Assurance customers.

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.

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.

Remark :

1. Please always contact MTL Global Connect by calling Tel. +66 2290 2424, press 1, before receiving the service.
2. Provides inpatient service (IPD) only.
3. Conditions are as specified by Muang Thai Life Assurance PCL.
4. Service for customers who hold the health riders specified by the Company:
 - Hospital and Surgical Benefit Health Rider (H&S).
 - Takaful Hospital and Surgical Benefit Health Rider (H&S).
 - VIP Health Rider.
 - Mao Chai Rider.
 - Extra Care/Extra Care Plus Rider.
 - Mao Chai Extra Rider.
 - Premium Health Care Rider.
 - Smart Health Rider.**
 - D Health/D Health Plus/D Health Lite Rider.**
 - Elite Health/Elite Health Plus Rider** (Subject to chosen coverage area).

**Remark :

Smart Health, D Health, D Health Plus, Elite Health and Elite Health Plus Rider outside the coverage area shall be available for this service only in case an insured travels outside the coverage area and suffers an injury or emergency illness requiring urgent treatment which occurs within the first 90 days of traveling outside the coverage area only (according to policy conditions).



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

MTL Global Doctors

The Second Medical Opinion Service



MTL Global Doctors

It includes a second medical opinion service, where diagnoses are reviewed and additional treatment recommendations are provided by leading medical specialists in both major and sub-specialties worldwide. The service is available in Thai and English, 24 hours a day.

The second medical opinion service is suitable for :

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

Simple Steps When Customers Are Diagnosed with a Disease and Seek a Second Medical Opinion:

1. Contact MTL Global Doctors at Tel. 0 2290 2424, press 2 and there will be the staff who is responsible for management and collection of your medical treatment records.
2. Submit the questions to the staff for the medical consultation with a specialty doctor.
3. Sign the document to consent MTL Global Doctors to collect and analyze the health information.
4. MTL Global Doctors selects the specialty doctor based on your necessity.
5. MTL Global Doctors consults the specialty doctor to diagnose and provide additional treatment guidelines.
6. You will receive the diagnosis report. MTL Global Doctors Team will explain details and answer your questions via phone.

Terms of Service for MTL Global Doctors :

1. Call Tel. 0 2290 2424, press 2.
2. Customers who are automatically eligible for the second medical opinion service from MTL Global Doctors must :
hold a health and critical illness rider as specified by the Company :
 - Elite Health/Elite Health Plus Rider (all plans).
 - Smart Health Rider (all plans).
 - CI Perfect Care Rider.
 - Multiple CI Rider.
 - Happy Lady Rider.
 - Happy Lady Plus Rider.

The service is available from today to 31 December 2026, or until the health and critical illness riders as specified by the Company are terminated (whichever comes first).

Additional services

Personal Case Management (Offering support and assistance)

If you would like us to provide advice, provide assistance and facilitate in the case of further treatment according to the advice of a specialist doctor who provides a second opinion :

- 1.You will receive assistance in accessing care from a medical team that best fits your needs.
- 2.This includes providing information, scheduling appointments, and coordinating with hospitals for your treatment.
- 3.The service also provide information, coordination, booking appointments necessary for travel, booking accommodation, including visa applications, COVID-19 testing, and other assistance services.

Remark :

1. The turnaround time for receiving a second medical opinion is approximately 15 business days, provided no additional medical documents or information are required.
2. This is a special service for customers who hold health and critical illness riders, as specified by the Company.
3. Muang Thai Life Assurance Public Company Limited is only a recommender of this service to customers.
4. Conditions are as specified by Muang Thai Life Assurance PCL.



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MTL Health Buddy

Takes Care of All Health-Related Matters.



MTL Health Buddy

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.

What services MTL Health Buddy provides?

- 1.Free consultation with medical specialists via telephone.
- 2.Medication advice and consultation provided by pharmacists.
- 3.Patient Assistance Program (PAP) for cancer patients.
- 4.Discounts and exclusive privileges from leading participating hospitals include medication discounts, room rate discounts, room upgrade services, personal assistants, reserved parking, bedside visit services, and many more.

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 is intended for providing health consultations for non-emergency and non-urgent illnesses only.
4. Conditions are as specified by Muang Thai Life Assurance PCL and participating hospitals.



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Protect your rights

by understanding insurance terms



Protect your rights by understanding insurance terms

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.

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.

Direct Claim and Fax Claim

1. **Direct Claim** is a claim method which the insured is required to directly request for medical compensation with the insurance company.
2. **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.

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.

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.

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."

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.

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.

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
- Online channels : Official Account : Muang Thai Life in      
- Email : 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 life insurance products, for more information, please contact your life insurance agent/your servicing channel or Muang Thai Life Assurance Customer Service Centers nationwide or call Tel. 1766, available 24/7.