

Live your Life with Confidence  
and Embrace Freedom in Every Moment.



Personal Accident Rider  
**PA Easy Plan 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.



**PA Easy  
Plan Rider  
(UDR)**  
For Investment-Linked  
Insurance Plan<sup>(1)</sup>

Enjoy the freedom to live your life.  
Choose the accident coverage that's right for you!  
Protected **everywhere, anytime, 24/7.**



Sick? We pay. Covers medical expenses of up to **300,000 Baht<sup>(2)</sup>** per accident.



Coverage of up to **10,000,000 Baht<sup>(2)</sup>** in case of accidental death.



Peace of mind anywhere, **24/7 around the world.**



Insurable age is from **30 days - 85 years.**

(1) A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy.  
(2) In case of choosing Plan 7 with coverage of 10,000,000 Baht.

# Coverage benefits

Unit: Baht

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Insurable age	30 days - 85 years		16-85years		16 - 75 years		16 -60years
1. Death, Loss of Organs, Eyesight, Hearing, Speech or Permanent Disability* from**							
1.1 Accident which is <u>not</u> due to riding or being a passenger on a motorcycle, up to	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000
1.2 Being murdered or physically assaulted, up to	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000
1.3 Accident which is due to riding or being a passenger on a motorcycle, up to	150,000	250,000	500,000	500,000	500,000	1,000,000	1,000,000
1.4 Public accident, up to	600,000	1,000,000	2,000,000	4,000,000	6,000,000	10,000,000	20,000,000
2. Medical treatment	15,000	25,000	50,000	100,000	150,000	200,000	300,000

Remarks: \*Benefits of death, loss of organs, eyesight, hearing, speech or permanent disability shall be in accordance with the percentage stated in the policy.

\*\*The Company shall pay the maximum benefit under No.1. only!.

## Exclusions of PA Easy Plan Rider (UDR) from a total of 20 clauses, for example:

This rider does not cover death, loss of organs, loss of eyesight, hearing, speech, total and permanent disability, and medical expenses from the following causes:

1. Acts of the insured while under the influence of alcohol, narcotic drugs or narcotic substances that impairs the insured's mental faculty. The term "under the influence of alcohol" is in case of having blood alcohol concentration (BAC) test result of 150 mg/dL or over.
2. Suicide, suicide attempt or self-inflicted injury.
3. Exposure to germs or parasitic infections with exception to disease infection or tetanus or rabies as a result of accidental wound.
4. Medical or surgical treatment unless it is necessary to carry out such treatment due to injury which is entitled to receive coverage under this rider and is carried out within the period specified in the rider.
5. Miscarriage, etc.

## Remarks:

1. PA Easy Plan Rider (UDR) is a marketing name of Personal Accident Rider.
2. The Company will not consider providing insurance for individuals engaged in high-risk occupations, such as high-rise window cleaners, professional boxers, wrestlers, motorcycle taxi drivers, ten-wheeler truck drivers, firefighters, stunt performers, substitute actors (stand-ins), jockeys, horse trainers, horse grooms, animal trainers, diver, forest workers (in the forest), police, and military personnel (in field service).
3. PA Easy Plan Rider (UDR) must be purchased to be attached to an insurance policy. The coverage period of this rider must not exceed the coverage period of the life insurance policy to which this rider is attached to.
4. Underwriting is subject to the Company's rules.
5. The cost of insurance of this rider is partially eligible for tax deduction according to the Revenue Department.
6. Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount eligible for annual personal income tax deduction.

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



MUANG THAI LIFE ASSURANCE

## Happier and More Special with Privileges for Our Important Customers



**Muang Thai Smile Club Members**  
enjoy a variety of activities and privileges for all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click Application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.



**MTL HEALTH BUDDY**

**Comprehensive Health Care Privileges for MTL Customers**

Health privileges for our valued customers to consult MTL Health Buddy by calling Tel. 0 2290 2424, press 3, for the following health services and benefits.

- Consult about health problems
- Find a specialist physician
- Find a specialized medical center
- Make appointment for hospitalization
- Targeted therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL only suggests the services to the customers.



**MTL Click Application**

All-in-One Services from MTL to make it easy for you, convenient anywhere and anytime

**No concern about your policy. Wherever you are, you can receive our following services.**

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



Download

Sales representative ..... ID LINE .....

Phone number ..... Sales presentation date .....

Muang Thai Life Assurance PCL  
250 Rachadaphisek Rd., Huaykwang, Bangkok 10310

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

muangthai.co.th Muang Thai Life

Scan QR code to enter the website.



MTL\_2-02-04-0446\_17/03/2026