



MUANG THAI LIFE
ASSURANCE

Coverage for Accidents No Accident, Get No Claim Bonus

Personal Accident
PA Return Cash



MTL_2-02-04-0315_04/04/2567



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

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

muangthai.co.th Muang Thai Life

mtl เมืองไทย
ประกันชีวิต
MUANG THAI LIFE

mtl | Accident



PA Return Cash

No Accident Get No Claim Bonus⁽¹⁾



Receive medical expense coverage of up to **100,000 Baht⁽²⁾**
Plus daily compensation of **1,000 Baht**



No advance payment for medical expense once presenting **Easy PA Credit** for receiving medical treatment from network hospitals⁽³⁾



Coverage in case of death or disability from public accident of up to **2,000,000 Baht⁽²⁾**



Fixed premium throughout the insurance contract

Coverage Plan Schedule

Benefit

Plan 1
500,000

Plan 2
700,000

Plan 3
1,000,000

1. Death, total and permanent disability, dismemberment, and others⁽⁴⁾ due to

1.1 Accident which <u>is not due to</u> riding or being a passenger on a motorcycle, up to	500,000	700,000	1,000,000
1.2 Public accident, up to	500,000	1,400,000	2,000,000
1.3 Accident which <u>is due to</u> riding or being a passenger on a motorcycle, up to	250,000	350,000	500,000
1.4 Being murdered or physically assaulted, up to	500,000	700,000	1,000,000
1.5 Strike, riot or terrorism, up to	500,000	700,000	1,000,000
2. Medical treatment expense, up to	50,000	70,000	100,000
3. Daily compensation while being hospitalized as an inpatient due to accident ⁽⁵⁾	1,000	1,000	1,000

4. In case the insured renews the policy for 3 consecutive years from the insurance contract formation date; and for every 3 years, if the insured has never received the benefit items 1 to 3, the insured shall receive benefit which is equivalent to premium paid for the last policy year⁽⁶⁾.

Insurance premium per year for occupation class 1 and 2

Insurable age	Plan 1	Plan 2	Plan 3
6-63 years ⁽⁷⁾	4,500	6,000	8,000

Remark:

- (1) In case the insured renews the policy for 3 consecutive years from the insurance contract formation date; and for every 3 years; if the insured has never received benefits according to the insurance policy, the insured shall receive benefit which is equivalent to premium paid for the last policy year.
- (2) For coverage plan 1,000,000 Baht
- (3) When receiving medical treatment from network hospitals, the insured shall present ID Card or a card issued by the government (with your photo on it), together with Easy PA Credit Card for identity verification to receive medical treatment due to accident at network hospitals without advance payment according the insured's chosen medical expense limit. In case the insured is not convenient to receive medical treatment at network hospitals, the insured can receive treatment at another hospital by making advance payment. Then, the insured can reimburse from the Company by submitting a medical certificate and an original receipt.
- (4) Benefits in case of dismemberment and others, including loss of eyesight or hearing or speech, shall be in accordance with the percentage stated in the policy.
- (5) The Company shall pay the daily compensation while the insured is being hospitalized of up to 365 days per each injury.
- (6) The insured may not receive the benefit item 4 if the insured renews the policy until the insured's age exceeds the insurable age, resulting in the policy not being renewed for 3 consecutive years.
- (7) The policy can be renewed until age of 65 and provides coverage until age of 66.
 - For the benefit items 1.1 – 1.5, the Company shall pay the benefit for the item with the highest amount only.
 - The insurance shall not cover medical treatment expense and daily compensation benefit while being hospitalized according to the items 2 and 3 due to strike, riot and terrorism.
 - This premium is basic information and is subject to change due to many factors such as age, individual occupation class, the Company's claim experience, etc. The premium must be approved by the Registrar. Conditions are as specified in the insurance policy.
 - Underwriting is subject to the Company's rules.
 - Premium **is partially eligible** for personal income tax deduction according to the criteria specified by the Revenue Department.

Exclusions of PA Return Cash from a total of 19 clauses

For example, it shall not cover any loss or damages due to or a result of either of 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) Back pain as a result of Disc herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis and defect, or Spondylolysis unless there is fracture or dislocation of the spine caused by accident
- (4) Medical or surgical treatment, except if there is a necessity to carry out such treatment due to injury received, which is entitled to receive coverage under this insurance policy and is carried out within the period specified in this insurance policy.
- (5) Miscarriage, etc.

Warning: Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance every time.

Disclaimer: This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.