




# Smart Silver Campaign Smart Silver Plus Campaign



- ☑ Choose the plan of your choice
- ☑ Choose to receive lump sum or monthly benefit<sup>(1)</sup>
- ☑ Choose the coverage as you need
  -  Alzheimer's disease and hemorrhagic stroke or ischemic stroke
  -  Total and permanent disability
  -  Broken bone

Remark:

(1) For coverage of Alzheimer's disease and hemorrhagic stroke or ischemic stroke, and total and permanent disability only



## Health problems and accidents frequently found in the elderly need attention and should not be overlooked

As the age increases, physical strength may deteriorate.

It may be a cause of various diseases. Most of the elderly are at higher risk of brain diseases, especially stroke and Alzheimer's disease.



Stroke is the second leading cause of death in Thailand



Increase in prevalence of Alzheimer's disease



Falling is a major cause of disability in the elderly.

According to the Department of Disease Control, stroke is the second leading cause of death in Thailand, and tends to constantly increase. Moreover, there is an increase in the prevalence of Alzheimer's disease which cannot be fully cured. Patients with these diseases must live in disability for 10-20 years, and if they postpone seeing a doctor, the diseases can be fatal.

Another issue found frequently among the elderly is a case of broken bone, mainly due to falling which causes broken or fractured hips, and head injuries. Falling is a major cause of disability in the elderly, and they may experience complications which can lead to death.

Get the Coverage to Ease Your Concerns

## Smart Silver Campaign and Smart Silver Plus Campaign



### Choose the plan of your choice, choose the coverage for a disease you are worried about

- Alzheimer's disease and hemorrhagic stroke or ischemic stroke
- Total and permanent disability
- Broken bone



### Choose to receive benefit

Choose to receive lump sum or monthly benefit<sup>(1)</sup>, and the beneficiary can be either a facility for dependent persons or hospitals for the seniors in the MTL's list of ecosystem partners<sup>(2)</sup>



### Insurable age

Entry age is 40 - 80 years old with coverage period until the age of 81

#### Remarks:

(1) For coverage of Alzheimer's disease and hemorrhagic stroke or ischemic stroke, and total and permanent disability only

(2) Standardized network facilities for dependent persons or hospitals for the seniors certified by the Ministry of Public Health.  
See the list at [www.muangthai.co.th](http://www.muangthai.co.th)

## Brief Coverage

Coverage agreement for Alzheimer's disease and hemorrhagic stroke or ischemic stroke

Campaign	Plan / Benefit				
	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Smart Silver Campaign	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Smart Silver Plus Campaign <sup>(3)</sup>					
- Monthly benefit	15,000	30,000	45,000	60,000	75,000
- Total benefit up to	1,800,000	3,600,000	5,400,000	7,200,000	9,000,000

Coverage agreement for total and permanent disability

Campaign	Plan / Benefit				
	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Smart Silver Campaign	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Smart Silver Plus Campaign <sup>(3)</sup>					
- Monthly benefit	15,000	30,000	45,000	60,000	75,000
- Total benefit up to	1,800,000	3,600,000	5,400,000	7,200,000	9,000,000

Coverage agreement for broken bone

Smart Silver Campaign and Smart Silver Plus Campaign		
Coverage	Plan / Benefit	
	250,000	500,000
1. Medical expense <sup>(4)</sup>	As charged	As charged
1.1 Pelvic fracture or vertebral fracture (except femur or coccyx), up to	250,000	500,000
1.2 Fracture of other bones besides those stated in No. 1.1, up to	125,000	250,000
2. Expenses of nurse, nursing assistant or professional caregiver based on physician's suggestion	As charged	As charged
- Total benefit per day, up to	1,000	2,000
- Total benefit per policy year, up to	30,000	60,000

**Remarks:**

(3) In case of death during the benefit payout period, the beneficiary will receive benefit which is equivalent to sum insured amount less the paid benefits.

(4) Total coverage of the benefits No. 1.1 and 1.2 will be paid up to 100% of the sum insured amount in that policy year.

# Underwriting Criteria

<b>Insurable age</b>	Entry age is 40 - 80 years old
<b>Premium Payment Period</b>	1 year, and the premium payment can be made until 80 years old*
<b>Coverage Period</b>	1 year, with coverage provided until 81 years old*
<b>Health Checkup</b>	As specified by the Company

\*It must not exceed the coverage period of the life insurance policy that this rider is attached to.

**Remarks:**

- Smart Silver Campaign is a marketing name of Smart Care Rider and Smart Silver Plus Campaign is a marketing name of Smart Care Plus Rider.
- The coverage of this rider must not exceed the coverage period of the life insurance policy that this rider is attached to.
- Premium of this rider is eligible for tax deduction. Conditions are as specified by the Revenue Department.
- Underwriting is subject to the Company's rules.

**Warning:**

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



**General provisions of Smart Silver Campaign and Smart Silver Plus Campaign which should be acknowledged before making a decision to purchase insurance are as follows:**

• **The Company shall neither contest nor object the validity of this rider**

when this rider is in force while the insured is alive from 2 years onwards from the effective date of this rider or the date that the insured has entered into this rider with the Company for at least 2 years consecutively and the insured is alive for at least 2 years or the latest reinstatement date or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest. In case the Company approves to increase the sum insured, the Company shall be able to either contest or object the validity of the rider for the increased sum insured amount only.

• **Adjustment of premium**

The Company may adjust premium on the policy anniversary date due to the following factors.

- (1) Age and occupation class of each person
- (2) Higher medical expenses or overall claim experience of the portfolio of this rider whereby the Company shall notify the insured in writing via a registered mail or other means accepted by the insured at least 30 days in advance.

The premium adjustment must comply with the rate approved by the Registrar.

**Smart Silver Campaign and Smart Silver Plus Campaign  
Coverage agreement for Alzheimer's disease and hemorrhagic stroke or ischemic stroke**

**There are 6 clauses of the rider's exclusions, for example;**

The Company shall not cover Alzheimer's disease and hemorrhagic stroke or ischemic stroke which are directly or indirectly, wholly or partly caused by any of the following causes.

- (1) Abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses, or the critical illnesses that incurred before the effective date or the reinstatement date or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest. In this regard, in case the Company approves to increase the sum insured amount, the Company shall not cover the increasing sum insured amount only, unless the insured makes declaration for the Company's acknowledgment and the Company accepts such risk without conditions to exclude such coverage;
- (2) Commit suicide, suicide attempt or attempts of that sort;
- (3) Inhale, eat, drink or inject toxic substance into one's body or by other means, either under a state of sanity or insanity;
- (4) The insured refuses medical treatments, physician's suggestions or guidance;
- (5) Treatment that the insured as a physician prescribed for himself/herself and treatment by a physician who is the insured's father, mother, spouse or child, etc.

**Coverage agreement for total and permanent disability**

**There are 9 clauses of the rider's exclusions, for example;**

The Company shall not cover total and permanent disability which is directly or indirectly, wholly or partly caused by any of the following causes.

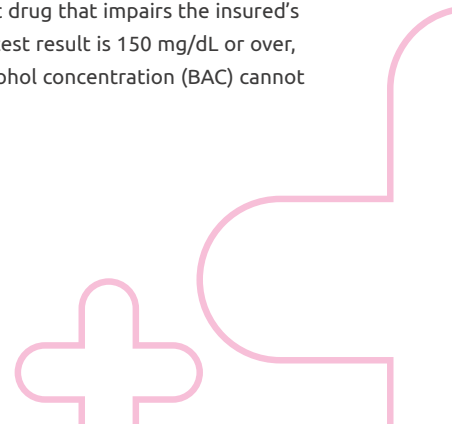
- (1) Commit suicide, suicide attempt or self-inflicted injury;
- (2) Injury while the insured is committing a felony or while the insured is being arrested or escaping the arrest;
- (3) War whether declared or undeclared, invasion or act of foreign enemy, civil war, revolution, rebellion, riot, terrorism;
- (4) Any injury arising while the insured is boarding or disembarking or on board in an aircraft which is not registered to carry passengers and does not operate as a commercial airline;
- (5) Physical impairments, illnesses, or injuries that the insured acknowledges while the insured is entering into the insurance contract but does not notify the Company, etc.

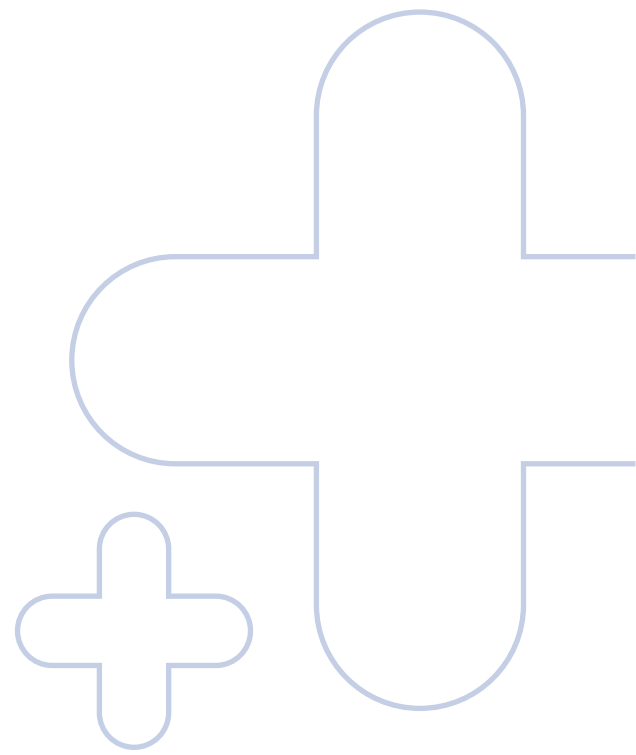
**Coverage agreement for broken bone**

**There are 24 clauses of the rider's exclusions, for example;**




The Company shall not cover any loss or damage which is due to or related to any of the following causes.

- (1) Osteoporosis or Pathological fracture;
- (2) Pre-existing conditions either from injury or illness;
- (3) Fracture that caused from Pathology or Pathogenesis;
- (4) Any injury arising from the act of the insured while under influence of addictive substance or narcotic drug that impairs the insured's mental faculty, or while under the influence of alcohol where the blood alcohol concentration (BAC) test result is 150 mg/dL or over, or while under the influence of alcohol that impairs the insured's mental faculty in case the blood alcohol concentration (BAC) cannot be tested;
- (5) Commit suicide, suicide attempt or self-inflicted injury, etc.





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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



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

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

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250 Rachadaphisek Rd., Huaykwang, Bangkok 10310

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

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