



# Personal Accident PA Pay Max

For every lifestyle, answering all needs

mtl | Accident

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

### Occupational Class

**Occupational Class 1** includes business owners, those working in services or management, office workers, or salespersons in businesses or trades, most of which are stationed in offices as well as work of craftsmanship with no involvement in machinery; the nature of work contains low accident risks.

**Occupational Class 2** includes business owners, those working in services or management, office workers in businesses or trades requiring occasional offsite work, or those working in the industrial field, most of which require expertise in whole or in part and sometimes involve in the use of machinery or require the workers to work outdoor almost all the time; the nature of work contains moderate accident risks.

**Occupational Class 3** includes those working in mechanics or production process or services, most of which requires heavy machinery, or those who are logistics labors and workers requiring regular travel or offsite work; the nature of work contains high accident risks.

**Occupational Class 4** includes those with special occupations which cannot be classified into Occupational Class 1, Class 2 or Class 3; the nature of work contains especially high accident risks.

### Remarks :

- The Company shall not underwrite a person whose occupation is exposed to high risk for accident such as skyscraper window cleaner, professional boxer, wrestler, motorcycle taxi driver, 10-wheeler truck driver, fireman, acrobat, stunt man, jockey, horse trainer and groomer, animal trainer, diver, worker stationing at wild park, forest (in forest), police and soldier (field operation).
- This premium is basic information which is subject to change based on different factors such as increasing age, individual occupation class, the Company's claim experience, etc. The premium must be approved by the registrar. Conditions are specified in the insurance policy.
- Underwriting is subject to the Company's rules.
- Premium is partially **eligible** for tax deduction according to the Revenue Department.
- 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.

### Exclusions of PA Pay Max from a total of 20 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. War, invasion, act of foreign enemies, or warlike actions whether declared or undeclared, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'etat, proclamation of martial law or any incident causing the proclamation or maintenance of martial law.
5. Terrorism, etc.

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



**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.



**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 .....

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

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

muangthai.co.th



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PA Pay Max



### Ongoing Income

Receive compensation for inpatient hospitalization due to accident



### Accident coverage welfare

If you're injured, we pay for you, with coverage up to 300,000 Baht<sup>(1)</sup>  
No need to pay upfront when receiving treatment at network hospitals<sup>(2)</sup>



### Provide security for your loved ones

Coverage for accidental death up to 10 million Baht<sup>(1)</sup>  
And **doubled** if the death is caused by a public accident



### Coverage Area: Worldwide

24/7

## Schedule of Coverage Plan

Benefits <sup>(3)</sup>	Coverage Plan (Baht)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
<b>1. Death, total permanent disability, dismemberment and others<sup>(4)</sup> from:</b>						
1.1 Accident which is <u>not due to</u> riding or being a passenger on a motorcycle, up to	300,000	500,000	1,000,000	2,000,000	5,000,000	10,000,000
1.2 Accident which is <u>due to</u> riding or being a passenger on a motorcycle, up to	150,000	250,000	500,000	1,000,000	2,500,000	5,000,000
1.3 Being murdered or physically assaulted, up to	300,000	500,000	1,000,000	2,000,000	5,000,000	10,000,000
1.4 Public accident, up to	600,000	1,000,000	2,000,000	4,000,000	10,000,000	20,000,000
<b>2. Medical expense coverage due to each accident, up to</b>	10,000	15,000	45,000	100,000	200,000	300,000
<b>3. Compensation during inpatient hospitalization due to accident (except for accident from riding or being a passenger of a motorcycle) per day<sup>(5)</sup></b>	1,000	2,000	2,000	2,000	3,000	5,000
<b>4. Emergency assistance services</b>	-	-	-	✓	✓	✓

## Insurance premium table

Occupational Class	Insurable Age	Premium / Person / Year (Baht)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Occupational Class 1	30 day - 15 years	1,850	2,450	4,300	-	-	-
	16 - 60 years	1,850	2,450	4,300	7,700	18,500	31,500
	61 - 65 years	2,100	2,700	4,800	8,500	20,200	-
	66 - 70 years	2,500	3,200	5,600	10,000	23,500	-
	71 - 75 years	3,100	4,100	7,100	12,700	30,500	-
	76 - 85 years	3,800	5,600	10,000	-	-	-
Occupational Class 2	30 day - 15 years	2,500	3,300	5,700	-	-	-
	16 - 60 years	2,500	3,300	5,700	10,200	24,600	38,000
	61 - 65 years	2,800	3,600	6,400	11,300	26,900	-
	66 - 70 years	3,300	4,300	7,400	13,300	31,300	-
	71 - 75 years	4,100	5,500	9,400	16,900	40,600	-
	76 - 85 years	4,700	7,300	12,900	-	-	-
Occupational Class 3	30 day - 15 years	-	-	-	-	-	-
	16 - 60 years	2,900	3,900	6,800	-	-	-
	61 - 65 years	3,300	4,300	7,600	-	-	-
	66 - 70 years	4,000	5,100	8,800	-	-	-
	71 - 75 years	4,900	6,500	11,200	-	-	-

#### Remark :

(1) For Coverage Plan 6

(2) The insured may use their national ID card, passport, or any government-issued photo identification to verify their identity and confirm their entitlement to life insurance services for medical treatment at a network hospital in the event of an accident, without the need to pay in advance, and in accordance with the selected medical coverage limit.

If the insured is unable to receive medical treatment at a network hospital, they may seek treatment at another hospital by paying the expenses in advance. The insured can then request reimbursement from the Company by submitting a medical certificate along with the original receipt.

(3) Coverage Area: Coverage 24/7 worldwide for 1 year

(4) Benefits of dismemberment and others including loss of eyesight, hearing and speech are according to the percentage specified in the insurance policy.

(5) In case of medical necessity that the insured must be admitted in the intensive care unit (ICU), the Company will pay twice the income compensation during hospitalization. However, it must not exceed 7 days and the total income compensation during the hospitalization must not exceed 365 days per injury.