

Personal Accident Insurance

PA HAPPY 45 PLUS



Table of Coverage

Unit : Baht

Coverage	Sum Insured				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Death due to accident	300,000	500,000	700,000	900,000	1,200,000
Death due to murder or assault, or riding or traveling by motorcycle	150,000	250,000	350,000	450,000	600,000
Dismemberment, loss of sight, or total permanent disability due to accident	600,000	1,000,000	1,400,000	1,800,000	2,400,000
Dismemberment, loss of sight, or total permanent disability due to murder or assault, or riding or traveling by motorcycle	300,000	500,000	700,000	900,000	1,200,000
Medical expenses due to accident for IPD case					
- Maximum coverage per policy year	100,000	100,000	200,000	200,000	300,000
- Maximum coverage per accident	50,000	50,000	100,000	100,000	150,000
- Room and board* (daily maximum)	2,000	2,000	4,000	4,000	6,000
- ICU* (daily maximum)	4,000	4,000	8,000	8,000	12,000
- Medical expenses due to accident for OPD case	2,500	2,500	5,000	5,000	7,500
Maximum of 1 incident per day and 30 incidents per policy year					
- Wheelchair cost	10,000	10,000	10,000	10,000	10,000

Table of Premium

Unit : Baht

Age (years)	Annual Premium				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
45 - 70	4,400	5,200	7,500	8,300	11,000
71 - 75	5,600	6,500	9,300	10,200	13,400
76 - 80 (renewal only)	6,000	7,000	9,900	10,900	14,300
81 - 85 (renewal only)	7,100	8,100	11,300	12,400	16,100
86 - 90 (renewal only)	7,900	9,100	12,400	13,600	17,600
91 - 95 (renewal only)	8,700	10,000	13,500	14,800	19,000
96 - 100 (renewal only)	9,600	10,900	14,700	16,000	20,500

Remarks

- *Hospital room and board expenses are limited to a maximum of 30 days per accident and are part of the coverage benefit for IPD medical expenses.
- The insured must be 45-75 years of age and is allowed to renew the policy up until the age of 100.
- For non-Thai residence, applicants must have a work permit or a retirement certificate.
- Uninsurable occupations are messengers, motorcycle taxi drivers, soldiers and policemen who are still in the service, and those having accident-prone jobs.
- Please carefully study details of the insurance coverage and conditions before buying insurance.
- Health declaration is one of the factors necessary for insurance underwriting and claims payment.
- The above insurance premiums are inclusive of stamp duties.
- Underwriting and renewal considerations are those specified by the Company.

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