

D Care Critical Illness Rider

D Care

You can Choose
Coverage and CI Groups
as Desired.



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MUANG THAI LIFE



Because We Care...

You Can Choose
Your Coverage and CI Groups.

D Care

Designed for You to Choose
the Right Coverage and CI Groups



Long-Term Care

Receive coverage until **the age of 81**



Choose Your Benefits

of up to **200%***



Choose the Worrisome CI Groups

Cancer group
Cardiovascular group
Major organ transplant group
Nervous and muscular systems group
Other critical illnesses group or Top Hits group



Choose the Critical Illness Stages

from the early stage to the late stage, or only the late stage

* In case of coverage for the early stage and the late stage without previous benefit claims at the early stage

Easily Choose the Coverage in 3 Steps

Step
01

Choose the Worrisome CI Groups

You can choose either Option 1 or Option 2 only.

Option 1 Choose at least 1 group.



Cancer Group



Major Organ
Transplant Group



Cardiovascular Group



Other Critical
Illnesses Group



Nervous and Muscular
Systems Group

Option 2 Top Hits Group

Early Stage

Non-Invasive Cancer

Coronary Artery Disease Requiring
Angioplasty

Coronary Artery Disease on Medical
Treatment

Cerebral Shunt Insertion

Surgical Removal of One Kidney

Late Stage

Major/Invasive Cancer

Coronary Artery By-Pass Surgery

Acute Heart Attack

Stroke

Chronic Kidney Failure

Total and Permanent Disability

Cerebral Aneurysm Requiring Brain
Surgery

Step 02

Choose the Critical Illness Stages

Critical Illness Group	Late Stage Coverage	Early Stage and Late Stage Coverage	
	Late Stage	Early Stage	Late Stage*
Cancer Group	100%	100%	200%
Cardiovascular Group	100%	100%	200%
Major Organ Transplant Group	100%	100%	200%
Nervous and Muscular Systems Group	100%	100%	200%
Other Critical Illnesses Group	100%	100%	200%
Top Hits Group	100%	100%	200%

* In case of coverage for the early stage and the late stage without previous benefit claims at the early stage

Step 03

Able to Choose the Sum Insured*

* Conditions are as specified by the Company.

Underwriting Criteria

Insurable Age:	30 days old – 70 years old
Premium Payment Period:	Until the age of 80*
Coverage Period:	Until the age of 81*
Health Check-up:	As specified by the Company

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

D Care Critical Illness Rider

Exclusions of this rider with a total of 2 main clauses

1. Critical illnesses except total and permanent disability 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 latest date of renewal, 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) Suicide or self-inflicted injuries or self-inflicted attempts;
- 3) Inhaling, eating, drinking or injecting toxic substance into one's body, or by other means, either under a state of insanity or not;
- 4) The insured refuses medical treatments, physician's suggestions or guidance;
- 5) Medical treatment by the insured who is a physician and prescribes drugs for oneself, including medical treatments from a physician who is father, mother, spouse, or child of the insured.

2. Total and permanent disability caused by any of the following causes:

- 1) Suicide, suicide attempts or self-inflicted injuries;
- 2) Injuries arising while the insured is committing a serious crime or is under arrest or escaping from arrest;
- 3) War (whether declared or undeclared), invasion or act of foreign enemy, civil war, revolution, rebellion, riot, terrorism;
- 4) Injuries arising while the insured is boarding or disembarking or on board an aircraft which is not registered to carry passengers and does not operate as a commercial airline;
- 5) Injuries arising while the insured is piloting or operating as regular employee in any aircrafts.

Waiting Period

This rider does not cover critical illnesses or abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses under coverage of this rider occurring within 90 days from the effective date of this rider, or the latest date of renewal, 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.

- Remarks :**
- 1) Coverage of this rider must not exceed the coverage period of the life insurance policy to which this rider is attached.
 - 2) Premium of this rider is eligible for personal income tax deduction. Conditions are as specified by the Revenue Department.
 - 3) 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.

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MUANG THAI LIFE
ASSURANCE

