



Superior Health

Health Insurance

Provide you and your family a peace of mind
with fully protection of all medical treatment

Highlight



Worldwide coverage
excluding USA⁽¹⁾



Lifetime renewal⁽²⁾



Cover up to THB 10 million
per confinement



Deductible options to reduce
your premium up to 60%



Worry-Free with full cover
for your medical expenses⁽³⁾



Family premium discount 10%
when purchase at least 2 family
members



No requirement to buy
additional life insurance plan



No claim bonus 10% every year

Special privileges



Emergency medical assistance
for up to USD 1,000,000⁽⁴⁾



Extensive cashless medical network
of over 490 hospitals and clinics
nationwide⁽⁵⁾



Optional outpatient care
(OPD) coverage



Obtain unlimited health and
well-being advice from
qualified doctors via
telemedicine service⁽⁶⁾

(1) This insurance provides worldwide coverage, except for the medical expenses incurred in the United States, however Allianz Ayudhya will pay the benefits under this insurance only for the injuries arising from accidents occurring to the covered person during their stay in the United States. This is except for medical expenses for organ transplantation and treatments of chronic kidney disease by hemodialysis under Benefits for Inpatient Care and Benefits for Non-Inpatient Care, will be provided in Thailand only.

(2) Applicants who purchase their plan before 60 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 60 years old will be eligible to renew the policy until they are 80 years old. Subject to the insurance policy's terms and conditions.

(3) Full cover, not over maximum coverage. Subject to the insurance policy's terms and conditions.

(4) The company reserves the right to change the terms of service without prior notice. You can study more details in the service guidance document. This service is an additional benefit, not part of the insurance policy.

(5) You may be asked to disburse in case of investigating your pre-existing conditions by Allianz Ayudhya.

(6) Available only for telemedicine providers within the company's network. To use the service, please contact 0 2677 0999.

Table of benefits

Coverage		Plan 1	Plan 2	Plan 3			
Maximum benefit for an injury or sickness per confinement ⁽¹⁾		2,000,000	5,000,000 ⁽⁵⁾	10,000,000 ⁽⁵⁾			
1. Benefits for Inpatient Care							
Section 1	Room and board including service charges (inpatient) per confinement ⁽⁵⁾						
	Non-intensive care room, maximum payable per day	6,000	9,000	12,000			
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days)	12,000	18,000	24,000			
Section 2	Hospital medical expenses for diagnostic and therapeutic procedures, blood and blood components, nursing service, medicines, and parenteral nutrition, and medical supplies per confinement ⁽¹⁾						
2.1	Hospital medical expenses for diagnostic procedures	Paid in full ⁽²⁾ except for specialist's consultation fee in case of non-surgery, not exceeding THB 20,000	Paid in full ⁽²⁾ except for specialist's consultation fee in case of non-surgery, not exceeding THB 50,000	Paid in full ⁽²⁾ except for specialist's consultation fee in case of non-surgery, not exceeding THB 100,000			
2.2	Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service	Paid in full ⁽²⁾					
2.3	Medicines and parenteral nutrition, and medical supplies						
2.4	Home medications and medical supplies 1						
Section 3	Medical practitioners' fees per confinement ⁽¹⁾						
Section 4	Fees for surgery and medical procedures per confinement ⁽¹⁾						
4.1	Operating theater and procedure room	Paid in full ⁽²⁾					
4.2	Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment						
4.3	Surgeons' fees including fees for surgical assistants	Paid in full ⁽²⁾ except for specialist's consultation fee in case of surgery, not exceeding THB 20,000	Paid in full ⁽²⁾ except for specialist's consultation fee in case of surgery, not exceeding THB 50,000	Paid in full ⁽²⁾ except for specialist's consultation fee in case of surgery, not exceeding THB 100,000			
4.4	Anesthesiologists' fees	Paid in full ⁽²⁾					
4.5	Organ transplantation	2,000,000	5,000,000	10,000,000			
Section 5	Day Surgery	Paid in full ⁽²⁾					
2. Benefits for Non-Inpatient Care							
Section 6	Hospital medical expenses for diagnostic procedures before or after hospitalization relating to the condition diagnosed, or outpatient treatment after hospitalization per confinement ⁽¹⁾						
6.1	Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days before and after hospitalization	Paid in full ⁽²⁾					
6.2	The expenses for OPD visit post hospitalization within 30 days (excluding hospital medical expenses for diagnostic procedures)						
Section 7	Medical expenses for an injury (OPD) within 24 hours of accident	20,000	50,000	100,000			
Section 8	Rehabilitation post hospitalization per confinement ⁽¹⁾	Paid in full ⁽²⁾					
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis per policy year	100,000					
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy per policy year	1,000,000	2,500,000	5,000,000			
Section 11	Medical expenses for treatment of cancer by chemotherapy per policy year						
Section 12	Emergency ambulance services, maximum payable per trip	20,000	50,000	100,000			
Section 13	Minor surgical expenses	Paid in full ⁽²⁾					
3. Additional Benefits							
1	Personal Accident (Or.Bor.2) ⁽³⁾	100,000					

Table of benefits

Optional Benefits

Benefits for Outpatient Care

Outpatient benefits, maximum payable per year	30,000 50,000
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Deductible options⁽⁴⁾

Deductible options per confinement ⁽¹⁾	30,000 50,000 100,000 200,000
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(1) Per confinement means each hospitalization as Inpatient for medical treatment(s) or each major surgery treatment without the hospitalization as Inpatient (day surgery) in a hospital or medical center, at any time. The confinements for 2 times or more due to the same causes, disease or complication, with intervals of not more than 90 days from the most recent discharge from a hospital or medical center shall be considered a single confinement.

(2) Full cover, not over maximum coverage of each plan.

(3) Personal Accident (Or.Bor.2) means death, dismemberment, loss of sight, loss of hearing, loss of speech or permanent disability from accident. 50% coverage in case of motorcycle accident.

(4) Deductible is applicable to an inclusion of inpatient coverage (all 13 Sections). It excludes Outpatient Care and Personal Accident (Or.Bor.2) coverage.

(5) For insured members who are under 11 years of age will have a copayment 30 % of the covered expenses for coverage in section 1-13 according to the benefit table.

Remark This insurance provides worldwide coverage, except for the medical expenses incurred in the United States, however Allianz Ayudhya will pay the benefits under this insurance only for the injuries arising from accidents occurring to the covered person during their stay in the United States. This is except for medical expenses for organ transplantation and treatments of chronic kidney disease by hemodialysis under Benefits for Inpatient Care and Benefits for Non-Inpatient Care, will be provided in Thailand only.

Underwriting Conditions

- 1) Age of insured
 - Plan 1 is insured from the age of 11 years and up
 - Plans 2 and 3 are insured from 15 days of age - 65 years of age
- 2) Applicants who purchase their plan before 60 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 60 years old will be eligible to renew the policy until they are 80 years old. Subject to the insurance policy's terms and conditions.
- 3) Applicants under 10 years old must apply policy together with parent(s).
- 4) Term Health Insurance: Yearly Basis
- 5) For insured members who hold more than one insurance policy with Allianz Ayudhya Health Insurance, the maximum payable for medical treatment of any illness will be THB30 million. The maximum payable for personal accident insurance will be THB 1 million across all Allianz Ayudhya policies.
- 6) Acceptance is subject to underwriting assessment.

Example of Exclusions

- Chronic diseases, injury or sickness (including complications), conditions or abnormalities that have occurred before entering into the insurance contract (Pre-existing Condition).
- Medical expenses incurred for
 - sickness that occurs within first 30 days from the effective date of the insurance policy or
 - sickness that occurs within 120 days of policy in the case of Tumors, Cysts or Cancer, Hemorrhoids, Hernias, Pterygium or Cataracts, Tonsillectomy or Adenoid Excision, Stones, Varicose veins on leg, and Endometriosis.

Except for an emergency surgery that is not caused by a continual condition of a pre-existing disease.

Remarks

- This document is not part of the insurance policy.
- The applicant is advised to always study details of coverage and conditions carefully before deciding to buy insurance. After receiving the insurance policy, the insured is advised to study the terms and conditions of the policy contract.
- It is the responsibility of the Insured to make premium payments. Insurance agencies and brokers only facilitate the service.
- Should coverage provided by any insurance policy be in violation of any United States (US), United Nations (UN) or European Union (EU) economic or trade sanctions, such coverage shall be null and void. For example, we cannot pay for healthcare services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Assets Control (OFAC) license.

Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions

Name and surname of applicant

Date/Month/Year : Time

Payment channel

Mode of payment Amount of premium

For more details of our health insurance plan, please contact

Name..... Surname.....

License no.

Tel. Email

Allianz Ayudhya General Insurance Public Company Limited



Allianz Ayudhya General insurance Public Company Limited
898 Ploenchit Tower, Ploenchit Road, Khet Pathumwan, Bangkok 10330

allianz.co.th



azayfan



@AZAYfan



Customer Care
1292 24 hours a day

Superior Health

Table of annual subscriptions (includes tax and stamp duty)

ตารางเบี้ยประกันภัย สำหรับรายบุคคล (รวมภาษี และอากรแสดงเป็น) อัตราเบี้ยประกันภัยต่อปี / ปี

ผู้ป่วยใน / Hospitalization only			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
15 days - 5	-	70,724*	73,858*
6 - 10	-	29,411*	31,898*
11 - 15	27,210	30,189	32,443
16 - 20	22,475	24,920	27,123
21 - 25	23,868	26,466	28,432
26 - 30	25,528	28,308	30,412
31 - 35	27,868	30,906	33,205
36 - 40	30,918	34,291	36,844
41 - 45	34,562	38,336	41,192
46 - 50	40,448	44,870	48,663
51 - 55	48,477	54,264	59,395
56 - 60	60,522	68,357	75,508
61 - 65	77,496	88,307	98,431

ผู้ป่วยในและผู้ป่วยนอก 30,000 / Hospitalization with OPD 30,000			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
15 days - 5	-	98,324*	101,458*
6 - 10	-	47,591*	50,078*
11 - 15	41,682	44,661	46,915
16 - 20	35,687	38,132	40,335
21 - 25	37,008	39,606	41,572
26 - 30	40,732	43,512	45,616
31 - 35	43,960	46,998	49,297
36 - 40	47,982	51,355	53,908
41 - 45	52,694	56,468	59,324
46 - 50	59,852	64,274	68,067
51 - 55	69,429	75,216	80,347
56 - 60	83,370	91,205	98,356
61 - 65	102,516	113,327	123,451

ผู้ป่วยในและผู้ป่วยนอก 50,000 / Hospitalization with OPD 50,000

อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
15 days - 5	-	109,364*	112,498*
6 - 10	-	54,863*	57,350*
11 - 15	46,926	49,905	52,159
16 - 20	40,475	42,920	45,123
21 - 25	41,772	44,370	46,336
26 - 30	46,276	49,056	51,160
31 - 35	50,080	53,118	55,417
36 - 40	54,462	57,835	60,388
41 - 45	59,582	63,356	66,212
46 - 50	67,220	71,642	75,435
51 - 55	77,385	83,172	88,303
56 - 60	92,286	100,121	107,272
61 - 65	112,524	123,335	133,459

ໜາຍເຫດ / Remarks :

- อัตราเบี้ยประกันชีวิตต่อปี / The subscription is the annual amount per person covered.
- การคำนวณอายุ คือต้นวันที่เริ่มกรมธรรม์ / Age is calculated as the insured's age on the policy effective date.
- ผู้ซื้อควรทำความเข้าใจในรายละเอียดความคุ้มครองและเงื่อนไขก่อนตัดสินใจประกันทุกครั้ง / Buyers should understand in detail coverage and conditions before making insurance decisions every time.
- ผู้อ่อนแอประกันภัยต่ำกว่า 11 ปีจะต้องชำระค่าใช้จ่ายร่วม (Copayment) ร้อยละ 30 ของค่าใช้จ่ายที่ได้รับความรับความคุ้มครอง สำหรับความคุ้มครองหมวดที่ 1-13 ตามตารางผลประโยชน์ / For insured members who are under 11 years of age will have a copayment 30% of the covered expense for coverage section 1-13 according to the benefit table.

Superior Health

Table of annual subscriptions (includes tax and stamp duty)

ตารางเบี้ยประกันภัย สำหรับรายบุคคล (รวมภาษี และอากรแสตมป์) อัตราเบี้ยประกันภัยต่อปี / ปี
(Deductible THB 30,000 / ความรับผิดส่วนแรก 30,000 บาท)

ผู้ป่วยใน / Hospitalization only			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	21,802	24,185	25,988
16 - 20	18,030	19,986	21,749
21 - 25	19,145	21,223	22,796
26 - 30	20,473	22,697	24,380
31 - 35	22,345	24,775	26,614
36 - 40	24,785	27,483	29,526
41 - 45	27,700	30,719	33,004
46 - 50	32,409	35,946	38,981
51 - 55	38,832	43,462	47,566
56 - 60	48,468	54,736	60,457
61 - 65	62,052	70,701	78,800

ผู้ป่วยในและผู้ป่วยนอก 30,000 / Hospitalization with OPD 30,000			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	36,274	38,657	40,460
16 - 20	31,242	33,198	34,961
21 - 25	32,285	34,363	35,936
26 - 30	35,677	37,901	39,584
31 - 35	38,437	40,867	42,706
36 - 40	41,849	44,547	46,590
41 - 45	45,832	48,851	51,136
46 - 50	51,813	55,350	58,385
51 - 55	59,784	64,414	68,518
56 - 60	71,316	77,584	83,305
61 - 65	87,072	95,721	103,820

ជូរបែងឱ្យឱននៃជូរបែងឱ្យនៅក្នុង 50,000 / Hospitalization with OPD 50,000

อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	41,518	43,901	45,704
16 - 20	36,030	37,986	39,749
21 - 25	37,049	39,127	40,700
26 - 30	41,221	43,445	45,128
31 - 35	44,557	46,987	48,826
36 - 40	48,329	51,027	53,070
41 - 45	52,720	55,739	58,024
46 - 50	59,181	62,718	65,753
51 - 55	67,740	72,370	76,474
56 - 60	80,232	86,500	92,221
61 - 65	97,080	105,729	113,828

អមាយអេតុ / Remarks :

- อัตราเบี้ยประกันชีวิตขึ้นต้นเป็นอัตราที่รวมการจ่ายต่อปี ต่อผู้ / The subscription is the annual amount per person covered.
- การคำนวณอายุ คือต้นวันที่เริ่มกรมธรรม์ / Age is calculated as the insured's age on the policy effective date.
- ผู้ซื้อควรทำความเข้าใจในรายละเอียดความคุ้มครองและเงื่อนไขก่อนตัดสินใจประกันกับทุกครั้ง / Buyers should understand in detail coverage and conditions before making insurance decisions every time.

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Table of annual subscriptions (includes tax and stamp duty)

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(Deductible THB 50,000 / ความรับผิดส่วนแรก 50,000 บาท)

ผู้ป่วยใน / Hospitalization only			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	19,097	21,183	22,761
16 - 20	15,808	17,520	19,062
21 - 25	16,783	18,602	19,978
26 - 30	17,945	19,891	21,364
31 - 35	19,583	21,710	23,319
36 - 40	21,718	24,079	25,866
41 - 45	24,269	26,911	28,910
46 - 50	28,389	31,485	34,140
51 - 55	34,010	38,060	41,652
56 - 60	42,441	47,926	52,931
61 - 65	54,330	61,898	68,985

ผู้ป่วยในและผู้ป่วยนอก 30,000 / Hospitalization with OPD 30,000			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	33,569	35,655	37,233
16 - 20	29,020	30,732	32,274
21 - 25	29,923	31,742	33,118
26 - 30	33,149	35,095	36,568
31 - 35	35,675	37,802	39,411
36 - 40	38,782	41,143	42,930
41 - 45	42,401	45,043	47,042
46 - 50	47,793	50,889	53,544
51 - 55	54,962	59,012	62,604
56 - 60	65,289	70,774	75,779
61 - 65	79,350	86,918	94,005

ជូបុយໃនឡេ-ជូបុយនែក 50,000 / Hospitalization with OPD 50,000

អាយុ (ឆ្នាំ) / Age	ឈប់ 1 / Plan 1	ឈប់ 2 / Plan 2	ឈប់ 3 / Plan 3
11 - 15	38,813	40,899	42,477
16 - 20	33,808	35,520	37,062
21 - 25	34,687	36,506	37,882
26 - 30	38,693	40,639	42,112
31 - 35	41,795	43,922	45,531
36 - 40	45,262	47,623	49,410
41 - 45	49,289	51,931	53,930
46 - 50	55,161	58,257	60,912
51 - 55	62,918	66,968	70,560
56 - 60	74,205	79,690	84,695
61 - 65	89,358	96,926	104,013

អប់រំ / Remarks :

- ចំណាំប៊ីប្រាក់កំណើងចំណាំប៊ីប្រាក់រាជការរាយពេលវេលា តែត្រាំង / The subscription is the annual amount per person covered.
- ការគាំទាមអាយុ គឺគាំទាមវិនិយោគនៃអាយុ / Age is calculated as the insured's age on the policy effective date.
- ជូបុយគ្រាំគារបានដោយឱ្យឈប់នៃការប៊ីប្រាក់រាជការរាយពេលវេលានូវការ ដើម្បីរាយការណ៍ទូទៅ / Buyers should understand in detail coverage and conditions before making insurance decisions every time.

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ตารางเบี้ยประกันภัย สำหรับรายบุคคล (รวมภาษี และอากรแสตมป์) อัตราเบี้ยประกันภัยต่อ岁 / ปี
(Deductible THB 100,000 / ความรับผิดส่วนแรก 100,000 บาท)

ผู้ป่วยใน / Hospitalization only			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	15,041	16,680	17,919
16 - 20	12,475	13,819	15,031
21 - 25	13,241	14,670	15,751
26 - 30	14,154	15,683	16,840
31 - 35	15,441	17,112	18,376
36 - 40	17,118	18,973	20,378
41 - 45	19,123	21,198	22,769
46 - 50	22,360	24,792	26,878
51 - 55	26,776	29,959	32,781
56 - 60	33,401	37,710	41,643
61 - 65	42,747	48,693	54,261

ผู้ป่วยในและผู้ป่วยนอก 30,000 / Hospitalization with OPD 30,000			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	29,513	31,152	32,391
16 - 20	25,687	27,031	28,243
21 - 25	26,381	27,810	28,891
26 - 30	29,358	30,887	32,044
31 - 35	31,533	33,204	34,468
36 - 40	34,182	36,037	37,442
41 - 45	37,255	39,330	40,901
46 - 50	41,764	44,196	46,282
51 - 55	47,728	50,911	53,733
56 - 60	56,249	60,558	64,491
61 - 65	67,767	73,713	79,281

ជូរបែងឱ្យបាននៃជូរបែងឱ្យនៅក្នុង 50,000 / Hospitalization with OPD 50,000

อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	34,757	36,396	37,635
16 - 20	30,475	31,819	33,031
21 - 25	31,145	32,574	33,655
26 - 30	34,902	36,431	37,588
31 - 35	37,653	39,324	40,588
36 - 40	40,662	42,517	43,922
41 - 45	44,143	46,218	47,789
46 - 50	49,132	51,564	53,650
51 - 55	55,684	58,867	61,689
56 - 60	65,165	69,474	73,407
61 - 65	77,775	83,721	89,289

ԱՐԴՅՈՒՆ / Remarks :

- อัตราเบี้ยประกันภัยบ้างตัวเป็นอัตราที่รวมการว่ายต่อปี ต่อคน / The subscription is the annual amount per person covered.
- การคำนวณอายุ คือตอนวันที่เริ่มนับกรมธรรม์ / Age is calculated as the insured's age on the policy effective date.
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Table of annual subscriptions (includes tax and stamp duty)

ตารางเบี้ยประกันภัย สำหรับรายบุคคล (รวมภาษี และอากรแสตมป์) อัตราเบี้ยประกันภัยต่อปี / ปี
(Deductible THB 200,000 / ความรับผิดส่วนแรก 200,000 บาท)

ผู้ป่วยใน / Hospitalization only			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	10,985	12,176	13,078
16 - 20	9,141	10,119	11,000
21 - 25	9,698	10,738	11,524
26 - 30	10,362	11,474	12,316
31 - 35	11,298	12,514	13,433
36 - 40	12,518	13,868	14,889
41 - 45	13,976	15,486	16,628
46 - 50	16,330	18,099	19,616
51 - 55	19,542	21,857	23,909
56 - 60	24,360	27,494	30,354
61 - 65	31,164	35,488	39,538

ผู้ป่วยในและผู้ป่วยนอก 30,000 / Hospitalization with OPD 30,000			
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	25,457	26,648	27,550
16 - 20	22,353	23,331	24,212
21 - 25	22,838	23,878	24,664
26 - 30	25,566	26,678	27,520
31 - 35	27,390	28,606	29,525
36 - 40	29,582	30,932	31,953
41 - 45	32,108	33,618	34,760
46 - 50	35,734	37,503	39,020
51 - 55	40,494	42,809	44,861
56 - 60	47,208	50,342	53,202
61 - 65	56,184	60,508	64,558

ជូរបែងឱ្យឱននៃជូរបែងឱ្យនៅក្នុង 50,000 / Hospitalization with OPD 50,000

อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3
11 - 15	30,701	31,892	32,794
16 - 20	27,141	28,119	29,000
21 - 25	27,602	28,642	29,428
26 - 30	31,110	32,222	33,064
31 - 35	33,510	34,726	35,645
36 - 40	36,062	37,412	38,433
41 - 45	38,996	40,506	41,648
46 - 50	43,102	44,871	46,388
51 - 55	48,450	50,765	52,817
56 - 60	56,124	59,258	62,118
61 - 65	66,192	70,516	74,566

አማካች / Remarks :

- อัตราเบี้ยประกันภัยบ้างตัวเป็นอัตราที่รวมการว่ายต่อปี ต่อคน / The subscription is the annual amount per person covered.
- การคำนวณอายุ คือตอนวันที่เริ่มนับกรมธรรม์ / Age is calculated as the insured's age on the policy effective date.
- ผู้ซื้อควรทำความเข้าใจในรายละเอียดความคุ้มครองและเงื่อนไขก่อนตัดสินใจประกันทุกครั้ง / Buyers should understand in detail coverage and conditions before making insurance decisions every time.