

PA HAPPY 45 PLUS (Effective from June 1, 2018)

Coverage	Sum Insurance				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Loss of life from accident	300,000	500,000	700,000	900,000	1,200,000
Loss of life as a result of murder or physical harm, including riding or traveling on a motorcycle	150,000	250,000	350,000	450,000	600,000
Loss of body parts/organs, loss of sight or total permanent disability from accident	600,000	1,000,000	1,400,000	1,800,000	2,400,000
Loss of body parts/organs, loss of sight or total permanent disability as a result of murder or physical harm including riding or traveling on a motorcycle	300,000	500,000	700,000	900,000	1,200,000
Medical Expenses from accident : In-patient benefits - (IPD)					
- Maximum coverage per year	100,000	100,000	200,000	200,000	300,000
- Maximum coverage / each accident	50,000	50,000	100,000	100,000	150,000
- Normal room expense (maximum per day)	2,000	2,000	4,000	4,000	6,000
- ICU or CCU room expense (maximum per day)	4,000	4,000	8,000	8,000	12,000
Medical Expenses from accident : Out-patient benefits - (OPD)					
one visit per day and not exceeding 30 times per year	2,500	2,500	5,000	5,000	7,500
Wheel Chair fees	10,000	10,000	10,000	10,000	10,000

Premium

Age	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 policy only)	6,000	7,000	9,900	10,900	14,300
81 - 85 (Renewal policy only)	7,100	8,100	11,300	12,400	16,100
86 - 90 (Renewal policy only)	7,900	9,100	12,400	13,600	17,600
91 - 95 (Renewal policy only)	8,700	10,000	13,500	14,800	19,000
96 - 100 (Renewal policy only)	9,600	10,900	14,700	16,000	20,500

Remarks ;

- * Normal room expenses not exceeding 30 days per accident and included in medical expenses following any one accident (In-Patient Benefits)
- * The insured's age must be 45-75 years old and continuous renewal is allowed to 100 years old
- * For foreigners insured, please provide Work permit in Thailand or Retirement Certificate or Long-Stay Visa
- * This package not cover principally involve machinery related works or work outside office e.g. messenger, motorcycle taxi rider, military, police
- * The insured should study the insurance's terms and conditions carefully prior to the purchase of a policy
- * The insured has to fill out PA declaration form before applying for the insurance
- * The premium has been included stamp duty