



Long Stay Visa Platinum

PLANS

A fresh approach to healthy living

BENEFITS	Platinum 1	Platinum 2	Platinum 3
Maximum Limit per Disability per Policy year	420,500	508,000	645,500
Inpatient Benefits			
Room and Board, Nursing Charge, Other Medical Charge (Maximum limit per day, 45 days per disability)	3,000	4,000	5,000
Intensive Care Unit and Coronary Care Unit (Maximum limit per day, 15 days per disability)	6,000	8,000	10,000
Operating Theatre	Included in Hospital Expenses		
Surgical's Fee Including Pre-Surgical Assessment and Normal Post-Surgical Care (Actual Expenses)	100,000	100,000	100,000
Organ Transplant's Fee for Liver, Heart, Lung, Kidneys, Bone Marrow and Kidney Dialysis Including Donor's Costs (Maximum per disability)	Included in Surgical Fee		
Anaesthetist's Fee	Included in Hospital Expenses		
Private Nurse Fee recommended by physician immediate after hospitalization (Up to 30 days)	10,000	10,000	10,000
Hospital Expenses : Diagnostic Laboratory Fee, X-rays, Prescribed Medicines, Blood and Plasma, Wheel Chair Rentals, Surgical Appliances	50,000	50,000	100,000
Permanent implanted medical devices and artificial organs (Please see remark no. 7)	Included in Hospital Expenses		
Physician's Daily Hospital Visit (Maximum limit per day, 45 days per disability)	1,500	2,000	2,500
Specialist's consultation fee	6,000	8,000	10,000
Emergency OPD within 24 hours, maximum per accident	6,000	8,000	10,000
Emergency Local Ambulance Service Including equipment and staff fee	1,000	2,000	3,000

Outpatient Benefits			
BENEFITS	Platinum 1	Platinum 2	Platinum 3
Maximum Limit per Policy year	45,000	60,000	75,000
Doctor Consultation, Medicines, X-ray, Laboratory tests, Outpatient Surgery, Dressings, Chemotherapy, Radiation, and Alternative Treatment when referred by attending physician (Maximum 1 visit per day/30 visits per year)	1,500	2,000	2,500
Allowable number of visits to Chiropractor, Acupuncturist, and Physiotherapist permitted without first reference to an attending physician (Maximum visit per year)	3 Visits/Year		
Emergency Expenses			
Emergency Assistance: 24 Hours a Day and 7 Days a Week	Fully Indemnified		
Emergency Medical Evacuation*	Fully Indemnified		
Other Benefits			
Personal Accident Benefit: Covers loss of life, loss of one or both hands, loss of vision in one or both eyes, or permanent and total disability caused directly and solely by accident	100,000	150,000	200,000

Annual Premium (BAHT) – INCLUDES TAX and Stamp Duty

Age Group	Platinum 1	Platinum 2	Platinum 3
0-5	38,398	46,330	61,792
6-10	28,228	34,001	45,296
11-15	21,426	25,768	34,628
16-20	19,041	23,057	30,587
21-25	17,601	21,692	28,795
26-30	16,957	20,782	27,268
31-35	18,569	22,660	29,571
36-40	20,509	25,070	32,940
41-45	23,614	28,818	37,748
46-50	26,749	32,715	42,928
51-55	30,626	37,381	49,509
56-60	35,795	43,276	57,584
61-65	51,074	60,386	81,746
66-70	54,357	64,221	87,138
71-75	70,190	81,058	111,505

*** Remarks**

1. Applicant must be aged 15 day - 75 years old.
2. If a claim is made by any insured or covered person under the Policy during a Policy year, any No Claim Discount achieved will be lost and the status of the discount will be as at 1st policy year shown above.
3. If a claim relating to the previous year is subsequently submitted and accepted, and a No Claim Discount has already been given, The Company reserves the right to deduct the equivalent monetary amount of the No Claim Discount from the value of the claim. Any No Claim Discount achieved will be lost and the status of the discount will be as at 1st policy
4. Elective treatment for North America, Japan, HongKong, EU countries and Switzerland – This benefit is permitted only on a case by case basis with no guarantee of acceptance. In all others countries pre-approval of treatment is required.
5. The applicant must be Thai resident or reside in Thailand at least 6 months in 12 months period.
6. The emergency medical evacuation service shall activate while the insured person travelling more than 150 kilometres away from home for less than 90 consecutive days.
7. The coverage of the permanent implanted medical devices and artificial organs are subject to 5 years waiting period.
8. The insured has the ability to continuously renew the policy up to age 99 years, premium and coverage may be adjusted following the claim experience, health condition, increasing age.
9. Information in this brochure is only preliminary information provided for the applicant to consider for applying for health insurance coverage from the company, all insuring conditions shall be referred to Definition, General Definition, General Exclusions, and Insuring Agreement of the health insurance policy of the company.