

**TIP Premium Health & Accident Insurance Policy**

Personal Health and Accident Insurance (TIP Health Care 15,000 Comfort)

Benefits	Sum Insured (Baht)			
	Plan 1	Plan 2	Plan 3	Plan 4
	Age	Age	Age	Age
	15 - 40	41 - 50	51 - 60	61 - 70
<b>Maximum benefit for Inpatient Hospitalisation per policy year</b>	<b>500,000</b>	<b>500,000</b>	<b>350,000</b>	<b>350,000</b>
<b>Maximum benefit for Inpatient Hospitalisation per disability</b>	<b>100,000</b>	<b>100,000</b>	<b>50,000</b>	<b>50,000</b>
<b>1. Inpatient Benefits</b>				
<b>Article 1: Room charge, meal fee and hospital service fee (Inpatient) for each hospitalization as an Inpatient</b>	6,000	6,000	4,000	4,000
In case that the Insured is treated in the Intensive Care Inpatient Room, room charge, meal fee and hospital service fee shall be paid double of Room charge, meal fee and hospital service fee (Inpatient) (Maximum 365 Days)	12,000	12,000	8,000	8,000
<b>Article 2: Medical fee for examination or treatment, blood and blood component service fee, nurse service fee, medicine fee, parenteral nutrition fee, and medical supplies fee for each hospitalization as an Inpatient</b>				
Sub-article 2.1 Medical fee for examination	As Charged	As Charged	As Charged	As Charged
Sub-article 2.2 Medical fee for treatment, blood and blood component service fee, and nurse service fee				
Sub-article 2.3 Medicine fee, parenteral nutrition fee and medical supplies fee				
Sub-article 2.4 Medicine fee and disposable supplies fee (Medical Supplies 1) for take away				
<b>Article 3: Physician's examination fee (Physician) for each hospitalization as an Inpatient</b>	As Charged	As Charged	As Charged	As Charged
<b>Article 4: Operation (surgery) and procedure fee for each hospitalization as an Inpatient</b>				
Sub-article 4.1 Operating room fee and procedure room fee				
Sub-article 4.2 Medicine fee, parenteral nutrition fee, medical supplies fee, and surgery and procedure fee	As Charged	As Charged	As Charged	As Charged
Sub-article 4.3 Physician's fee for Physicians performing surgery and procedure (including assistant) (Doctor Fee)				
Sub-article 4.4 Physician's fee for anesthetist (Doctor Fee)				
Sub-article 4.5 Medical fee for organ transplantation				
<b>Article 5: Day Surgery</b>	As Charged	As Charged	As Charged	As Charged

2. Non-Inpatient Benefits				
<b>Article 6: Medical fee for related direct examination before and after hospitalization as an Inpatient or Outpatient treatment fee which is in consequence of or in connection with hospitalization as an Inpatient for each hospitalization as an Inpatient</b>				
Sub-article 6.1 Medical fee for related direct examination which occurs within 30 days before and after hospitalization as an Inpatient	As Charged	As Charged	As Charged	As Charged
Sub-article 6.2 Outpatient Treatment fee after hospitalization as an Inpatient for each consequential treatment within 30 days after such discharge from the hospital (excluding medical fee for examination)				
<b>Article 7: Medical fee for Treatment of injury in Outpatient case within 24 hours after each accident (Including follow up 15 days)</b>	6,000	6,000	4,000	4,000
<b>Article 8: Rehabilitation medicine fee within 30 days after each hospitalization as an Inpatient per confinement</b>	As Charged	As Charged	As Charged	As Charged
<b>Article 9: Medical fee for Treatment of chronic kidney failure by hemodialysis through vascular access for each policy year</b>	As Charged	As Charged	As Charged	As Charged
<b>Article 10: Medical fee for Treatment of tumor or cancer by radiotherapy, interventional radiology, and nuclear medicine for each policy year</b>	As Charged	As Charged	As Charged	As Charged
<b>Article 11: Medical fee for Treatment of cancer by chemotherapy for each policy year</b>	As Charged	As Charged	As Charged	As Charged
<b>Article 12: Ambulance fee</b>	As Charged	As Charged	As Charged	As Charged
<b>Article 13: Medical fee for Minor Surgery</b>	As Charged	As Charged	As Charged	As Charged
<b>Copayment</b>				
Deductible	No			
Copayment	No			

**Outpatient Benefits**

Benefits	Sum Insured (Baht)			
	Plan 1	Plan 2	Plan 3	Plan 4
	Age	Age	Age	Age
	15 - 40	41 - 50	51 - 60	61 - 70
1. Outpatient hospitalization				
2. Medicine fee and disposable supplies fee (Medical Supplies 1) for take away (1 time per day, maximum 30 times per year)	2,000	1,000	900	500

**Personal Accident Coverage**

**Loss of life, Dismemberment, Loss of sight, Loss of hearing, Loss of speech or Permanent**

**Disability (PA.2)**

Benefits	Sum Insured (Baht)			
	Plan 1	Plan 2	Plan 3	Plan 4
	Age	Age	Age	Age
	15 - 40	41 - 50	51 - 60	61 - 70
Loss of life, Dismemberment, Loss of sight, Loss of hearing, Loss of speech or Permanent Disability (PA.2) (Extended Cover for Riding or travelling on motorcycle)	10,000	10,000	10,000	10,000

Age (Years)	Sum Insured (Baht)			
	Plan 1	Plan 2	Plan 3	Plan 4
	Age	Age	Age	Age
	15 - 40	41 - 50	51 - 60	61 - 70
Total Premium included VAT and Stamp Duty (Baht) / Person / Year	15,000	15,000	15,000	15,000

Remark :

1. This premium is included stamp duty 0.4%
2. The insured must be age between 15 - 70 years old with healthy and not any disability or mental disorder on the effective date of policy.
3. The applicant must complete the company application form and accepted with underwriting and company condition.
4. This policy does not cover injury / chronic disease which occur before effective date of policy and still not recover on the first effective date unnecessary medical treatment.
5. This insurance policy is not covered any illness including Coronavirus Infection (Coronavirus (2019-nCoV)) that occur within 30 days (Waiting Period) since first effective
6. This insurance policy is not covered illness as following : All Tumour or Cysts, Cholelithiasis, Hemorrhoids, Hemias, Cataract, Tonsil or Adenoid and Calculus, Varicose vein and Endometriosis which occur within 120 days (Waiting Period) after first effective date of policy.
7. The medical expenses from any injury or illness including illness caused by Coronavirus (2019-nCoV) will be considered based on diagnosis and advice from a physician according to indications which are medical standards. In addition, must be in accordance with the current medical practice. While the insured suffers from any injury, any illness or any infection

8. If the insured was inpatient in hospital more than 2 times with same disease the condition will be as following :
  - 8.1 In case of treatments will be counted as the same disability if such treatment occur within 90 days after the same disability , that treatment will be count as same benefit.
  - 8.2 In case of treatments will be counted as the new disability if such treatment occur over 90 days after the same disability ,that treatment will be count as new benefit.
9. Medical treatment for emergency accident basis within 24 hours after the accident and include continuting treatment within 15 days after receive the first treatment but not exceed actual expense or maximum limit of coverage.
10. Health care card is provider for the insured to service with network hospital.
11. Company reserves the right to adjust the premium for renewal policy, the reneal premium is consider from age of insures and claim experience.
12. The benefit and coverage are subject to term & Condition of TIP Premium Personal Health and Accident Insurance Policy.