



## Underwriting Conditions

- ✓ Eligible for persons aged 15 days to 65 years. 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.
- ✓ Applicants under 20 years old must apply for policy together with parent(s).
- ✓ 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 THB 30 million. The maximum payable for personal accident insurance will be THB 1 million across all Allianz Ayudhya policies.
- ✓ Term of health insurance: Yearly Basis.
- ✓ Acceptance is subject to underwriting assessment.



## Examples of Exclusions

- Chronic diseases, injury or sickness (including complications), conditions or abnormalities that have occurred before entering into the insurance contract shall not be covered.
- Medical expenses incurred for
  - Sickness that occurs within first 30 days from the effective date of the insurance policy.
  - Sickness or disease that occurs within 120 days of policy inception in the case of Tumor Cyst or Cancer, Hemorrhoids, Hernias, Pterygium or Cataract, Tonsillectomy or Adenoidectomy, Stones, Varicose veins and Endometriosis.
- Cover is for treatment in Thailand only. Limited hospital network applies (e.g. no coverage for treatment at Bumrungrad hospital, BNH Hospitals and BNH All Season Clinic, Samitivej Hospital (Sukhumvit) and Samitivej Medical Clinic, Bangkok Hospital (Soonvijai), Paolo Hospital Prapadaeng). For full details, please see [www.allianz.co.th/en/individual-health-insurance/basic-care](http://www.allianz.co.th/en/individual-health-insurance/basic-care)

### 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.
- Basic Care is the marketing name of Personal Health and Accident Insurance Policy (Maximum Limit Per Year).



## Basic Care

Health insurance coverage for hospitalization up to THB 750K per policy year.

Name and surname of applicant .....

Date/Month/Year ..... Time .....

Payment channel .....

Mode of payment .....

Amount of premium .....

For more details of our health insurance plans, please contact

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

License no. ....

Tel. .... Email .....

Allianz Ayudhya General Insurance Public Company Limited.

Whenever coverage provided by any insurance policy would 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 can not 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](http://www.treasury.gov/resource-center/sanctions).

**Allianz Ayudhya General Insurance Public Company Limited.**  
898 Ploenchit Tower, Ploenchit Road, Khwang Lumpini, Khet Pathumwan, Bangkok 10330  
Tel. 0 2677 0000 Fax : 0 2230 6500

# Highlights



Cover up to THB 750,000 per policy year



Room & Board benefit up to THB 4,000 per day (365 days)



Optional outpatient (OPD) and personal accident coverage



Extensive cashless medical network nationwide\*



No requirement to buy additional life insurance plan



Lifetime renewal guarantee\*\*



Obtain unlimited health and well-being advice from qualified doctors via telemedicine service\*\*\*

## Remarks :

\* Hospital network is restricted for this product. You may be asked to make advance payment if investigation for pre-existing conditions is required.

\*\* Applicants who purchase a health insurance policy before 60 years old and continuously renew the policy will be eligible for lifetime renewal.

\*\*\* Available only for telemedicine providers within the company's network. To use Allianz Ayudhya's proprietary telemedicine service please contact 02 677 0999.

Description		Benefits (Baht)		
		Plan 1	Plan 2	Plan 3
Maximum benefit for an injury or sickness per policy year		350,000	550,000	750,000
<b>1. Benefits for Inpatient Care</b>				
Section 1	Room and board including service charges (inpatient)			
	Non-intensive care room, maximum payable per day	2,000	3,000	4,000
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days)	4,000	6,000	8,000
Section 2	Hospital medical expenses for diagnostic and therapeutic procedures, blood and blood components, nursing service, medicines, and parenteral nutrition, and medical supplies			
2.1	Hospital medical expenses for diagnostic procedures			
2.2	Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service			
2.3	Medicines and parenteral nutrition, and medical supplies		Paid in full*	
2.4	Home medications and medical supplies 1			
Section 3	Medical practitioners' fees			
Section 4	Fees for surgery and medical procedures			
4.1	Operating theater and procedure room			
4.2	Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment			
4.3	Surgeons' fees including fees for surgical assistants			
4.4	Anesthesiologists' fees			
4.5	Organ transplantation		Paid in full*	
Section 5	Day Surgery			
<b>2. Benefits for Non-Inpatient Care</b>				
Section 6	Hospital medical expenses for pre and post hospitalization treatment relating to the same condition			
6.1	Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days pre and post hospitalization			
6.2	The expenses for OPD visit post hospitalization within 30 days (excluding hospital medical expenses for diagnostic procedures)			Paid in full*
Section 7	Medical expenses for an injury (OPD) within 24 hours of accident			
Section 8	Rehabilitation post hospitalization			
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis	10,000	15,000	20,000
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy			Paid in full*
Section 11	Medical expenses for treatment of cancer by chemotherapy			
Section 12	Emergency ambulance services, maximum payable per trip		1,000	
Section 13	Minor surgical expenses			Paid in full*
<b>Additional Benefits</b>				
1	Fees for special nursing care at home, maximum payable per day (limited to 15 days)		500	
2	Specialists' consultation fees		Paid in full*	
3	Personal Accident (Or.Bor.2)**		100,000	
<b>Optional Benefits</b>				
<b>The Insuring Agreement for Outpatient Medical Treatment, per visit (maximum benefit 1 visit per day, 30 visits per year)</b>				
Classic			1,000	
Plus			1,500	
Deluxe			2,000	
<b>Personal Accident (Or.Bor.2)**</b>				
PA 200 plan			200,000	
PA 400 plan			400,000	
PA 900 plan (for occupation class 1 and 2 only)			900,000	

\* Full cover, not over maximum coverage per policy year.

\*\* Applicable to the Insuring Agreement for Personal Accident, Death, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability Benefits (Or.Bor.2). 50% coverage in case of motorcycle accident.