

Allianz 
AYUDHYA



Savvy Health

Health Insurance

Affordable health insurance plan

Highlight



Worry-Free with full cover for your medical expenses*



Extensive cashless medical network of over 490 hospitals and clinics nationwide**



Cover up to THB 750,000 per year*



No requirement to buy additional life insurance plan



Cover outpatient treatment after hospitalization, in which related to the treatment as an inpatient*



Lifetime renewal***



Medical expenses for an injury (OPD) within 24 hours of accident up to THB 7,500 per accident



Value insurance premiums, starting at only THB 22 per day****



Optional outpatient care (OPD) coverage



No claim bonus 10% every year

Special privileges



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



Monthly premium payment is available

* Not over maximum coverage. Subject to the insurance policy's terms and conditions.

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

*** 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.

**** For plan 1, age 16-20 years old.

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

The company reserves the right to change the terms of service without prior notice.

Table of benefits

Coverage		Plan 1	Plan 2	Plan 3
Maximum benefit for an injury or sickness per policy year		250,000	500,000	750,000
Maximum benefit for an injury or sickness per confinement*		50,000	100,000	150,000
1. Benefits for Inpatient Care				
Section 1	Room and board including service charges (inpatient) per confinement*			
	Non-intensive care room, maximum payable per day	1,500	2,500	3,500
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days)	3,000	5,000	7,000
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*			
2.1	Hospital medical expenses for diagnostic procedures	Paid in full**		
2.2	Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service			
2.3	Medicines and parenteral nutrition, and medical supplies			
2.4	Home medications and medical supplies 1			
Section 3	Medical practitioners' fees, maximum payable per day	1,000		
Section 4	Fees for surgery and medical procedures per confinement*			
4.1	Operating theater and procedure room	Paid in full**		
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			
Section 5	Day Surgery			
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*			
6.1	Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days before and after hospitalization	Paid in full**		
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	2,500	5,000	7,500
Section 8	Rehabilitation post hospitalization per confinement*			
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis per policy year			
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy per policy year			
Section 11	Medical expenses for treatment of cancer by chemotherapy per policy year			
Section 12	Emergency ambulance services, maximum payable per trip			
Section 13	Minor surgical expenses			
3. Additional Benefits				
1	Personal Accident (Or.Bor.2)***	50,000		

Table of benefits

Optional Benefits

Benefits for Outpatient Care, per visit (maximum benefit 1 visit per day, 30 visits per year)

· Classic Plan	500
· Plus Plan	800
· Deluxe Plan	1,000

* 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.

** Full cover, not over maximum coverage of each plan.

*** 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.

Remark Cover for treatment in Thailand only.

Underwriting Conditions

- Eligible for persons aged 11 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. Subject to the insurance policy's terms and conditions.
- Applicants under 20 years old must apply 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 THB30 million. The maximum payable for personal accident insurance will be THB 1 million across all Allianz Ayudhya policies.
- Term Health Insurance: Yearly Basis
- 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



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Customer Care
1292 24 hours a day