

Summary of Health Insurance Coverage

Dear _____

This document summarizes the key features of your Allianz Ayudhya General Insurance Public Company Limited (the Company) product. It is not part of the insurance contract.

Please be informed that once the Company accepts your application, you shall be covered under the annual insurance plan – **Savvy Health** (chosen 250,000 / 500,000 / 750,00 baht per year and not over 50,000 / 100,000 / 150,000 baht per confinement). The coverage and some important conditions are as follows:

Major Benefits:

- ❖ Area of coverage, provides the coverage in Thailand only.
- ❖ The insured will receive coverage under the health insurance benefits (under the Health Insurance Coverage Section) of the plan following a waiting period of 30 days or 120 days as the case maybe except in the case of accident, injury, or emergency surgery, in which case coverage will be provided immediately.
- ❖ Coverage for death, dismemberment, or total permanent disability from accident at the amount of 50,000 baht.

Optional Benefits (additional charge):

- ❖ OPD (any injury or sickness which does not require hospital admission, such as fever, headache, or cough) will be covered according to the selected plan.

Renewing the Insurance Policy:

- ❖ The insured is eligible for a lifetime policy renewal, except for those who were aged 60 years old or older upon application who shall be eligible for policy renewal up to 80 years old. The Company reserves right NOT to renew the Insurance Policy if there is evidence that insured provided false statement(s), requests for coverage without medical necessity, or submits fraudulent claims for themselves or others.

Refund of Premiums:

- ❖ In the case of a company being the Payer, such company must acknowledge the terms and conditions regarding the refund of premiums. If the Policy is cancelled or terminated before the expiry date as specified in the Insurance Policy Schedule, or the Policy is cancelled during the policy year, Allianz Ayudhya General Insurance Public Company Limited will refund the premiums (if any) to the Insured unless Allianz Ayudhya General Insurance Public Company Limited receives the signed consent/power of attorney letter, the signed copy of passport/ ID card and supporting documents from the Insured to request Allianz Ayudhya General Insurance Public Company Limited to refund the third party.

Some Major Terms and Conditions:

- ❖ Chronic diseases, injury, or sickness (including complications), condition(s) or abnormality(ies) that has occurred before entering the insurance contract shall not be covered.
- ❖ The Company shall not cover costs of any medical treatment necessitated by, or resulting from, any symptom or a complication of any of the following illnesses, which happens within 120 days from the effective date: Tumor Cyst or Cancer, Hemorrhoids, Hernias, Pterygium or Cataract, Tonsillectomy or Adenoidectomy, Stones, Varicose veins, and Endometriosis.

The Company reserves the right to underwrite your application in accordance with the terms and conditions of the Company.

If the Company accept your application, we take approximately 2 weeks to process policy issuance, including related document(s). You can use our cashless service (fax claims*) simply by presenting your I.D. card or Passport at any of our 490 network hospitals in Thailand. If you need to see a doctor in a non-network hospital, you have to pay in advance and obtain reimbursement by submitting the original receipt with the attending doctor's report to Allianz Ayudhya.

During the first 3 policy years, if you receive medical treatment for any sickness which may be caused by a pre-existing condition(s), you may be asked to disburse, and the Company shall reimburse later after the investigation result reveals that there is no evidence that the sickness is caused by a pre-existing condition(s).

*Fax claims or Cashless service in our network hospitals is subjected to terms and conditions of the Company

Important Information:

- 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.
- If the Insured wishes to cancel the Insurance Policy under Free Look condition, the Insured shall return the Fulfilment Pack (Insurance policy and other attachments) and Allianz Ayudhya member card to Allianz Ayudhya within 15 days after receiving the Fulfilment Pack and the Company shall refund the premiums less medical checkup and company expenses (if any) to the Insured. However, the Company reserve the right on this condition in case the Insured has made any claim.
- In case of change of information such as credit card number, phone numbers or email, please notify the company.
- For existing Insured who wishes to purchase the New Standard Health Insurance Plan, the Company would like to inform you that all terms and conditions, coverages and exclusions shall be in accordance with the new insurance policy. No conditions nor coverages from the existing insurance policy you are holding or voluntarily cancelling shall be carried over or continued to the new policy.
- Please read and understand details of our Privacy Notice at https://gi.azay.co.th/en_TH/privacy/privacy-notice.html or scan QR Code



Applicant Part Acknowledged by (Applicant): _____ Date: _____ Time: _____ (_____) Please specify full name

Seller Part Salesperson/Agent/Broker: _____ License no.: _____ Date: _____ Time: _____ (_____) Please specify full name
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