

Summary of Benefits

- ▶ Living through a daily life at excessively fast pace could trigger many chronic health problems. Critical illnesses (CI) insurance that provides proper medical and other necessary expenses coverage is one of the most important plans in life that should not be overlooked.
- ▶ AIA CI Care can fulfill your critical illness insurance protection requirement and can give you and your family a confidence throughout your life time.



Cover 18 early to intermediate stage critical illnesses*



Cover 44 severe stage critical illnesses*



Maximum coverage benefit: 140%**



Coverage period: Until 80 years old***

* Critical illnesses, as defined in AIA CI Care supplementary contract

** Exclusion: In the following cases, AIA CI Care shall pay maximum benefit at not exceeding 100% of the sum assured.

Case #1 Diagnosis result as “Invasive Cancer” and “Non-Invasive Cancer” which indicated that both take place from the same organ, the same side of organ and which undergo in the same treatment or surgical procedure.

Case #2 Injury from “Major Burn” and “Less Severe Burn”, caused by the same accident.

Case #3 Illness, caused by Severe stage critical illness “Acquired Hydrocephalus Requiring an External Shunt” and early to intermediate stage critical illness “Cerebral Shunt Insertion” which undergo treatment at the same time.

Case #4 “Loss of One Limb or One Eye-Sight and later on the Insured’s diagnosis is indicated as one of the following severe stage critical illness: “Paralysis,” “Blindness,” “Loss of Independent Living,” or “Total and Permanent Disability” which occurs from the same cause.

*** Critical illnesses (CI) which are not covered until the age of 80 include:

- 1) Juvenile CI Group (Coverage from age 1 month to 16 years old): Rheumatic Fever with Heart Involvement, Kawasaki Disease with Heart Complications, Type 1 Diabetes, Acquired Hydrocephalus Requiring an External Shunt
- 2) Total and Permanent Disability-TPD in the event of inability that causes the patient to be unable to perform any type of job to earn compensation or profit for at least 180 days consecutively (Coverage from age 17 until before the insured reaches attained age 70)

- The insured is obliged to declare facts in applying for insurance. The insurer may void insurance agreement and deny to pay insurance compensation as a result of any nondisclosure or false statement.
- The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy.
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Group of Critical Illness	Early Stage to Intermediate Stage (18 Diseases / Treatment)	Severe Stage (40 Diseases / Treatment)
Group 1 Cancer and Tumor	<ol style="list-style-type: none"> 1. Non-Invasive Cancer / Carcinoma in Situ 2. Surgical Removal of Pituitary Tumor 	<ol style="list-style-type: none"> 1. Invasive Cancer 2. Benign Brain Tumor
Group 2 Heart, Respiratory and Blood Circulation system	<ol style="list-style-type: none"> 3. Coronary Artery Disease Requiring Angioplasty 4. Pericardiectomy 5. Less Invasive Treatments of Heart Valve Disease 6. Endovascular Treatment of Aortic Disease or Aortic Aneurysm at Thoracic or Abdominal Aorta 7. Vena-Cava Filter Placement 	<ol style="list-style-type: none"> 3. Acute Heart Attack 4. Coronary Artery By-Pass Surgery 5. Cardiomyopathy 6. Open Heart Surgery for the Heart Valve 7. Surgery to Aorta 8. Primary Pulmonary Arterial Hypertension 9. Severe Chronic Obstructive Pulmonary Disease / End-Stage Lung Disease 10. Aplastic Anemia
Group 3 Cerebral Vascular, Nervous and Muscular System	<ol style="list-style-type: none"> 8. Stroke Requiring Carotid Endarterectomy Surgery 9. Stroke Treatment by Carotid Angioplasty and Stent Placement 10. Cerebral Aneurysm Treatment by Endovascular Coiling 11. Cerebral Shunt Insertion 	<ol style="list-style-type: none"> 11. Major Stroke 12. Cerebral Aneurysm Requiring Brain Surgery 13. Coma 14. Alzheimer's Disease 15. Bacterial Meningitis 16. Viral Encephalitis 17. Parkinson's Disease 18. Multiple Sclerosis 19. Motor Neuron Disease 20. Apallic Syndrome or Vegetative State 21. Paralysis 22. Poliomyelitis 23. Muscular Dystrophy
Group 4 Major Organs and Functions	<ol style="list-style-type: none"> 12. Surgical Removal of One Lobe of Liver 13. Surgical Removal of One Kidney 14. Surgical Removal of One Lung 	<ol style="list-style-type: none"> 24. Chronic Liver Disease / End-Stage Liver Disease / Liver Failure 25. Chronic Kidney Failure 26. Severe Ulcerative Colitis or Crohn's Disease 27. Major Organs Transplantation or Bone Marrow Transplantation 28. Fulminant Viral Hepatitis 29. Chronic Relapsing Pancreatitis 30. Lupus Nephritis from Systemic Lupus Erythematosus 31. Severe Rheumatoid Arthritis

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Group of Critical Illness	Early Stage to Intermediate Stage (18 Diseases / Treatment)	Severe Stage (40 Diseases / Treatment)
Group 5 Infection Major Injury and Disability	15. Less Severe Burns (Level 2) 16. Surgery of Subdural Haematoma due to Accident 17. Loss of One Limb or One Eye / Sight 18. Diabetic Retinopathy	32. Major Burn 33. Major Head Trauma 34. Loss of Independent Living 35. Total and Permanent Disability-TPD - permanent inability to self-perform independently at least three Activities of Daily Living that such disability must have lasted without interruption for at least 180 consecutive days or; - totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, provided however that such disability must have lasted without interruption for at least 180 consecutive days (Coverage from age 17 until before the insured reaches attained age 70) or; - Loss of both eyes or Loss of both hands, or Loss of both feet, or one hand and one foot or Loss of one eye and one hand, or loss of one eye and one foot 36. Blindness 37. Multiple Root Avulsions of Brachial Plexus 38. Loss of Speech 39. Necrotizing Fasciitis and Gangrene 40. Elephantiasis
Group 6 Juvenile Critical Illness (Coverage from age 1 month to 16 years old)		41. Rheumatic Fever with Heart Involvement 42. Kawasaki Disease with Heart Complications 43. Type I Diabetes 44. Acquired Hydrocephalus Requiring an External Shunt

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Coverage and Benefits of AIA CI Care

	Coverage	Benefits
Sum assured is paid when a critical illness* is diagnosed ¹ and/or confirmed by medical practitioner for the first time during the live time of Insured	18 early to intermediate stage critical illnesses	40% of sum assured Pay one time throughout policy period and the policy remains in-force as long as premium payment is made continuingly.
	44 severe stage critical illnesses	100% of sum assured Coverage is limited to only one critical illness throughout insurance policy period After the company has paid benefits, the AIA CI Care rider shall cease to be in-force.

¹Diagnosis means processes of medical examination which derives the cause of critical illness covered under AIA CI Care supplementary contract, consisting of the following conditions:

- Such critical illnesses must be examined and confirmed by medical practitioners who are registered with the Medical Council of Thailand.
- Such medical investigation must be done appropriately, including clinical evidence, imaging or x-ray, pathological report, and medical laboratory evidence.
- Where surgical procedure is required, it must be performed as Medically Necessary and it must be standardized procedures or practices among medical practitioners.

* Critical illnesses, as defined in AIA CI Care supplementary contract

Examples of AIA CI Care Benefit Payments

In the event that the insured is diagnosed as having early to intermediate stage critical illness and later becomes ill with severe stage critical illness.



Diagnosed with early or intermediate stage critical illness, receive 40% of sum assured

The policy remains in-force as long as premium payment is made continuingly



Diagnosed with severe stage critical illness, receive 100% of sum assured.

Total benefit under CI coverage is 140% of the sum assured

However, if the insured is diagnosed with severe stage critical illness without having been diagnosed as having early and intermediate stage critical illness before, company shall pay CI benefit at 100% of the sum assured and the contract shall immediately cease to be in force.

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Example case: The Family's Main Pillar**Khun Thada (Age: 45, non-smoker)****Occupation:** Accountant**Family status:** Married with one 4 year old daughter

Khun Thada began to concern about himself as his age advances and after reading a statistical information, published by the National Cancer Institute in 2017 which showed that liver cancer is most common among men. He also worried that his family's financial flow may be interrupted if he has to stop working because of critical illness. Khun Thada, therefore, plans to absorb that risk by purchasing AIA CI Care plan with 1,000,000 Baht sum assured in order to alleviate his worry because the plan provides coverage against all stages of critical illnesses.

Expenses that may incur in case of critical illness.

Estimated medical expense
for early state CI:

- Chemotherapy 100,000 Baht
- Radiation Therapy 150,000 Baht
- Surgery 200,000 Baht

Total expense 450,000 Baht
(Treatment expense in government hospital is about 30-40% lower)

Family expense while taking
leave from work for medical
treatment (3 months):

- Rent, car installment, medical expense for a father who has diabetes

Total expense 100,000 Baht.

Example of benefit payment**At age 45:**

Khun Thada purchased
AIA CI Care Rider
with 1,000,000 Baht sum assured.

At age 55:

10 years later, he was ill and went to meet the doctor to undergo a biopsy and the doctor found that has advanced liver cancer. He received 1,000,000 Baht claim payment.

Total benefit paid to Khun Thada is 1,000,000 Baht

Total amount of coverage against severe stage critical illness is 100% of sum assured. However, if the insured is diagnosed with severe stage critical illness without having been diagnosed as having early and intermediate stage critical illness before, company shall pay CI benefit at 100% of the sum assured and the rider shall immediately cease to be in force.

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Example case: New Wave Cares for Family

Khun Saifon (Age 28)

Profession: Stock trading

Family status: Single

Khun Saifon is a strong single woman who determines to create wealth for herself and family. She also takes good care of her health and has never thought that she would have any critical illness risk. One day, Khun Saifon had a chest pain and after undergoing a mammogram, the doctor said that she had “Breast Cancer” at the age of 45. Luckily, Khun Saifon has made an advanced planning by purchasing AIA CI Care Plan, using a portion of her investment earning to pay for the premium. With this protection plan, Khun Saifon doesn't have to use the saving she has set aside to take care of her parents and for herself after retirement.

Expenses that may incur in case of critical illness.

Medical expenses: —

- IPD expense, surgery, radiation therapy or chemotherapy, depending on the stage of critical illness and doctor's team.
- A surgery to remove cancer tumor may require the patient to stay in hospital for as long as 14 days. Some types of cancer may require longer hospitalization.

Cancer is one of the major causes of death among Thais. Beware that your investment fund may disappear because of cancer treatment expenses.

Example of compensation payment

At the age of 28:

Khun Saifon purchase AIA CI Care Plan with the sum assured of 2,000,000 Baht.

At the age of 45:

Khun Saifon found out that she had a non-Invasive breast cancer and received 800,000 Baht compensation.

At the age of 50:

5 years later, she went to meet a doctor to under another biopsy and the doctor said that she had an Invasive breast cancer. She received 2,000,000 Baht compensation.

Total compensation paid to Khun Saifon is 2,800,000 Baht
(Total benefit paid is 140% of the sum assured)

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Summary of Insurance Coverage

AIA CI Care	AIA CI Care Supplementary Contract
Issue Age	1 month - 70 years old
Covered period	Until 80 years old***nor until the main policy has expired
Maximum sum assured that can be purchased per life	Earned Income applicant 12 million Baht Non-Income applicant 6 million Baht
Underwriting process	Depending on the underwriting criteria of the company
Medical examination	Depending on the underwriting criteria of the company
Tax deduction entitlement	The entire but not exceeding 15,000 Baht amount of AIA CI Care premium can be used for personal income tax deduction in pursuance to the Notification of the Revenue Department's Director-General Relating to Income Tax (No. 315). However, when combined with the tax deductible amount of all main policies, the total tax deductible amount must not exceed 100,000 Baht.

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“Waiting Period” of AIA CI Care is 60 days from the contract’s effective date or, for the case of reinstatement, the effective date of the latest reinstatement, whichever occurs last.

Some exclusions of AIA CI Care:

1. AIA CI Care has a waiting period pursuant to the condition, specified in the contract.
2. Disorders confirmed by doctor and with clear evidence that it is related to critical illness or critical illness that existed before the effective date of this contract.
3. Suicide, self-inflicted injury or an attempt to take such actions
4. The insured has HIV Positive or AIDs, either directly or indirectly.
5. Injury, inflicted by the insured while under the influence of alcohol, addictive substance or drug.

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