



SmartCare Executive-Group Accident & Health Insurance Proposal

2011/101: 11 April 2011

(New Business)

- 1) Name of Insured: **The Pattaya Expats Club**
- 2) Insured Address : **10/34 Village 1 Soi Nernplubwaan, Banglamung, Chonburi 20260**
- 3) Business Type: **Expatriates Club**
- 4) Persons eligible to participate: **Insured's Employees about 25 persons, as per list to be attached to the policy**
- 5) Period of Insurance: **TBA**
- 6) Agent : **KHUN CHAMNONG ANUSAT-UTAI (10)**
- 7) Coverage Agreement & Limit of Benefits:

Benefits	Max.Limit (Baht/Person)		
	Plan 1	Plan 2	Plan 3
Section1. Hospitalization & Surgery			
1.1 Daily Hospital Room & Board, Nursing Services (Baht/per day)	3,500	4,500	6,500
ICU ,Max.15 days (Baht/per day)	7,000	9,000	13,000
1.2 Hospital General Expenses (Baht/per disability) including:	40,000	50,000	60,000
- Pre-Hospital /Surgery Specialist Consultation (Up to 30 days before admission)	included in 1.2	included in 1.2	included in 1.2
- Pre-Hospital /Surgery Diagnosis Services (Up to 30 days before admission)	included in 1.2	included in 1.2	included in 1.2
- Post-Hospital /Surgery Treatment (Up to 30 days after admission)	included in 1.2	included in 1.2	included in 1.2
- Emergency Out-Patient Treatment due to accident within 24 hours	6,000	10,000	12,000
- Anesthetist's Fee (per accident)	included in 1.2	included in 1.2	included in 1.2
- Ambulance Service (per disability)	included in 1.2	included in 1.2	included in 1.2
- Miscarriage due to accident (per accident)	Not Covered	Not Covered	Not Covered
1.3 In-Hospital Physician's Visit (Baht/per day)	1,500	2,000	3,000
1.4 Surgeon's Fee - Non Surgical Schedule	80,000	100,000	120,000
(Full Reimbursement with no table of sub-limit (Baht/disability))			
Maximum Payable - Inpatient Benefit Section 1/per disability *	700,000	900,000	1,300,000
Section 2. Outpatient Kidney Dialysis and Outpatient Cancer Treatment	Not Covered	Not Covered	Not Covered
(Life Time Limit**)			
Section 3. Outpatient Benefits/ per visit (Max 1 visit/day, 30 visits/year)	Not Covered	1,500	2,000
Section 4. Personal Accident - PA.2 including Murder&Assault and Motorcycling	100,000	100,000	200,000
Section 5. Special Grant (Death Benefit)	Not Covered	Not Covered	Not Covered
Annual Premium	Baht / Person		
I. Inpatient Benefits (Section 1, 2, 4 and 5)	17,282.00	20,760.00	28,859.00
II.Outpatient Benefit OPD. (Section 3)	-	13,662.00	18,216.00
Net Premium	17,282.00	34,422.00	47,075.00
Stamp Duty	70.00	138.00	189.00
Tax	476.00	947.00	1,295.00
Total	17,828.00	35,507.00	48,559.00

*Major medical pays 90% in excess of table limit item 1.2 (Miscellaneous Expense), and 1.4 (Surgeon's Fee) up to the Maximum Payable -Section 1:Hospitalisation & Surgery/per disability

** Lifetime Limit : means the maximum payable limit for the whole period that the covered person has been covering by the company and up to the limit stated on the policy schedule of the first claimant.

Note:

- 1) "Waiting Period" 6 months for following specific illness : Hypertension, Cardiovascular Disease, All Tumour or Cysts, Tonsil requiring surgery, Hernias, Hemorrhoids, Diabetes, Cholelithiasis and Calculi of the Urinary organs.
- 2) Pre-Existing Condition and chronic diseases or illness are not covered.
- 3) Health application and declaration is required for each member.
- 4) AXA HealthCare Card and List of Hospital Network will be provided to each member.
- 5) This policy will cover while the Covered is traveling outside Thailand for business and personal trip only, and with a period of not exceeding 90 days.
- 6) This premium is valid for the applicant age between 18-59 years old, Renewal not over 65 years old.
- 7) Monthly new applicant and addition on 25st of each month.
- 8) Monthly Endorsement and billing.
- 9) This quotation is subject to standard term, conditions and exclusions of SmartCare Executive Group Insurance Policy.
- 10) This quotation will be valid for 60 days after the quotation date.



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Annual Premium for new applicant enrolls each month (Baht/ Person).

(Premium includes Stamp duty and Tax)

	IPD ONLY			IPD + OPD	
	Plan 1	Plan 2	Plan 3	Plan 2 + OPD	Plan 3 + OPD
May 2011	17,828	21,415	29,769	35,507	48,559
June 2011	16,937	20,345	28,281	33,732	46,132
July 2011	16,046	19,274	26,793	31,957	43,704
August 2011	15,154	18,203	25,304	30,181	41,276
September 2011	14,263	17,132	23,816	28,406	38,848
October 2011	13,371	16,062	22,327	26,631	36,420
November 2011	11,589	13,920	19,350	23,080	31,564
December 2011	9,806	11,779	16,373	19,529	26,708
January 2012	8,023	9,637	13,397	15,979	21,852
February 2012	6,240	7,496	10,420	12,428	16,996
March 2012	4,457	5,354	7,443	8,877	12,140
April 2012	2,675	3,213	4,466	5,327	7,284