



SmartCare Executive-Group Accident & Health Insurance Proposal

2011/101-03: 9 May 2011

(New Business)

- 1) Name of Insured: **The Pattaya Expats Club (For new member age between 60 - 65 years old)**
- 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	1,000,000	1,500,000
Section 2. Outpatient Kidney Dialysis and Outpatient Cancer Treatment (Life Time Limit**)	Not Covered	Not Covered	Not Covered
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)	20,539.00	25,662.00	36,131.00
II.Outpatient Benefit OPD. (Section 3)	-	16,395.00	21,860.00
Net Premium	20,539.00	42,057.00	57,991.00
Stamp Duty	83.00	169.00	232.00
Tax	565.00	1,157.00	1,595.00
Total	21,187.00	43,383.00	59,818.00

*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. The company reserve the right to accept the applicant based on by case basis.
- 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 60 - 65 years old, Renewal not over 75 years old.
- 7) Monthly new applicant addition and deletion 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.



SmartCare Executive-Group Accident & Health Insurance Proposal

Annual Premium for new applicant age between 60 - 65 years old 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
June 2011	21,187	26,471	37,270	43,383	59,818
July 2011	20,128	25,148	35,407	41,214	56,828
August 2011	19,069	23,824	33,543	39,045	53,837
September 2011	18,009	22,501	31,680	36,876	50,846
October 2011	16,950	21,177	29,816	34,707	47,855
November 2011	15,891	19,854	27,953	32,538	44,864
December 2011	13,772	17,207	24,226	28,199	38,882
January 2012	11,653	14,560	20,499	23,861	32,900
February 2012	9,535	11,912	16,772	19,523	26,919
March 2012	7,416	9,265	13,045	15,185	20,937
April 2012	5,297	6,618	9,318	10,846	14,955
May 2012	3,179	3,971	5,591	6,508	8,973