AIA HEALTH HAPPY

儿童医疗

保泰国地区

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TOP AIA PLANNER

	BRIEF BENEFITS	1,000,000 一百万 1-MILLION-BAHT PLAN	5,000,000 五百万 5-MILLION-BAHT PLAN	15,000,000 一千五百万 15-MILLION-BAHT PLAN	25,000,000 两千五百万 25-MILLION-BAHT PLAN
1. In-Patient Benefits					
GROUP 1	每次患者住院食宿费和住院服务费(住院病人) Hospital daily room & board, food and hospital service (inpatient) per confinement.	1,500/天 1,500 Baht per Day	3,000/天 3,000 Baht per Day	6,000/天 6,000 Baht per Day	9,000/天 9,000 Baht per Day
	重症监护病房(ICU)支付食宿费和住院服务费(住院病人) 按实际支付，最高不超过365天 In the event of ICU, such benefit shall be paid as charged, in aggregate with Hospital Daily Room & Board shall not exceed 365 days (in total of benefit under group 1).	As charged ICU 实际支付住院费用			
GROUP 2	诊断或治疗的医疗服务费、血液和血液成分服务费、护理服务费、药费、血管营养费和医疗用品费/年度保单 Fees for medical service, diagnosis, treatment, blood service, nurse service, medicine, intravenous nutrient and medical supplies per policy year				
2.1	诊断医疗服务费 Medical service fee for diagnosis	宝宝医疗0-10岁			
2.2	治疗医疗服务费、血液与血液成分服务费和护理服务费 Treatment medical service, blood service and nursing service	每一次住院 20,000泰铢	每一次住院 25,000泰铢	每一次住院 30,000泰铢	每一次住院 40,000泰铢
2.3	药费、血管营养费和医疗用品费 Medicine, intravenous nutrient and medical supplies				
2.4	带回家的药费和医疗用品费(医疗用品1)(限制数量不超过7天) Medicine, expendable medical supplies (Supply 1) for take-home (7 days cap per admission)	20,000 Baht per admission			As charged per admission
GROUP 3	每次患者住院治疗检查费用最高不超过365天 Fees for medical professional service (physician), examination, physical services per confinement (not exceeding 365 days)	1,000 Baht per Day	2,000 Baht per Day	4,000 Baht per Day	6,000 Baht per Day
GROUP 4	手术(外科)医疗护理和手术操作费/年度保单 Fees for surgery and procedure per policy year				
4.1	手术室费和手术操作费 Operating or medical procedure room	实际支付 As charged			
4.2	药费、血管营养费，医疗用品费和手术设备费 Medicine, intravenous nutrient, medical supplies and surgical device				
4.3	外科医生 (包括协助手术的医生) 手术医疗专业费用(Doctor fee) Medical professional service, physician (and assistant) fees for surgery & procedure				
4.4	麻醉师医疗专业费用(Doctor fee) Physician fee - Anesthesiology				
4.5	器官移植医疗费 Organ transplantation				
GROUP 5	患者不需要住院治疗的大型手术(Day Surgery) Day surgery[1]				
患者不需要住院治疗病例的权益 **2. Out-patient benefits**					
GROUP 6	门诊患者住院前后直接涉及诊断的医疗服务费或门诊患者住院治疗后直接涉及连续性医疗费用/年度保单 Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per policy year				
6.1	直接涉及诊断和住院前后30天内产生的医疗服务费 Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission	实际支付 As charged			
6.2	每次门诊患者治疗后门诊惠老医疗费 (针对那次患者出院后30天内接续接受治疗的患者) (不含诊断医疗服务费) Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)	As Charged 实际支付 maximum 2 times per confinement 限制2次/每次患者住院			

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- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details and the terms and conditions as specified in the policy contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFITS	1,000,000 一百万 1-MILLION-BAHT PLAN	5,000,000 五百万 5-MILLION-BAHT PLAN	15,000,000 一千五百万 15-MILLION-BAHT PLAN	25,000,000 两千五百万 25-MILLION-BAHT PLAN
GROUP 7 — 每次事故发生在24小时之内门诊患看受伤医疗护理费 Fee for the OPD treatment of injury within 24 hours of each accident	实际支付 As charged			
GROUP 8 — 每次患者接受住院治疗后康复费用/年度保单(不超过2次/年度保单) Rehabilitation fees after admission per policy year (maximum 2 times per year)				
GROUP 9 — 通过静脉透析治疗慢性肾功能衰竭医疗服务费/年度保单 Medical services fees for chronic kidney failure treatment by hemodialysis per policy year				
GROUP 10 — 通过放射疗法、联合核医学放射治疗癌症的医疗服务费/年度保单 Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology, nuclear medicine per policy year				
GROUP 11 — 通过化疗治疗瘤症的医疗服务费/年度保单 Medical services fees for cancer treatment by chemotherapy per policy year				
GROUP 12 — 紧急救护车服务费 Emergency ambulance service fee				
GROUP 13 — 小手术医疗费用(Minor surgery) Minor surgery[2]				
Additional Benefits 其他权益				
3. Out-Patient Benefits 门诊	不保 No Coverage			2,000 Baht per visit; Maximum 30 times per policy year
重大疾病保护权益(DoubleCI) **4. Benefits of Critical Illness Coverage[3] (Double CI)**	Company shall increase maximum benefit per policy year to be double of sum assured in the policy year when the insured is diagnosed to critical illness and 3 years consecutive.			
5. Compassionate Death Benefits 死亡	10,000 Baht			
Maximum Benefits per Policy Year 最高保护(泰铢)	1,000,000 Baht	5,000,000 Baht	15,000,000 Baht	25,000,000 Baht

Benefits under group 1 through group 13 plus medical expenses for OPD (if any) in aggregate must not exceed the maximum benefits per policy year.

[1] Day surgery refers to a major surgery, or a surgical procedure performed instead of a major surgery, or the use of specialized treatment equipment that can replace a major surgery, that does not require an overnight hospital stay.

[2] Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anesthesia.

[3] Critical illness coverage during the period that the rider is in force: If the insured is diagnosed and confirmed with the critical illness according to the definition of critical illness covered under this rider for the first time after the waiting period, the Company will increase the maximum benefits per policy year to double of the amount of the sum assured under this rider in the policy year that the insured is hospitalized due to critical illness and will continue to pay such double benefits for another 3 consecutive years. The first policy year that the Company will increase the maximum benefits per policy year will be either
1. The policy year that the insured is hospitalized due to critical illness for the first time; or
2. The policy year that the insured undergoes a day surgery due to critical illness for the first time; or
3. The policy year that the insured undergoes tissue biopsy for examination for the first time and the biopsy results conform the diagnosis of critical illness ;

Whichever event occurs first.

In this respect, the Company will double the maximum benefits for critical illness coverage one time per o illness according to the definition of critical illness covered under this rider as follows:
1. Acute Heart Attack
2. Major Stroke
3. Coronary Artery By-Pass Surgery
4. Invasive Cancer
5. Major Organs Transplantation or Bone Marrow Transplantation)
6. Surgery to Aorta

- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insura company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
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6种 重大疾病保护权益(Double CI)

In this respect, the Company will double the maximum benefits for critical illness coverage one time per one illness according to the definition of critical illness covered under this rider as follows : 公司将把年度保单的最高权益提高到保险金额的2倍。被保险人治疗重大疾病的年度保单和接下来的3个年度保单

1. Acute Heart Attack 缺血引起的急性心肌梗死(Acute Heart Attack)
2. Major Stroke 脑血管爆裂或堵塞疾病(Major Stroke)
3. Coronary Artery By-Pass Surgery 冠状动脉搭桥手术 (Coronary Artery By- Pass Surgery)
4. Invasive Cancer 转移性癌症(Invasive Cancer)
5. Major Organs Transplantation or Bone Marrow Transplantation 器官移植或骨髓移植手术
6. Surgery to Aorta 主动脉手术(Surgery to Aorta)

Waiting Period of AIA Health Happy rider

一般的病等待期30天

1. Any illnesses occurring within 30 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later.
2. Any of the following illnesses occurring within 120 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later :
   - All types of hernia
   - Pterygium or cataract
   - Tonsillectomy or adenoidectomy
   - Endometriosis

等待期120天

每一个疝气
白内障
割掉扁桃腺
子宫内膜异位症

Partial Exclusions of AIA Health Happy rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorders, or growth development abnormalities.
2. Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes.
3. Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization, and contraception.

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- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

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免责条款

1. 慢性疾病、既往疾病、先天性疾病检查治疗、发育问题、遗传疾病
2. 美容检查治疗或手术。
3.妊娠、分娩、并发症和治疗不孕不育。
4.使用药物或各种物质检查治疗或预防,以减缓衰老,治疗性功能障碍。
5.健康检查住院治疗和康复治疗。
6.检查治视力障碍。
7.检查治疗牙齿或牙或者手术治疗。
8.治疗或戒毒、戒烟、戒酒。
9.检查治疗与心理有关的症状或疾病。
10.治疗或检查疾病或深睡呼吸停止打呼噜症状。
11.接种或接种预防。
12.非当前医学检查治疗。比如:针灸治疗
13.医生自己检查治疗或医生是被保险人的父母、配偶、子女。
14.自杀、自杀未遂和使用的药物超出医生医嘱的规定。
15.被捕时受伤。
16.履行军人、警察、志愿者职责时受伤。
17.战争、内、暴动、罢工、革命、戒严声明.·

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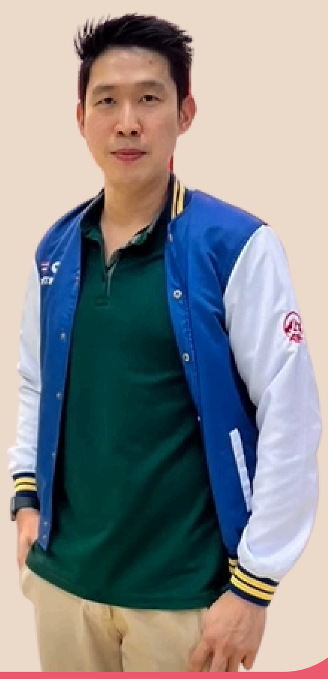
协议

为了保护客户的利益，客户需要连续买保险最少两年。



客户签名________________

日子________________