

(translation)

(Duplicate)

Office of Insurance Commission

Registrar Order

No. 34/2557

Re: Use of the Endorsement for Daily Compensation if the Inpatient is not Admitted to the Hospital (Day Case)

By virtue of clause 29, paragraph to of the Life Insurance Act B.E. 2535 (1992), the Registrar issues the following order.

Clause 1 This order is called the "Registrar Order No. 34/2557 re: Use of the Endorsement for Daily Compensation if the Inpatient is not Admitted to the Hospital (Day Case)"

Clause 2 This order is effective henceforth.

Clause 3 Registrar Order No.21/2557 re: Use of the Endorsement for Daily Compensation if the Inpatient is not Admitted to the Hospital (Day Case) dated 19 June 2014 shall be canceled.

Clause 4 In this order:

"Insurance policy that covers daily compensation" means an ordinary life insurance policy; group life insurance policy; or rider to the policy which covers the payment of daily compensation if the insured must be an inpatient in a hospital or a medical facility; it does not matter which name is used; and

"Endorsement" means the endorsement adding daily compensation to the coverage, and endorsement of the rider regarding daily compensation if the inpatient is not admitted to stay overnight at the hospital (day case) as per the form and text in the Schedule.

(translation)

Clause 5 For all insurance policies that cover daily compensation issued from 19 June 2014 onwards, the company must attach the relevant endorsement to the policy.

The first paragraph shall apply *mutatis mutandis* for renewed policy riders that cover daily compensation.

If the company cannot attach the endorsement for the insured under paragraph 1 and paragraph 2, the company must temporarily issue an insurance policy that covers daily compensation as approved by the Registrar no later than 31 December 2014. The form and text of the relevant endorsement is deemed a part of the policy which covers daily compensation.

Clause 7 All insurance policies covering daily compensation issued before the date of this order, and the contracts, are still effective. It shall be deemed that the relevant endorsement is a part of the insurance policy which covers daily compensation whether or not the company has issued the endorsement to the insured.

Ordered on 30 September 2014

(signed)

(Mr. Sorasak Tantasuwana)

Deputy Secretary-general

Acting as Secretary-general

Registrar

(translation)

**Endorsement Adding Daily Compensation Benefit
if the Inpatient is not Admitted to the Hospital (Day Case)**

It is agreed that if any clause of this endorsement is in conflict with any clause in the insurance policy which this endorsement is attached to, the clause of in this endorsement shall apply instead.

If the insured is injured or ill and has to receive treatment in the form of any necessary operation or medical procedure as an inpatient but is not admitted to stay overnight at the hospital thanks to the advancement of medical science, the company shall pay daily compensation to the insured for one day for the operation or procedure as follows.

1. ESWL : Extracorporeal Shock Wave Lithotripsy
2. Coronary angiogram / cardiac catheterization
3. Extra capsular cataract extraction with intra-ocular lens
4. All types of laparoscopic
5. All types of endoscope
6. Sinus operations
7. Excision breast mass
8. Bone biopsy
9. Amputation of fingers or toes
10. Liver puncture/liver aspiration
11. Bone marrow aspiration
12. Lumbar puncture
13. Thoracentesis/pleurcentesis/thoracic aspiration/thoracic paracentesis
14. Abdominal pracentesis/abdominal tapping
15. Curettage, dilatation & curettage, fractional curettage
16. Colposcope, loop diathermy
17. Marsupialization of Bartholin's cyst
18. Treatment by gamma knife

(translation)

(The company can add more item to the above operation or procedure list in line with the advancement of medical science.)

In paying daily compensation for the insured who receives treatment in the form of an operation or medical procedure for the same cause or condition more than once (whether it is a treatment as an inpatient as per the policy or a treatment as per the endorsement of this policy) and each time is no longer thandays in between (maximum (90 days)), it shall be deemed as a hospital admission based on the definition in the insurance policy.

The terms regarding coverage and exceptions of the insurance policy that this endorsement is attached to are still effective.

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Director/Branch Manager

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Policy Officer/Witness