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Registrar Order No. 19/2556

re: Prescription of Format, Content and Premiums of Insurance 200 Micro-insurance
Policies

So that insurance is accessible to all people, which will create security for people and the country's overall economy, by virtue of section 29 and section 30 of the Life Insurance Act, B.E. 2535 (1992), and section 29 and section 30 of the Non-Life Insurance Act, B.E. 2535 (1992), the Registrar prescribes the format, content, and premiums of Insurance 200 Micro-insurance Policies, which are provided at the end of this order. Companies will be able to include the format, content, and premiums in their microinsurance policies when application fees have been paid.

Effective henceforth.

Ordered on 2 August, B.E. 2556 (2013)

- Signed -

(Mr. Pravej Ongartsittigul)

Secretary-general,

The Office of Insurance Commission,

the Registrar

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Drafted, reviewed and typed by - signed -

Taxpayer identification number		Commercial registration number	
Insurance schedule			
Insurance 200 Micro-insurance Policy			
Company code		Insurance policy number	
1. The insured: name and address		Identification card number:	
		Age:	
2. Beneficiary: name and address		Relationship with the insured:	
3. Insurance term begins on		and ends on	
hours.		at	
4. Coverage area: 24-hour coverage around the world			
5. Coverage provisions			
Coverage provisions		Coverage amount (baht)	
Clause 1. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to an accident, but not a murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger.		100,000	
Clause 2. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to murder or an		50,000	

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assault; or an accident while riding a motorcycle, either as a rider or a passenger.	
Clause 3. Compensation for funeral expenses in the case of death from an illness, except death from an illness within the first 120 days after the date the insurance coverage term begins.	10,000
6. Total insurance premiums	200 baht/year
7. Insurance channel <input type="checkbox"/> direct <input type="checkbox"/> agent <input type="checkbox"/> broker license number..... <input type="checkbox"/> others	

Date of insurance contract execution Date of insurance policy issuance

In witness whereof, the company's authorized representatives sign their names and affix the company's stamp at the company's office.

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Authorized director

Authorized director

Attorney

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Insurance 200 Microinsurance Policy

In return for payment of Insurance 200 Microinsurance Policy premiums made by the insured, the company, which has issued an insurance certificate for the insured to keep as evidence, agrees as follows.

Definition

Words and descriptions with specific definitions provided anywhere in the insurance policy must have identical meanings, wherever they appear in the insurance policy, unless indicated otherwise.

1. Insurance policy means an insurance schedule; a benefit schedule; general conditions and requirements; coverage provisions; an insurance certificate; and an insurance endorsement, which is part of the insurance contract.
2. Company means the company that issues this insurance policy, and whose name is identified as the insurer.
3. The insured means a person whose name is identified as the insured in the insurance schedule or the insurance certificate.
4. Beneficiary means in the case of death, the legal spouse, a partner acting as the wife or husband; father; mother; son or daughter; or a sibling.
5. Accident means a sudden incident due to external causes that has effects beyond the expectation or intention of the insured.
6. Injury means a physical pain caused directly by an accident that occurs independently from another incident.

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7. Physician means a person graduated as a doctor of medicine, who is duly registered by the Medical Council of Thailand and permitted to conduct professional medical activities in a local area where medical or surgical services are provided.
8. Hospital means a medical institute that provides medical services; accepts overnight patients; has appropriate elements, including a sufficient number of medical individuals, and, more importantly, a room for major operations; and is permitted and registered as a hospital under the law on medical institutes in that jurisdiction.
9. Medical institute means a medical institute that provides medical services; accepts overnight patients; and is permitted and registered as a medical institute under the law on medical institutes in that jurisdiction.
10. Loss of a hand or a foot means amputation from the wrist or ankle. The loss of a hand or a foot includes complete disability preventing use of that appendage, and there is a clear medical indicator suggesting that the appendage will not be able to be used again.
11. Loss of vision means incurable, complete blindness.
12. Total and permanent disability means disability so serious that it forever prevents a person from performing any duties in a regular job or other jobs.

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13. Illness means a symptom, disorder, sickness, or disease incurred by the insured.
14. Funeral expenses means expenses concerning the arrangement of a funeral, including a casket, the costs of cremation or burial, and other necessary relevant expenses, that the Company compensates the beneficiary when the insured dies of an illness.
15. Terrorism means any act of force or violence and/or with threat by a person or a group of persons, that is conducted independently; or on behalf of, or in connection with any organization or government, for political or religious purposes; beliefs; or similar purposes; or to cause terror to the government and/or the public, or part of the public.

General provisions and requirements

1. Claims and submission of evidence of damage

In the case of an injury, the insured, the beneficiary, or the representative of the said person, as the case may be, must notify the company of the injury without delay, or immediately in the case of death, unless they can prove that there is an appropriate necessity which prevents them from notifying the company of the incident, and that they have notified the company as soon as possible.

For a claim for compensation, the insured, or the representative of the said person, as the case may be, must submit evidence as necessary and required by the company at their own costs.

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For a claim for compensation, evidence must be submitted within 30 days after the date of the death; the loss of a hand, foot, or vision; or the beginning of the total and permanent disability. However, failure to do so within the specific timeframe will not deprive the person from his or her rights to the claim, if he or she can prove that there are reasonable grounds that prevented him or her from completing the claim process within the specific timeframe, and that he or she has notified the company as soon as possible

Evidence supporting a claim for compensation

1.1 In the case of death

1.1.1 copy of the death certificate;

1.1.2 copy of the autopsy report, or death certificate issued by the hospital;

1.1.3 copy of daily police report; and

1.1.4 copy of the beneficiary's identification card.

1.2 In the case of the loss of a hand, foot, or vision; or total and permanent disability

1.2.1 the physician's original statement;

1.2.2 copy of daily police report; and

1.2.3 copy of the beneficiary's identification card.

1.3 In the case of death from an illness

1.3.1 copy of the death certificate;

1.3.2 copy of the physician's statement; and

1.3.3 copy of the beneficiary's identification card.

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2. Autopsy or medical diagnosis

If a consideration process for a claim for compensation is necessary, the company has the right to request an autopsy or a medical diagnosis on the insured at the company's own cost.

3. Compensation

The company will pay compensation within 15 days after the date the company receives correct and complete evidence of the loss or damage. Compensation for death or funeral expenses will be paid to the beneficiary, whereas other compensation will be paid to the insured.

If it becomes doubtful that the claim for compensation from the company under the insurance policy meets the coverage provisions specified in the insurance policy, the timeframe may be extended as necessary, but for no more than 90 days after the date the company received the complete set of documents.

If the company fails to pay compensation within the aforementioned timeframe, it must pay interest at the rate of 15 percent per year of the payable compensation, beginning from the payment due date.

4. Beneficiary under insurance policy

The insured can indicate beneficiaries, and the company will pay compensation for death, or funeral expenses, under the provisions in the insurance policy to the indicated beneficiaries, which may include the legal spouse, or a partner acting as the wife or husband; father; mother; son or daughter; and siblings. If no beneficiary is indicated, the compensation will be paid to the estate of the insured.

If the insured indicates only one beneficiary, and he or she dies before the insured, the insured must notify the company in writing of the change of the beneficiary. If the insured fails to provide the notice, or if the beneficiary dies together with the insured, the compensation will be paid to the estate of the insured.

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If the insured indicates more than one beneficiary, and any of the beneficiaries dies before the insured, the insured must notify the company in writing of the change of the beneficiary, or the change of benefit allocation among the rest of the beneficiaries. If the insured fails to, or cannot notify the company of the change of the beneficiary, and dies, the compensation that would be paid to the deceased beneficiary will be equally allocated among the rest of the beneficiaries.

5. Settlement of dispute by arbitration

If there is a dispute or conflict arising from a claim made under this insurance policy involving an individual entitled to claim under the insurance policy against the company, and the individual wants and considers that the dispute should be settled by arbitration, the company agrees that the dispute will be settled by arbitration, in accordance with the Office of Insurance Commission's regulations regarding arbitration.

6. Termination of insurance

This insurance policy is valid for one year, from the date agreed that the coverage will begin, as indicated in the insurance schedule or insurance certificate. Neither the insured nor the company can terminate the insurance policy.

7. Insurance restrictions

The insured can purchase no more than two Insurance 200 Microinsurance Policies from one or more insurers. If the insured purchases more than two Insurance 200 Microinsurance Policies, for which certificates are issued, the insured can only claim the compensation that is indicated in the first two insurance certificates, and insurance policies that are issued later will be invalid.

The company will return the full amount of insurance premiums paid under those invalid insurance certificates.

8. Age requirement of the insured

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People aged 20-60 years as of the date of the insurance execution are eligible to be insured under this insurance policy.

Coverage provisions

Clause 1. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to an accident, but not from murder or an assault; or an accident while riding a motorcycle, either as a rider or a passenger.

During the insurance term, if the insured dies; loses a hand, a foot, or vision; or becomes totally and permanently disable due to an accident within 180 days after the date of the accident; or if the insured becomes an inpatient in a hospital or a medical institute due to an injury that needs a series of continuous treatments, and then dies; loses a hand, a foot, or vision; or becomes totally and permanently disabled at any time due to the injury, the company will pay 100,000 baht of compensation to the beneficiary, or the insured, as the case may be. However, this excludes murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger, which are included in clause 2.

Clause 2. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger.

If the insured dies; loses a hand, a foot, or vision; or becomes totally and permanently disabled due to murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger, within 180 days after the date of the accident; or if the insured becomes an inpatient in a hospital or a medical institute due to an injury that needs a series of continuous treatments, and then dies; loses a hand, a foot, or vision; or becomes totally and permanently disable at any time during the insurance term due to that injury, the company will pay 50,000 baht of compensation to the beneficiary, or the insured, as the case may be. However, this excludes death; loss of a hand, a foot, or vision; and total and permanent disability under clause 1.

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Clause 3. Compensation for funeral expenses in the case of death from an illness, except death from an illness within the first 120 days after the date the insurance coverage term begins.

If the insured dies of an illness during the insurance term, the company will pay 10,000 baht of compensation to the beneficiary for funeral expenses.

The following conditions only apply to clause 3 of the coverage provisions.

1. A waiting period of 120 days, beginning from the date this insurance policy first becomes valid, applies to this coverage provision. If the insured dies of an illness within 120 days after the date this insurance policy first becomes valid, no compensation for funeral expenses will be paid under this insurance policy. Instead, the company will return the full amount of insurance premiums to the beneficiary.

2. If the insured extends the insurance policy term within 30 days after the date the insurance expires, compensation for funeral expenses will continue. However, if the insured extends the insurance policy term after 30 days after the date of insurance expiration, the new waiting period will apply to compensation for funeral expenses in the case of death from an illness.

Once the company has paid compensation for death; loss of a hand, a foot, or vision; or total and permanent disability, the insurance coverage under this insurance policy ends, and no premiums paid for the remaining coverage term will be returned.

General exceptions

The coverage under this insurance policy excludes death; loss of a hand, a foot, or vision; or total and permanent disability due to any of the following causes:

1. an act by the insured losing their ability of self-command under the influence of alcohol, addictive substances, or drugs; the "influence of alcohol" means having at least 150 milligrams of alcohol in 100 milliliters of blood, if a blood test is conducted;

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2. suicide, attempted suicide, or self-harm;
3. infection, except infection of a disease, tetanus, or rabies due to an injury from an accident (this only applies to clause 1 and 2 of the coverage provisions);
4. miscarriage, unless it is a direct result from an accident (this only applies to clause 1 and 2 of the coverage provisions);
5. wars, whether declared or not; invasion; unfriendly acts by foreign enemies, or war-like unfriendly acts, whether a war is declared or not; civil wars, which means wars among citizens in the same country; mutinies; rebellions; riots; strikes; disturbance; revolution; coup d'état; or the announcement of martial law, or any incidents that may force the announcement of martial law;
6. nuclear weapons; or radiation or radioactivity from nuclear fuel, or nuclear waste, due to the combustion of nuclear fuel, or any means of nuclear fission that continues on its own;
7. death; loss of a hand, a foot, or vision; or total and permanent disability occurring when the insured is committing a crime, under arrest, or fleeing from arrest for a crime committed by the insured, which is an element of the crime;
8. death; loss of a hand, a foot, or vision; or total and permanent disability occurring when the insured is a soldier, police officer, or a volunteer on duty in a war or a crackdown, at any time from the date their duty in the war or crackdown begins to the date the duty ends; or
9. terrorism.

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Name and address of company

Overview of

The Insurance 200 Microinsurance Policy

Supporting document	
Number	1
Number of sheets	1

Definition

- 1. Company means the company that issues this insurance policy.
- 2. The insured means a person whose name is identified as the insured in the insurance schedule or the insurance certificate.
- 3. Beneficiary means the legal spouse, or a partner acting as the wife or husband; father; mother; son or daughter; and a sibling.
- 4. Accident means a sudden incident due to external causes that has effects beyond the expectation or intention of the insured.
- 5. Injury means a physical pain caused directly by an accident that occurs independently from another incident.
- 6. Loss of a hand or a foot means amputation from the wrist or ankle, or the complete disability to use that appendage, and there is a clear medical indicator suggesting that the appendage will not be able to be used again.
- 7. Loss of vision means complete blindness that is incurable.
- 8. Total and permanent disability means disability so serious that it forever prevents a person from performing any duties in a regular job or other jobs.

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9. Illness means a symptom, disorder, sickness, or disease incurred by the insured.

Insurance benefits

Coverage provisions	Coverage amount (baht)
Clause 1. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to an accident, but not murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger.	100,000
Clause 2. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to murder, an assault, or an accident while riding a motorcycle, either as a rider or a passenger.	50,000
Clause 3. Compensation for funeral expenses in the case of death from an illness, except death from an illness within the first 120 days after the date the insurance coverage term begins.	10,000
Total insurance premiums	200 baht/year

Exceptions (incidents not covered under this insurance policy)

- 1. an act caused by the insured losing their ability of self-command under the influence of alcohol, addictive substances, or drugs; the "influence of alcohol" means having at least 150 milligrams of alcohol in 100 milliliters of blood, if a blood test is conducted;

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- 2. suicide, attempted suicide, or self-harm;
- 3. infection, except infection of a disease, tetanus, or rabies due to an injury incurred during an accident (this only applies to clause 1 and 2 of the coverage provisions);
- 4. miscarriage, unless it is a direct result from an accident (this only applies to clause 1 and 2 of the coverage provisions);
- 5. wars, whether declared or not; invasion; unfriendly acts by foreign enemies; civil wars; revolution; rebellions; disturbance caused by citizens resisting their government; riots; and strikes;
- 6. nuclear weapons; or radiation or radioactivity from nuclear fuel, or nuclear waste;
- 7. when the insured is committing a crime, under arrest, or fleeing from arrest for a crime committed by the insured, which is an element of the crime;
- 8. when the insured is a soldier, police officer, or a volunteer on duty in a war or a crackdown; or
- 9. terrorism.

Please carefully review the insurance conditions and exceptions under this insurance policy. If any statements in this document disagree or are inconsistent with those in the insurance policy, the latter will prevail.

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Name and address of insurer

Certificate of

The Insurance 200 Microinsurance Policy

Supporting document
Number2
Number of sheets1

Insurance policy number Date of insurance contract execution

Name of the insured Identification number

Address Telephone

Name of beneficiary

Relationship with the insured (legal spouse; a partner acting as the wife or husband; father; mother; son or daughter; or sibling.)

This insurance policy offers coverage and compensation under its conditions. The insurance coverage period begins on the date of and ends on the date of at 4:30 p.m.

Insurance benefits

Coverage provisions	Coverage amount (baht)
Clause 1. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to an accident, but not murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger.	100,000
Clause 2. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger.	50,000

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Clause 3. Compensation for funeral expenses in the case of death from an illness, except death from an illness within the first 120 days after the date the insurance coverage term begins.	10,000
Total insurance premiums	200 baht/year

Exceptions (incidents not covered under this insurance policy)

- 1. an act caused by the insured losing their ability of self-command under the influence of alcohol, addictive substances, or drugs; the "influence of alcohol" means having at least 150 milligrams of alcohol in 100 milliliters of blood, if a blood test is conducted;
- 2. Suicide, attempted suicide, or self-harm;
- 3. infection, except infection of a disease, tetanus, or rabies due to an injury incurred during an accident (this only applies to clause 1 and 2 of the coverage provisions);
- 4. miscarriage, unless it is a direct result from an accident (this only applies to clause 1 and 2 of the coverage provisions);
- 5. wars, whether declared or not; invasion; unfriendly acts by foreign enemies; civil wars; revolution; rebellions; disturbance caused by citizens resisting their government; riots; and strikes;
- 6. nuclear weapons; or radiation or radioactivity from nuclear fuel, or nuclear waste;
- 7. when the insured is committing a crime, under arrest, or fleeing from arrest for a crime committed by the insured, which is an element of the crime;
- 8. when the insured is a soldier, police officer, or a volunteer on duty in a war or a crackdown; or
- 9. terrorism.

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Authorized director

Authorized director

Attorney

Agent/broker License number

- Instruction:**
1. One person can buy no more than two insurance policies. If more than two insurance policies are bought, only the first two policies will be valid. The insurer of later insurance policies will return the full amount of insurance premiums to the insured or the beneficiary.
 2. The conditions and coverage provisions under the insurance policy are available in detail on the company's website,
 3. The contact number for compensation issues is
For inquiries, please contact the insurance hotline on 1186.
 4. Eligible age: this insurance policy is available for people aged 20-60 years as of the date of insurance policy execution.

Address/contact number/company's website

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Name and address of insurer

Receipt book number
Number
Date

Taxpayer identification number

Commercial registration number

Certificate/receipt of
The Insurance 200 Microinsurance Policy

Supporting document Number3 Number of sheets1

Insurance policy number Date of insurance contract execution

Name of the insured Identification number

Address Telephone

Name of beneficiary

Relationship with the insured (legal spouse; a partner acting as the wife or husband; father; mother; son or daughter; or siblings.)

This insurance policy offers coverage and compensation under its conditions. The insurance coverage period begins on the date of and ends on the date of at 4:30 p.m.

Insurance benefits

Coverage provisions	Coverage amount (baht)
Clause 1. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to an accident, but not murder, an assault, or an accident while riding a motorcycle, either as a rider or a passenger.	100,000
Clause 2. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to murder;	50,000

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an assault; or an accident while riding a motorcycle, either as a rider or a passenger.	
Clause 3. Compensation for funeral expenses in the case of death from an illness, except death from an illness within the first 120 days after the date the insurance coverage term begins.	10,000
Total insurance premiums	200 baht/year

Exceptions (incidents not covered under this insurance policy)

- 1. an act caused by the insured losing their ability of self-command under the influence of alcohol, addictive substances, or drugs; the "influence of alcohol" means having at least 150 milligrams of alcohol in 100 milliliters of blood, if a blood test is conducted;
- 2. suicide, attempted suicide, or self-harm;
- 3. infection, except infection of a disease, tetanus, or rabies due to an injury incurred during an accident (this only applies to clause 1 and 2 of the coverage provisions);
- 4. miscarriage, unless it is a direct result from an accident (this only applies to clause 1 and 2 of the coverage provisions);
- 5. wars, whether declared or not; invasion; unfriendly acts by foreign enemies; civil wars; revolution; rebellions; disturbance caused by citizens resisting their government; riots; and strikes;
- 6. nuclear weapons; or radiation or radioactivity from nuclear fuel, or nuclear waste;
- 7. when the insured is committing a crime, under arrest, or fleeing from arrest for a crime committed by the insured, which is an element of the crime;

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■ 8. when the insured is a soldier, police officer, or a volunteer on duty in a war or a crackdown; or

■ 9. terrorism.

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- Instruction:**
1. One person can buy no more than two insurance policies. If more than two insurance policies are bought, only the first two policies will be valid. The insurer of later insurance policies will return the full amount of insurance premiums to the insured or the beneficiary.
 2. The conditions and coverage provisions under the insurance policy are available in detail on the company's website,
 3. The contact number for compensation issues is
For inquiries, please contact the insurance hotline on 1186.
 4. Eligible age: this insurance policy is available for people aged 20-60 years as of the date of insurance policy execution.

Address/contact number/company's website

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Name and address of company

Annual premiums for

The Insurance 200 Microinsurance Policy

Coverage provisions	Coverage amount (baht)
Clause 1. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to an accident, but not murder, an assault, or an accident while riding a motorcycle, either as a rider or a passenger.	100,000
Clause 2. Compensation in the case of death; loss of a hand, a foot, or vision; and total and permanent disability due to murder; an assault; or an accident while riding a motorcycle, either as a rider or a passenger.	50,000
Clause 3. Compensation for funeral expenses in the case of death from an illness, except death from an illness within the first 120 days after the date the insurance coverage term begins.	10,000
Total insurance premiums	200 baht/year