

(translation)

(Duplicate)

(Office of Insurance Commission)

Registrar Order

No. 50/2559

**re: Form and Wording of Accident Microinsurance Policy for Person with Disability and
Premium Rate for Non-life Insurance Companies**

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In order that the general public, especially people with disabilities, have access to insurance and use insurance as a tool to appropriately manage risks relating to their lives and those of their family, by virtue of section 29 and section 30 of the Non-Life Insurance Act, B.E. 2535 (1992), the Registrar issues the following order.

Section 1 This order is called the "Registrar Order No. 50/2559 re: Form and Wording of Accident Microinsurance Policy for Person with Disability and Premium Rate for Non-life Insurance Companies."

Section 2 The form and wording of an accident microinsurance policy for person with disability, attached hereto as a schedule, shall be used.

Section 3 The premium rate for an accident microinsurance policy for person with disability, set out in the schedule attached hereto, shall be used.

Announced on 10 August 2016

(signed)

(Mr. Suthiphon Thaveechaiyagarn)

Secretary-General

(translation)

The Office of Insurance Commission
Registrar

(Office of Insurance Commission)

Name and address of the company

Taxpayer identification number

Commercial registration number

Insurance schedule	
Accident microinsurance policy for person with disability	
Company code	Policy No.
1. The Insured : name and address	Identification No.: Person with Disability No.: Type of disability: Age:
2. Beneficiary : name(s) and address(es)	Relationship(s) with the Insured:
3. Insurance term : commencing on	ending on time : 16.30
4. Covered territories : 24 hours worldwide	
5. Coverage terms	
Coverage terms	Sum insured (baht)
Item 1. Death benefit due to accident, except murder, physical attack, and/or accident while riding or traveling on motorbike	100,000
Item 2. Death benefit due to murder, physical attack, and/or accident while riding or traveling on motorbike	50,000
Item 3. Funeral Expense benefit for death from illness (except death from illness within the first 120 days from the starting date of the insurance term)	5,000
Item 4. Consolation compensation in the case of accident (the Insured must be admitted in a hospital for at least four days) during the insurance term	5,000
Item 5. Income compensation while being admitted in the hospital due to accident for maximum 20 days during the insurance term	200 baht per day
6. Total premium	300 baht / year
7. Insurance channel <input type="checkbox"/> Direct insurance <input type="checkbox"/> Insurance agent <input type="checkbox"/> Insurance broker License No.	

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Date of insurance contract Date of policy issuance

In witness whereof, the company, by its authorized signatories, hereunto affix their signatures and company seal at the company's office.

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Authorized Director

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Authorized Director

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Authorized Person

(translation)

7. **Injury** **means** a physical injury resulting directly from the Accident and which is isolated and independent from other causes.
8. **Doctor** **means** a person with a degree in medicine who is duly registered with the Medical Council of Thailand and has been granted a license to practice medicine in the region that provides medical or surgical services.
9. **Hospital** **means** any medical care facility that provides medical services, and which has the capacity to admit patients and provide full services, and has enough resources and medical personnel, and, in particular, has an operating room for major surgery and has been granted a license to operate as a Hospital under the medical care facility laws of that jurisdiction.
10. **Medical Clinic** **means** any medical care facility that provides medical services, and which has the capacity to admit patients and has been granted a license to operate as a Medical Clinic under the laws of that jurisdiction.
11. **Illness** **means** any symptom, abnormality, ailment, or disease of the Insured.
12. **Funeral Expense** **means** any expense related to a funeral including coffin, cremation, or burial costs and any other cost necessary for such purposes, which the Company pays to the Beneficiaries if the Insured dies from an Illness.
13. **Inpatient** **means** a person who needs to be admitted to a Hospital or a Medical Clinic for at least six consecutive

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hours and who is registered as an inpatient and is diagnosed and advised by a doctor in accordance with the medical standard and within an appropriate timeframe for treatment of such Injury, including a person who is admitted as an inpatient and dies within six hours after being admitted.

14. Terrorism

means an act of force or violence and/or which involves a threat by any person or group of persons, whether such act is committed individually, as an agent, or in connection with any organization or any government, and which is committed in the furtherance of purposes relating to politics, religion, cult, or any other similar purposes, including for the purpose of terrorizing the government and/or the public or any part of the public.

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General conditions and terms

1. Claim and submission of evidence of damage

The Insured, the Beneficiary, or the agent of such person (as the case may be) must notify the Company without delay in the case of an Injury and immediately in the case of death, unless it can be proven that there is a reasonable and necessary cause which makes the notification not possible and provided, in such case, notification to the Company is made as soon as practicable.

In the case of a compensation claim, the Insured, the Beneficiary, or the agent of such person (as the case may be) must submit evidence, which is required by the company and which is necessary, at their own expense.

In the case a compensation claim, all evidence must be submitted within 30 days from the date of Accident or death (as the case may be). Failure to submit the claim within the said period of time will not extinguish the right to claim if it can be shown that there is a reasonable cause which prevents the submission of claim within the time period and that the claim is submitted as soon as practicable.

The evidence to be submitted in a claim for compensation includes the following.

- 1.1. Death
 - 1.1.1. copy of an official death certificate;
 - 1.1.2. copy of an autopsy certificate or copy of a hospital's death certificate;
 - 1.1.3. copy of the police daily report; and
 - 1.1.4. copy of the Beneficiary's identification card.
- 1.2. Death from Illness
 - 1.2.1. copy of an official death certificate;
 - 1.2.2. copy of the medical report; and
 - 1.2.3. copy of the Beneficiary's identification card.
- 1.3. Consolation compensation or income compensation claim during Hospital admission as a result of an Accident
 - 1.3.1. copy of the medical report; and
 - 1.3.2. copy of the medical care receipt.

(translation)

2. Autopsy or medical examination

Where necessary for the purpose of compensation determination, the Company has the right to request an autopsy or a medical examination be performed on the Insured at the Company's sole expense.

3. Compensation payment

The company will pay the compensation within 15 days from the date on which the Company receives complete and correct evidence of loss or damage. The Company will pay the death compensation or Funeral Expense benefit to the Beneficiary, and will pay other compensation to the Insured.

If there is a reasonable cause to suspect that the compensation claim under the Policy against the Company does not comply with the coverage terms prescribed in the Policy, the specified period of time may be extended as necessary for up to 90 days from the date that the Company receives all the required documents.

If the Company fails to pay all compensation within the specified period, the Company will pay interest at the rate of 15 percent per annum on the principal amount from date on which the compensation payment becomes due.

4. Beneficiary under the Policy

The Insured can specify the name of the Beneficiary. Subject to the terms prescribed in the Policy, the Company will pay death benefit or Funeral Expense benefit under the Policy to the Beneficiary, which include legal spouse/ de facto partner, parents, children, or biological siblings. If the Beneficiary is not specified, the Company will pay the benefits to the Insured's estate.

If the Insured specifies only one Beneficiary and the Beneficiary is deceased before the Insured, the Insured must notify the company in writing about the change of the Beneficiary. If the Insured does not inform the Company so or if the Beneficiary passes away at the same time as the Insured does, the Company will pay the benefits to the Insured's estate.

If the Insured specifies more than one Beneficiary and any of those Beneficiaries is deceased before the Insured, the Insured must notify the Company in writing about the

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change of the Beneficiary or the change of the remaining Beneficiaries' benefits. If the Insured does not or cannot inform the Company about the change of Beneficiary or upon the death of the Insured, the Company will pay the benefit of the deceased Beneficiary to the remaining Beneficiaries in equal portions.

5. Dispute resolution by arbitration

If there is any dispute, conflict, or claim under this Policy between the person with the right to claim under the Policy and the Company, provided that such person desires and agrees to a dispute resolution by arbitration, the Company consents and agrees that the dispute resolution shall be by arbitration, in compliance with the regulations of the Office of Insurance Commission regarding arbitration.

6. Termination of coverage

The coverage under this Policy has a term of one year from the coverage commencement date as specified in the schedule to the Policy or the insurance certificate. Neither the Insured nor the Company has the right to terminate the coverage.

7. Underwriting limitation

The Insured has the right to enter up to two accident microinsurance policies for person with disability with the Company and/or with another underwriter. If the Insured has entered more than two policies even though the company has issued the insurance certificate to the Insured, the Insured will only have the right to claim for compensation under the first two insurance certificates. Any subsequent entering of an insurance contract shall be deemed unenforceable.

For any such unenforceable insurance contract, the company shall return the premium in full in accordance with the insurance certificate.

8. Age requirement

To be entitled to enter this Policy, the Insured must be 20 - 60 years old as of the date of entering into the Policy.

(translation)

Coverage terms

1. Death benefits from Accident, excluding murder, physical attacks or Accidents while riding or traveling on motorcycles

If the Insured has an Accident during the insurance term resulting in the Insured's death within 180 days from the date of Accident, or Injury which causes the Insured to be admitted to a Hospital or a Medical Clinic and if the Insured dies from such Injury at any time, the Company will pay compensation of Baht 100,000 to the Beneficiary. Murder, physical attacks and/or motorcycle Accidents in item 2. are excluded.

2. Death benefits from murder, physical attacks and/or Accidents while riding or traveling on motorcycle

If the Insured dies from murder, physical attacks, or Accidents while riding or traveling on motorcycles within 180 days from the date of the Accident, or Injury which causes the Insured to be admitted to a Hospital or a Medical Clinic and if the Insured dies from such Injury at any time, the Company will pay compensation of Baht 50,000 to the Beneficiary. Death resulting from causes in item 1. is excluded from this provision.

3. Funeral expense benefit for death from Illness (except death from Illness within 120 days from the commencement date of the insurance term)

If the Insured dies from an Illness during the insurance term, the Company will pay Funeral Expense compensation to the Beneficiary of the amount of Baht 5,000.

These following provisions applies to this item 3. only

1. This coverage has 120 day wait period from the date on which this Policy becomes effective. If the Insured dies from an Illness within 120 days from the date on which this Policy becomes effective, the Funeral Expense benefit under the Policy will not be paid, but the Company will return the premium to the Beneficiary in full.

2. The Insured who renews this Policy within 30 days from the expiry of the insurance term will be entitled to a continuous coverage of Funeral Expense. Any Insured who renews

(translation)

the Policy after 30 days of the expiry of the insurance term will be subject a new wait period for Funeral Expense where the Insured dies from an Illness.

After the Company has paid death compensation, it shall be deemed that the coverage under this Policy has ended. The premium for the remaining insurance term will not be returned.

4. Consolation compensation for accident (the Insured must be admitted in a hospital for at least four days) during the insurance term

During the insurance term, if the Insured has to be admitted to a Hospital due to Injury for mat least four days, the Company will pay consolation compensation of Baht 5,000, as specified in the insurance schedule.

5. Income compensation while being admitted in a Hospital due to an Accident

During the insurance term, if the Insured has to be admitted to a Hospital due to an Injury, the Company will pay an income compensation during the admission period at the amount of Baht 200 per day for maximum 20 days, as specified in the insurance schedule.

General exception

The insurance under this Policy does not cover loss or damage due to the following causes.

1. The Insured commits an action under one of the following conditions:
 - 1.1 while being intoxicated by addictive substance or hard drugs such that the Insured is unable to control themselves; or
 - 1.2 while being intoxicated by alcohol with the blood alcohol concentration of at least 150 mg/dL at the time of measuring; or
 - 1.3 while being intoxicated by alcohol such that the Insured is unable to control themselves, where blood alcohol concentration is not or cannot be measured;
2. Suicide, suicide attempt, or self harm;
3. Infection, except infection or infection of tetanus or rabies due to wounds from an Accident (This condition does not apply to the coverage in item 3. (Funeral expense benefit for death from an Illness);
4. Miscarriage (This condition does not apply to the coverage in item 3. (Funeral expense benefit for death from an Illness);

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5. War (whether declared or not), invasion, harmful action of foreign enemy or any war-like act (whether declared or not), or civil war (which means war among people residing in the same nation), uprising, mutiny, riot, strike, commotion, revolution, coup d'etat, declaration of martial law, or any other incident which causes the declaration or maintenance of martial law;

6. Nuclear weapon, radiation, or radioactivity from any nuclear fission or radioactive waste resulting from combustion of nuclear fuel and any process of chain reaction of nuclear fission;

7. While the Insured commits a crime or is being arrested or is escaping an arrest in a criminal case where intent is an element for fault; and

8. Terrorism.

(translation)

1. An Insured can purchase a maximum of two policies. If the Insured purchases more than two policies, they will only be entitled to the coverage of the first two policies. The subsequent underwriters shall return the full premium to the Insured/Beneficiary.
2. Details, conditions, and coverage of the Policy can be found on the company's website at
3. To speak to us about compensation, please call us at For other inquiries, please call the insurance hotline at 1186.
4. Age for insurance: The Insured must be 20 - 60 years old as of the date of entering insurance contract.

Address/ telephone/ website of the company

ancillary document
No.2
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Name and address of the company

Taxpayer identification no.

Commercial register no.

Insurance Certificate/ Receipt
Accident Microinsurance Policy for Person with Disability

Insurance Policy No.Date of entering contract

Name of the InsuredIdentification No.

Person with Disability No. Type of disability

AddressTelephone

Name of Beneficiary

Relationship(s) with the Insured (legal spouse/ de facto partner, father, mother, child, biological sibling)

This Policy provides coverage and compensation under the conditions of the Policy; the insurance term commences on and ends on at 16:30.

Coverage

Coverage	Sum Insured (baht)
1. Death benefit due to Accident, except murder, physical attacks, or Accidents while riding or traveling on motorbikes	100,000
2. Death benefit due to murder, physical attacks, or Accidents while riding or traveling on motorbikes	50,000
3. Funeral expense benefit for death from an Illness (except death from an Illness within 120 days from the commencement date of the insurance term)	5,000
4. Consolation compensation for Accident (the Insured must be admitted in a Hospital for at least four days) during the insurance term	5,000
5. Income compensation while being admitted in a Hospital due to an Accident for maximum 20 days during the insurance term	200 baht per day
Total premium	300 baht/year

Coverage exceptions

- The Insured commits an act while being intoxicated by addictive substance or hard drugs such that the Insured is unable to control themselves;
- The Insured commits an act while being intoxicated by alcohol with a blood alcohol concentration of at least 150 mg/dL at the time of measuring; or
- The Insured commits an act while being intoxicated by alcohol such that the Insured is unable to control themselves, where the blood alcohol content is not or cannot be measured;
- Suicide, suicide attempt, or self harm;
- Infection, except infection or infection of tetanus or rabies due to wounds from an Accident (This condition does not apply with the coverage in item 3 (Funeral expense benefit for death from an Illness));
- Miscarriage (This condition does not apply with the coverage in item 3 (Funeral expense benefit for death from an Illness));
- War (whether declared or not), invasion, harmful action of foreign enemy or any harmful action, civil war, uprising, mutiny, riot, strike, commotion, revolution, coup d'etat, declaration of martial law;
- Nuclear weapon, radiation, or radioactivity from nuclear fuel or any radioactive waste;

(translation)

- While the Insured commits a crime or is being arrested or is escaping an arrest in a criminal case where intent is an element for fault; and
- Terrorism

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Authorized Director

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Authorized Director

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Authorized person

Agent/broker License No.

Warnings:

1. An Insured can purchase a maximum of two policies. If the Insured purchases more than two policies, they will only be entitled to the coverage of the first two policies. The subsequent underwriters shall return the full premium to the Insured/Beneficiary.
2. Details, conditions, and coverage of the Policy can be found on the company's website at
3. To speak to us about compensation, please call us at For other inquiries, please call the insurance hotline at 1186.
4. Age for insurance: The Insured must be 20 - 60 years old as of the date of entering insurance contract.

Address/ telephone/ website of the company

Name and address of the company

Summary of Material Terms

Accident Microinsurance Policy for Person with Disability

Definition

1. **Policy** means insurance schedule, benefit table, terms and general conditions, coverage terms, certificate of insurance, and policy endorsement which form part of the insurance contract.
2. **Company** means the company that issues this Policy and that is named as the insurer in the certificate of insurance.
3. **Insured** means the person with disability who is named as the insured in the insurance schedule or this certificate of insurance.
4. **Disabled person** means a Thai national who is a holder of a disability card of one of the following disability types:
"Type 1 vision impairment" or
"Type 2 hearing impairment" or
"Type 3 physical disability."

(translation)

5. **Beneficiary** **means** in the case of death, the beneficiary can be legal spouse/de facto partner, father, mother, children, biological siblings.
6. **Accident** **means** a sudden incident which occurs as a direct result of external factors and which incurs consequences unexpected or unintended by the Insured.
7. **Injury** **means** a physical injury resulting directly from the Accident and which is isolated and independent from other causes.
8. **Illness** **means** any symptom, abnormality, ailment, or disease of the Insured.
9. **Funeral Expense** **means** any expense related to a funeral including coffin, cremation, or burial costs and any other cost necessary for such purposes, which the Company pays to the Beneficiaries if the Insured dies from an illness.
10. **Inpatient** **means** a person who needs to be admitted to a Hospital or a Medical Clinic for at least six consecutive hours and who is registered as an inpatient and is diagnosed and advised by a doctor in accordance with the medical standard and within an appropriate timeframe for treatment of such Injury, including a person who is admitted as an inpatient and dies within six hours after being admitted.
11. **Terrorism** **means** an act of force or violence and/or which involves a threat by any person or group of persons, whether such act is committed individually, as an agent, or in connection with any organization or any government, and which is committed in the furtherance of purposes relating to politics, religion,

(translation)

cult, or any other similar purposes, including for the purpose of terrorizing the government and/or the public or any part of the public.

Coverage

Coverage	Sum Insured (Baht)
1. Death benefit due to an Accident, except murder, physical attacks, and/or Accident while riding or traveling on motorbikes	100,000
2. Death benefit due to murder, physical attacks, and/or Accidents while riding or traveling on motorbikes	50,000
3. Funeral Expense benefit for death from an Illness (except death from an Illness within 120 days of the commencement date of the insurance term)	5,000
4. Consolation compensation for an Accident (the Insured must be admitted in a Hospital for at least four days) during the insurance term	5,000
5. Income compensation while being admitted in a Hospital due to an Accident for maximum 20 days during the insurance term	200 baht per day
Total premium	300 baht/year

(translation)

Coverage exception

1. The Insured commits an action under one of the following conditions:
 - 1.1 while being intoxicated by addictive substance or hard drugs such that the Insured is unable to control themselves; or
 - 1.2 while being intoxicated by alcohol with the blood alcohol concentration of at least 150 mg/dL at the time of measuring; or
 - 1.3 while being intoxicated by alcohol such that the Insured is unable to control themselves, where blood alcohol concentration is not or cannot be measured;
2. Suicide, suicide attempt, or self harm;
3. Infection, except infection or infection of tetanus or rabies due to wounds from an Accident (This condition does not apply to the coverage in item 3. (Funeral expense benefit for death from an Illness);
4. Miscarriage (This condition does not apply to the coverage in item 3. (Funeral expense benefit for death from an Illness);
5. War (whether declared or not), invasion, harmful action of foreign enemy or any war-like act (whether declared or not), or civil war (which means war among people residing in the same nation), uprising, mutiny, riot, strike, commotion, revolution, coup d'etat, declaration of martial law, or any other incident which causes the declaration or maintenance of martial law;
6. Nuclear weapon, radiation, or radioactivity from any nuclear fission or radioactive waste resulting from combustion of nuclear fuel and any process of chain reaction of nuclear fission;
7. While the Insured commits a crime or is being arrested or is escaping an arrest in a criminal case where intent is an element for fault; and
8. Terrorism.

Please carefully review the coverage of and the exceptions to the Policy. If any wording of this document contradicts the wording of the Policy, the Policy will prevail.

(translation)

Name and address of the Company

Premium rate (yearly)

Accident Microinsurance Policy for Person with Disability

Coverage	Sum Insured (Baht)
1. Death benefit due to an Accident, except murder, physical attacks, and/or Accidents while riding or traveling on motorbikes	100,000
2. Death benefit due to murder, physical attacks, and/or Accidents while riding or traveling on motorbikes	50,000
3. Funeral Expense benefit for death from an Illness (except death from an Illness within 120 days from the commencement date of the insurance term)	5,000
4. Consolation compensation for an Accident (the Insured must be admitted in a Hospital for at least four days) during the insurance term	5,000
5. Income compensation while being admitted in a Hospital due to an Accident for maximum 20 days during the insurance term	200 baht per day
Total premium per year (Baht)	300 baht

Notice: This premium is inclusive of tax and stamp duty.