

# PERSONAL ACCIDENT



Safeguard you and your family from unexpected accidents that can happen anywhere and anytime by Personal Accident Insurance Plan.

**AIA ǃNE BILLIǃN**  
JOIN THE JOURNEY



HEALTHIER, LONGER,  
BETTER LIVES

**AIA provides you several options for your security,  
regardless of seriousness from accident risks.**

**Be prepared for all risks and AIA Personal Accident will reduce your costs  
and provides coverage for you and the ones you love.**



**ACCIDENTS** are unexpected events that cause damage to assets, health or casualty without our preparation. Accidents can happen anywhere and anytime in everyday life, especially when you travel by your own vehicle or by public transportation system. Statistical records report that more and more frequent accidents happen during these commutes.

## Underwriting Criteria

### • Insurance plan for Occupational Classes 1 and 2

(Please study the Occupational Class Guideline for Personal Accident Insurance)

**Example of Occupational Class 1 :** Top Executives, Large Business Owners, Doctors, Nurses (Males & Females) Judges, Prosecuting Attorneys, Lawyers, Executives, Teachers, Lecturers, Housewives, Beauty Professionals, Engineers, Designers, Architects, Entrepreneur such as trading, jewelry, pharmacy, restaurant, golf driving range, gas station, etc.

**Example of Occupational Class 2 :** Entrepreneurs of Restaurant, Junk Dealers, Garage, Machine Shop, Recap Tire Shop Mechanics, Rice Farmers, Gardeners, Farmers, Cleaning Agents, Veterinarians, Small Truck Drivers Foremen, Mechanics, Painters, Carpenters, Sculptors, Street Vendors, Musicians, Drivers, Conductors

### • Additional documents for insurance application For sum assured amount of more than 10 millions baht :

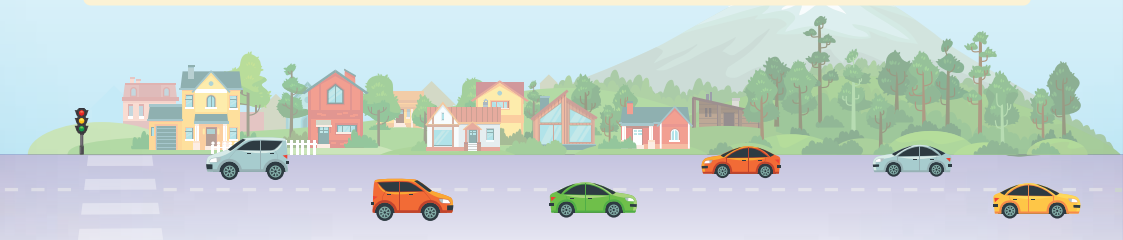
Copy of current account statement (6-month latest) and Large Amount Questionnaire (LAQ)  
The company reserves the rights to request for further furnished information and documents.

### Example of General Exclusion Applicable to this Policy (All plans)

- The accidents during alcohol intake, drugs, or addictive substances that prevent the insured to stay sober. The term "during alcohol intake" means that blood test result reports the Blood Alcohol Concentration is more than 150 milligrams (mg) of alcohol.
- Suicide, Suicide Attempts, and Self-Harm.

### Special Privileges (Terms and Conditions are based on the Company's Policy)

- The insured can use "ID card" for hospitalization due to accidents.
- Benefits from the AIA MediVac's Service that assists you with 24/7 emergency healthcare. Domestic only and for the insured with premium of 4,900 baht or more. (The age of the insured is not over than 65 years old.)
- Benefits from the AIA MediVac-i's Service that assists you with 24/7 emergency healthcare, including Thailand and overseas for the insured with premium of more than 8,000 baht. (The age of the insured is not over than 65 years old.)



**NOTICE :** 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.



Take care and provide peace of mind for your family with high insurance plan.

Insurance Plan		AIANPA5500	AIANPA7900*	AIANPA32K
Issued Age		15 Days - 60 Years	15 Days - 74 Years*	25 - 60 Years
Renewal until the age of		75 Years		
Summary of Benefits		Sum assured amount (baht)		
Accidental death and Dismemberment and Loss of Sight Benefit	AD,DD	1,100,000	2,200,000	10,000,000
Total Permanent Disability Benefit	PD	1,100,000	2,200,000	10,000,000
Murder or Assault Benefit	MA	550,000	1,100,000	1,000,000
Accidental death while riding or being a passenger on motorcycle	MC	550,000	500,000	1,000,000
Medical Expenses Benefit	ME	100,000	100,000	300,000
Public Holiday Benefit	PH	1,100,000	2,200,000	-
Broken Bones Benefit	BB	-	10,000	100,000
Hospital Income & ICU Benefit. In total not exceeding to 365 days per admission (per day)	HU	-	-	5,000 (per day)
<ul style="list-style-type: none"> <li>Daily income compensation benefit during hospitalization per day. (In case of Intensive Care Unit (ICU), the benefit will be doubled on the daily income compensation. Maximum of 7 days, inclusive in the 365 days.)</li> </ul>				

Occupational Classes	AIANPA5500		AIANPA7900*		AIANPA32K	
	Age	Annual Premium (baht)	Age	Annual Premium (baht)	Age	Annual Premium (baht)
1	15 Days - 60 Years	5,500	15 Days - 60 Years	7,900	25 - 60 Years	32,000
	61 - 65 Years**	6,000	61 - 65 Years**	8,650	61 - 65 Years**	38,400
	66 - 70 Years**	6,950	66 - 70 Years**	10,100	66 - 70 Years**	44,800
	71 - 75 Years**	8,900	71 - 75 Years**	13,000	71 - 75 Years**	57,600
2	15 Days - 60 Years	6,700	15 Days - 60 Years	9,700	25 - 60 Years	40,000
	61 - 65 Years**	7,200	61 - 65 Years**	10,450	61 - 65 Years**	48,000
	66 - 70 Years**	8,150	66 - 70 Years**	11,900	66 - 70 Years**	56,000
	71 - 75 Years**	10,100	71 - 75 Years**	14,850	71 - 75 Years**	69,700

\* For non-income group (juveniles, students, housewife, Househusband, retirees) not be able to apply for the AIANPA7900 plan.

\*\* Issued age depends on individual plans including renewal year

The premium rate will be calculated according to the insured's age at a policy renewal date. Anyhow, the company reserves the right to reconsider and adjust the premium rate which is subject to approval of the Registrar.

Underwriting rule depending on the underwriting criteria of the company.

The portion of insurance premiums that meet the certain conditions are eligible for personal income tax deduction in accordance with the criteria stipulated by the Revenue Department.

**NOTICE :** 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.



**Prepare in advance for medical expense for accidents.  
For peace of mind for you and your family.**

Insurance Plan		AIANPA3300	AIANPA4600	AIANPA3900
Issued Age		16 - 60 Years	15 Days - 74 Years	15 Days - 70 Years
Renewal until the age of		75 Years		
Summary of Benefits		Sum assured amount (baht)		
Accidental death and Dismemberment and Loss of Sight Benefit	AD,DD	500,000	600,000	700,000
Total Permanent Disability Benefit	PD	500,000	600,000	700,000
Murder or Assault Benefit	MA	250,000	300,000	350,000
Accidental death while riding or being a passenger on motorcycle	MC	250,000	600,000	350,000
Medical Expenses Benefit	ME	40,000	100,000	30,000
Public Holiday Benefit	PH	500,000	600,000	-
Broken Bones Benefit	BB	-	5,000	7,000
Family Care Giver Benefit, Monthly (60 Months) • When the insured suffers from Accidental Death, Dismemberment, Loss of Sight or Total Permanent Disability	FCG	3,000	-	-
Cremation Benefit	CM	-	-	50,000

Occupational Classes	AIANPA3300		AIANPA4600		AIANPA3900	
	Age	Annual Premium (baht)	Age	Annual Premium (baht)	Age	Annual Premium (baht)
1	16 - 60 Years	3,300	15 Days - 60 Years	4,600	15 Days - 60 Years	3,900
	61 - 65 Years*	3,900	61 - 65 Years*	5,000	61 - 65 Years*	4,700
	66 - 70 Years*	4,470	66 - 70 Years*	5,800	66 - 70 Years*	5,400
	71 - 75 Years*	5,500	71 - 75 Years*	7,350	71 - 75 Years*	6,800
2	16 - 60 Years	4,100	15 Days - 60 Years	5,600	15 Days - 60 Years	4,900
	61 - 65 Years*	4,600	61 - 65 Years*	6,000	61 - 65 Years*	5,580
	66 - 70 Years*	5,130	66 - 70 Years*	6,750	66 - 70 Years*	6,290
	71 - 75 Years*	6,180	71 - 75 Years*	8,350	71 - 75 Years*	7,700

\* Issued age depends on individual plans including renewal year

The premium rate will be calculated according to the insured's age at a policy renewal date. Anyhow, the company reserves the right to reconsider and adjust the premium rate which is subject to approval of the Registrar.

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## Personal Accident Insurance Suitable for Regular Motorcyclists.

Insurance Plan		AIANPA2500	AIANPA3000	AIANPA3800
Issued Age		15 Days - 70 Years	15 Days - 74 Years	16 - 60 Years
Renewal until the age of		75 Years		
Summary of Benefits		Sum assured amount (baht)		
Accidental death and Dismemberment and Loss of Sight Benefit	AD,DD	500,000	600,000	500,000
Total Permanent Disability Benefit	PD	500,000	600,000	500,000
Murder or Assault Benefit	MA	250,000	300,000	250,000
Accidental death while riding or being a passenger on motorcycle	MC	250,000	600,000	250,000
Medical Expenses Benefit	ME	20,000	35,000	50,000
Accident while driving / being passenger in the personal car benefit.	PP	-	-	1,050,000
Public Holiday Benefit	PH	-	600,000	500,000
Natural Disaster Benefit	ND	-	-	500,000
Broken Bones Benefit	BB	10,000	2,000	-
Hospital Income & ICU Benefit. In total not exceeding to 365 days per admission (per day) <ul style="list-style-type: none"> <li>Daily income compensation benefit during hospitalization per day. (In case of Intensive Care Unit (ICU), the benefit will be doubled on the daily income compensation. Maximum of 7 days, inclusive in the 365 days.)</li> </ul>	HU	-	-	500 (per day)
Family Care Giver Benefit, Monthly (60 Months) <ul style="list-style-type: none"> <li>When the insured suffers from Accidental Death, Dismemberment, Loss of Sight or Total Permanent Disability</li> </ul>	FCG	-	-	1,000
Cremation Benefit	CM	10,000	-	-

Occupational Classes	AIANPA2500		AIANPA3000		AIANPA3800	
	Age	Annual Premium (baht)	Age	Annual Premium (baht)	Age	Annual Premium (baht)
1	15 Days - 60 Years	2,500	15 Days - 60 Years	3,000	16 - 60 Years	3,800
	61 - 65 Years*	2,700	61 - 65 Years*	3,250	61 - 65 Years*	4,600
	66 - 70 Years*	3,150	66 - 70 Years*	3,750	66 - 70 Years*	5,300
	71 - 75 Years*	4,000	71 - 75 Years*	4,700	71 - 75 Years*	6,770
2	15 Days - 60 Years	3,050	15 Days - 60 Years	3,600	16 - 60 Years	4,700
	61 - 65 Years*	3,250	61 - 65 Years*	3,850	61 - 65 Years*	5,660
	66 - 70 Years*	3,700	66 - 70 Years*	4,350	66 - 70 Years*	6,290
	71 - 75 Years*	4,550	71 - 75 Years*	5,300	71 - 75 Years*	7,560

\* Issued age depends on individual plans including renewal year

The premium rate will be calculated according to the insured's age at a policy renewal date. Anyhow, the company reserves the right to reconsider and adjust the premium rate which is subject to approval of the Registrar.

Underwriting rule depending on the underwriting criteria of the company.

The portion of insurance premiums that meet the certain conditions are eligible for personal income tax deduction in accordance with the criteria stipulated by the Revenue Department.

**NOTICE:** 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.

## Insurance Plan for Occupational Class 3

### Examples of Occupational Class 3

Occupations that work with motorcycles, heavy truck with 6 wheels to 10 wheels, electricians, mechanics, laborers, construction workers, and crane drivers.



Underwriting conditions	Issued Age for Occupational Class 3 only	16 - 60 Years
	Renewal until the age of	75 Years

Summary of Benefits		Sum assured amount (baht)		
		AIANPA2280	AIANPA1600	AIANPA2100
Accidental death and Dismemberment and Loss of Sight Benefit	AD,DD	200,000	200,000	300,000
Total Permanent Disability Benefit	PD	200,000	200,000	300,000
Murder or Assault Benefit	MA	100,000	100,000	150,000
Accidental death while riding or being a passenger on motorcycle	MC	100,000	100,000	150,000
Medical Expenses Benefit	ME	20,000	30,000	40,000

Age	Annual Premium (baht)		
	AIANPA2280	AIANPA1600	AIANPA2100
16 - 60 Years	2,280	2,700	3,500
61 - 65 Years*	2,400	2,860	3,700
66 - 70 Years*	2,630	3,130	4,060
71 - 75 Years*	3,090	3,680	4,780

\* Issued age depends on individual plans including renewal year



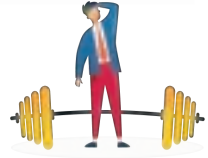
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## Insurance Plan for special risk occupation (MA10%)



### Insurance conditions

Issued Age	15 Days - 60 Years
Renewal until the age of	75 Years

Summary of Benefits		Sum assured amount (baht)
		AIANPA3330
Accidental death and Dismemberment and Loss of Sight Benefit	AD,DD	500,000
Total Permanent Disability Benefit	PD	500,000
Murder or Assault Benefit	MA	50,000
Accidental death while riding or being a passenger on motorcycle	MC	250,000
Medical Expenses Benefit	ME	60,000

Occupational Classes	Examples of special risk occupation	Age	Annual Premium (baht)
1	District Chief Officer / Assistant District Chief Officer / Deputy district chief officer (Outside Bangkok, Nonthaburi, Pathum Thani, Samut Prakan) / Member of the house of Representative / Mayor / County Council members.	15 Days - 60 years	3,330
		61 - 65 Years*	4,000
		66 - 70 Years*	4,580
		71 - 75 Years*	5,600
2	Subdistrict Headman / Village Headman / Port Customs Office or Airports / Subdistrict Administrative Organization / Provincial Administrative Organization / Unarmed Security Guards	16 - 60 years	4,100
		61 - 65 Years*	4,700
		66 - 70 Years*	5,200
3	Excise Detection / A Custom Officer Outside Bangkok / Correctional Officers, Control, Suppression / Prisoner Instructor / Armed Security Guards / Armored Car Driver, Follower (Armored car driver, Armed guard (Car Station))	16 - 60 years	4,700
		61 - 65 Years*	5,370
		66 - 70 Years*	5,900
		71 - 75 Years*	6,970

\* Issued age depends on individual plans including renewal year

The premium rate will be calculated according to the insured's age at a policy renewal date. Anyhow, the company reserves the right to reconsider and adjust the premium rate which is subject to approval of the Registrar.

Underwriting rule depending on the underwriting criteria of the company.

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## Insurance Plan for Monthly Living Benefit (MLB)



### Insurance conditions

<b>Issued Age</b>	16 - 60 Years
<b>Renewal until the age of</b>	70 Years

Summary of Benefits		Sum assured amount (baht)			
		WSMNP1600	WSMNP2200	WSMNP2700	WSMNP3300
Accidental death and Dismemberment and Loss of Sight Benefit	AD,DD	200,000	300,000	400,000	500,000
Total Permanent Disability Benefit	PD	200,000	300,000	400,000	500,000
Murder or Assault Benefit	MA	100,000	150,000	200,000	250,000
Accidental death while riding or being a passenger on motorcycle	MC	100,000	150,000	200,000	250,000
Medical Expenses Benefit	ME	20,000	30,000	40,000	50,000
<b>Monthly Living Benefit</b> <ul style="list-style-type: none"> <li>The Company will pay the Monthly Living Benefit at maximum of 60 months (5 Years)</li> <li>In case insured death before 60 months, the Company shall pay the remaining of the Monthly Living Benefit amount to the beneficiary</li> </ul>	MLB	3,000	4,500	6,000	7,500

Occupational Classes	WSMNP1600		WSMNP2200		WSMNP2700		WSMNP3300	
	Age	Annual Premium (baht)	Age	Annual Premium (baht)	Age	Annual Premium (baht)	Age	Annual Premium (baht)
1	16 - 60 Years	1,600	16 - 60 Years	2,200	16 - 60 Years	2,700	16 - 60 Years	3,300
	61 - 65 Years*	1,700	61 - 65 Years*	2,400	61 - 65 Years*	3,000	61 - 65 Years*	3,600
	66 - 70 Years*	2,100	66 - 70 Years*	2,800	66 - 70 Years*	3,600	66 - 70 Years*	4,300
2	16 - 60 Years	2,000	16 - 60 Years	2,700	16 - 60 Years	3,500	16 - 60 Years	4,200
	61 - 65 Years*	2,200	61 - 65 Years*	3,000	61 - 65 Years*	3,800	61 - 65 Years*	4,600
	66 - 70 Years*	2,570	66 - 70 Years*	3,490	66 - 70 Years*	4,400	66 - 70 Years*	5,350

\* Issued age depends on individual plans including renewal year

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## Micro Insurance Plan

Insurance Plan	MICRO500	MICRO1000
Issued age for Occupational Classes 1 and 2	6 - 60 Years	
Renewal until the age of	60 Years	

Coverage	Sum assured amount (baht)	
Accidental death and Dismemberment and Loss of Sight Benefit; Total Permanent Disability Benefit	100,000	200,000
Accidental death and Dismemberment and Loss of Sight Benefit; Total Permanent Disability Benefit; Which is due to riding or travelling as a passenger on a motorcycle.	50,000	100,000
Daily income compensation benefit during hospitalization per day. Maximum of 20 days throughout the insurance policy. (Extended coverage for riding or travelling as a passenger on a motorcycle.)	200 Baht / Day	400 Baht / Day
Cremation Benefit. For funeral fee in case of death from injury or illness. (Except death during the first 180 days from the start date of the insurance)	10,000	20,000
Public Holiday Benefit	100,000	200,000
<b>Annual Premium (baht) Age: 6 - 60 Years</b>	<b>500</b>	<b>1,000</b>

- Insuring for Occupational Classes 1 and 2 Only
- Use Personal Accident Application Form (Micro Insurance)

Underwriting rule depending on the underwriting criteria of the company.

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The English version is an unofficial translation of the original Thai version for reference only and has no legal binding as protective control.

01/06/2023

Insurance Plan	MICRO100	MICRO200
Issued Age	20 - 60 Years	
Renewal until the age of	60 Years	

Coverage	Sum assured amount (baht)	
Accidental death and Dismemberment and Loss of Sight Benefit; Total Permanent Disability Benefit; EXCLUDE Murder or Assault Benefit and/or Accidental death while riding or travelling as a passenger on a motorcycle.	100,000	100,000
Accidental death and Dismemberment and Loss of Sight Benefit; Total Permanent Disability Benefit; From Murder or Assault Benefit and/or Accidental death while riding or travelling as a passenger on a motorcycle.	50,000	50,000
Cremation Benefit. For funeral fee in case of death from illness. (Except death during the first 120 days from the start date of the insurance)	5,000	10,000
<b>Annual Premium (baht) Age: 20 - 60 Years</b>	<b>100</b>	<b>200</b>

- Personal Insurance is for Thai citizens only.
- Can be purchased (for all insured companies) with no more than 2 insurance plans per life.
- Use Micro 100 or 200 Insurance Information Request Form (Micro Insurance)



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