

The critical disease insurance plans



Redefined the critical disease insurance plans

iCare

Cover 90 symptoms, all stages of critical disease and multiple claims up to total 5 times of the sum assured.

Know You Can

Ins.1159
www.krungthai-axa.co.th



iCare

Redefined the critical disease insurance plans that cover up to 90 diseases, covering all stages of the diseases and allowing you to claim multiple times, up to 5 times of the sum assured.

Also ensuring that your coverage will not be lost even when suffering from serious illness.

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Cover all stages of critical disease, claim up to 5 times of the sum assured.

- Covering up to 90 diseases, all stages in 5 disease groups.
- Claim multiple times since the coverage is up to 5 times of the sum assured
- Additional coverage of 10 diseases for children.
(total cover 6 times of the sum assured for child 1 month old - 18 years old)
- The company pays the premiums for you when suffering from a severe stage of a critical disease.
- Taking care, be rewarded with discount while you take care of your family.
- Coverage all cases of death at 100,000 THB


Warning: Customers should understand the details of the coverage and conditions before making a decision to purchase an insurance policy every time.

Summary of benefits table


Benefits	Plan 500,000	Plan 1,000,000	Plan3,000,000	Plan 5,000,000
Coverage in all cases of death	100,000 THB or total premium paid of basic policy, whichever is higher.			
In case of reaching 85 years old	Get benefit of 100,000 THB			
Coverage in case of critical diseases (By the diagnosis that a critical disease must be occurring while the insured is alive and the policy is effective)	500,000 THB per disease group	1,000,000 THB per disease group	3,000,000 THB per disease group	5,000,000 THB per disease group
Coverage of critical disease's stages	3 stages including beginning stage, intermediate stage and severe stage.			
Additional benefit of critical disease in child (10 diseases for 1 month old - 18 years old)	100,000 THB per time per disease (up to 5 disease or 500,000 THB)	200,000 THB per time per disease (up to 5 disease or 1,000,000 THB)	600,000 THB per time per disease (up to 5 disease or 3,000,000 THB)	1,000,000 THB per time per disease (up to 5 disease or 5,000,000 THB)
The maximum benefit for critical disease				
1 month old - 18 years old	3,000,000 THB	6,000,000 THB	18,000,000 THB	30,000,000 THB
19 ปีขึ้นไป	2,500,000 THB	5,000,000 THB	15,000,000 THB	25,000,000 THB
Additional benefit	The company will pay the premiums for the iCare insurance plan in order to keep the policy effective in the event of a severe stage of a critical disease being diagnosed for the first time in a particular disease group.			

Warning: Customers should understand the details of the coverage and conditions before making a decision to purchase an insurance policy every time.


Benefit payment
5 disease groups



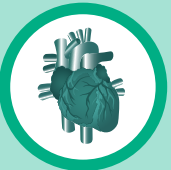
Cancers




Organs and
major systems



Nervous system



Heart



Others*

	Disease group 1	Disease group 2	Disease group 3	Disease group 4	Disease group 5
Beginning stage	25% of the sum assured				
Intermediate stage	50% of the sum assured				
Severe stage	100% of the sum assured				

However, you can claim 100% of the sum assured per 1 disease group and maximum at 500% of the sum assured to claim all disease groups.

* Others indicates other critical diseases according to the policy and not assigned in disease group 1,2,3,4

To claim severe stages benefit from different diseases group required a period of 1 year apart starting from

1. The latest diagnosis of severe stage of critical disease in disease group 2,3,4,5 or
2. Period that the insured has not received any cancer treatment for disease group 1

For other details is according to condition in the policy

Note: 1. Regarding disease group 1 (Cancers) can be claimed only 1 time per stage

2. The claims in disease group 2,3,4 and 5 can be claim multiple times per stage

Example of the claims in the group of organs and major systems (Disease group 2)

	Case 1	Case 2	Case 3	Case 4
Beginning stage	1. Adrenal tumors (25%), 2. Early kidney failure (25%), 3. small bowel transplant (25%), 4. Lupus (25%) (Receive benefit 25% x 4)		1. Liver surgery (hepatotomy) (25%) (Receive benefit 25%)	
Intermediate Stage		1. Scleroderma (50%), 2. Hepatocirrhosis (50%) (Receive benefit 50% x 2)		
Severe stage			2. Liver failure (75%) (Receive benefit 75% because already claimed 25% at the first time)	1. Liver failure (100%) (Receive benefit 100%)
Total benefit received	100%	100%	100%	100%

1. Cover all cases
of death at

100,000 THB

2. Cover up to 90 diseases,
all stages in 5 disease groups.



3. No more worries about many
critical diseases because we
allow you to claim many times.
(Total up to 5 times of sum assured).

4. Bonus 10 disease for children
Cover 10 additional
child diseases.

Can claim 20% per time up to
5 times total 100% of the sum assured.

5. The company pays
the premiums for you when
suffering from a severe stage
of a critical disease.

No need to pay the premiums but
the policy is still effective for other
disease groups. When diagnosed
with a severe stage of a critical disease
for the first time.

6. Discounts for your
beloved family



Receive special discount for every policy when
purchase for family members (when purchase
2 policies or more together at the same time)

กรมธรรม์ iCare จะคุ้มครองเมื่อ ...



from the date the iCare policy is effective for a **severe stage** of a critical disease and there must be no symptoms or related treatments during the period not covered as stated.



Pass first 90 days; from the date the iCare policy is effective for a **beginning stage and intermediate stage** of a critical disease and there must be no symptoms or related treatments during the period not covered as stated.

Condition you should know

For the claim between severe stages of critical diseases in difference disease groups, the iCare policy will be covered when pass



from

1. The latest diagnosis of severe stage of critical disease in disease group 2,3,4,5 or
2. Period that the insured has not received any cancer treatment for disease group 1

Note: Please find details of disease group in topic 'Benefit Payment'