

Example benefit payments

Benefit	The coverage of Early Stage Critical Illness	The coverage of Major Stage Critical Illness	The coverage of booster benefit**	The coverage of recurring Critical Illness in Major Stage *, **	Total benefit
Case 1		1st time Chronic kidney failure (100%)			100% of the Sum Assured
Case 2	1st time Liver surgery (50%)	2nd time Liver failure (50%) <small>(Deduct the benefit of Critical Illness in Early Stage that already paid)</small>			100% of the Sum Assured
Case 3		1st time Major stroke (100%)	+ Get more In case the Insured diagnosed with 3 certain Critical Illness in Major Stage (50%)		150% of the Sum Assured
Case 4	1st time Moderately severe burns (50%)	2nd time Invasive cancer (50%) <small>(Deduct the benefit of Critical Illness in Early Stage that already paid)</small>	+ Get more In case the Insured diagnosed with 3 certain Critical Illness in Major Stage (50%)		150% of the sum assured
Case 5		1st time Major stroke (100%)	+ Get more In case the Insured diagnosed with 3 certain Critical Illness in Major Stage (50%)	2nd time Acute heart attack (50%)	200% of the Sum Assured
Case 6		1st time Major burn (100%)	+ Get more In case the Insured diagnosed with 3 certain Critical Illness in Major Stage (50%)	2nd time Invasive cancer (50%)	200% of the Sum Assured
Case 7	1st time Non-invasive cancer (50%)	2nd time Invasive cancer (50%) <small>(Deduct the benefit of Critical Illness in Early Stage that already paid)</small>	+ Get more In case the Insured diagnosed with 3 certain Critical Illness in Major Stage (50%)	3rd time Invasive cancer (50%)	200% of the Sum Assured
Case 8	1st time Insertion of cardiac pacemaker (50%)	2nd time Surgery to Aorta (50%) <small>(Deduct the benefit of Critical Illness in Early Stage that already paid)</small>	+ Get more In case the Insured diagnosed with 3 certain Critical Illness in Major Stage (50%)	3rd time Acute heart attack (50%)	200% of the Sum Assured

1) Once the company has paid benefits under any of the coverage above, this rider will remain in-force if the redemption value is capable of paying cost of rider for the remaining benefit of coverage under this rider according to terms and conditions that are specified in the policy. The insured should pay the premium continuously to sustain the coverage.

2) This rider will be terminated when benefits are paid fully at 200% of the sum assured.

* There is a 2-year waiting period after the date of diagnosis or confirmation by a specialist physician that the insured has critical illness in severe-stage for the first time. The company will waive the cost of rider for remaining coverage of this rider for the said waiting period for total of 24 months.

** Invasive Cancer / Acute Heart Attack / Major Stroke.





Khun Chay
(30 years old)
Occupation: Self-employed,
and has two dependents
including his wife and
daughter.

Since Khun Chay is family leader, and he financially supports his wife and 2-year-old daughter. Due to his lifestyle and pollution concerns, he worries about the risk of a serious illness. Thus, Khun Chay is looking for an insurance plan that protects against critical illness to cover medical expenses, in case he becomes seriously ill.

Therefore, Khun Chay purchased the basic iLink plan together with CriticalLink (UDR) with a sum assured of 1,000,000 baht.

Example situation

- Khun Chay received medical treatment and was diagnosed with non-invasive cancer (a critical illness in a early stage)
Coverage: The company shall pay 500,000 Baht as a lump sum for the purpose of medical recovery according to the CriticalLink (UDR).
- After that, he received medical treatment and was diagnosed with severe hepatitis (a critical illness in a major stage).
Coverage: The company shall pay 500,000 baht as a lump sum for the purpose of medical recovery according to the CriticalLink (UDR) (1,000,000-500,000 of the benefit of critical illness in the early stage that has already been paid).
- Two years after the date that he received the benefit of a critical illness in the major stage, he received medical treatment and was diagnosed with invasive cancer.
Coverage: The company shall pay 1,000,000 baht as a lump sum for the purpose of medical recovery according to the rider CriticalLink (UDR). Total benefit at 2,000,000 baht (200% of the sum assured). After that, the coverage under CriticalLink (UDR) will be terminated.

Any conditions will follow as specific in policy



Unit Deducting Rider



Peace of mind and support during a critical illness, even if it reoccurs.

CriticalLink

No matter how challenging the circumstances, CriticalLink can help alleviate your worries with Critical Illness protection benefits.

Know You Can

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

CriticalLink

No matter how challenging the circumstances, CriticalLink can help alleviate your worries with critical illness protection benefits.

A Critical Illness can often be overlooked and go unnoticed. There are many factors that can accelerate the risk of a critical illness, such as a change in lifestyle, a busy routine, stress and pollution.

There are three Critical Illnesses which are becoming more common every year, including cancer, heart attack and strokes. Furthermore, due to the development of medical technology, medical costs are also rising too. One doesn't want to spend their life's savings on such costs as this will only add to worries and challenges.

There is a solution. Reduce your risk considerably and get protected with Critical Link (UDR)

CriticalLink (UDR)

is a rider that protects you from Critical Illnesses in the Early and Major Stages, with maximum coverage of 200% of the Sum Assured. Covers 70 Critical Illness and provides additional coverage for three specific Critical Illness including, Invasive Cancer / Acute Heart Attack / Major Stroke.

- Policy applicants should study and comprehend the proposal documents before deciding to purchase insurance. After receiving the insurance policy please study about requirements details and conditions as stated in the policy.
- The requirements and coverage conditions are as stated in the insurance policy that will be issued to the Insured.
- The cost of rider of this additional contract is entitled to personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income.

CriticalLink(UDR) Benefits that promote peace of mind

Coverage

Provides coverage for 70 Critical Illness in both the Early and Major Stages

Ongoing care

Receive an additional benefit if recurring Critical Illness are detected in the Major Stages of the three specific diseases*. a two year waiting period after the first detected a Critical Illness in the Major Stage. The company provides coverage either it's a continued treatment or invasion from first detected.

Peace of mind

Receive special booster benefits if you detect any of the following three specific diseases:

- Invasive Cancer
- Acute Heart Attack
- Major Stroke

*Invasive Cancer / Acute Heart Attack / Major Stroke

Underwriting conditions

Issue age	1 month – 70 years old
Premium Payment Period	Until age 85 years old
Coverage Period	Until age 85 years old
Sum Assured	THB 150,000 - 10,000,000 (not more than 5 times of the sum assured of the main contract)

The coverage

Number of Critical Illnesses	20 Early Stage of Critical Illness. And 50 Major Stage of Critical Illness.
Early stage of Critical Illness	50% of the Sum Assured.
Major Stage of Critical Illness	100% of the Sum Assured less paid benefit of Early Stage Critical Illness (if any).
The coverage of a recurring Critical Illness in Major Stage. <small>(For 3 certain Critical Illnesses in the Major Stage.)</small>	50% of the Sum Assured for 3 certain Critical Illnesses*. There is a 2-year waiting period after the date of diagnosis or confirmation by a specialist physician that the Insured has Major Stage Critical Illness for the first time. <small>(The company will waive of Cost of Rider for the remaining coverage for the said waiting period)</small>
The coverageof booster benefit <small>(For 3 certain Critical Illness in the Major Stage.)</small>	50% of the Sum Assured for the first 3 certain Critical Illnesses.*
Sum of maximum benefit	200% of the Sum Assured
Waiting period	60 days <small>Since Policy effective date or the recent reinstatement date, whichever is later</small>
Other conditions	In this regard, the underwriting is subject to the company's criteria. This rider must be purchased as an attachment to the new life insurance policy only.



Some exclusions of CriticalLink (UDR)

1. Abnormality which specialist physician confirmed and had clear evidence that was related to critical illness or critical illness that occurred before policy effective date according to this policy or reinstatement date or the date that company approves to increase sum assured of this policy whichever occurs later. However, in case the company approves to increase sum assured, the company will not cover only the increased portion.
2. Suicide or attempted suicide, and deliberately self-inflicted injury or attempt to do so.
3. Insured refuse to have treatment or follow specialist physician's advice.
4. Human Immunodeficiency Virus (HIV Positive) or Acquired Immunodeficiency Syndrome (AIDS) infection of insured no matter directly or indirectly.

(The full list of exclusion as state in policy contract)