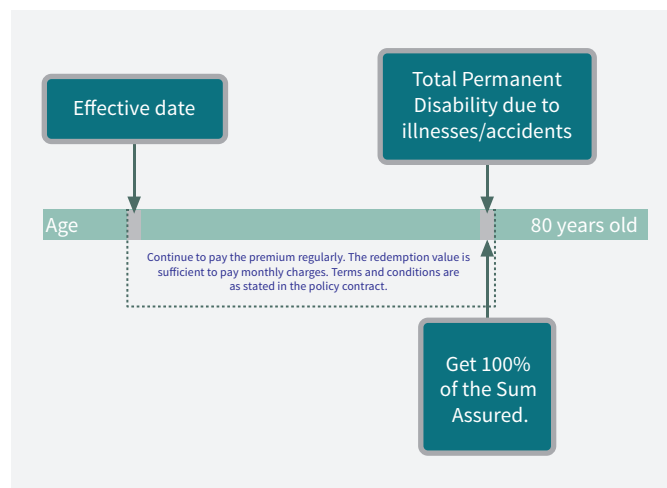




TPDLink (UDR) Conditions

Total permanent disability coverage.

If the insured's injuries are from an accident or illness, he/she becomes a person with a total and permanent disability (TPD). The company shall pay 100% of the Sum Assured as a lump sum.



Some exclusions of TPDLink (UDR)

- Suicide or attempted suicide, and deliberately self-inflicted injury or attempt to do so.
- Injuries while insured commit a crime with heavy punishment or while under arrested or escaping arrest.
- Injuries while insured ascending or descending or as a rider, in any aircraft, or whether powered by its own or not, that is not registered for commercial aviation.
- Body defectiveness, illness or injury that insured has before making insurance contract or the date that insured requests to increase the coverage or policy renewal date without notifying the company.

(The full list of exclusions are stated in the policy contract.)

Example situation

Since Khun Cee is a freelance worker, he does not have a regular income and is responsible for the family's expenses. He is looking for an insurance plan that helps to decrease the financial burden if he becomes totally and permanently disabled and cannot work, and that ensures his family will not lose their income.

Therefore, Khun Cee decided to purchase the coverage of the main contract, iLink, together with TPDLink for a sum assured of 2 million baht.

Khun Cee (30 years)
Occupation: Freelance worker

Khun Cee was involved in an accident and suffered total permanent disability

Coverage: The rider TPDLink will pay the benefit as a lump sum for the purpose of supporting the livelihood of his family and himself, also medical expenses at THB 2,000,000 (100% of the sum assured) after the TPD benefit paid, and the basic and other coverage under this policy will be remains effective*.

* Subject to coverage conditions stated in the policy



Unit Deducting Rider



Lessen the burden if you become disabled

TPDLink

Providing peace of mind and reducing your worries by easing the financial responsibility.

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TPDLink

Providing peace of mind and reducing your worries by easing the financial responsibility.

Nowadays, we are often faced with many challenges and risks in our lives. Often risks that we think will happen in the future, can happen unexpectedly and become an unfortunate burden for you and beloved ones

TPDLink (UDR) can substantially reduce such risks that cause total permanent disability from an illness or accident, with affordable premium.

TPDLink (UDR)

is a rider that provides coverage in the event of an injury from an accident or illness that causes a person to be total permanent disability and is unable to function normally. This rider will be paid in a lump sum according to the sum insured.

- Policy applicant should study the sale proposal and carefully comprehend the prospectus, performance and risk factors before deciding to purchase the Investment-Linked Product. After receiving the insurance policy, please study the terms and conditions as stated in the policy.
- The coverage terms and conditions are as stated in the insurance policy that will be issued to the insured.
- The cost of insurance of this rider is entitled to a personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax.

TPDLink (UDR), has many benefits that promotes peace of mind at every step.

Coverage

Long-term coverage until 80 years old, when the insured becomes total permanent disability, whether from an accident or illness.

Care

Pay the coverage with lump sum benefit*
100% of the Sum Assured while the coverage of the main contract iLink is still effective, in the event of unexpected incidents

Worry-free

Secure the happiness with **maximum coverage at 100 million baht. ****
If the insured becomes a person with a total permanent disability and is unable to work, the company shall pay a lump sum to decrease the burden of expenses.

* Subject to coverage conditions stated in the policy

** In the case of purchasing the coverage at a sum assured of 100 million baht and obtaining approval from the company,

Underwriting conditions

Issue age	1 month - 70 years old
Premium payment period	Until age 80 years old
Coverage period	Until age 80 years old
Sum Assured	THB 500,000 - 100,000,000 (not more than 1 time of the Sum Assured of the main contract)
Total permanent disability (TPD) coverage	Total permanent disability (TPD) is a condition in which an insured becomes total permanent disability due to an illness or injury and is completely unable to perform at least 3 daily activities by him/herself or no longer able to work in any occupation for compensation. The disability must be continuous for at least 180 days, unless the insured has died before the expiration of the period from the accident or illness causing TPD or If the Insured has clear medical evidence that the following cases resulted from the accident or illness (1) completely blind on both sides. (2) losing both hands or both feet or one hand and one foot. (3) losing one eye and one hand or one eye and one foot. The company will cover the Total Permanent Disability from injuries or illnesses that occur after the effective date, according to the rider.
Total maximum benefit	100% of the Sum Assured.
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.