



Critical Illness
Rider

CI 123

123 Critical Illnesses
covered across every
stage, from pre-early
to major.

Complete care,
for all stages of
Critical Illness



Call 1159

www.krungthai-axa.co.th

Know You Can

**Because Critical Illness no longer depends
on age, but on how you live your life**

No matter how carefully you try to live.

Busy work schedules, accumulated stress, lack of regular exercise,
unhealthy diets high in sugar, fat, or sodium, processed foods,
and even uncontrollable factors such as air pollution and PM2.5
all these increase your risk of facing critical illness every single day.

And when illness comes, you should
never have to stand alone.

Krungthai-AXA Life Insurance

**is here by your side when life is challenged
by critical illness.**



CI 123

Complete care, for all stages of critical illness



Comprehensive coverage up to 123 illnesses

from the most common to the overlooked.



Lifetime security

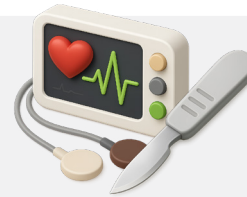
Protection up to age 99, ensuring peace of mind for the future.

1st in market



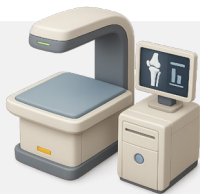
Early risk detection

Claim benefits as soon as risks are identified, no need to wait until illness is diagnosed.*



Premium relief after claim

Once claimed, no premium payment is required for that coverage in the following years.



Advanced medical support

Coverage includes modern and complex medical procedures, not just the disease itself.



Prepared for the unexpected

Extra protection against severe accidents and emerging diseases.**

* Subject to conditions of the policy under Pre - Early Stage Critical Illness

** If stay in ICU at least for 5 days consecutive with continued use of extracorporeal membrane oxygenation (ECMO) or mechanical ventilation (MV), Disability assessment with inability to perform 2 out of 6 ADL assessment 2

123 Critical Illnesses covered
across every stages, from pre-early
to major.

6

Pre-Early Stage Critical Illness Coverage,
covering illnesses that may develop into critical disease.

1

Critical Care Benefit
for new/emerging diseases, or accidents requiring ICU.

42

**Early to Intermediate Stage
Critical Illness Coverage**

53

**Major Stage
Critical Illness Coverage**

17

**Juvenile
Critical Illness**

4

**Special Conditions
Coverage**
advanced medical procedures aligned with modern treatment.

Benefit table of CI 123

Coverage	Number of covered conditions	Benefit as a percentage of the initial sum insured for Major Stage Critical Illness
Pre-Early Stage Critical Illness ⁽¹⁾	6	20% Maximum of 100,000 THB
Early to Intermediate Stage Critical Illness ⁽¹⁾	42	25%
Juvenile Critical Illness ⁽¹⁾ for insured persons aged 1 month to 18 years, coverage continues until age 19	17	25%
Special Conditions ⁽¹⁾	4	10%
Major Stage Critical Illness ⁽²⁾	53	100%
Critical Care Benefit ⁽³⁾ If the insured suffers from an illness or injury that results in any of the following events • Minimum consecutive ICU stay of 5 days with continued use of extracorporeal membrane oxygenation (ECMO) or mechanical ventilation (MV) • Disability assessment with inability to perform 2 out of 6 ADL assessment	1	25%

(1) Once the Company has paid the benefit under this coverage, this coverage shall terminate.

(2) Once the Company has paid the benefit under this coverage, all remaining coverages under this CI123 shall also terminate.
The Company shall refund the premium for the coverage of Critical Care Benefit, Juvenile Critical Illness, Pre-Early Stage Critical Illness, Early to Intermediate Stage Critical Illness and Special Conditions, unless the insured has already received such benefits.

(3) Once the Company has paid the benefit for Critical Care, this coverage shall terminate, and the sum assured for Major Stage Critical Illness coverage will be reduced by the amount already paid for the Critical Care benefit.

Underwriting Guidelines

Issued Age	1 month – 75 years
Coverage period	Up to age 99, or not exceeding the coverage term of the life insurance policy
Premium payment period	Until age 98, or not exceeding the coverage term of the life insurance policy
Minimum sum assured	THB 100,000 with a minimum annualized premium of THB 1,000
Maximum sum assured	THB 10,000,000
Underwriting condition	Subject to the Company’s underwriting guidelines

Benefit Payout Examples

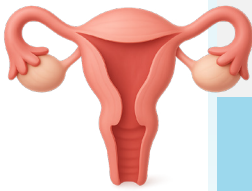
Case 1 – Miss Jingjai

Policy issued Age: 5 years old

CI123 attached with a sum assured of THB 3,000,000.

Because the family has previously experienced serious health issues, her parents became aware of the importance of planning ahead. Therefore, her mother chose to establish upfront protection for their children early on.



Age (Years old)		CI123 Benefit
7	Diagnosed with Hand Foot Mouth Disease with severe complications	Juvenile Critical illness (25%*) 750,000 THB
28	Diagnosed with ovarian endometrial tumor with borderline malignant potential	Pre-Early Stage Critical Illness (20%*, Up to 100,000 THB) 100,000 THB
35	Diagnosed with non-invasive endometrial cancer and received treatment	Early to Intermediate Stage Critical Illness (25%*) 750,000 THB
45	Diagnosed with advanced cervical cancer 	Major Stage Critical Illness (100%*) 3,000,000 THB
Total Benefit		4,600,000 THB

* Benefit as a percentage of the initial sum insured for Major Stage Critical Illness

Benefit Payout Examples

Case 2 – Mr. Prin

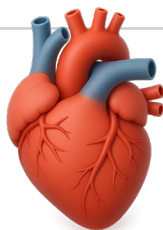
Policy issued Age: 30 years old

CI123 attached with a sum assured of THB 3,000,000.

Mr. Prin noticed that friends and people around him, who are close in age, have been facing serious health issues. This made him more aware of the uncertainties regarding health and motivated him to consider establishing protection for himself.



Age (Years old)		CI123 Benefit
40	Retinopathy due to complication from diabetes requiring laser treatment	Pre-Early Stage Critical Illness (20%*, Up to 100,000 THB) 100,000 THB
45	Diagnosed with Cardiac Arrhythmia(s)	Special Conditions (10%*) 300,000 THB
50	Car accident, admitted to ICU for 5 days with ECMO	Critical Care Benefit (25%*) 750,000 THB
55	Implanted Permanent Cardiac Defibrillator due to arrhythmia	Early to Intermediate Stage Critical Illness (25%*) 750,000 THB
60	Acute Heart Attack	Major Stage Critical Illness (75%*,**) 2,250,000 THB
Total Benefit		4,150,000 THB



* Benefit as a percentage of the initial sum insured for Major Stage Critical Illness

** The benefit amount will be reduced due to the payout of Critical Care coverage.

Benefit Payout Examples

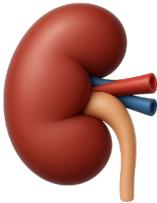
Case 3 – Mr. Pat

Policy issued Age: 30 years old

CI123 attached with a sum assured of THB 3,000,000.

Mr. Pat is a busy entrepreneur expanding his business, with limited time to care for himself. To protect his finances from unexpected events, he decided to secure critical illness coverage.



Age (Years old)	CI123 Benefit	
40	Diagnosed with Nephropathy due to complication from diabetes	Pre-Early Stage Critical Illness (20%*, Up to 100,000 THB) 100,000 THB
60	Early-stage kidney failure, received treatment	Early to Intermediate Stage Critical Illness (25%*) 750,000 THB
65	Surgical Removal of Pheochromocytoma	Special Conditions (10%*) 300,000 THB
70	Diagnosed with chronic kidney failure 	Major Stage Critical Illness (100%*) 3,000,000 THB
Total Benefit		4,150,000 THB

* Benefit as a percentage of the initial sum insured for Major Stage Critical Illness

List of Critical Illnesses Covered under CI123

Major Stage Critical Illness

- 1 Alzheimer's disease
- 2 Aplastic Anemia
- 3 Bacterial Meningitis
- 4 Benign brain tumor
- 5 Blindness
- 6 Invasive Cancer
- 7 Cardiomyopathy
- 8 Chronic Liver Disease / End-stage Liver disease / Liver Failure
- 9 Severe Chronic Obstructive Pulmonary Diseases / End-stage Lung Disease
- 10 Coma
- 11 Coronary Artery By-pass Surgery
- 12 Acute Heart Attack
- 13 Open Heart Surgery for the Heart Valve
- 14 Chronic Kidney Failure
- 15 Loss of Hearing
- 16 Eisenmenger's Syndrome
- 17 Infective Endocarditis
- 18 Loss of Speech
- 19 Major burn
- 20 Major Head Trauma
- 21 Major Organs Transplantation or Bone Marrow Transplantation
- 22 Motor Neuron Disease
- 23 Multiple Sclerosis
- 24 Muscular Dystrophy
- 25 Fulminant Viral Hepatitis
- 26 Other Serious Coronary Artery Diseases
- 27 Paralysis
- 28 Parkinson's Disease
- 29 Primary Pulmonary Arterial Hypertension
- 30 Severe Rheumatoid Arthritis
- 31 Major Stroke
- 32 Surgery to Aorta
- 33 Lupus Nephritis from Systemic Lupus Erythematosus
- 34 Viral Encephalitis
- 35 Chronic Adrenal Insufficiency; Addison's disease
- 36 Cerebral Aneurysm Requiring Brain Surgery
- 37 Multiple root avulsions of Brachial Plexus
- 38 Poliomyelitis
- 39 Surgery for Idiopathic Scoliosis
- 40 Chronic Relapsing Pancreatitis
- 41 Elephantiasis
- 42 Medullary Cystic Disease
- 43 Necrotizing Fasciitis and Gangrene
- 44 Progressive Scleroderma or Diffuse Systemic Sclerosis/Scleroderma
- 45 Severe Ulcerative Colitis or Crohn's Disease
- 46 Meningeal Tuberculosis
- 47 Myasthenia Gravis
- 48 AIDS/HIV due to Blood Transfusion
- 49 Creutzfeld – Jacob Disease; CJD
- 50 Ebola
- 51 Apallic syndrome or vegetative state
- 52 Terminal Illness
- 53 Loss of independence living

Early to Intermediate Stage Critical Illness

- 1 Insertion of Cardiac Pacemaker
- 2 Surgical removal of pituitary tumor
- 3 Liver Surgery
- 4 Keyhole Coronary Bypass Surgery
- 5 Non - Invasive Cancer / Carcinoma in Situ
- 6 Moderately Severe Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis
- 7 Moderately Severe Burns
- 8 Small Bowel Transplant or Corneal Transplant
- 9 Stroke Treatment by Carotid Angioplasty and Stent Placement
- 10 Early Stage Multiple Sclerosis
- 11 Percutaneous Valve Surgery
- 12 Coronary Artery Disease requiring Angioplasty
- 13 Moderately Severe Poliomyelitis
- 14 Early Stage Progressive Scleroderma
- 15 Acute Severe Asthma
- 16 Minimally Invasive Surgery to Aorta
- 17 Insertion of a Permanent Cardiac Defibrillator
- 18 Optic Nerve Atrophy with Low Vision
- 19 Moderately Severe Muscular Dystrophy
- 20 Surgical Removal of One Lung
- 21 Carcinoma in situ of specified organs treated with Radical Surgery
- 22 Pericardectomy
- 23 Hypertrophic and Restrictive Cardiomyopathy
- 24 Reversible Aplastic Anaemia
- 25 Adrenalectomy for Adrenal Adenoma
- 26 Early Stage Kidney Failure
- 27 Acute Necrohemorrhagic Pancreatitis
- 28 Insertion of a Veno-Cava Filter
- 29 Biliary Tract Reconstruction Surgery
- 30 Secondary Pulmonary Hypertension
- 31 Liver Cirrhosis
- 32 Progressive Scleroderma with CREST Syndrome
- 33 Loss of sight in one eye
- 34 Cerebral Aneurysm Treatment by Endovascular Coiling
- 35 Surgery for Subdural Haematoma
- 36 Spinal Cord Injury
- 37 Loss of Use of One Limb
- 38 Stroke Requiring Carotid Endarterectomy Surgery
- 39 Partial Loss of Hearing or Cavernous Sinus Thrombosis Surgery
- 40 Cochlear Implant Surgery
- 41 Cerebral Shunt Insertion
- 42 Early Progressive Supranuclear Palsy

List of Critical Illnesses Covered under CI123 (continued)

Juvinile Critical Illness

- | | |
|----|---|
| 1 | Rheumatic Fever with Valvular Impairment |
| 2 | Kawasaki Diseases |
| 3 | HFMD with severe complications |
| 4 | Dengue Hemorrhagic Fever |
| 5 | Insulin Dependent Diabetes Mellitus |
| 6 | Wilson’s Disease |
| 7 | Glomerulonephritis with Nephrotic Syndrome |
| 8 | Osteogenesis Imperfecta |
| 9 | Haemophilia A and Haemophilia B |
| 10 | Spinal Muscular Atrophy (SMA) Type 1 |
| 11 | Systemic Juvenile Idiopathic Arthritis (Still's Disease) with Irreversible Joint Damage |
| 12 | Acquired Intellectual Impairment Due to Illness or Injury |
| 13 | Sanfilippo Syndrome |
| 14 | Bile Acid Synthesis Disorder |
| 15 | Pyruvate Dehydrogenase Complex Deficiency |
| 16 | Antley Bixler Syndrome |
| 17 | Generalised Tetanus |

Critical Care Benefit Coverage

- If the insured person suffers from illness or injury that results in one of the following events
- Admission to an Intensive Care Unit (ICU), where a specialist in critical care medicine or a physician certified in intensive care determines that advanced life support equipment is medically necessary for a continuous period of at least 5 days.
 - Permanent inability to perform at least two of the activities of daily living independently

Special Critical Illness

- | | |
|---|---|
| 1 | Dementia of Specified Severity |
| 2 | Catheter Ablation for Cardiac Arrhythmia(s) |
| 3 | Surgical Correction of Congenital Septal Defect |
| 4 | Surgical Removal of Pheochromocytoma |

Pre - Early Stage Critical Illness

- | | |
|---|---|
| 1 | Specified Borderline Malignant Tumour |
| 2 | Age-related Macular Degeneration with Visual Impairment |
| 3 | Severe Presbycusis (Age-related Hearing Loss) |
| 4 | Amputation of one foot due to complications from diabetes |
| 5 | Nephropathy due to complication from diabetes |
| 6 | Retinopathy due to complication from diabetes requiring laser treatment |

Some Exclusion of CI 123

CI 123 does not cover illnesses as listed below

1. In the Case of Critical Illness, except for Loss of Independent Living, coverage shall be excluded when the illness, whether directly or indirectly, in whole or in part, results from the following causes:
 - Any medical condition that is confirmed by a physician and supported by clear evidence to be related to a critical illness or a critical illness that occurred prior to the effective date of coverage under this rider, or prior to the date of reinstatement of the contract, or prior to the date the Company approved an increase in the sum insured under this rider, whichever date occurs later. In the event the Company approves an increase in the sum insured, the exclusion shall apply only to the increased portion of the sum insured. This exclusion shall not apply if the insured has disclosed the condition to the Company and the Company has agreed to accept the risk without applying such exclusion
 - Suicide, self-inflicted injury, or attempted suicide or self-harm
 - Inhalation, ingestion, injection, or introduction of toxic substances into the body by any means, whether the insured is sane or insane
 - Refusal by the insured to accept medical treatment, recommendations, or to follow the advice of a physician
2. In the Case of Loss of Independent Living Resulting from the Following Causes
 - Suicide, self-inflicted injury, or attempted suicide or self-harm
 - Injury sustained while the insured is committing a serious criminal offense, during arrest, or while fleeing from arrest.
3. In the event of a Critical Care Benefit, coverage shall not extend to any condition or disease, whether directly or indirectly caused, in whole or in part, by any of the following events
 - Suicide, self-inflicted injury, or attempted suicide or self-harm
 - Medical treatment or rehabilitation related to alcoholism, cigarette addiction, drug, or other addicted substance
 - Any cosmetic surgery or beautification treatment

Waiting Period

Within ninety (90) days from the effective date of coverage under this rider. In the event of reinstatement, the ninety (90) day period shall be counted from the effective date of the most recent reinstatement, or from the date the Company approves an increase in the sum insured under this rider, whichever occurs except for the accident under Critical Care Benefit

Remarks

- CI 123 is a marketing name. The name of the insurance plan that appears on the policy contract is Critical Illness Rider, Endorsement of Pre - Early Stage Critical Illness, Endorsement of Early to Intermediate Stage Critical Illness, Endorsement of Special Critical Illness
- This rider contract has an coverage period of 1 year. The renewal premium of this rider contract may change due to age, occupation , increase in medical expenses or from the overall claim payment experience of this rider contract, this is depends on the conditions in the policy
- This brochure is only preliminary information used in presentations only. The insured applicant should study and understand details, terms and conditions of the insurance policy before making an insurance decision
- Subject to exclusions terms and conditions of the policy