

Critical illnesses coverage under AIA CI Care rider

Assured by AIA Co., Ltd.

Group of Critical illness	Intermediate stage critical illnesses 18 diseases/ treatments	Severe stage critical illnesses 44 diseases/ treatments
Group 1 Cancer and Tumor	1. Non-Invasive Cancers / Carcinoma in Situ 2. Surgical Removal of Pituitary Tumor	1. Invasive Cancers 2. Benign Brain Tumor
Group 2 Heart, Respiratory and Blood Circulation System	3. Coronary Artery Disease Requiring Angioplasty 4. Pericardiectomy 5. Less Invasive Treatments of Heart Valve Disease 6. Endovascular Treatment of Aortic Disease or Aortic Aneurysm at Thoracic or Abdominal Aorta 7. Vena-Cava Filter Placement	3. Acute Heart Attack 4. Coronary Artery By-Pass Surgery 5. Cardiomyopathy 6. Open Heart Surgery for the Heart Valve 7. Surgery to Aorta 8. Primary Pulmonary Arterial Hypertension 9. Severe Chronic Obstructive Pulmonary Disease or End-Stage Lung Disease 10. Aplastic Anemia
Group 3 Cerebral Vascular, Nervous and Muscular System	8. Stroke Requiring Carotid Endarterectomy Surgery 9. Stroke Treatment by Carotid Angioplasty and Stent Placement 10. Cerebral Aneurysm Treatment by Endovascular Coiling 11. Cerebral Shunt Insertion	11. Major Stroke 12. Cerebral Aneurysm Requiring Brain Surgery 13. Coma 14. Alzheimer's Disease¹ 15. Bacterial Meningitis 16. Viral Encephalitis 17. Parkinson's Disease¹ 18. Multiple Sclerosis 19. Motor Neuron Disease 20. Apallic Syndrome or Vegetative State 21. Paralysis 22. Poliomyelitis 23. Muscular Dystrophy
Group 4 Organs and Functions	12. Surgical Removal of One Lobe of Liver 13. Surgical Removal of One Kidney 14. Surgical Removal of One Lung	24. Chronic Liver Disease or End-Stage Liver Disease or Liver Failure 25. Chronic Kidney Failure 26. Severe Ulcerative Colitis or Crohn's Disease 27. Major Organs Transplantation or Bone Marrow Transplantation 28. Fulminant Viral Hepatitis 29. Chronic Relapsing Pancreatitis 30. SLE: Lupus Nephritis from Systemic Lupus Erythematosus 31. Severe Rheumatoid Arthritis
Group 5 Infection Major Injury and Disability	15. Second Degree Burns 16. Surgery of Subdural Haematoma due to accident 17. Loss of One Limb or One Eye/Sight	32. Third Degree Major Burn 33. Major Head Trauma 34. Loss of Independent Living¹ 35. Total and Permanent Disability - TPD¹

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	18. Diabetic Retinopathy	- Permanently unable to independently perform at least 3 Daily Living Activities for at least 180 consecutive days, or - unable to work or perform any type of occupation for remuneration or profit due to such disability, which lasts for at least 180 consecutive days, or - Loss of sight in both eyes, loss of both hands, both feet, or 1 hand and 1 foot, loss of sight in 1 eye and 1 hand, or loss of sight in 1 eye and 1 foot. 36. Blindness 37. Multiple Root Avulsions of Brachial Plexus 38. Loss of Speech 39. Necrotizing Fasciitis and Gangrene 40. Elephantiasis
Group 6 Juvenile Critical Illness ²		41. Rheumatic Fever with Heart Involvement 42. Kawasaki Disease with Heart Complications 43. Type I Diabetes 44. Acquired Hydrocephalus Requiring An External Shunt

Notes:

¹The Company shall pay the benefit on the condition that the Insured is first Diagnosed and/or confirmed by a Medical Practitioner to have this Critical Illness while the Insured is alive, and before the anniversary date of the policy after the Insured reaches the age of 80.

²The Company shall pay the benefit on the condition that the Insured is first diagnosed and/or confirmed by a Medical Practitioner, while the Insured is alive and before the Insured has reached the age of 17.

Notes

- AIA CI Care rider is the marketing name of AIA I Care rider 2019a.
- If the premium is paid monthly, the first payment will include an advance payment of two months.
- An eligible portion of a health insurance premium is tax-deductible according to the Notification of the Director-General of the Revenue Department on Income Tax.
- Life insurance is not a bank deposit. If you terminate your policy early, you may receive returns less than the paid premiums, subject to the time of policy termination.

- The applicant is advised to study the details and product information in the prospectus before deciding to buy insurance. After receiving the policy, the Insured is advised to study the terms and conditions in the policy contract.
- Bangkok Bank is a life insurance broker, acting as an agent between customers and AIA Company Limited. AIA Company Limited conditions apply to insurance approval.
- A health declaration is one of the factors considered in the policy approval or payout approval process.
- A health check-up is subject to AIA Company Limited conditions.
- The applicant has a duty to provide correct information when applying for insurance. Any concealment of the truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.
- The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.