

Health Insurance *UNLOCKED WITH*
DOUBLE CARE



Double protection...for serious diseases



Receive coverage
up to **30 million baht**
per policy year.



Receive coverage increase
of up to **2 times**
from 30 million baht
to **60 million baht**
per policy year.

When diagnosed with 1 of
the 10 serious diseases.*
(Details on page 2)



Keep you healthy
with preventative care

Vaccination or annual health examination costs valued
up to **5,500 BAHT** per policy year.
(The policy must be continuously active for more than 12 months.)



Full coverage for actual
medical expenses.

Such as, X-ray fees, lab fees,
surgery fees, dialysis, chemotherapy,
cancer treatment (targeted therapy),
emergency accidents in 24 hours,
treatment costs in the ICU, and etc.



Care after leaving
the hospital.

Such as, rehabilitation medicine fees,
a follow up-appointment for cleaning
the wound, removing stitches, etc.

Health Insurance Unlocked With Double Care

	Plan 1	Plan 2	Plan 3
Coverage limit	Up to 8,000,000 baht / policy year	Up to 15,000,000 baht / policy year	Up to 30,000,000 baht / policy year
Special : Coverage limit up increase to 2 times When diagnosed and confirmed with 1 of the 10 serious diseases.	Up to 16,000,000 baht / policy year	Up to 30,000,000 baht / policy year	Up to 60,000,000 baht / policy year

The coverage limit will be 2x increased per policy year,

the day the insured person is diagnosed with a serious illness as stated in the regulations.

This coverage limit will continue to be increased for the next 4 policy years, and can be activated 1 time per 1 serious disease.

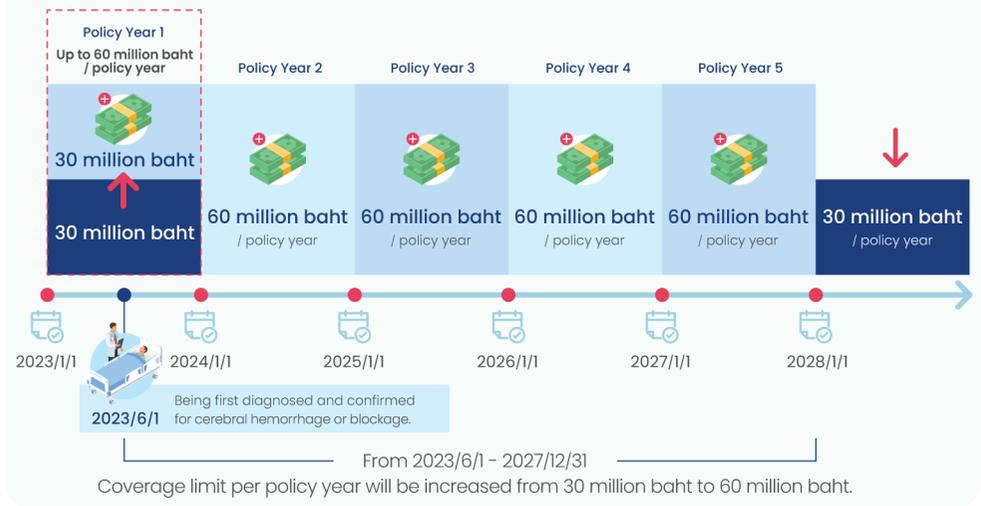
However, the maximum benefit amount per day or per time specified in each coverage (item 1 to item 3 on page 3) is specified in the benefit table.



An example of coverage limits per policy year

Plan 3 case : A policy year starts from 1st January, 2023.

Being first diagnosed and confirmed for cerebral hemorrhage or blockage on 1st June, 2023



10 serious diseases* include



Acute myocardial infarction from lack of blood



Coronary Artery Bypass Grafting



Open Heart Surgery



Cerebral Aneurysm requiring surgical treatment



Vascular disease Broken or blocked brain



Metastatic cancer



Organ transplant surgery or bone marrow transplant



Aorta surgery



Scoliosis surgery for unknown cause



Severe burns

*The definition of covered serious diseases is according to the regulations specified in this additional contract.

Benefits and Protection

Protection Plan (Baht)

Plan 1

Plan 2

Plan 3



1. Benefits of being an inpatient

1.1	Room, food and hospital service costs per day**	3,000	6,000	15,000
1.2	Nursing service fees**	Paid in full		
1.3	Room, food, and hospital service fees and nursing service fees in the ICU**	Paid in full		
1.4	Medical examination and treatment fees per day**	2,000	4,000	10,000
1.5	Take home medication expenses per visit** (Maximum 15 days per patient stay each time)	20,000	30,000	50,000
1.6	Medical expenses in other items as specified in the contract. These are examples : <ul style="list-style-type: none"> • Medical service fees for diagnosis or treatment. • Medicine costs, parenteral nutrition costs. and medical supplies. • Medical expenses for surgery (surgery) and procedures. • Cost of major surgery No need to stay as an inpatient (Day Surgery). 	Paid in full		



2. Outpatient Benefits

There are examples of the following items :

2.1	Cost of intravenous dialysis, chemotherapy for cancer treatment including targeted Therapy for cancer cells, and for cancer or tumor radiation.	Paid in full		
2.2	Medical expenses for injuries Outpatient case within 24 hours of the accident.			
2.3	Radiological diagnosis fees and diagnostic examination fees Laboratory (occurs within 30 days before the inpatient stay and within 60 days after leaving the stay as an inpatient) Such as X-ray, CT scan, MRI, Ultrasound and blood test values, etc.			
2.4	Outpatient medical expenses after inpatient treatment per time, for continued medical treatment within 30 days. after leaving the stay as an inpatient at that time (OPD follow up) (Maximum 2 times per inpatient stay).			
2.5	Rehabilitation medicine costs after being treated as an inpatient Each time (maximum 2 times per policy year).			
2.6	Emergency ambulance service fees.			
2.7	Medical expenses performed by minor surgery.			



3. Other additional benefits, which are examples of the following :

3.1	Annual health examination or vaccination cost, maximum combined per policy year (The contract must be continuously active for more than 12 months.)	1,000	2,500	5,500
3.2	Outpatient medical expenses for medical treatment of continued injury within 30 days (from the date of each time an accident occurs, there must be medical treatment for injuries within 24 hours of that accident, for example, follow up-appointment, clean the wound, remove stitches, etc.	Paid in full		

*No maximum number of days per policy year. However, this must not exceed the maximum benefit amount per policy year as specified in the benefit table.

Health Insurance

Unlocked With Double Care

Diagnose disease

Radiological diagnosis such as X-ray, CT scan, MRI, Ultrasound, Mammography and diagnostic tests
Laboratory work, such as blood tests, etc.

(within 30 days before admission and within 60 days after being admitted as an inpatient.)



Preventative care

Vaccination and Annual health check.



We are with you every step of the way

For Protection, Treatment, and Rehabilitation



Rehabilitate the body

rehabilitation medicine
physical therapy
Occupational therapy



Special privileges

For Allianz Ayudhya customers
Please see details below.



Treatment

Inpatient type (IPD) and outpatient (OPD), such as dialysis through a blood vessel, cancer treatment with radiotherapy, chemotherapy, targeted cancer treatment (Targeted Therapy), minor surgery, and emergency accidents within 24 hours, etc.

Follow up

Doctor's appointment (follow up) such as cutting stitches, cleaning wounds, etc.



Special Privileges Home Nursing : service to take care of you during your recovery for Allianz Ayudhya customers. If you are interested, you can scan to study details, conditions, and service providers here.

In addition, details, conditions and service providers may be changed or canceled without prior notice.
Note: Please study the details of coverage and benefits of Unlocked Double Care health insurance from the policy.



Example of annual insurance premium (For males, age 35 years, occupational levels 1 and 2)

	Protection Plan (Baht)		
	Plan 1	Plan 2	Plan 3
1. <u>Without</u> Deductible	19,992	29,916	49,937
1. <u>With</u> Deductible, amount of 30,000 baht per policy year	14,194	None	None

Insurance consideration :

- Age of the insured person.
 - Age 1 month 1 day - 10 years, buy plan 1
 - Age 11 - 70 years, can purchase Plan 1 - Plan 3 (contract can be extended up to age 89, coverage up to age 90)
- Can be attached to the main policy as specified by the company. The main policy must have an insured amount of 100,000 baht or more.
- Each insured person can apply for only one version of Unlock Double Care health insurance.
- Coverage for outpatient medical expenses (OPD) can be purchased attached.
- Health examination and insurance underwriting regulations are in accordance with the company's conditions.

Who is suitable for Health Insurance Unlocked Double Care



This insurance plan is suitable for :

- People who need coverage to cover expenses of admitting in the hospital and deal with rising medical expenses today.
- Those who are looking for a high amount of money and protection in order to upgrade their treatment, as well as receive better innovative treatment, medical and modern technology.
- Those who want to relieve the burden of excess expenses by increasing their coverage from what is available in their current insurance plan



This insurance plan is not suitable for :

- Those who need protection of medical expenses abroad.

Examples of coverage exceptions :

- A condition that results from a birth defect, or the body's organ-building system was not congenitally imperfect, or genetic disease, or abnormalities in the development of the body, unless this additional contract has been in effect for not less than one year (1 year) and the symptoms appear after the insured have reached 16 years of age.
- Treatment that is still being tested, examination or treatment of disease, examination of sleep apnea symptoms, or treatment of abnormalities sleep snoring
- Pregnancy, miscarriage, abortion, childbirth, pregnancy complications, correction.

Remarks :

- Health Insurance Unlocked Double Care is the marketing name. The name of the insurance type that appears in the policy is the Additional Health Protection contract of Unlock Double Care and endorse record of other additional benefits.
- Payment of Unlock Double Care health insurance benefits after deducting the amount of the first part of the liability (if any) must not exceed the total amount of maximum benefit per policy year as specified in the benefit table. Expenses arising from medical treatment that occur outside Thailand are not covered, both cases with or without advance treatment planning, except in the case of an emergency patient outside of Thailand.
- First liability is the amount of money that the insured must pay for the first part of medical care costs, which is deducted from the benefit amount of insurance where the owner have the right to receive. However, the amount of the first part of the liability will not exceed the amount of the first part of the liability per policy year as specified in the additional contract.
- The initial liability amount is 30,000 baht per policy year does not include other additional benefits according to section 3.1. Annual health examination fee or vaccination costs
- The company will pay the benefit amount only the sickness happens after 30 days from the start date. There is additional contractual protection.
- The insurance premiums shown in this document are the insurance premiums for the Health Insurance Unlocked Belize Care only. However, they do not include the insurance premiums of the main contract.
- Insurance premiums for Unlock Double Care health insurance may vary according to the insured's gender, age, occupation, and coverage plan. Insurance premiums for senior insurance will change according to the age or occupation of the insured and may change in accordance with the company's rules.
- Payment of insurance premiums is the duty of the person insured. The insurance agent or insurance agent collects the premiums. The insurance is said to be just a service.
- The information in this document is only preliminary information for sales purposes only. Customers should study additional information regarding protection, terms and conditions, exception, and benefits from insurance policies.
- Customers should understand the details, coverage, and conditions before deciding to apply for insurance

Special privileges for important customers

- Excellent service and various activities that bring a lot of happiness to customers.
- Excellent service 24 hours a day with the Allianz Ayudhya Customer Care Center.
- Superior services and benefits with Allianz Ayudhya Prestige membership.



Membership of
Allianz Ayudhya Prestige
can scan here for more details

Download 2 important applications that makes your life even more easier.



1. My Allianz

One app for all policy matters. No matter where you are, you can enter the policy at any time, such as checking benefit information according to the policy service, online premium payment service, online claim service, policy loan services, etc.



Scan here for
updated services and
application download.



2. Healthy Living

An app that includes health and lifestyle topics for eating well, living well, and being healthy.



Scan here for
special offers,
updated services, and
application download.

Version Jan 2023

Speciality for (Full name – Applicant for insurance)	
Presented by (Full name – Agent / Broker)	
License number	Contact number :
Propose the insured amount (baht)	Date / time of insurance offering



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Customer Service of Allianz Ayudhya
1373 (24 hour service)