

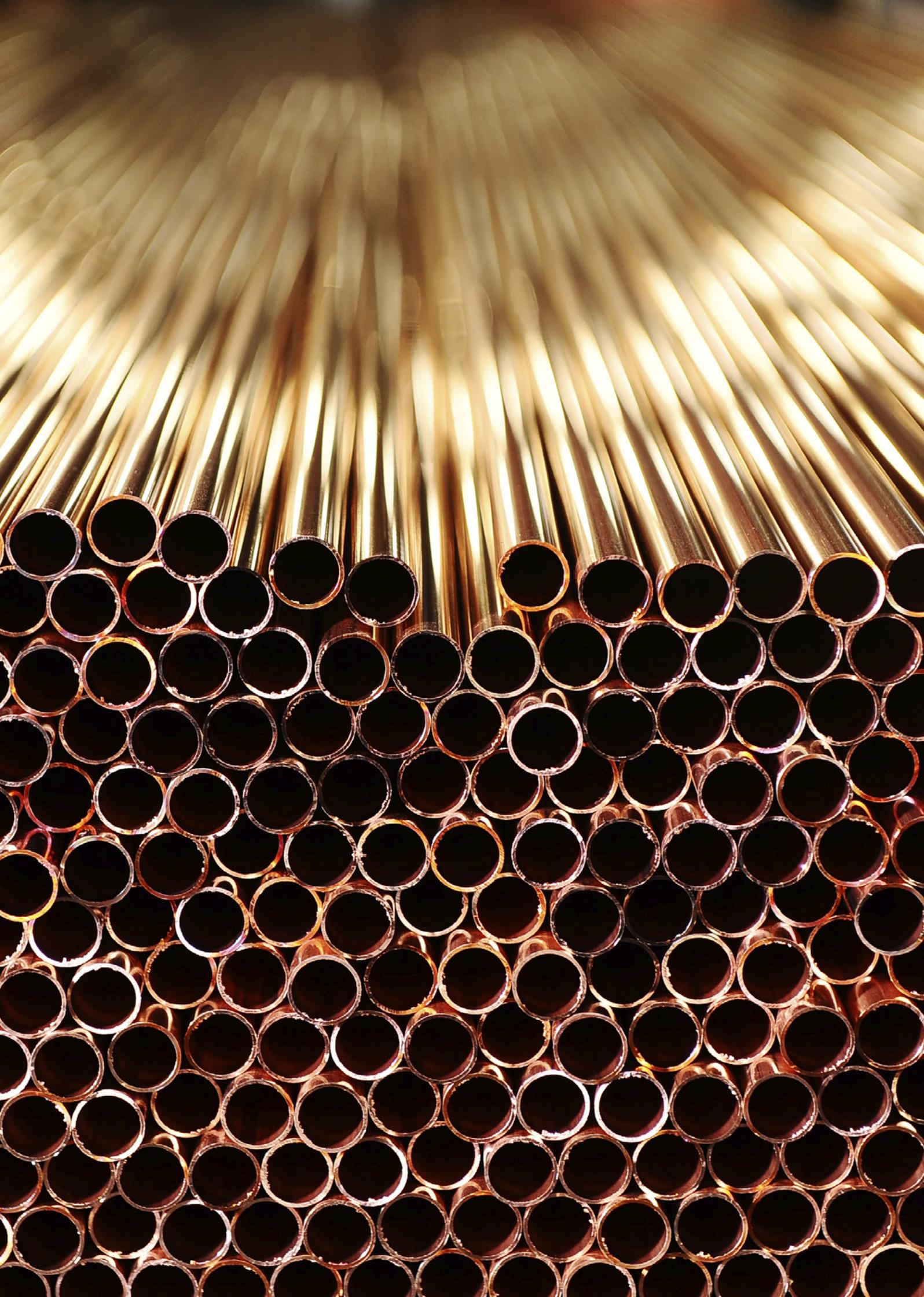
Group Smart PA

Group Accident Insurance Package

CHUBB®



Chubb Life



Group Employee Benefits Insurance

Premium starting at only THB 0.14 per day*

- **Reasonable premium** a day starting only THB 0.14 / employee
- **Easy to apply** packages
- **Starting** for business with 5 - 1,000 employees
- **Worry free** with 24/7 worldwide protection, during working hours and off-hours
- **Simple** : No medical checkup or health questionnaire required
- **Convenient** with cashless service for medical expenses arising from accidents
- **High protection** : 7 plans with maximum sum assured of THB 700,000, offering 2 options; with or without group accidental medical expense coverage

Group Smart PA

Group Smart PA (Group accident insurance and group accidental medical expense coverage) provides the staff or employees with welfare to support them at work. This will build a good relationship between the employees and organization.

Group Accident Insurance (with group accidental medical expense coverage) Protection in case of accidental loss of life, organs or eye sight within 180 days from the date of accident

- Medical fee coverage based on actual expense, with the maximum amount no more than sum assured, in case that the insured is hospitalized for injury treatment as required.

Loss of life due to illness or accident

- One-year protection period, one-year premium payment period
- Protection: 24 hours, anywhere worldwide, during working hours and off-hours

Reference documents required for application

1. Signed and sealed (if any) employer's application form, 2 sets
2. Copy of the employee's citizen identification card
3. Employee's profile
4. Short application form for employees
5. Business registration certificate/ commercial registration certificate issued by the registrar no longer than six months
6. Full annual premium



*Calculated from Plan 1 (occupation class 1, with 501-1,000 group members), without group accidental medical expense coverage

Maximum coverage of THB 700,000

Easy to apply packages

- For the company with 5 - 1,000 employees, who must fill the short application form
- Insurance coverage age between 15 and 64 years (with continued protection until age 65)

Maximum benefit of THB 700,000 PA coverage

- Choose group accident insurance plan, ranging from THB 100,000 to THB 700,000.
- Choose to pay group insurance premium, starting at only THB 0.14/day.

Coverage	Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Group Term Life insurance								
	Death due to illness or accident	1,000	2,000	3,000	4,000	5,000	6,000	7,000
Group Accidental Death & Disablement*								
	1. Death from accident	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	2. Loss of organs and eye sights							
	2.1 Two hands or two feet or two eyes	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	2.2 One hand and one foot, or one hand and one eye, or one foot and one eye	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	2.3 One hand, or one foot, or one eye	60,000	120,000	180,000	240,000	300,000	360,000	420,000
	2.4 Deaf of 2 ears or dumb	50,000	100,000	150,000	200,000	250,000	300,000	350,000
	2.5 Deaf of 1 ear	15,000	30,000	45,000	60,000	75,000	90,000	105,000
	2.6 A thumb (both 2 joints)	25,000	50,000	75,000	100,000	125,000	150,000	175,000
	2.7 A thumb (one joint)	10,000	20,000	30,000	40,000	50,000	60,000	70,000
	2.8 Index finger (3 joints)	10,000	20,000	30,000	40,000	50,000	60,000	70,000
	2.9 Index finger (2 joints)	8,000	16,000	24,000	32,000	40,000	48,000	56,000
	2.10 Index finger (1 joint)	4,000	8,000	12,000	16,000	20,000	24,000	28,000
	2.11 Each of any other fingers (at least 2 joints), except thumb and index fingers	5,000	10,000	15,000	20,000	25,000	30,000	35,000
	2.12 A big toe	5,000	10,000	15,000	20,000	25,000	30,000	35,000
	2.13 Each of any other toes (at least 1 joint), except big toes	1,000	2,000	3,000	4,000	5,000	6,000	7,000
	3. Loss from public accident**	The benefits will be doubled for item 1 or 2 above.						
Annual Group Insurance Premium Per Member without Group Accidental Medical Expense Coverage								
Occupation Class	Number of Employees							
Occupation Class 1	5 - 49	77	154	231	308	385	462	539
	50 - 100	66	132	198	264	330	396	462
	101 - 250	62	124	186	248	310	372	434
	251 - 500	58	116	174	232	290	348	406
	501 - 1,000	51	102	153	204	255	306	357
Occupation Class 2	5 - 49	102	204	306	408	510	612	714
	50 - 100	87	174	261	348	435	522	609
	101 - 250	82	164	246	328	410	492	574
	251 - 500	77	154	231	308	385	462	539
	501 - 1,000	67	134	201	268	335	402	469
Occupation Class 3	5 - 49	133	266	399	532	665	798	931
	50 - 100	114	228	342	456	570	684	798
	101 - 250	107	214	321	428	535	642	749
	251 - 500	101	202	303	404	505	606	707
	501 - 1,000	87	174	261	348	435	522	609
Coverage	Additional Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Group Accidental Medical Expense Coverage	Compensation of accidental medical expense	10,000	20,000	30,000	40,000	50,000	60,000	70,000
Annual Group Insurance Premium Per Member with Group Accidental Medical Expense Coverage								
Occupation Class	Number of Employees							
Occupation Class 1	5 - 49	451	668	885	1,102	1,319	1,536	1,753
	50 - 100	440	646	852	1,058	1,264	1,470	1,676
	101 - 250	436	638	840	1,042	1,244	1,446	1,648
	251 - 500	432	630	828	1,026	1,224	1,422	1,620
	501 - 1,000	425	616	807	998	1,189	1,380	1,571
Occupation Class 2	5 - 49	563	845	1,127	1,409	1,691	1,973	2,255
	50 - 100	548	815	1,082	1,349	1,616	1,883	2,150
	101 - 250	543	805	1,067	1,329	1,591	1,853	2,115
	251 - 500	538	795	1,052	1,309	1,566	1,823	2,080
	501 - 1,000	528	775	1,022	1,269	1,516	1,763	2,010
Occupation Class 3	5 - 49	682	1,035	1,388	1,741	2,094	2,447	2,800
	50 - 100	663	997	1,331	1,665	1,999	2,333	2,667
	101 - 250	656	983	1,310	1,637	1,964	2,291	2,618
	251 - 500	650	971	1,292	1,613	1,934	2,255	2,576
	501 - 1,000	636	943	1,250	1,557	1,864	2,171	2,478

Remark:

*For item 1 to item 3, the Company will compensate for only one item with the highest claim benefit.

**In case that the accidental injury was sustained or the accidental death occurred while the insured was traveling in a public conveyance, with the hired transporter driving on designated route, or in an elevator (except taking an elevator in a mine or construction site), or if the accidental injury was sustained or the accidental death occurred as a result of the burning of any theatre, hotel, or other public building in which the Insured was present at the commencement of the fire.

- Information in this document is for sales illustration only, and it is not a part of policy contract. For your utmost benefits, insured should study, read, and understand contents provided in group policy contract.
- Policy issuance must be applied to conditions and rules of the company. Policy applicants should comprehend about coverage details and conditions before deciding to purchase insurance protection every time.

Group Smart PA Underwriting

Qualifications of entitled group

- Small or medium business consisting of 5 - 1,000 full-time employees
- The benefits covers full-time employees aged between 15 and 64 (with continued protection until age 65) working full time on the effective date of group insurance policy.
- The amount of employees who ride a motorcycle in everyday life must not exceed 10% of total employees.
- The entitled employees must be healthy and must not be ill, injured, or during treatment or follow-up treatment.
- On the first effective date of the policy, there must be at least 5 entitled employees.
- The Company's location and the entitled employees must be in Thailand.
- The group insurance is for the employee's welfare.

Nature of Business Risk

- Protect the business with the risk no higher than occupation class 3.

Occupation class 1

- The low-risk business or office work, administration, management and craftsmanship that does not require the machine.

Occupation class 2

- The medium-risk business or occasional field work, sale, light industry, which is specialist mostly.

Occupation class 3

- The high-risk business or regular field work, mechanical work or production-related work

Remark: The type of business unable to apply for Group Smart PA is the extra high-risk business, which does not fit occupation class 1, 2 or 3, namely heavy industry, mining industry, labor, construction of high-rise buildings, bridges, reservoirs, tunnels, dangerous animal farms, business involving hazardous chemicals, security guard, airline (flight attendants, crews), steel, electricity, oil, natural gas, flammable materials, explosive materials, stone mill, shipping industry, dock, metal-spinning factory, junk shops, soldiers, policemen, firemen, drivers (truck, coach, tractor, oil tanker and crane).

Premium

- Annual premium payment, with total group premium no less than THB 3,000
- The employer will pay for the employees' premium.

Nature of insurance

- No experience refund

Membership criteria

- All members must apply for the insurance.
- All entitled members must fill Chubb application form, without declaring health condition (short application form).
- The policy's effective date will start on the day after the Company have received the complete reference documents and approved the application.
- In case that the employees apply for the insurance during policy year, the policy's effective date will be the same day as the date when the employees start working or pass probation period (based on what the employer indicated in the waiting period* in the policy).

Selecting the plan

- The entitled members holding the same position must apply for the same plan.
- The benefits that cover life insurance, accident and medical expense due to accident come in package and the applicants cannot purchase different plans.
- One policy cannot consist of more than three plans (maximum of three plans per policy).
- The difference among each plan must not exceed three levels.

Additional condition

- The protection covers only the employees, excluding the employees' spouses and children.

Remark

- The above mentioned message is only the illustration and brief proposal. The conditions must comply with the rider and the Company's endorsement.

*Waiting period means the period, indicated by the employer (policyholder), when the entitled members will benefit from the protection, such as the first day of work or 120 days from the first day of work.

Contact Us

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About Chubb Life

Chubb Life is the international life insurance division of Chubb, the world's largest publicly traded property and casualty insurance company. With operations in 54 countries and territories, the parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

Chubb Life has been in Thailand since 2001. To meet the financial protection and security needs of its broad range of customers, Chubb Life in Thailand, Chubb Life Assurance Public Company Limited, offers a range of life protection, savings, accident and health, credit protection insurance for auto, motorcycle and home loans, and Group Employee benefits insurance solutions.

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