

Sales Sheet Saving Super Shield 2

	<p>taxi driver, a maker or user of explosives or a person who does work involving subterranean mines, a professional athlete, a shipboard employee, and a migrant worker not permitted to work in Thailand.</p> <ul style="list-style-type: none"> The applicant must have good physical health with no disabilities, chronic diseases or severe illnesses such as epilepsy, tuberculosis, tumors, cancer, diabetes, heart disease, hypertension, lung disease, hematological diseases, alcoholism, liver disease, diseases involving the brain and nerves, psychiatric disorders, muscular or bone diseases, and acquired immunodeficiency syndrome or AIDS, etc <p>Remarks: The coverage does not apply for policies of soldier and policemen while performing protection and suppression duties.</p> <ul style="list-style-type: none"> The beneficiary must be the person named by the account holder in the account opening form for Saving Super Shield 2. Only one beneficiary can be designated. If no beneficiary is specified, the Bank reserves the right to assign the legal heirs as the beneficiary. When the company pays compensation to the person specified as the beneficiary, the legal heir of the Account Opener may not demand any other compensation payment and/or money from the company. <u>In the Event of the Insured's Accidental Death</u> <ul style="list-style-type: none"> The beneficiary or relatives may notify the Bank or a branch of the Bank <u>at every branch</u>. The beneficiary or relatives are to prepare the following documents to accompany consideration of compensation payment for the company within 30 days from the date of death: <ul style="list-style-type: none"> ➤ Copy of the Insured's death certificate. ➤ Copies of house registration of the Insured and the beneficiary. ➤ Copies of identification cards of the Insured and the beneficiary (in cases where the insured or beneficiary's age is under 15 years, a copy of the birth certificate is requested instead). ➤ Copy of police officers' daily record. ➤ Copy of police autopsy report ➤ Savings account book or statement from the account of the deceased certified by the Bank. <u>In the Cases Where the Insured Has Had an Accident and Lost Limbs, Eyes, or Became Permanently Disabled</u> <ul style="list-style-type: none"> The beneficiary or relatives may notify the Bank or any branch of the Bank. The beneficiary or relatives are to prepare the following documents to accompany consideration of compensation payment for the company within 30 days from the date of death: <ul style="list-style-type: none"> ➤ A report from the doctor who provided treatment. ➤ Medical certificate confirming disability or limb loss. ➤ Copies of the Insured's house registration and identification card. ➤ Photograph of the Insured after disability or limb loss. ➤ Savings account book or statement from the account of the deceased certified by the Bank.
--	--

Sales Sheet Saving Super Shield 2

**** The beneficiary or a relative may prepare and send the abovementioned documents to demand compensation from any branch of the Bank in order for the Bank to coordinate with the insurance company.**

- Benefits and coverage in case of death, loss of limb, vision, hearing, speech, or permanent disability (Or. Bor. 2).

Definitions: Loss of limb, vision, complete and permanent disability, and permanent disability.

- **Loss of limb** means loss of limbs from the body from the wrists or ankles including complete loss of function of the aforementioned limb and clear medical indications of permanently inability to return to function.

- **Loss of vision** means complete and incurable blindness.

- **Complete and permanent disability** means disability to the point of complete inability to perform any tasks in regular occupations and other occupations.

- **Partial permanent** disability means disability to the point of complete inability to perform any tasks in regular occupations while remaining able to do other work in return for wages

Coverage Details

This insurance covers losses or damages caused by physical injuries to the Insured through accidents and causes of the Insured's death, loss of limb, vision, hearing, speech or complete and permanent disability within 180 days from the date of the accident or injuries causing the Insured to required treatment for a consecutive period of time as an in-patient at a hospital or medical facility and deaths due to that injury at any time. The company will pay compensation as follows:

No.	Sum Insured	Details
1	100%	For deaths.
2	100%	For complete and permanent disability lasting no less than 12 consecutive months from the date of the accident or clear medical indication of the Insured's status as a permanently disabled person.
3	100%	For both hands from the wrists or both feet from the ankles or both eyes
4	100%	For one hand from the wrist and one foot from the ankle.
5	100%	For one hand from the wrist and vision in one eye
6	100%	For one foot from the ankle and vision in one eye.
7	60%	For one hand from the wrist.
8	60%	For one foot from the ankle.
9	60%	For vision in one eye.
10	50%	For deafness in both ears or muteness.
11	15%	For deafness in one ear.
12	25%	For a thumb (two joints).

Sales Sheet Saving Super Shield 2

	13	10%	For a thumb (one joint).
	14	10%	For an index finger (three joints).
	15	8%	For an index finger (two joints).
	16	4%	For an index finger (one joint).
	17	5%	For each finger (no less than two joints) apart from the thumbs and index fingers.
	18	5%	For a big toe.
	19	1%	For each toe (no less than one joint) apart from big toes.
	<p>Remarks: <i>No coverage for accidents caused by riding a motorcycle as the driver or a passenger.</i></p> <ul style="list-style-type: none"> ■ The company will pay compensation in this clause for only the highest item, except in the case of permanent and complete loss of fingers or toes in Items 12 to 19 and inability to demand compensation for any item in Items 1 to 9, in which case the company will pay compensation based on real loss in each item for a sum not exceeding the sum insured specified in the insurance policy table. ■ In the case of partial permanent disability for which compensation specified in Items 2 to 19 may not be demanded and cases that are not loss of taste or scent, the company will pay compensation based on the opinion of the company's doctor without exceeding 50 percent of the sum insured specified in the insurance policy table. ■ Throughout the insurance period, the company will pay compensation for the effects of this coverage agreement at a sum not exceeding the amount specified in the insurance policy table. If the company's payment of compensation in this coverage agreement has not reached the sum insured, the company will continue to provide coverage until the end of the insurance period for the remaining amount of the sum insured. ■ The coverage period of the Insured will end when the deposit account is closed, when the Insured is older than 70 years or when compensation has been paid at 100% of the insurance fund. 		
Account Maintenance Fee	No account maintenance fee		
Service Provider Contact Channels (Bank)	<ul style="list-style-type: none"> ● You can contact any branch of Land and Houses Bank Public Company Limited, call 1327, or visit www.lhbank.co.th for more details ● E-mail: Callcenter@lhbank.co.th ● Other Channels: Facebook, by typing "LH Bank" 		
Service Provider Contact Channels (Insurance Company)	<ul style="list-style-type: none"> ● Dhipaya Insurance PCL, Tel. 1736, 02-239-2200 		
Cautions	<ul style="list-style-type: none"> ● The Bank will collect fees for transactions to deposit-withdraw or transfer money across regions according to the Bank's notifications. ● Interest rates are subject to change according to the bank's announcements. For more information, please visit www.lhbank.co.th. ● The applicant should understand details and terms of the insurance and deposit products before every decision to apply. ● general terms of coverage and exceptions will be according to the accident insurance policy of Dhipaya Insurance PCL 		

Sales Sheet Saving Super Shield 2

	<ul style="list-style-type: none"> Land and House Bank PCL is only a disaster insurance agent. From 1 April 2021 onwards, general terms of coverage and exceptions will be according to the accident insurance policy of Dhipaya Insurance PCL. The Bank has the right to suspend deposit account movements and/or seize and/or cancel all or part of services upon discovery of risks that the Account Owner may have unlawful objectives or the Account Owner is involved in illegal actions or received money from transfers by others into the wrong account or in cases where the Bank considers appropriate and/or according to specifications and terms for opening a deposit account
Tax	In cases where the total interest earned exceeds THB 20,000 per year, a withholding tax of 15% will be applied in accordance with the criteria set by the Revenue Department of Thailand.
Notifications of Changes to Terms of Service or Significant Warnings	In cases where there are changes to terms of products or services with significant effects on service use by customers, the Bank will inform customers at least 30 days in advance.
Remarks	This deposit product is protected by the Deposit Protection Agency for the amount prescribed by law