



Smart Protection Insurance Plan

Provide confidence and security for your loved ones with coverage that protects your family by keeping your outstanding home loan balance covered at a fixed level throughout the policy term.

Highlights

✓ **Single premium payment** with death coverage

✓ **Peace of mind with fixed-sum coverage in the event of an unexpected incident**

- Pay off the remaining outstanding home loan balance to the bank
- Pay any remaining proceeds after the home loan has been settled to the beneficiary(ies) designated by the insured

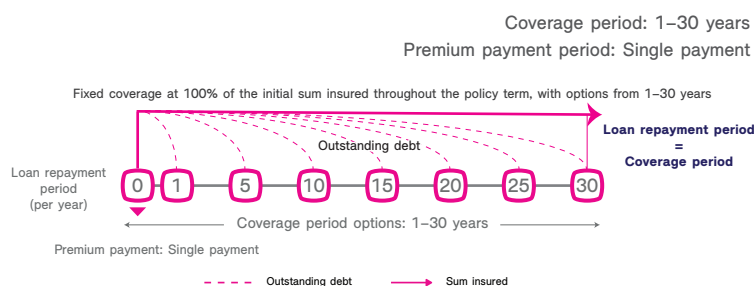
✓ **Tax deductible up to 100,000 Baht***

*The premium is eligible for personal income tax deduction according to the Revenue Department's regulations for policies with a coverage period of 10 years or more.

Who is the Smart Protection Insurance Plan suitable for?

✓ **Those who have taken out a home loan** and need protection against the risk, with fixed coverage throughout the policy term, ensuring that their families will not have to bear the financial burden — and the beloved home remains in the family.

Benefits and Coverage



The above coverage illustration is based on the assumption that the insured has a regular loan repayment history in accordance with the bank's loan agreement.

Underwriting Criteria

- Insurable age: **20 – 65 years old**, however, the insured's age at the end of the coverage period must not exceed 70 years.
- Premium payment mode: **Single payment**
- Coverage period: **1 – 30 years**
- Minimum sum insured: **50,000 Baht**
- **Maximum sum insured: Equal to the approved loan amount**
- Premium payment method: **Cash, cheque, or policy loan**
- Underwriting is subject to the rules of Muang Thai Life Assurance PCL.

Example of Benefits and Coverage

Example: Total premium rate per sum insured of 1,000,000 Baht

Male (Unit: Baht)				Female (Unit: Baht)			
Age (years)	Coverage period (years)			Age (years)	Coverage period (years)		
	5	10	15		5	10	15
20	10,710	19,620	29,510	20	3,480	6,530	9,960
30	11,770	22,400	35,580	30	4,020	7,690	12,470
40	17,620	35,930	60,450	40	6,310	13,590	23,920
50	38,240	80,750	140,610	50	16,140	36,250	68,010
60	83,920	185,290	-	60	42,930	102,060	-
65	135,520	-	-	65	76,220	-	-

Assured by



Warning: Buyers should study the details of coverage and conditions before making a decision to purchase insurance.

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Remark: Land and Houses Bank Public Company Limited as a life insurance broker presents life insurance and facilitates payment of premium only.

Muang Thai Life Assurance Public Company Limited is responsible for the coverage conditions, and entitled benefits according to the insurance policy conditions.

Disclaimer: This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.

For more information,
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