LH BANK

A member of CTBC BANK 中國信託銀行

LHB PA PAY MAX

Supports all age groups; individuals aged 60 and above can also purchase.*

Accident Medical Expense Coverage

Income Protection
(Provides income compensation/ allowance when hospitalized due to an accident)

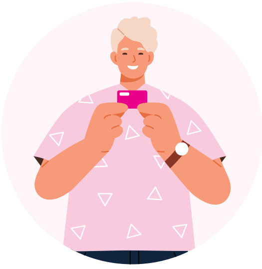
24-Hour Coverage

*Insurable age from 30 days - 85 years

Assured by

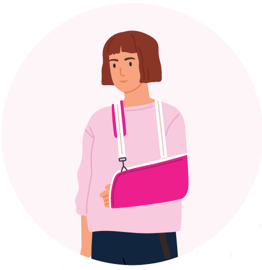
MUANG THAI LIFE ASSURANCE

ธนาคารแลนด์ แอนด์ เฮ้าส์
LAND AND HOUSES BANK



Uninterrupted Income:

Provides income compensation/allowance when hospitalized due to an accident.



Accident Medical Expenses:

If you get hurt, we pay. Get a maximum coverage of up to 300,000 Baht[1].

No out-of-pocket payment/cash advance required when receiving treatment at network hospitals[2].

Financial Security for Your Loved Ones:

Accidental death coverage of up to 10 million Baht[1], which doubles (2x) if the incident is caused by a public accident.

24/7 Worldwide Protection

Remarks : (1) For Coverage Plan 6, applicable only to accidents not caused by driving or riding as a passenger on a motorcycle.

(2) The insured may use their national ID card, passport, or any government-issued photo identification to verify their identity and confirm their entitlement to life insurance services for medical treatment at a network hospital in the event of an accident, without the need to pay in advance, and in accordance with the selected medical coverage limit. If the insured is unable to receive medical treatment at a network hospital, they may seek treatment at another hospital by paying the expenses in advance. The insured can then request reimbursement from the Company by submitting a medical certificate along with the original receipt.

Coverage Benefit Schedule

Benefits[1]	Coverage Plan (Baht)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1. Death, Total and Permanent Disability, Loss of Organs, and Others[2] from						
1.1 Accidents not resulting from riding or being a passenger on a motorcycle, up to	300,000	500,000	1,000,000	2,000,000	5,000,000	10,000,000
1.2 Accidents resulting from riding or being a passenger on a motorcycle, up to	150,000	250,000	500,000	1,000,000	2,500,000	5,000,000
1.3 Murder or physical assault, up to	300,000	500,000	1,000,000	2,000,000	5,000,000	10,000,000
1.4 Public accident, up to	600,000	1,000,000	2,000,000	4,000,000	10,000,000	20,000,000
2. Medical expense benefit per accident, up to	10,000	15,000	45,000	100,000	200,000	300,000
3. Inpatient income compensation during hospitalization due to an accident (excluding accidents resulting from riding or being a passenger on a motorcycle), per day[3]	1,000	2,000	2,000	2,000	3,000	5,000
4. Emergency assistance services	-	-	-	✓	✓	✓

Premium Rate Schedule

Occupational class	Insurable age	Premium per person, per year (Baht)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Occupational class 1	30 days - 15 years	1,850	2,450	4,300	-	-	-
	16 - 60 years	1,850	2,450	4,300	7,700	18,500	31,500
	61 - 65 years	2,100	2,700	4,800	8,500	20,200	-
	66 - 70 years	2,500	3,200	5,600	10,000	23,500	-
	71 - 75 years	3,100	4,100	7,100	12,700	30,500	-
	76 - 85 years	3,800	5,600	10,000	-	-	-
Occupational class 2	30 days - 15 years	2,500	3,300	5,700	-	-	-
	16 - 60 years	2,500	3,300	5,700	10,200	24,600	38,000
	61 - 65 years	2,800	3,600	6,400	11,300	26,900	-
	66 - 70 years	3,300	4,300	7,400	13,300	31,300	-
	71 - 75 years	4,100	5,500	9,400	16,900	40,600	-
	76 - 85 years	4,700	7,300	12,900	-	-	-
Occupational class 3	30 days - 15 years	-	-	-	-	-	-
	16 - 60 years	2,900	3,900	6,800			
	61 - 65 years	3,300	4,300	7,600			
	66 - 70 years	4,000	5,100	8,800			
	71 - 75 years	4,900	6,500	11,200			

Remarks :

(1) Coverage 24/7 worldwide in 1 year.

(2) Benefits in case of dismemberment and others including loss of eyesight or hearing or speech shall be in accordance with the percentage stated in the policy.

(3) In case of medical necessity that the insured must be admitted in the intensive care unit (ICU), the Company will pay twice the income compensation during hospitalization. However, it must not exceed 7 days and the total income compensation during the hospitalization must not exceed 365 days per injury.

Occupational Class

Occupational Class 1 includes business owners, those working in services or management, office workers, or salespersons in businesses or trades, most of which are stationed in offices as well as work of craftsmanship with no involvement in machinery; the nature of work contains low accident risks.

Occupational Class 2 includes business owners, those working in services or management, office workers in businesses or trades requiring occasional offsite work, or those working in the industrial field, most of which require expertise in whole or in part and sometimes involve in the use of machinery or require the workers to work outdoor almost all the time; the nature of work contains moderate accident risks.

Occupational Class 3 includes those working in mechanics or production process or services, most of which requires heavy machinery, or those who are logistics labors and workers requiring regular travel or offsite work; the nature of work contains high accident risks.

Occupational Class 4 includes those with special occupations which cannot be classified into Occupational Class 1, Class 2 or Class 3; the nature of work contains especially high accident risks.

Remarks:

- The Company shall not underwrite a person whose occupation is exposed to high risk for accident such as skyscraper window cleaner, professional boxer,wrestler, motorcycle taxi driver, 10-wheeler truck driver, fireman, acrobat, stunt man, jockey, horse trainer and groomer, animal trainer, diver, worker stationing at wild park, forest (in forest), police and soldier (field operation).
- The premiums shown are preliminary information only and may change depending on various factors such as age, occupational class of each individual, and the Company's claims experience, subject to approval by the Registrar. Terms and conditions are as specified in the policy.
- Underwriting is subject to the Company's rules.
- The insurance premium is partially eligible for tax deduction, subject to the criteria prescribed by the Revenue Department.
- Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount eligible for annual personal income tax deduction.

Exclusions of PA Pay Max from a total of 20 clauses:

1. Actions of the insured while under the influence of alcohol, narcotic drugs or addictive substances that impairs the insured's mental faculty. The term "under the influence of alcohol" is in case of having blood alcohol concentration (BAC) test result of 150 mg/dL or over;
2. Suicide, attempted suicide, or self-inflicted injury;
3. Back pain as a result of Disc Herniation, Spondylolisthesis, Degenerative Disc Disease, Spondylosis and defect, or Pars Interarticularis Spondylolysis), unless there is fracture or dislocation of the spine caused by Accident;
4. War, invasion, act of foreign enemies or warlike actions whether declared or undeclared, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'etat, proclamation of martial law or any incident causing the proclamation or maintenance of martial law;
5. Terrorism.

Further details regarding the exclusions and terms of coverage for PA Pay Max Personal Accident Insurance can be found in the insurance policy.

Warning: Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance every time.

Remark:

Land and Houses Bank Public Company Limited, as a life insurance broker, presents life insurance products 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.

Happier and More Special with Privileges for Our Important Customers

Muang Thai Smile Club nenbers enjoy a variety of activities and privileges for all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.

MTL HEALTH BUDDY

Comprehensive Health Care

Privileges for MTL Customers

Health privileges for our valued customers to consult **MTL Health Buddy** by calling **Tel. 0 2290 2424, press 3,** for the following health services and benefits.

- Consult about health problems
- Find a specialist physician
- Find a specialized medical center
- Make appointment for hospitalization
- Targeted therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL merely acts as a service introducer to customers.

MTL Click Application

All-in-one services from Muang Thai Life Assurance to make it easy for you, convenient anywhere and anytime.

No concern about your policy. Wherever you are, you can receive our following services.

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits

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Sales representative .... ID LINE ....

Phone number .... Presentation date ....

Assured by

MUANG THAI LIFE ASSURANCE

Muang Thai Life Assurance PCL
250, Ratchadaphisek Road, Huai Khwang, Bangkok 10310

SCAN NOW!

For more information, please contact our branches. 1327

0 2359 0000

www.lhbank.co.th

LH Bank

13.07.2026