PA Protect
Personal Accident Insurance

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Accidents Can Happen at Any Age.
Be prepared with insurance
24 hour protection



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Smile Protect

Personal Accident Insurance for Children and Guardians



Protecting Every Little Step.
Discovering the World with a Smile.

Coverage	Sum Insured (Baht)	
	Plan 1	Plan 2
1. Loss of life, Dismemberment, Loss of sight, Loss of hearing, Loss of speech or Permanent disability (P.A.2)		
1.1 General accidents (Including murder and assault)	100,000	200,000
1.2 Riding or travelling on a motorcycle	50,000	100,000
2. Medical expenses (per each accident)	10,000	20,000
3. Medical expenses of broken bone benefit (per each accident) (additional benefit from category 2)	10,000	20,000
4. Loss of income benefits during hospitalization per day (up to 365 days/per each accident)	500	500
5. Funeral expense benefits following the accidental death	5,000	10,000
6. Tuition compensation benefits following the death of legal patron	100,000	200,000
7. International Assistance Services		
7.1 24-hour Emergency assistance services Fully indemnified (services available worldwide)	Fully indemnified (services available worldwide)	
7.2 Emergency medical evacuation		
Emergency medical evacuation services during travel shall commence when the insured person travels at least 150 kilometers away from his/her place of residence or crosses an international border, provided that the duration of such travel does not exceed 90 consecutive days.		
Premium Baht	**1,570**	**2,750**

Policy Conditions : • This plan is only available for applicants aged 14 days - 22 years. • It covers the bodily injury following by accident including riding or traveling on a motorcycle. • The applicants must have occupation under class 1-3. • The applicants must be healthy without any disability and do not have any congenital disease. • The applicant can purchase only 1 policy as maximum. • This document is not insurance contract, please see detail of coverage and exclusion specify under insurance policy. • The applicants must fully complete the application and have been accepted by the company underwriting guideline. • This insurance plan provides coverage for Emergency Medical Evacuation expenses incurred during travel. Coverage shall commence when the insured person travels at least 150 kilometers away from his/her place of residence or crosses an international border, provided that the duration of such travel does not exceed 90 consecutive days.

Remark : • Legal Patron is defined as father, mother, or family related member such as grandfather, grandmother, uncle, aunt, or other relatives who is specified in the insurance policy. • The premium has inclusive of stamp duty. • An applicant may apply for an unlimited number of policies; however, the aggregate sum insured per person shall not exceed THB 10 million, considering all applicable plans and distribution channels of PCHI.

Smart Protect

Personal Accident Insurance for Working Adults



Injury Support for You.
Ease the burden of debt.
Financial Security for Your Family.

Coverage	Sum Insured (Baht)			
	Plan 1	Plan 2	Plan 3	Plan 4
1. Loss of life, Dismemberment, Loss of sight, Loss of hearing, Loss of speech or Permanent disability (P.A.2)				
1.1 General accidents (Including murder and assault)	100,000	100,000	200,000	500,000
1.2 Riding or travelling on a motorcycle	50,000	50,000	100,000	250,000
2. Medical expenses (per each accident)	10,000	10,000	20,000	30,000
3. Medical expenses of broken bone benefit (per each accident) (additional benefit from category 2)	10,000	10,000	20,000	30,000
4. Loss of income benefit during hospitalization per day (up to 365 days/per each accident)	Not Covered	500	1,000	1,500
5. Funeral expense benefit following the accidental death	10,000	10,000	10,000	10,000
6. Family consolation money benefit in case of Insured accidental death	Not Covered	50,000	100,000	200,000
7. Payout benefit for any outstanding legally debts	Not Covered	50,000	100,000	200,000
8. International Assistance Services				
8.1 24-hour Emergency assistance services	Fully indemnified (services available worldwide)			
8.2 Emergency medical evacuation				
Emergency medical evacuation services during travel shall commence when the insured person travels at least 150 kilometers away from his/her place of residence or crosses an international border, provided that the duration of such travel does not exceed 90 consecutive days.				
Premium Baht	**1,070**	**1,630**	**2,840**	**4,960**

Policy Conditions : • This plan is only available for applicants aged 22-55 years old. (ability to renew up to 60 years). • It covers the bodily injury following by accident including riding or traveling on a motorcycle. • The applicants must have occupation under class 1-3. • The applicants must be healthy without any disability and do not have any congenital disease. • The applicant can purchase only 1 policy as maximum. • This document is not insurance contract, please see detail of coverage and exclusion specify under insurance policy. • The applicants must fully complete the application and have been accepted by the company underwriting guideline. • This insurance plan provides coverage for Emergency Medical Evacuation expenses incurred during travel. Coverage shall commence when the insured person travels at least 150 kilometers away from his/her place of residence or crosses an international border, provided that the duration of such travel does not exceed 90 consecutive days.

Remark : The premium has inclusive of stamp duty. • An applicant may apply for an unlimited number of policies; however, the aggregate sum insured per person shall not exceed THB 10 million, considering all applicable plans and distribution channels of PCHI.

Smooth Protect

Personal Accident Insurance for Seniors



Protect Your Savings.
Covered from Injury to Recovery.

Coverage	Sum Insured (Baht)		
	Plan 1	Plan 2	Plan 3
1. Loss of life, Dismemberment, Loss of sight, Loss of hearing, Loss of speech or Permanent disability (P.A.2)			
1.1 General accidents (Including murder and assault)	100,000	200,000	500,000
1.2 Riding or travelling on a motorcycle	50,000	100,000	250,000
2. Medical expenses (per each accident)	10,000	20,000	50,000
3. Medical expenses of broken bone benefit (per each accident) (additional benefit from category 2)	10,000	20,000	50,000
4. Loss of income benefit during hospitalization per day (up to 365 days/per each accident)	500	1,000	1,500
5. Funeral expense benefit following the accidental death	10,000	15,000	20,000
6. Physiotherapy benefit (up to 30 times/per policy year)			
Maximum limit/per time	1,000	1,500	2,000
Maximum limit/per policy year	30,000	45,000	60,000
7. Mobility aids expenses (As charged up to benefit per policy year)	5,000	7,000	10,000
8. Emergency ambulance service (per each accident)	Not Covered	2,000	5,000
9. Travel expenses benefit for continuity of treatments followed inpatient (up to 30 days/per policy year)			
per each travel	500	500	500
up to 30 days/per policy year	15,000	15,000	15,000
10. Estate compensation benefit in case of Insured accidental death	100,000	100,000	100,000
11. International Assistance Services			
11.1 24-hour Emergency assistance services	Fully indemnified (services available worldwide)		
11.2 Emergency medical evacuation			
Emergency medical evacuation services during travel shall commence when the insured person travels at least 150 kilometers away from his/her place of residence or crosses an international border, provided that the duration of such travel does not exceed 90 consecutive days.			
Premium Baht	**2,390**	**3,890**	**6,860**

Policy Conditions : • This plan is only available for applicants aged 55-75 years old. • It covers the bodily injury following by accident including riding or traveling on a motorcycle. • The applicants must have occupation under class 1-2. • The applicants must be healthy without any disability and do not have any congenital disease. • The applicant can purchase only 1 policy as maximum. • This document is not insurance contract, please see detail of coverage and exclusion specify under insurance policy. • The applicants must fully complete the application and have been accepted by the company underwriting guideline. • This insurance plan provides coverage for Emergency Medical Evacuation expenses incurred during travel. Coverage shall commence when the insured person travels at least 150 kilometers away from his/her place of residence or crosses an international border, provided that the duration of such travel does not exceed 90 consecutive days.

Remark : The premium has inclusive of stamp duty. • An applicant may apply for an unlimited number of policies; however, the aggregate sum insured per person shall not exceed THB 10 million, considering all applicable plans and distribution channels of PCHI.

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