

Critical Illness Insurance  
from **Tune Protect**



# myFlexi CI

Taking care of every major disease  
Choose the coverage that is the  
right fit for you

**Freedom to click**  
**Freedom to choose**



# 5

Select up to  
critical disease  
groups with  
coverage up to  
**3,000,000 baht\***



For just thousands of baht  
in premium, you can get  
coverage up to several million baht.



- Choose the right coverage
- Covers up to five critical illnesses
- Easily payable by credit card installments\*
- Insurance premiums are tax deductible\*

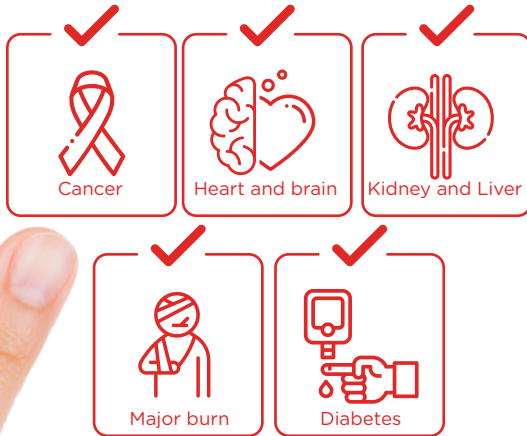


Purchase and Receive Additional Medical Services

# myFlexi CI Critical Illness Insurance

from Tune Protect Thailand **Freedom to click**  
**Freedom to choose**

Choose coverage for critical illnesses that you are concerned about  
Click on the picture for more disease details.



Choose the right coverage  
You can choose the disease group that most concerns you.

Choose a plan according to your budget  
Adjust, increase, or reduce insurance premiums as you wish.

Choose for yourself or those you care about  
Provide protection for you and your loved ones with a simple click.



## Choose myFlexi CI Critical Illness Insurance

"Get true peace of mind" of mind because "WE GIVE YOU MORE"



Option to increase or reduce



Easily payable by credit card installments\*



Receive daily hospital cash and home nursing care benefits



Renewable up to 65



Insurance premiums are tax deductible\*



Protection against critical illnesses with coverage up to 3 million baht



Covers up to five critical illnesses





Receive a second medical opinion as well as consulting a doctor online



Apply now without having to purchase life insurance and you will receive your preliminary policy through email.

Answer three simple health questions; no need to go to the hospital for a check-up

Coverage	Amount Insured			
	Plan 1	Plan 2	Plan 3	Plan 4
<b>1. Early stage or moderate critical illnesses Coverage Agreement (Once detected, you will receive a lump sum)</b>				
<p><b>In the event when your illness is listed below:</b></p> <p>1) Non-invasive Cancer</p> <p>2) Coronary Artery Disease requiring Angioplasty</p> <p>3) Cerebral Aneurysm Treatment by Endovascular Coiling</p> <p>4) Less severe burns / Second degree burn</p>	60,000	100,000	200,000	600,000
<b>2. Late stage or severe critical illnesses Coverage Agreement (Once detected, you will receive a lump sum)</b>				
<p><b>In the event when your illness is listed below:</b></p> <p>1) Invasive Cancer</p> <p>2) Acute Heart Attack</p> <p>3) Major Stroke</p> <p>4) Major Organs Transplantation or Bone Marrow Transplantation</p> <p>5) Chronic Kidney Failure</p> <p>6) Chronic Liver Disease / End-stage Liver disease / Liver Failure</p> <p>7) Severe burns</p> <p>8) Paralysis of the arm or leg muscle</p> <p>9) Major Head Trauma</p>	240,000	400,000	800,000	2,400,000
<b>3. Diabetes Coverage Agreement (Once detected, you will receive a lump sum)</b>				
<p><b>In the event when your illness is listed below:</b></p> <p>1) Diabetic Retinopathy</p> <p>2) Diabetic coma</p> <p>3) Limb amputation</p> <p>4) Diabetic Nephropathy</p>	60,000	100,000	200,000	300,000
<p style="text-align: right;">In the case of diabetic retinopathy, you will receive 50% of the sum assured.</p>				
<b>4. Daily Income Compensation Benefit from Inpatient Hospitalization Due to Serious Illness</b>				
Compensation for daily income compensation	500 baht per day, up to 15 days per policy year	800 baht per day, up to 15 days per policy year	800 baht per day, up to 15 days per policy year	1,000 baht per day, up to 15 days per policy year
<b>5. Home nursing care benefits due to severe illnesses</b>				
Compensation for daily home nursing care benefits	500 baht per day, up to 15 days per policy year	800 baht per day, up to 15 days per policy year	800 baht per day, up to 15 days per policy year	1,000 baht per day, up to 15 days per policy year
<b>6. Death Benefit Protection Agreement Loss of limbs, eyesight, or total permanent disability</b>				
Death due to murder or assault is covered at 50% of the sum assured.	100,000	100,000	100,000	100,000
<b>7. World-class medical second opinion service by myEliteDoctor once for free</b>				
<p>The customer is entitled to one free consultation using myEliteDoctor (A second opinion medical service). This service aims to provide customers with a second opinion on medical diagnosis by a board certified expert medical professional. A second medical opinion will help ensure accuracy if severe disease is diagnosed. Terms and conditions are as specified by the company.</p> <p> myEliteDoctor Expert Medical Second Opinion</p>	✓	✓	✓	✓
<b>8. One free online doctor consultation with Health2GO</b>				
<p>Service of online Health2GO telemedicine consultation allowed to to be used 24 hours a day at any place and time for a maximum 1 time user per policy term. This service is not the emergency service. In case of emergency, you should consult with your physician or hospital immediately to obtain emergency medical treatment</p> <p> Health2GO Online Doctor Consultation</p>				✓

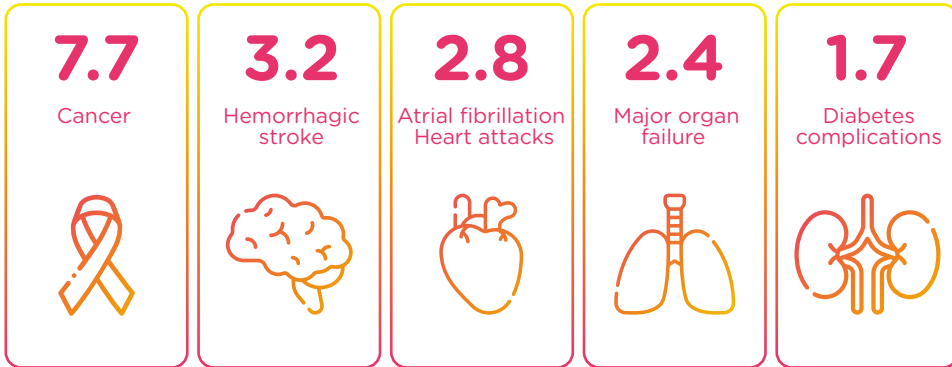
### Insurance claim conditions

- The underwriting consideration is made strictly following the Company's guidelines.
- The applicant must be 18-60 years of age (renewable up to 65 years).
- The applicant must be in good health before applying for the insurance
- No health check necessary unless there are discrepancies in the health declaration (In the event where there is a discrepancy in the health declaration or information is insufficient, the company reserves the right to request a health check-up before issuing an insurance policy.)
- The information on this document is only preliminary information on the insurance products. The applicant/insured should conduct more research and understand the details of coverage conditions, benefits, and exclusions before deciding to purchase the insurance. After receiving the insurance policy, please review the information.
- The coverage conditions are as stipulated in the policy.
- If you need a tax invoice or policy to be delivered by post, please contact our customer service team at 1183.
- You are entitled to the right to cancel the policy (Free Look Period) within 15 days from the date of receiving the policy. Free of charge.
- Coverage will begin after 90 days have passed from the effective date of the policy\*.



# 5 Critical Illnesses that claim the most lives of Thai people

## Top 5 deadly diseases in Thailand \*Number of deaths per hour



(Source: Ministry of Public Health, 2013)( Source: Diabetes Association of Thailand)(Source: Bangkok Hospital)



Thailand has more than 8,000 deaths from diabetes per year, and it is found that the new generation is at risk more due to lifestyle changes.

(Source: Bangkok Hospital)

If that day comes... are you ready to deal with the situation?  
Are you prepared to take care of this considerable expense?

### Cancer

Diagnostics	Starts 30,000 baht
Surgery operation	Starts 200,000 baht
Intensity Modulated Radiation Therapy	100,000-500,000 baht
Chemotherapy	Starts 400,000-1,200,000 baht
<b>Total 1,930,000</b> baht <small>(Excluding Specialty nurse fee benefits and inpatient treatment)</small>	

Source : Ministry of public health

### Heart Attack

Balloon angioplasty therapy	200,000-1,000,000 baht
Coronary artery surgery	550,000-650,000 baht
Coronary angiography examination	150,000 baht
<b>Total 1,800,000</b> baht <small>(Excluding Specialty nurse fee benefits and inpatient treatment)</small>	

Source: Central Chest Institute Of Thailand

## Example of lump-sum benefit payment **Plan 4**

Total Benefit distribution	Cancer	Heart and brain	Kidney and Liver	Major burn	Diabetes	Daily compensation benefits	Home nursing care benefits
Beginning stage to Intermediate stage	Receive an initial lump sum of 600,000 baht if diagnosed with a beginning stage to intermediate stage				Receive a lump sum of 300,000 baht under the Diabetes Coverage Agreement (In the case of diabetic retinopathy, receive 150,000 baht	1,000 baht per day, up to 15 days per policy year	1,000 baht per day, up to 15 days per policy year
Severe or later stage	Receive a sum of 2,400,000 baht if diagnosed with a severe or later stage.						

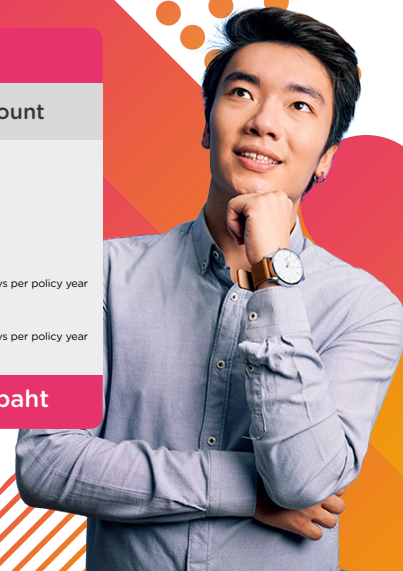
## Example of a claim for compensation under Plan 4 of the policy.

case 1	
Doctor's diagnosis	Insured amount
1. Suffering from coronary artery disease treatment with coronary artery	<b>600,000</b>
2. Suffering from cerebrovascular disease or blockage	<b>2,400,000</b>
3. Suffering with diabetic kidney disease	<b>300,000</b>
4. For each day in hospital, receive daily compensation benefit	<b>1,000</b> baht per day, up to 15 days per policy year
5. Daily home nursing care benefits	<b>1,000</b> baht per day, up to 15 days per policy year
<b>Total benefits</b>	<b>3,330,00</b> baht

case 2	
Doctor's diagnosis	Insured amount
1. Suffering from cerebrovascular disease treated with a stent through a catheter.	<b>600,000</b>
2. Loss of organs from diabetes or amputation	<b>300,000</b>
3. For each day in hospital, receive daily compensation benefit	<b>1,000</b> baht per day, up to 15 days per policy year
4. Daily home nursing care benefits	<b>1,000</b> baht per day, up to 15 days per policy year
<b>Total benefits</b>	<b>930,00</b> baht

### Note

During the waiting period of 90days, myFlexiCI will not provide any coverage.  
Coverage will be effective 90 days from the starting date of the policy.  
Daily home nursing care benefits apply only if ordered by treating doctor.





## myElite Doctor

"Because everyone has the right to choose what's best for themselves"

Receive world-class second medical opinion service for free so that you can enjoy peace of mind.

- ✓ **Diagnosis and treatment plan**
- ✓ **Diagnosis by a board certified medical professional**
- ✓ **Access to a Care Manager who provides personal care**



Purchase myFlexiCI insurance under the available insurance plans. All plans will include myEliteDoctor, which is a second medical opinion service provided by a world-class medical team

### Simple steps to use the service



After receiving the medical diagnosis of cancer or other serious illness included in the insurance policy, customers will be entitled to the medical second opinion service.



Please e-mail or call our Customer Service Center or complete the service request form.



PGH staff will call or email you to request all the documents needed to access our service. Afterward, your case will be assigned to a Personal Care Manager.



Start a diagnostic and treatment plan with an expert specialist doctor. (Medical Second Opinion Service)



A discussion takes place between your doctor and the expert specialist doctor concerning the proper course of treatment.

## Health 2GO

Consult a doctor online anytime, anywhere, whenever you are sick



### Why should you utilize Health2GO



Consult a doctor Anywhere, Anytime, 24 Hrs a day



Medicine delivery after consultation and diagnosis



Reduce your risk by avoiding the hospitals



Save your time by making an appointment ahead of time

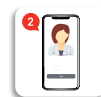


All patient information is strictly confidential, and personal data will be encrypted and secured

### How to use



**1** Select Online Consultation Service



**2** Fill out the form to start the consulting service



**3** Answer questions, assess symptoms and see the doctor's schedule



**4** Start with a doctor online by chat, video call, or phone