

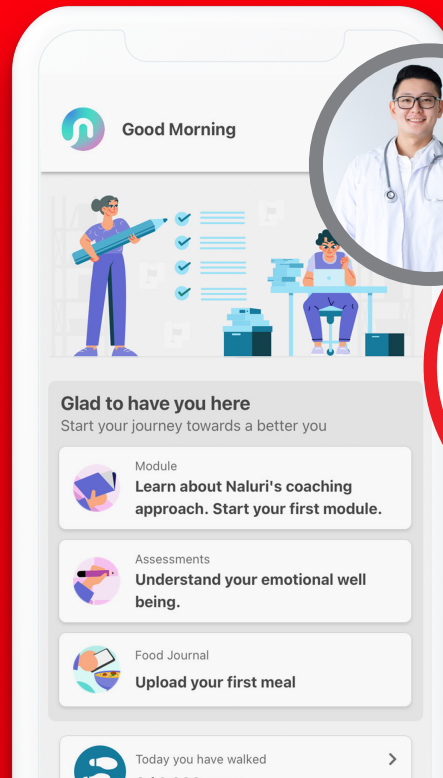
**Tune
Protect**

Live your life with
a peace of mind

because you have

Diabetes Insurance

(Bao Wan Protect)



dfit
Powered by **naluri**

Ready to get protection as well as prevention in your everyday life

Get more information
from our website



scan me

See more details
Dfit Program



scan me

Protection

- ✓ Coma caused by diabetes
- ✓ Long term coverage from 1-65 years
- ✓ Receive compensation in case of inpatient treatment (Maximum 30 days)
- ✓ Premium starts at only 4 baht per day

Prevention

- ✓ Free! Dfit Program 24/7 access to your personal health coaches.
- ✓ Free! Blood test program by affiliated hospitals

For every policy purchased, Tune Protect will be donating a small share of the proceeds to **the Thai Red Cross Society**

Insurance Simplified

www.tuneprotect.co.th

Worldwide, there are **463 million people**
with diabetes. In Thailand

there have been **300,000 new cases per year.**
(second only to blood pressure and heart disease)

1 in 3 people with diabetes do not realize they have diabetes

**“It is better to protect yourself now and not wait
for you to get the illness and pay expensive treatment fees.”**

Facts about Diabetes

Division of Non-Communicable Diseases, Department of Disease Control



**More and more Thai people
suffer from diabetes every year.**

**Did you know? Just sitting at work all day
makes you at risk of diabetes without knowing it.**

The cause of type 2 diabetes comes from these behaviors

- Not having a meal on time
- Eating food randomly and neglecting to eat food with nutritional value
- Eating sweets, snacks, or foods with high carbohydrate content
(french fries, potato chips, etc.)

Diabetes Association of Thailand 2021

Hyperglycemia and diabetes

Your fasting plasma glucose (FPG) can be checked by a blood test after not eating or drinking for 8 hours.

- Less than 100 mg/dL is considered normal.
- In the range of 100-125 mg/dl is considered a person a risk for developing diabetes
- Above 125 mg/dl, the person is considered diabetic.



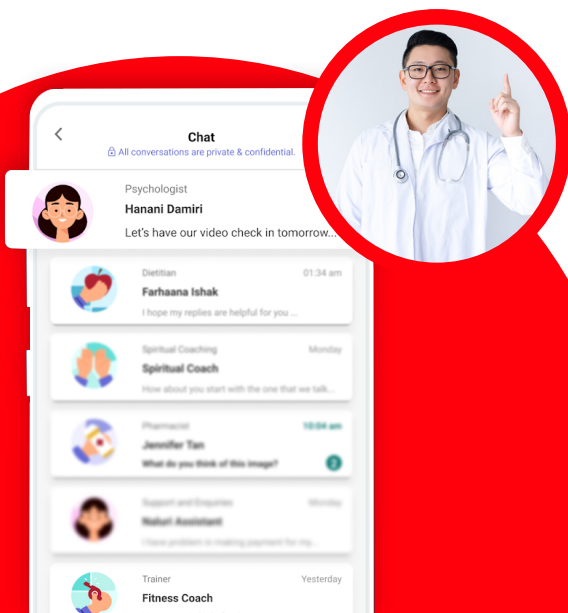
Source: Vibhavadi Hospital



**Improve your health with a personalized health coach
that aligns your health system with Dfit coaches.**

Personal coach to help you lead your lifestyle with quality including nutrition, physical health, mental health, fitness and overall lifestyle behavior

- ✓ Free 24/7 access to your personal health coaches.
- ✓ Free health check-up benefits for diabetes prevention.
- ✓ Get a tailored-made health program specific to your health goal.



Bao Wan Protect

We are ready to take care of you.

Peace of mind even though you get **detected**.



Diabetic coma
receives up to
2 million baht*



Protection against
**coronary heart disease,
diabetic coma**



Receive compensation
in case of inpatient treatment
(Maximum 30 days)



Protection against loss
of arms and legs,
Body Rejects Transplantation



Long term coverage
from 1 - 65 years



Protects against diabetes,
retinal detachment,
loss of vision



Coverage for
Personal Accident

Every policy purchase, there will be a donation to the Thai Red Cross Society

Coverage	Benefits (Baht)			
	Plan 1	Plan 2	Plan 3	Plan 4
1.Diabetic Coma	250,000	500,000	1,000,000	2,000,000
2.Retinopathy 2 eye	50,000	100,000	200,000	400,000
3.Retinopathy 1 eye	25,000	50,000	100,000	200,000
4. Diagnosed Type 1 or Type 2 Diabetes	5,000	10,000	10,000	10,000
Severe illness due to Diabetes				
5.Blindness				
6.Limb Amputation				
7.Diabetic Nephropathy	250,000	450,000	900,000	1,800,000
8.Body Rejects Transplantation				
9.Major Organs Transplantation				
10.Coronary Artery Disease				
11.Hospital Cash (IPD, up to 30 days)	500	500	500	500
12.Personal Accident	25,000	50,000	100,000	200,000
13.Murder and Assault	12,500	25,000	50,000	100,000
14.Free! access to the Dfit Program (Powered by Naluri) for a wide range of protection just for you and Blood test program by affiliated hospitals.	✓	✓	✓	✓



Insurance underwriting conditions

1. Get coverage from 1 - 65 years old
- 2.Has never been diagnosed with high blood pressure and/or type 1 type 2 diabetes before the insured period.
3. Never been denied a life insurance application or personal accident insurance or health insurance or income compensation insurance or critical illness insurance or being denied renewal of the insurance contract or be charged an additional premium for such insurance.
- 4.The insured has never been or has had symptoms or have been treated or is currently being treated or have been told by a doctor about heart disease, diabetes, high blood pressure, kidney disease, liver or biliary tract disease (including hepatitis B/C), blood disease, tuberculosis, stroke, alcoholism, peptic ulcer disease or other gastrointestinal disease or physically handicapped.
5. The Insured's parents and/or siblings have never been diagnosed with cancer, heart disease or stroke before the age of 60.
6. Have a body mass index (BMI - Body Mass Index) not more than 35 (calculated from weight and height).
7. Waiting period 90 days
8. Limit the number of insurance policies 1 policy for an insured only.
9. No health check necessary unless there are discrepancies in the health declaration (In the event which 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.)
10. The insured must have stay in Thailand's territory only.
11. 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.
12. Customers who will be eligible for Dfit Program (Powered by Naluri) are Tune Protect Thailand policyholders who have opted for the specific Bao Wan Protect insurance plan with Dfit Program.

Remark

1. Health declaration is one of the factors in underwriting consideration or paying under the insurance contract.
2. The aforementioned insurance premiums are already inclusive of duties and taxes.
3. Buyers should understand the details of coverage and conditions before making an insurance decision every time.
4. The premiums and insurance plans are applicable to purchasing through online channels and by phone only.
5. Bao Wan Protect (Diabetes Insurance) premiums cannot be tax-deductible.

Example of a claim for compensation under Plan 4 of the Policy

The company will pay benefits to the insured according to the following terms and conditions.

Doctor's diagnosis	Insured amount
Have been diagnosed with type 1 and type 2 diabetes	10,000 Baht
Diabetic retinopathy in both eyes	400,000 Baht
Vision loss, blindness from diabetes	1,800,000 Baht
Diabetic coma	2,000,000 Baht
Receive compensation benefit from inpatient due to Diabetes	500 Baht per day (Max 30 days)
Total benefits	4,225,000 Baht

Age next birthday	Annual Premium (Baht) (Including Stamp and VAT)			
	Plan 1	Plan 2	Plan 3	Plan 4
1	4,080	4,260	4,651	5,432
2	3,202	3,383	3,777	4,563
3	2,926	3,108	3,505	4,300
4	2,656	2,840	3,241	4,042
5	2,459	2,645	3,049	3,858
6	2,301	2,489	2,897	3,713
7	2,184	2,374	2,786	3,611
8	2,051	2,243	2,660	3,493
9	1,940	2,135	2,555	3,396
10	1,856	2,053	2,477	3,328
11	1,765	1,963	2,393	3,253
12	1,702	1,902	2,337	3,207
13	1,654	1,860	2,304	3,195
14	1,636	1,848	2,303	3,213
15	1,600	1,819	2,284	3,214
16	1,605	1,829	2,305	3,258
17	1,620	1,851	2,338	3,313
18	1,581	1,820	2,317	3,314
19	1,586	1,830	2,340	3,361
20	1,567	1,819	2,343	3,386
21	1,589	1,848	2,384	3,453
22	1,585	1,851	2,400	3,496
23	1,592	1,863	2,422	3,542
24	1,605	1,883	2,453	3,592
25	1,594	1,875	2,450	3,603
26	1,588	1,875	2,456	3,620
27	1,613	1,902	2,489	3,666
28	1,594	1,885	2,480	3,668
29	1,589	1,889	2,495	3,710
30	1,606	1,913	2,536	3,782
31	1,605	1,920	2,560	3,839
32	1,615	1,941	2,603	3,924
33	1,626	1,965	2,649	4,018

Age next birthday	Annual Premium (Baht) (Including Stamp and VAT)			
	Plan 1	Plan 2	Plan 3	Plan 4
34	1,668	2,030	2,764	4,230
35	1,682	2,070	2,854	4,424
36	1,725	2,140	2,986	4,678
37	1,752	2,193	3,094	4,896
38	1,773	2,246	3,211	5,141
39	1,824	2,343	3,404	5,525
40	1,865	2,428	3,585	5,898
41	1,939	2,549	3,808	6,324
42	1,957	2,618	3,985	6,721
43	2,048	2,764	4,245	7,208
44	2,145	2,945	4,610	7,940
45	2,227	3,113	4,964	8,665
46	2,338	3,309	5,344	9,414
47	2,452	3,528	5,791	10,316
48	2,555	3,739	6,237	11,231
49	2,790	4,153	7,045	12,831
50	2,900	4,369	7,495	13,748
51	3,099	4,725	8,194	15,133
52	3,306	5,098	8,938	16,617
53	3,522	5,494	9,727	18,193
54	3,851	6,088	10,907	20,548
55	4,179	6,692	12,129	23,003
56	4,545	7,352	13,439	25,615
57	4,904	8,009	14,762	28,268
58	5,325	8,747	16,201	31,111
59	5,714	9,481	17,701	34,142
60	6,187	10,321	19,352	37,416
61	6,655	11,170	21,048	40,802
62	7,190	12,139	22,976	44,652
63	7,806	13,219	25,090	48,833
64	8,460	14,416	27,491	53,644
65	9,205	15,737	30,095	58,812

Remark: Any product benefits, coverages and premiums subjected to insurance plan you have selected. Please read and understand the plan, underwriting conditions, coverages, exclusion and its policy wording before applying the insurance