

# ! PA BASIC

## Personal Accident Insurance



Plan for Class 1 and Class 2 Occupations Coverage (PA. 1)	Plan 1 Sum Insured (Baht per Person)			Plan 2 Sum Insured (Baht per Person)			Plan 3 Sum Insured (Baht per Person)			Plan 4 Sum Insured (Baht per Person)		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
1. Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability (PA. 1) from												
1.1 General Accident	200,000	200,000	200,000	300,000	300,000	300,000	500,000	500,000	500,000	1,000,000	1,000,000	1,000,000
1.2 Murder or Assault	200,000	200,000	200,000	300,000	300,000	300,000	500,000	500,000	500,000	1,000,000	1,000,000	1,000,000
1.3 Driving or Riding as a Passenger in a Motorcycle	200,000	200,000	200,000	300,000	300,000	300,000	500,000	500,000	500,000	500,000	500,000	500,000
1.4 Public Accident	400,000	400,000	400,000	600,000	600,000	600,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000	2,000,000
Additional Coverage												
2. Medical Expense per Each Accident (NKI PA Card)	-	6,000	20,000	-	15,000	30,000	-	30,000	50,000	-	50,000	100,000
Premium per Year (Baht)	620	970	1,420	770	1,280	1,745	1,220	2,385	3,295	2,285	3,945	5,600

\*PA. 1 Coverages (Item 1.1 – 1.4) Dismemberment, Loss of Sight or Total Permanent Disability Benefits are based on the ratio specified in the personal accident insurance policy. (In the case of paying annual premiums)

Policy Conditions : - Students and children between the ages of 2 – 20 Years can only choose plans 1, 2, 5 or 6.  
- Applicant must completed applications with signature, date of application and attached a copy of ID card as well as certify true copy to the company consider before the effective date.

Plan for Class 1 and Class 2 Occupations Coverage (PA. 2)	Plan 5 Sum Insured (Baht per Person)			Plan 6 Sum Insured (Baht per Person)			Plan 7 Sum Insured (Baht per Person)			Plan 8 Sum Insured (Baht per Person)		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
1. Loss of Life, Dismemberment, Loss of Sight, Hearing, Speech or Total and Partial Permanent Disability (PA. 2) from												
1.1 General Accident	200,000	200,000	200,000	300,000	300,000	300,000	500,000	500,000	500,000	1,000,000	1,000,000	1,000,000
1.2 Murder or Assault	200,000	200,000	200,000	300,000	300,000	300,000	500,000	500,000	500,000	1,000,000	1,000,000	1,000,000
1.3 Driving or Riding as a Passenger in a Motorcycle	200,000	200,000	200,000	300,000	300,000	300,000	500,000	500,000	500,000	500,000	500,000	500,000
1.4 Public Accident	400,000	400,000	400,000	600,000	600,000	600,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000	2,000,000
Additional Coverage												
2. Medical Expense per Each Accident (NKI PA Card)	-	6,000	20,000	-	15,000	30,000	-	30,000	50,000	-	50,000	100,000
Premium per Year (Baht)	770	1,220	1,710	1,145	1,745	2,310	1,835	3,035	3,885	3,410	5,195	7,085

\*PA. 2 Coverages (Item 1.1 – 1.4) Dismemberment, Loss of Sight, Loss of Finger(s), Loss of Hearing, Loss of Speech, and Partial Permanent Disability Benefits are based on the ratio specified in the personal accident insurance policy. (In the case of paying annual premiums)

Policy Conditions : - Students and children between the ages of 2 – 20 Years can only choose plans 1, 2, 5 or 6.

- Applicant must completed applications with signature, date of application and attached a copy of ID card as well as certify true copy to the company consider before the effective date.

Plan for Class 3 Occupation Coverage (PA. 1)	Plan 9 Sum Insured (Baht per Person)			Plan 10 Sum Insured (Baht per Person)		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
1. Loss of Life, Dismemberment, Loss of Sight or Total Permanent Disability (PA. 1) from						
1.1 General Accident	200,000	200,000	200,000	300,000	300,000	300,000
1.2 Murder or Assault	200,000	200,000	200,000	300,000	300,000	300,000
1.3 Driving or Riding as a Passenger in a Motorcycle	100,000	100,000	100,000	150,000	150,000	150,000
1.4 Public Accident	-	-	-	-	-	-
Additional Coverage						
2. Medical Expense per Each Accident (NKI PA Card)	-	6,000	20,000	-	15,000	30,000
Premium per Year (Baht)	695	1,435	2,235	1,070	2,120	2,935

\*PA. 1 Coverages (Item 1.1 – 1.4) Dismemberment, Loss of Sight or Total Permanent Disability Benefits are based on the ratio specified in the personal accident

Policy Conditions : - Applicant must completed applications with signature, date of application and attached a copy of ID card as well as certify true copy to the company consider before the effective date.

## Qualifications of the insured

Insured between the ages of 2 – 65 Years.

1. In the case of initial entry age not exceeding 60 years old, Renewal until the age of 75.
2. In the case of initial entry age not exceeding 61-65 years old, Renewal until the age of 70.
3. In the case that the insured is under 20 years of age, consent must also be obtained from the legal representative.

\*The company reserves the right to reconsider and adjust the premium rate which is according to the insured's age at a policy renewal date.

## NKI PA Card Benefits

For those who choose to purchase additional coverage (Medical Expense) you will receive a NKI PA Card, which allows you to receive medical treatment at more than 320 participating hospitals in Thailand

when you have an accident without having to pay cash. Just submit your NKI PA Card along with your ID card. (You can check the list of hospitals on the [www.navakij.co.th](http://www.navakij.co.th))

## Briefly Coverage

Loss or damage resulting to bodily injury which cause by accident. The coverage is 24 hours worldwide and the company will compensate as per stated in the table benefit.

## Public Accident Definition

The bodily injury to the insured as cover in 1.4 in case of public accident which cause by the following

1. While the Insured is a passenger and the accident occurred to the train, sky train, underground train powered by engine or electricity, public buses for mass transportation legally registered to provide land transportation on designated route.

This also includes vans for mass transportation legally registered to travel on designated route.

2. While the Insured is a passenger in a public lift or elevator used for transportation of people or things from floor to floor. This does not include lift used in mining or construction site.
3. While the Insured is in public buildings during the opening hours for public access and such building is on fire, including the time when the Insured jumps from such building to escape from fire for life saving purpose.

- \* The details of coverage are according to the conditions in the policy. The applicant should learn all the coverage prior to deciding the insurance.
- \* The applicant can check the list of hospitals at [www.navakij.co.th](http://www.navakij.co.th).

## Remark

1. The period for the PA Basic personal accident insurance plan is effective until December 31,2025
2. The Company reserves the right to change the terms and conditions or cancel the Personal Accident Insurance Plan without prior notice to you.
3. The policy will be issued in Thai version.
4. This factsheet is a translation provided for informational purposes only. Please note that the Thai version is the legal reference.

## Occupational Classes

**Class 1 :** Top Executives, Large Business Owners, Management Staff, Office Staff, Clerk or Sale, Bank Employee, Wife House, Writer, Accountant, Statistician, Economist, Educational Personnel such as Teachers, Administrative Office Staff, Director of Educational Institution, Librarian, General Doctors, Dentists, Ophthalmologists, Anesthesiologists, Veterinarians, Pharmacists, Physical Therapy Workers, Nurses, X-Ray Worker, Child, Student, Department Store Sale or Shop Sale.

**Class 2 :** Off-site Sale, Tour Guides, Office Worker in Industrial Plant, Garden Owner, Farm Owner, Design Engineer, Interior Designer, Architect, Hairdresser, Tailor, Laundry Staff, Housekeeper, Cleaning Staff in the Office, Model, Presenter, Photographer, Merchant, Vendor, Chef or Cook, Waiter Beautician, Craftsman, Carpenter, Archaeologist.

**Class 3 :** Driver, Delivery Driver, Document Delivery Staff, Production or Packaging or Warehouse Employee in Industrial Plant, Cashier, Civil Engineer, Electrical Engineer, Mechanical Engineer, Industrial Engineer, Chemical Engineer.

**Occupations that are not covered by this insurance plans :** Security Guard, Window Cleaners at Height, Laborer, Mine Worker, Employee on Ship or Rig at Sea, Aircraft Staff, Detective, Columnist, Journalist, Field Worker, Lawyer, Jurist, Legal Consultant, Prosecutor, Judge, National Politician, Caddy, Stone Crusher, Mining Worker, Mining Engineer, Professional Athlete, People Working Offshore.

## Remark

For other occupations than those listed above, please contact the company to consider occupational classes.

## Exclusion Examples

1. Action of the Insured while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150mg percent and over.
2. Suicide or attempted suicide or self-inflicted injury.
3. Medical treatment or surgical treatment except the necessary treatment for the injury which is covered under this Insurance Policy and occurring within the period of this Insurance Policy.
4. While the Insured is racing of all kinds of car or boat, horse racing, ski racing including jet-ski, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon, gliding, bungee jumping, or diving with oxygen tank and breathing equipment under water.
5. Food Poisoning
6. While the Insured is taking part in a brawl or taking part in inciting a brawl.
7. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, insurrection, civil commotion, popular rising against the government, riot, strike.
8. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.