



Details of coverage for Personal Accident Insurance for Super Senior Time Deposit

Insured	:	A person who opens Super Senior Time Deposit Account (30 months) with KBANK
Age of Insured	:	People in general, age between 55–70 years old
Coverage	:	Covers in case of Loss of life, dismemberment, loss of sight or permanent total disability resulted from accident that has not been specified in the exclusion(ORBOR1) for 24 hours worldwide.
Extension of coverage	:	<ul style="list-style-type: none"> – Murder or malicious injury: the insured will be covered 10% of last amount of money in the account, not exceed 300,000 Baht. – Accident resulted from driving or riding motorcycle: the insured will be covered 10% of last amount of money in the account, not exceed 300,000 Baht. – Bone fracture from accident (pay according to the Schedule in the policy specified by MTI) totalling not exceed 10% of last amount of money in the account, maximum coverage is 30,000 Baht – Medical expense per each accident, maximum coverage is 10,000 Baht
Sum Insured	:	Minimum sum insured is 100,000 Baht and maximum sum insured is 3,000,000 Baht Baht per person. Coverage will be equal to last amount of money in fixed deposit account 1 day before accident.
Exception	:	Does not cover terrorism
Termination of Insurance	:	This insurance policy will be terminated immediately when: <ol style="list-style-type: none"> 1. The insurance policy expires 2. The Insured closes Super Senior Time Deposit Account (whichever comes first)



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ORBOR 1

INSURING AGREEMENTS

The Company affords coverage only for the Insuring Agreement which has an amount of liability stated in the Schedule for that Item. This insurance covers any losses or injuries to the Insured arising from bodily injury, which is caused by an accident, giving results as follows:

1. Loss of Life, Dismemberment, Loss of Sight or Permanent Disability

If the Insured sustains injury and it causes loss of life, dismemberment, loss of sight or permanent disability within 180 days from the date of the accident or the injury causes the Insured to receive continuous medical treatment as an in-patient in hospital and loss of life occurs later because of such injury, the Company will pay compensation in accordance with the sum insured stated in the Schedule as follows:

- 1.1 100% of the sum insured for loss of life
- 1.2 100% of the sum insured for permanent disability which continues not less than 12 months after the accident or if there is any medical indication that the Insured suffers a permanent disability
- 1.3 100% of the sum insured for loss of both hands from the wrist joint. or both feet from the ankle joint, or loss of sight for both eyes.
- 1.4 100% of the sum insured for loss of one hand from the wrist joint and one foot from the ankle joint.
- 1.5 100% of the sum insured for loss of one hand from the wrist joint and loss of sight in one eye.
- 1.6 100% of the sum insured for loss of one foot from the ankle joint and loss of sight for in eye.
- 1.7 60% of the sum insured for loss of one hand from the wrist joint
- 1.8 60% of the sum insured for loss of one foot from the ankle joint
- 1.9 60% of the sum insured for loss of sight in one eye

Permanent dismemberment refers to the loss of body organ from the wrist joint or the ankle joint, and also the loss of use of that organ, which according to the medical indication, will never be able to function at any time in the future.

Loss of sight refers to complete blindness, which is permanently incurable. The Company shall compensate only one item of loss which has the highest amount.

2. Medical Expense

If the Insured sustains injury and requires him to receive medical treatment by a legally licensed physician or surgeon, or requires treatment by licensed nurse, the Company shall compensate the Insured according to the actual medical expense, hospital charges or nurse fees, except individually-hired-nurse fees, incurred within 52 weeks from the date of accident, but not exceeding the amount specified in the Schedule, less the deductible (if any).

If the Insured receives compensation from government or other welfare or from other insurers, the Company is responsible only for the excess amount, over that which is covered under the welfare or other insurer's policy.



EXCLUSIONS

This insurance does not cover

1. Any Loss or Injury arising from/ or in consequence of the following causes:

- A. 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 150 mg. percent and over.
- B. Suicide or attempted suicide or self-inflicted injury.
- C. Infections except pyogenic infections, tetanus, or rabies from a wound or cut suffered as a result of an accident.
- D. 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.
- E. Miscarriage
- F. Dental care, root canal treatment, replacement of or new sets of dentures except necessary first aid treatment following an accident.
- G. Backache as a result of Herniated Disc, Spondylitis or Spondylolisthesis, Degeneration or Spondylosis except if there is a fracture or dislocation of spinal cord as a result of an accident.
- H. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, insurrection, civil commotion, popular rising against the government, riot, strike.
- I. Nuclear weapons, radiation or radioactivity from any nuclear fuel or nuclear refuse arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/ fusion.

2. Loss or Injury which occurs :

- A. While the Insured is hunting for animals, racing of all kinds of car or boat, horse racing, ski playing or racing, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon, gliding, bungee jumping, mountain climbing with equipments, or diving with oxygen tank and breathing equipment under water.
- B. While the Insured is riding or traveling on a motorcycle.
- C. While the Insured is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft.
- D. While the Insured pilots or works as a crew in any aircraft.
- E. While the Insured is taking part in a brawl or taking part in inciting a brawl.
- F. While the Insured is committing a felony or while the Insured is being arrested, under arrest, or escaping the arrest.
- G. While the Insured serves as a soldier, police, or a volunteer and participates in war or crime suppression. If the time served is more than 30 days, the Company shall refund the premium from the date of service until such service is ended. After such time, the Insurance shall become effective again until the expiry date on the Schedule.



Insuring Agreement in case of Bone Fractures. Personal Accident Insurance for Super Senior Time Deposit

Definition

Benefit in case of bone fracture means benefit the has been stated in the Schedule of this endorsement thereof

Bone means Compact, Cancellous, Spongy Bone excluding other issues that have not been stated in the Schedule of this endorsement thereof such as Cartilaginous Bone and Disc

Hairline Fracture, Incomplete Fracture, Green Stick Fracture means not entirely destroy the continuity of the bone

Complete Fracture means fracture which involves the entire cross section of the bone

Compound Fracture means a fracture in which a bone is sticking through the skin.

Compression Fracture means a fracture that collapses a spinal vertebra as a result of falling from high place

Multiple Fractures means a fracture break that extends several fracture lines in one bone.

Skull means the bony structure of the head excluding Maxillary, Mandible, Zygomatic Bone and Nasal Bone

Pre-existing condition (injury or illness) means an injury or medical condition that started before a person's insurance goes in to effect

Osteoporosis means a progressive of bone by a decrease in bone mass and density which can lead to an increased risk of porosity and fracture

Pathologic fracture means a fracture occurs when a bone breaks in an area that is weakened by another disease process.

Coverage

If the Insured is injured from accident and causes damage as stated in the Schedule thereof within 30 days from the date of accident, the Company will make a benefit payment based on condition of this coverage after the Company receives x-ray film of such bone fracture.

Condition of Benefit Payment

After the Company receives the evidence per condition stated under request and submission of evidence section, the Company will make a benefit payment according such condition as follows;

- 1.) Aforesaid benefit will be made not over 100% of sum insured of Bone Fracture Coverage, and will be limited for 1 payment only for a piece bone or a bone within policy year.
- 2.) In case the benefit payment is under 100% of sum insured of Bone Fracture Coverage, the coverage will remain for the rest of policy year, such coverage will be equal to the amount left from previous payment per the Schedule.
- 3.) This coverage will be terminated immediately when the benefit is being paid 100% of sum insured of Bone Fracture Coverage.
- 4.) The Company will not make the benefit payment, if the Company has to pay full amount of coverage for loss of life, dismemberment or total permanent disability.
- 5.) The Company will not pay this benefit when the Company has to pay benefit for dismemberment per insuring agreement Or Bor 1 or Or Bor 2

The fractures do not include cracking or breaking of bones that have not been specified in the Schedule thereof.

Remark : The English Language used in this Policy is merely a translation of Thai Version.



Exception

The Bone Fracture Coverage does not cover any loss or damage arises from or as result of:

1. Osteoporosis or Pathologic fracture disease
2. Injury or illness occur before insurance goes in to effect
3. Fracture as a result of disease in the bone or inborn disease

Table of Benefit	
Coverage	% of Sum Insured
1. Bone Fracture	
1.1 Hip or Pelvis (except thigh bone or coccyx)	
Multiple fractures, a Compound fracture and a Complete fracture	60%
Complete and compound fracture	30%
Multiple fractures with at least one Complete fracture	15%
Complete fracture	12%
1.2 Thigh or Heel	
Multiple fractures, a Compound fracture and a Complete fracture	30%
Complete and compound fracture	24%
Multiple fractures with at least one Complete fracture	15%
Complete fracture	12%
1.3 Lower Leg, Skull, Clavicle, Ankle, Elbow, Upper and Lower Arms but excluding fracture of Carpale bone and Colles fracture	
Multiple fractures, a Compound fracture and a Complete fracture	24%
Complete and compound fracture	15%
Multiple fractures with at least one Complete fracture	12%
Depressed fracture that requires surgery	7.2%
Complete fracture	6%
1.4 Colles fracture of Lower Arm and Radius and Ulna fracture	
Complete and compound fracture	12%
Complete fracture	6%
1.5 Scapula, Patella, Sternum, Hand (except finger and wrist) foot (except toe and heel)	
Complete and compound fracture	12%
Complete fracture	6%
1.6 Backbone (except coccyx)	
Compression fracture	12%
Bone fracture that requires surgery	12%
Multiple fractures with at least one Complete fracture	8%
Complete fracture	6%

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1.7 Lower Jaw	
Multiple fractures, a Compound fracture and a Complete fracture	15%
Complete and compound fracture	12%
Multiple fractures with at least one Complete fracture	9.6%
Complete fracture	4.8%
1.8 one Rib or more , Cheek Bone, Coccyx, Upper Jaw, Nose, one Toe or more, one Finger or more	
Multiple fractures, a Compound fracture and a Complete fracture	9.5%
Complete and compound fracture	7.2%
Multiple fractures with at least one Complete fracture	4.8%
Complete fracture	2.4%