

Group Smart Five

Group Life Insurance Package providing
coverage for 5-19 employees

CHUBB®



Chubb Life



Group Employee Benefits Insurance

Premium starting at only THB 1.07 per day*

- **Reasonable premium** a day starting only THB 1.07* / employee
- **Easy to apply** packages
- **Starting** for business with 5-19 employees
- **Worry free** with 24/7 worldwide protection, during working hours and off-hours
- **Simple** by answering 5 health questions
- **Convenient** with cashless service for medical expenses arising from accidents
- **High protection:** 7 plans with maximum sum assured of THB 700,000, offering 2 options; with or without group accidental medical expense coverage

Group Smart Five

Group Smart Five provides the staff or employees in different sizes of organizations with the benefits the businesses can choose to fit their needs.

Group Life Insurance

- One-year protection period, one-year premium payment period
- Protection: 24 hours, anywhere worldwide

Group Accident Insurance

- Protection in case of accidental loss of life, body parts or eye sight within 180 days from the date of accident

Total Permanent Disability Insurance

- Protection of total permanent disability that lasts more than 180 consecutive days as a result of accident, illness or loss of two hands, two feet or two eyes

Group Accident Insurance (with group accidental medical expense coverage)

- Medical expense coverage based on actual expense, with the minimum amount no more than sum assured, in case that the insured is hospitalized for injury treatment as required.

Reference documents required for application

1. Signed and sealed (if any) employer's application form, 2 sets
2. Copy of the employee's citizen identification card
3. Employee's profile
4. Application form with health questionnaire for employees
5. Business registration certificate/ commercial registration certificate issued by the registrar no longer than six months
6. Full annual premium



*Calculated from Plan 1 without group accidental medical expense

Maximum coverage of THB 700,000

Easy to apply packages

- For the company with 5-19 employees, who must fill the application form with 5 health questions
- Insurance coverage age between 15 and 64 years (with continued protection until age 65)

Maximum benefit of THB 700,000 coverage

- Choose group accident insurance plan, ranging from THB 100,000 to THB 700,000.
- Choose to pay group insurance premium, starting at only THB 1.07/day.

Coverage	Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Group Term Life insurance								
	Death due to illness or accident	100,000	200,000	300,000	400,000	500,000	600,000	700,000
Group Accidental Death & Disablement*								
	1. Death from accident	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	2. Loss of organs and eye sights							
	2.1. Two hands or two feet or two eyes	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	2.2. One hand and one foot, or one hand and one eye, or one foot and one eye	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	2.3. One hand, or one foot, or one eye	60,000	120,000	180,000	240,000	300,000	360,000	420,000
	2.4. Deaf of 2 ears or dumb	50,000	100,000	150,000	200,000	250,000	300,000	350,000
	2.5. Deaf of 1 ear	15,000	30,000	45,000	60,000	75,000	90,000	105,000
	2.6. A thumb (both 2 joints)	25,000	50,000	75,000	100,000	125,000	150,000	175,000
	2.7. A thumb (one joint)	10,000	20,000	30,000	40,000	50,000	60,000	70,000
	2.8. Index finger (3 joints)	10,000	20,000	30,000	40,000	50,000	60,000	70,000
	2.9. Index finger (2 joints)	8,000	16,000	24,000	32,000	40,000	48,000	56,000
	2.10. Index finger (1 joint)	4,000	8,000	12,000	16,000	20,000	24,000	28,000
	2.11. Each of any other fingers (at least 2 joints), except thumb and index fingers	5,000	10,000	15,000	20,000	25,000	30,000	35,000
	2.12. A big toe	5,000	10,000	15,000	20,000	25,000	30,000	35,000
	2.13. Each of any other toes (at least 1 joint), except big toes	1,000	2,000	3,000	4,000	5,000	6,000	7,000
	3. Loss from public accident**	The benefits will be doubled for item 1 or 2 above.						
Total Permanent Disability Insurance*								
	Total permanent disability because of accidental injury or illness that lasts longer than 180 days							
	1. Loss of two hands or two feet or two eyes	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	2. Loss of one hand and one foot, or one hand and one eye, or one foot and one eye	100,000	200,000	300,000	400,000	500,000	600,000	700,000
	3. Total permanent disability	100,000	200,000	300,000	400,000	500,000	600,000	700,000
Annual group insurance premium per member without group accidental medical expense coverage		390	780	1,170	1,560	1,950	2,340	2,730
Additional Coverage	Additional Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Group Accidental Medical Expense Coverage	Compensation of accidental medical expense	10,000	20,000	30,000	40,000	50,000	60,000	70,000
Annual group insurance premium per member with group accidental medical expense coverage		851	1,421	1,991	2,561	3,131	3,701	4,271

Remark:

*For item 1 to item 3, the Company will compensate for only one item with the highest claim benefit.

**In case that the accidental injury was sustained or the accidental death occurred while the insured was traveling in a public conveyance, with the hired transporter driving on designated route, or in an elevator (except taking an elevator in a mine or construction site), or if the accidental injury was sustained or the accidental death occurred as a result of the burning of any theatre, hotel, or other public building in which the Insured was present at the commencement of the fire.

- Information in this document is for sales illustration only, and it is not a part of policy contract. For your utmost benefits, insured should study, read, and understand contents provided in group policy contract.
- Policy issuance must be applied to conditions and rules of the company. Policy applicants should comprehend about coverage details and conditions before deciding to purchase insurance protection every time.

Group Smart Five Underwriting

Qualifications of entitled group

- Small or medium business consisting of 5 - 19 full time employees
- The benefits covers full time employees aged between 15 and 64 (with continued protection until age 65) working full time on the effective date of group insurance policy.
- The amount of employees who ride a motorcycle in everyday life must not exceed 10% of total employees.
- The entitled employees must be healthy and must not be ill, injured, or during treatment or follow-up treatment.
- The average age of all employees must not exceed 45 years.
- On the first effective date of the policy, there must be at least 5 entitled employees.
- The Company's location and the entitled employees must be in Thailand.
- The group insurance is for the employee's welfare.

Nature of Business Risk

- Protect the business with the risk no higher than occupation class 2.

Occupation class 1

- The low-risk business or office work, administration, management and craftsmanship that does not require the machine.

Occupation class 2

- The medium-risk business or occasional field work, sale, light industry, which is specialist mostly.

Premium

- Annual premium payment
- The employer will pay for the employees' premium.

Nature of insurance

- No experience refund

Membership criteria

- All members must apply for the insurance.
- All entitled members must fill Chubb application form with health questionnaire (long application form).
- The policy's effective date will start on the day after the Company have received the complete reference documents and approved the application.
- In case that the employees apply for the insurance during policy year, the policy's effective date will be on the 1st day of the next month.

Selecting the plan

- The entitled members holding the same position must apply for the same plan.
- The benefits that cover life insurance, accident, disablement and medical expense due to accident come in package and the applicants cannot purchase different plans.
- One policy cannot consist of more than three plans (maximum of three plans per policy).
- The difference among each plan must not exceed three levels.

Additional condition

- The protection covers only the employees, excluding the employees' spouses and children.

Remark

- The above mentioned message is only the illustration and brief proposal. The conditions must comply with the rider and the Company's endorsement.
- Health declaration is a part of underwriting rules or benefit payment process, according to policy contract.

