

**THIS ENGLISH VERSION IS AN UNOFFICIAL TRANSLATION.
THE THAI TEXT IS THE LEGALLY BINDING ONE.**

**Summary Conditions, Terms & General Exclusions of Individual Insurance policy for
Coronavirus Infection (Coronavirus (2019-nCoV))**

Section 1 Definitions

1.1 POLICY	refers to	Policy schedule, general conditions, terms and benefits, exclusions, attachments, application form, endorsements and Summary Conditions, Terms & General Exclusions are all regarded as being part of the contract.
1.2 COMPANY	refers to	Dhipaya Insurance Public Company Limited
1.3 INSURED	refers to	The person named as the Insured in the policy schedule, which is the covered person of this policy.
1.4 CORONAVIRUS INFECTION (Coronavirus (2019-nCoV))	refers to	Coronavirus infection (Coronavirus (2019-nCoV)) as defined by the World Health Organization (WHO)

Section 2 General Conditions and important terms

2.1 Insurance Agreement

This insurance agreement is based upon the information provided by the policyholder and the Insured in the application form and any other statement (if any) which signed by the policyholder and the Insured to obtain insurance coverage.

If the policyholder, the Insured misrepresents or omits to inform the company of any relevant facts, the company when aware of the actual situation, may decide to increase the premium level or void the policy as per clause 865 of the Civil and Commercial Code.

The Company cannot deny acceptance of responsibility except where there has been a material misrepresentation in the aforementioned documents submitted by the policyholder, the Insured.

2.2 Incontestability Clause

The Company waives the right to dispute the validity of the insurance contract after two years from the first inception date, except when the premium is not received.

In case the Company knows of any information which may lead the insurance contract to void but does not exercise the right to void within one month after that information is known, the Company can no longer exercise the right to void this insurance agreement.

2.3 Payment of Benefits

The Company will pay the eligible benefits to the Insured within 15 days of receipt of the completed documents. In case of death, the benefit will be paid to the beneficiary, but other benefits will be paid to the Insured.

If the claim requires further investigation, the Company has the right to extend the payment date but not later than 90 days after the Company received the completed document.

If the Company cannot pay within the agreed dates, the Company will pay 15% annual interest starting from the time the claims payment is due.

2.4 Premium Payment

Annual insurance policy premium payment will fall due immediately or before the effective date of the policy by the Insured, and the policy will be enforced as of the commencement date as specified in the schedule.

2.5 Waiting Period

The Company will not pay a claim, if physician diagnoses the Insured that the Insured has Coronavirus Infection (Coronavirus (2019-nCoV)) during the first 14 days from the first policy commencement date as stated in the policy schedule.

Section 3 General Exclusions

This insurance policy does not cover the cost of treatment or losses arising from injury or illness (complications thereof) symptoms or conditions resulting from the following:

- 3.1 The person who infected or who was suspected that infected by “Coronavirus Infection (Coronavirus (2019-nCoV))” (Including any complications) that existed before the effective date and not yet cured.
- 3.2 Treatment, which is not considered a modern medicine, including alternative medicine.
- 3.3 First diagnosis by a physician that the Insured has Coronavirus Infection (Coronavirus (2019-nCoV)) within the waiting period condition.

Section 4. Insuring Agreement

- Critical Illness caused by Coronavirus Infection (Coronavirus (2019-nCoV))
- Medical Expenses from Coronavirus Infection (Coronavirus (2019-nCoV))

**** All terms and conditions subject to Individual Insurance policy for Coronavirus Infection (Coronavirus (2019-nCoV))**

Approved by Office of Insurance Commission (OIC)

Remark

- 1. This is only Summary Conditions, Terms & General Exclusion; the Insured should comprehensively study and understand the detail of your insurance policy.**
- 2. To maintain the right, the Insured should comprehensively review and understand the details of the insurance policy wording. If anything specified in this clause is contrary to the policy, this clause shall prevail.**
- 3. The Company can choose any agreements and/or attachments to arrange the plan.**
- 4. The Insured will be covered according to the plan that the Insured purchased.**