

CONDITIONS

1. Eligible expenses only (Not exceeding overall maximum per year)
2. Lifetime Limit: means the maximum payable limit for the whole period that the insured person has been covered by the company.
3. **Cover in Thailand only**
4. **All 3 plans exclude cover at**
 1. Bumrungrad Hospital
 2. Bangkok Hospital and network such as:
 - 2.1 Bangkok Hospital Prapadang
 - 2.2 Bangkok Hospital Pattaya
 - 2.3 Bangkok Hospital Rayong
 - 2.4 Bangkok Hospital Phuket
 - 2.5 Bangkok Hospital Hat Yai
 - 2.6 Bangkok Hospital Samui
 - 2.7 Bangkok Ratchasima Hospital
 - 2.8 Samitivej Hospital (Sukhumvit)
 - 2.9 Samitivej Hospital (Srinakarin)
 - 2.10 BNH Hospital

Remarks

Health Insurance

- The table of benefits should be read in conjunction with your policy documentation.
- **No benefits will be paid for sickness occurring during the first 30 days of coverage.**
- (Hospital General Expenses) / Expensive tests such as MRI and CT Scans and Stress ECGs will normally be paid under the outpatient benefit unless such tests have been authorized in advance. If pre-authorized they will be reimbursed under the Hospital General Expenses benefit heading.
- Members may join up to and including the age of 65 years only.
- Renewal is guaranteed up to and including the age of 70 years. However, if you join before the age 61 years and are continuously insured, renewal is guaranteed for life.
- Children under the age of 15 years cannot be enrolled without a parent.
- If you have more than one policy with BUPA Health Insurance, the maximum amount insured for any one disability is 5 million baht.

Personal Accident (PA) Not related to hospital treatment

- If you have more than one BUPA policy the cumulative maximum amount of the sum insured is 1 million baht.
- For the additional PA option of 900,000 baht BUPA will only cover members who are in Class 1 and 2 occupations. Please contact your sales adviser to check eligibility.

Major Exclusions

Health Insurance

Although you will be covered for the major costs of treatment, there are certain things that BUPA has to be excluded. Full details of these can be found in your policy document.. Some of the conditions which we cannot pay for are shown below:

- Pre-existing conditions ,
- Treatment for congenital abnormalities.
- **Investigations or treatment** for the following diseases or conditions **during the first 120 days of cover in the first policy year**
 1. tumor, cyst or cancer,
 2. hemorrhoid,
 3. hernias,
 4. pterygium and cataract,
 5. tonsillectomy
 6. adenoidectomy,
 7. stones,
 8. varicose vein
 9. Endometriosis.
- Expenses recoverable from a third party.
- Treatment arising from a self inflicted injury, suicide attempt, alcoholism, drug abuse or sexually transmitted diseases.
- Eye examinations, eye laser treatment
- cosmetic surgery.
- HIV , AIDS and HIV related diseases.
- Appliances such as spectacles, lenses, hearing aids or wheelchairs.

Personal Accident (PA is not related hospital treatment)

BUPA will cover you for loss of life, loss of sight, hearing and speech and dismemberment arising from injury due to external causes. However you will not be covered for losses arising from the following:

- Dangerous sports.

- Flying in a non-commercial aircraft or whilst serving as a crew member in any aircraft.
- Being under the influence of drugs or alcohol.
- Suicide or self inflicted injury.
- For losses arising whilst driving or riding as a passenger on a motorcycle only 50% of the benefit will be paid and not more than 200,000 baht.
- Bacterial infections.
- Miscarriage resulting from an accident.
- Taking part in a brawl, Criminal acts War, Radioactivity.

NOTE: People often become confused by Personal Accident coverage. This coverage has nothing to do with the medical treatment coverage. PA covers you for loss of life, loss of sight, hearing and speech and dismemberment arising from injury due to external causes.

It provides payment to you or your beneficiary. It does not pay anything to medical care providers.