

Examples of claims

Case1	
Early Stage	Major Stage
1. Non-Invasive Cancer (25%) 2. Small Bowel transplant (25%) 3. Liver surgery (25%) 4. Systemic Lupus Erythematosus (SLE) (25%) (Received benefit 25%x4)	-
Total benefit: 100% of the Sum Assured	

Case2	
Early Stage	Major Stage
1. Percutaneous Valve Surgery (25%) 2. Insertion of cardiac Pacemaker (25%) (Received benefit 25%x2)	3. Cardiomyopathy (50%) (Received benefit 50% due to 50% of Early Stage benefits being paid)
Total benefit: 100% of the Sum Assured	

Case3	
Early Stage	Major Stage
-	1. Alzheimer's disease (100%) (Received benefit 100%)
Total benefit: 100% of the Sum Assured	

Remark:

Waiting Period: iShield will not cover any sickness (or abnormality) that related to Critical illness occur within 90 days since policy effective date.

iShield

Whole life with
Critical Illness Product



Cost estimates for treatment
of Critical Illnesses; medical costs
per patient and per disease

Did you realize that the cost of Critical Illnesses treatment in Thailand has been progressively rising over the years and is expected to continue rising?

Heart disease



Balloon dilatation of coronary arteries	250,000	Baht
Coronary artery surgery	340,000	Baht
Coronary angiography	150,000	Baht

Cancer disease



3D Radiation techniques for Breast cancer	215,600	Baht
3D Radiation techniques for Lung cancer	184,800	Baht
3D Radiation techniques for Cervical cancer	220,000	Baht

Source: Diagnostic and treatment packages from leading hospital.

Remark

This brochure is only preliminary information for presentation only. The applicant should study and familiarize himself/herself with the proposal document before making a decision to buy the insurance.



Whole life with
Critical Illness Product

iShield

A new health solution to encourage peace of mind if you or family member is diagnosed with a Critical Illness

Know You Can

**Ready to manage
Critical Illnesses
for whole life**

Document as of August 2025

Call.1159
www.krungthai-axa.co.th

Traditional
Critical Illness
insurance

iShield

Whole life with
Critical Illness Product

Has traditional Critical Illness insurance discouraged you from planning to handle the Critical Illness and perhaps raised the following concerns?



"If I want coverage, I have to pay a premium for my whole life."



"As I grow older, the premium becomes more expensive, so how will I afford it?"



"If I pay a premium and don't get diagnosed with a Critical Illness, then all my money will be wasted."

A Critical Illnesses can happen to anyone at anytime. Life as we know it can change in an instant.

Although a Critical Illness is uncontrollable, happiness can be protected.

1

A Short-term premium payment period, with level premium throughout the contract, ensures to continue your peace of mind.
iShield, an insurance plan that covers life and Critical Illness for a whole life or up to the age of 85.



"With level premium for throughout the contract, it is easy to plan for premium payments.



"Short-term payment with many options for the payment periods to suit customer's need"
You can choose premium payment period by the following periods of 5, 10, 15, or 20 years.

2

70

Critical Illnesses covered by iShield in both Early and Major Stages.

20 Early Stage Critical Illnesses

e.g. Non - Invasive Cancer, Moderately Severe Systemic Lupus Erythematosus (S.L.E.), Moderately Severe Burns, Stroke Treatment by Carotid Angioplasty and Stent Placement, Early Stage Multiple Sclerosis, Percutaneous Valve Surgery, Coronary Artery Disease requiring Angioplasty, Acute Severe Asthma, Minimally Invasive Surgery to Aorta

50 Major Stage Critical Illnesses

e.g. Alzheimer's, Aplastic Anemia, Bacterial Meningitis, Benign brain tumor, Invasive Cancer, Cardiomyopathy, Chronic Liver Disease, Severe Chronic Obstructive Pulmonary Diseases / End-stage Lung Disease, Chronic Kidney Failure, Major Stroke, Myasthenia Gravis

3

Early-Stage Critical Illnesses are eligible for multi claims in different diseases without a waiting period.

Table of Critical Illness and death benefit

Early Stage
Coverage

25%
of Sum Assured per
disease (Up to 4 times)

Major Stage
Coverage

100%
of Sum Assured or
total premium
paid of basic policy,
whichever is higher.
The company will
deduct the previous
payment from Early Stage
Critical Illness benefit
(if any).

Death or Survival
Benefit

4

Without wasting money, you can have peace of mind through unique benefits.

Whether you have a Critical Illness or not, you won't lose the money you paid, you will continue to get the benefit when you reach maturity or face unexpected events.

iShield pay the benefit of 100% of Sum Assured or total premium paid of basic policy, whichever is higher, deducting the paid benefit of Early Stage Critical Illness (if any).

5

Tax deductible

This is in accordance with the terms and conditions of the Revenue Department

Note

- Waiting Period : iShield will not cover any sickness or abnormality that related to Critical Illness occur within 90 days since policy effective date
- In the case of non-disclosure or making false statements, the company will void the contract within 2 years from the effective date of the insurance policy or the renewal and reinstated date, or the date the company approves to increase the sum insured.
- Pre-existing condition refers to any condition or illness:
 - that previously existed event in early stages
 - where the insured is already aware of the symptoms related to the condition or illness
 - where the medical professional is aware of the symptoms of that condition or illness, or
 - The results of a laboratory test or any other examination that has shown that the condition or illness existed prior to the contractual date or the date of commencement of the last reinstatement, whichever occurs later.
- Claims Document
 - 1) Requesting form
 - 2) Medical report
 - 3) Medical documents that are necessary to consider each disease

Important exclusions of Critical Illness coverage

- Suicide within 1 year from the effective date of coverage under the insurance policy or being killed by the beneficiary
- Critical Illness caused by suicide or self-harm or similar attempted acts, no matter whether insane or not.
- The insured refuses to accept treatment or does not follow The medical advice for the Critical Illness that occurs ("pre-existing condition") before the effective date of the policy or the effective date of the last reinstatement, whichever occurs later.
- HIV-positive virus infection or immunodeficiency syndrome (AIDS) in the insured, either directly or indirectly, except for AIDS or HIV from blood transfusions

* For other exclusions, you can learn more in the policy