



Critical Illness



BANGKOK
LIFE

กรุงเทพประกันชีวิต



BLA Aunjai Rokrai

**Long-term insurance
that gives you peace of mind,
covering cancer and critical illnesses**

Cancer, Heart Disease, Cerebrovascular Disease,
Nervous System, and Brain Disease

Tel. 02-777-8888
www.bangkoklife.com



BLA Aunjai Rokrai

Issued age

20-75
years old

Coverage period and premium payment period

Until Age of 90

Critical Illnesses Coverage

5 groups of critical illnesses
A total of **11** Diseases

Maturity benefit receive

100%

(% of the sum assured of life insurance policy)

BLA Aunjai
life insurance policy

Death coverage of all causes **100%** of the sum assured of life insurance policy

BLA Easy Care Rider

The 11 critical illnesses coverage, **100%** of the sum assured of the rider*

Policy year

1

2

3

...

15

...

...

Age of
88

Age of
89

Age of
90

Premium Payment Period:
Until age of 90

Maturity benefit

Receive cash return **100%**
of the sum assured of
life insurance policy

*In case of a critical illness as specified in the table of coverage and benefits under item 2.1, covers 100% of the rider's sum assured. For non-invasive cancer as specified under item 2.2, covers 20% of the rider's sum assured per illness. The total coverage for both cases combined is maximum at 100% of the rider's sum assured.

Insurance Conditions

- BLA Aunjai Rokrai consists of BLA Aunjai life insurance policy and BLA Easy Care rider
- The BLA Aunjai Rokrai allows for the purchase more than one policy as long as the total sum assured for all policies of BLA Easy Care riders does not exceed 3,000,000 baht
- Health check-ups are in accordance with the company's underwriting criteria

BLA Aunjai Rokrai Coverage Plan

Coverage	Sum assured (baht)						
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
BLA Aunjai life insurance policy	50,000	50,000	50,000	50,000	50,000	50,000	50,000
BLA Easy Care Rider	100,000	200,000	300,000	400,000	500,000	750,000	1,000,000

Coverage and benefits

Coverage	Benefits
1. BLA Aunjai life insurance policy 1.1 In the event of death 1.2 In the event of living until the age of 90	100% of the sum assured 100% of the sum assured
2. BLA Easy Care Rider* 2.1 Coverage in case of critical illnesses as follows: • Invasive cancer • Benign brain tumor • Cardiomyopathy • Coronary artery by-pass surgery • Coronary artery disease requiring angioplasty • Acute heart attack • Multiple sclerosis • Major stroke • Viral encephalitis • Cerebral aneurysm requiring brain surgery	100%** of the sum assured
2.2 Coverage of non-invasive cancer per time ("Total coverage" up to 100% of the sum assured)	20% of the sum assured

* The critical illness coverage benefit payment of BLA Easy Care rider has 90-day waiting period, starting from the policy's effective date. The company will pay the benefit if the insured is diagnosed and/or confirmed by a doctor as having a critical illness with one of the 11 serious diseases covered

** Critical illness coverage as defined in item 2.1 will be deducted by non-invasive cancer benefit amount according to item 2.2 (if any). The maximum coverage for both cases combined is 100% of the rider's sum assured. The rider will automatically terminate once the company has paid the full amount.

An example of purchase the BLA Aunjai Rokrai

A 50-year-old male is interested in purchasing BLA Aunjai Rokrai Plan 7 (Sum assured of 50,000 baht for BLA Aunjai life insurance policy and 1,000,000 baht for BLA Easy Care rider). He chooses to pay the premium annually until the age of 90, with yearly premium of 19,001 baht.

Coverage of the BLA Aunjai Rokrai Plan 7	Benefits (baht)
90 days after the effective date, he is diagnosed with non-invasive cancer	200,000
Later, he undergoes a Coronary artery by-pass surgery	800,000
Total benefits received from the BLA Easy Care rider*	1,000,000
In addition, the insured is still covered under the BLA Aunjai life insurance policy.	
• In the event of death or	50,000
• In the event of living until the age of 90	50,000

* The total benefit amount that he has received for medical treatment due to illness has reached the sum assured under the BLA Easy Care rider Plan 7, hence the coverage under this rider will automatically terminate.

Example of annual premiums for BLA Aunjai Rokrai

Unit : baht

Coverage period and premium payment period until age of 90

	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5		Plan 6		Plan 7	
Age(year)	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
20	1,525	1,532	2,145	2,264	2,765	2,996	3,385	3,728	4,005	4,460	5,555	6,290	7,105	8,120
30	1,966	1,970	2,808	2,953	3,650	3,936	4,492	4,919	5,334	5,902	7,439	8,360	9,544	10,817
40	2,655	2,646	3,845	4,017	5,035	5,388	6,225	6,759	7,415	8,130	10,390	11,558	13,365	14,985
50	3,728	3,682	5,425	5,612	7,122	7,542	8,819	9,472	10,516	11,402	14,759	16,227	19,001	21,052
60	5,533	5,406	7,985	8,172	10,437	10,938	12,889	13,704	15,341	16,470	21,471	23,385	27,601	30,300
70	9,404	9,096	13,466	13,592	17,528	18,088	21,590	22,584	25,652	27,080	35,807	38,320	45,962	49,560

*Premium rates are determined by each plan's age, gender, and total sum assured. The premium is constant throughout the contract

The Company will not cover the following cases:

BLA Aunjai life insurance policy

- In the event that the insured does not disclose the true statement or makes a false statement, the company will void the contract within two years from the effective date of the insurance policy, or upon renewal, or upon reinstatement, or upon the date the company approves the increase of the sum assured only for the additional part. Unless the insured does not have a stake in the insured event, or the declaration of age is inaccurate that the actual age is outside the normal trade premium rate limit.
- In the event the insured commits suicide within one year from the effective date of the insurance policy, or upon renewal, or upon reinstatement, or upon the date the company approves the increase of the sum assured only for the additional part, or if murdered by the beneficiary.

Example of coverage exclusions:

BLA Easy Care Rider

The insurance provided by such rider does not cover illnesses from any other diseases other than the critical illnesses specified in this rider and does not cover critical illnesses caused directly or indirectly from the following causes;

- Symptoms of critical illnesses or critical illnesses occurring prior to the rider's effective date, or prior to the latest date of reinstatement, or prior to the date that the company approves to increase in the sum assured, whichever is later. In case the company approves to increase in the sum assured, this rider will not only cover the increasing sum assured.
- Human Immunodeficiency Virus infection (HIV positive) or Acquired Immunodeficiency Syndrome (AIDS)

Note

- This advertising media is only a summary of preliminary benefits. Please read the details of the coverage conditions and exclusions before deciding to purchase any insurance products. The coverage conditions and complete exclusions can be inquired from your agents or from your life insurance policy details.
- Premiums payment is the responsibility of the insured. Premium collection by life insurance agents and brokers is a service only.
- A health declaration is one of the factors for underwriting and benefits payment consideration.
- For maximum benefits from the policy, the insured should pay premiums until the premium payment period completes and hold the policy until its maturity.
- The BLA Easy Care Rider premium can be used for personal income tax deduction, maximum does not exceed 25,000 baht per year, when combined with the BLA Aunjai life insurance policy premium, a total amount must not exceed 100,000 baht per year. In accordance with the announcement from the Revenue Department No. 315 and 172 respectively.

Scan QR Code
for more information





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