

(Translation)

Commissioner Order No. 21/2557

Re: Use of Endorsement for Hospital Benefit with Respect to Day-Case Inpatients

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By virtue of section 29, paragraph two, of the Life Insurance Act, B.E. 2535 (1992), the Commissioner issues the following order.

Clause 1 This order is called the "Registrar Order No. 21/2557 Re: Use of Endorsement for Hospital Benefit with Respect to Day Case Inpatients."

Clause 2 This order shall come into force henceforth.

Clause 3 In this order,

"life insurance policy with hospital benefit " means a life insurance policy or rider attached to the life insurance policy that prescribes benefit payment as daily allowance in the case that the insured must be admitted for treatment as an inpatient in a hospital or healthcare facility, however it is called;

"endorsement" means an endorsement extending the coverage for hospital benefit in the case of an inpatient who does not require admission (day case), or an endorsement to the hospital benefit rider in the case of a day case, in accordance with the form and wording attached hereto.

Clause 4 If the company issues a life insurance policy with hospital benefit to the insured, the company shall attach thereto an endorsement in accordance with the form attached hereto, as the case may be.

If the company is unable to attach the endorsement thereto for the insured, the company shall issue a life insurance policy with hospital benefit as approved by the Commissioner for the time being, but no later than 30 September 2014, and the form and wording in accordance with the endorsement attached hereto, as the case may be, shall be deemed an integral part of the life insurance policy with hospital benefit.

Clause 5 With respect to the life insurance policy with hospital benefit issued by the company to the insured before the date of this order, and where the contract is still in force, it shall be deemed that the endorsement is an integral part of the life insurance policy with hospital benefit, regardless of whether the company issues an endorsement to the rider to the insured.

Ordered on 19 June 2014.

-signature-

(Mr. Prawet Ong-aatsitthikul)

Secretary-General

Insurance Commission

Commissioner

(Translation)

Remark: This order is issued because, as surgical operations and medical procedures have evolved in the present day, the insured under the life insurance policy with hospital benefit is not required to be admitted for treatment in the hospital or healthcare facility, and therefore, for fairness to the insured, it is necessary to issue this order.

(Translation)

**Endorsement Extending Coverage for Daily Allowance Benefit  
with Respect to Day-Case Inpatients**

It is agreed that if any wording herein is contrary to or inconsistent with the wording shown in the insurance policy to which this endorsement is attached, the wording shown in this endorsement shall be applied.

If the insured is injured or ill, and needs to be treated as an inpatient by a surgical operation or medical procedure based on medical necessity, but, due to medical evolution, the treatment does not require the insured to be admitted to hospital, the company will pay daily allowance to the insured for one (1) day for a treatment using a surgical operation or medical procedure as follows:

1. extracorporeal shock wave lithotripsy (ESWL);
2. coronary angiogram / cardiac catheterization;
3. extracapsular cataract extraction with intraocular lens;
4. all kinds of laparoscopy;
5. all kinds of endoscopy;
6. sinus operations;
7. breast lump excision;
8. bone biopsy;
9. finger or toe amputation;
10. liver puncture / liver aspiration;
11. bone marrow aspiration;
12. thecal puncture;
13. thoracentesis / pleurocentesis / thoracic aspiration / thoracic paracentesis;
14. abdominal paracentesis / abdominal tapping;
15. curettage, dilatation and curettage, fractional curettage;
16. colposcopy, loop diathermy;
17. marsupialization of Bartholin's cyst;
18. gamma knife.

(The company may list additional surgical operations or medical procedures based on medical evolution.)

With respect to payment of daily allowance benefit, if the insured requires treatment by a surgical operation or medical procedure on more than one occasion (whether receiving treatment as an inpatient under the insurance policy or under this endorsement) for the same cause or disease, with each occasion set apart for a period of \_\_\_\_\_ days (up to ninety (90) days), it shall be deemed one occasion of hospitalization in accordance with the definition in the insurance policy.

The coverage clause and liability exceptions of the insurance policy to which this endorsement is attached shall remain in force.

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Director/Branch Manager

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Policy Service Officer/Witness

(Translation)

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