



**BANGKOK  
LIFE**

กรุงเทพประกันชีวิต



# A Guide for Insurance Policyholders



**Bangkok Life Assurance**  
Attends to Every  
Detail of Life



Read the guide online,  
Version 1 : Aug 2024

Welcome to

# Bangkok Life Assurance Family



Bangkok Life Assurance Public Company Limited sincerely thanks you for trusting us to build your financial stability, protect the value of life, and provide peace of mind for you and your family.

Over the past 70 years, the Company has continuously strived to provide the best services in return for the trust and confidence of over one million policyholders. Understanding your diverse needs, we are dedicated to standing by you at every moment and developing innovative products and services to align with and support your various life goals. We offer these products and services with sincerity and clear communication to assure you that you can rely on the coverage provided by Bangkok Life Assurance. We offer various benefits and additional services to enhance your experience and augment the care for every meaningful moment for you and your family.

This policyholder's guide has been prepared to introduce the benefits of the policy, various services, and transaction channels, as well as basic information that you should know to help you make the most of the services throughout your coverage period.

Thank you once again for trusting Bangkok Life Assurance to stand by you and take care of you.

Warm regards,

**Chone Sophonpanich**

President and Chief Executive Officer (CEO)

# Be prepared and feel assured throughout your journey



Ensure that your coverage  
is accurate and tailored to your needs



Learn about the premium payment methods  
and select the most convenient one to ensure continuous coverage



Understand how to claim  
your benefits;  
stay ready and have peace of mind



Feel at ease with  
every health matters  
with value-added services,  
BLA EveryCare



Review your policy coverage  
and make the most of your benefits



Enjoy benefits  
that fit every lifestyle

Save our contact information  
we're always ready to assist with the utmost care



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## Double-checking the policy booklet's contents to ensure accuracy

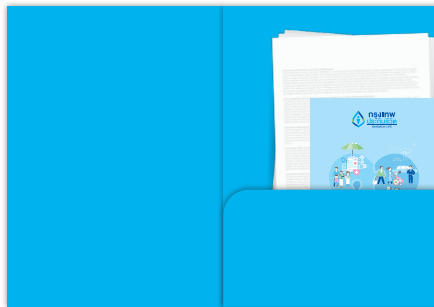
Please thoroughly review and understand the terms and coverage details of your life insurance policy to maximize your entitled benefits.

### The Policy Package includes:



#### 1. Policy Booklet:

This document contains details of coverage, terms, and conditions of the contracts for each type of policy.



#### 2. Guide for Policyholders:

The Company provides this booklet as a testament to our commitment and dedication. To ensure your peace of mind and optimal experience, we include information on how to access your services and benefits in this guide.

### Right to Cancel the Policy (Free Look Period)

This can be done within 15-30 days, as the policy booklet specifies.

The Company will refund the remaining insurance premium after deducting the actual cost of the medical examination and a company expense of 500 baht per policy. For policies sold through electronic methods, the Company will provide a full refund of the premium without any deductions.

\*If the policyholder has already claimed a benefit, they will not have the right to cancel this policy.

## 7 Important Pieces of Information to Review

### 1. Policy Schedule Page

Please review all details in the policy schedule, including benefits and premiums, to ensure accuracy and completeness.

### 2. Summary Page

Please study the details of the main contract as well as a summary of important terms and conditions.

### 3. Benefit Payment Terms Page

Please review the details of the benefits payable under the policy you will receive, including its terms and the riders' details (if any).

### 4. First Premium Receipt

This is an important document to confirm that the Company has received the premium payment. You can use this receipt as documentation to claim a personal income tax deduction under the law (applicable only to insurance policies with a term of 10 years or more and in accordance with the conditions set by the Revenue Department).

### 5. Life Insurance Application Form

This form includes details about the insurance application and the statements you have provided to the Company.

### 6. Acceptance Letter for the Company's New Insurance Offer

In cases where the underwriting decision differs from what you have specified in the life insurance application form, you must sign a letter accepting the company's new offer and attach it to the policy booklet.

### 7. Copy of Personal Detail Change Request Form

Verify the details you have requested to change in the request form (if any).

If you find any inaccuracies in the policy or have any questions, please kindly contact your Bangkok Life Assurance agent, any Bangkok Life Assurance branch office nationwide, or our Call Center at 02-777-8888.



## Personal Data Protection

The Company places great importance on protecting personal data, respecting privacy rights, and recognizing the importance of processing personal data in compliance with the law. The Company regularly reviews its Privacy Notice. For more details on the Company's personal data processing and management measures, please visit the "Privacy Notice" section of the Company's website: [www.bangkoklife.com](http://www.bangkoklife.com).



You can review the Company's Personal Data Protection policy by scanning this QR code





## **The Importance of Updating Information Throughout the Coverage Period**

The coverage provided by your life insurance policy and the services offered by the Company are based on the information we receive from the policyholder. It is essential that your personal data remains up to date throughout the contract to ensure seamless transactions and to optimize the benefits and additional services we offer.

You can review your personal data, phone number, address, and other important details and request updates via our comprehensive contact channels or our BLA Happy Life application.



## Convenient and Easy Online Transactions via the BLA Happy Life Application

Our BLA Happy Life Application offers a comprehensive online service that allows policyholders to perform the following tasks anytime, anywhere, 24/7.



Checking policy  
information online  
anytime



Updating policy  
information online  
without printing documents



Submitting claims,  
viewing history, and  
tracking the claim status  
without calling the Company



Downloading premium  
payment certificates,  
receipts, and reminders



Paying insurance  
premiums online  
without waiting in line



Applying for policy  
loans online  
without sending documents to  
the Company



Accessing different  
lifestyle benefits  
via the Application only



Download and Register  
to Use the BLA Happy Life  
application

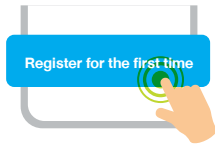


Available on the  
App Store

GET IT ON  
Google Play

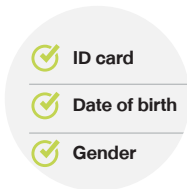
(Compatible with IOS 11.4 and above and Android 6.0 and above)

## 5 Easy Steps to Register for BLA Happy Life



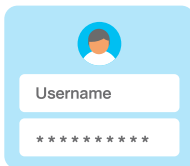
1

Select the  
“Register for  
the first time” button



2

Fill in your policyholder’s  
personal information



3

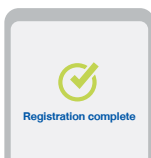
Create a username  
and password:

- Username: Consists of 6–20 characters, including letters and/or numbers
- Password: Consists of 8–15 characters, including uppercase letters, lowercase letters, and numbers



4

Set a 6–digit PIN  
and verify your identity  
with an OTP



5

Registration complete.  
You can log in again by entering  
the 6–digit PIN



## Premium Payment Channels

Policyholders can pay their premiums via various channels as follows:



### **Via Bangkok Life Assurance Public Company Limited and its representative offices**



#### **Via the BLA Happy Life application**

Select the “Payment” menu on the homepage and choose the pending payment item(s). You can pay your insurance premiums with a credit card or via internet banking.



#### **Payment via LINE Official**

1. Pay premiums via our LINE Official @BangkokLifeAssurance by adding us, BLA's LINE Official Account, as a friend.
2. Register with BLA Connect to start using our policy services.
3. Then, select the Policy Services button > Payment Due / Pay Premium”.
4. Choose to pay premiums online via internet banking or save as a barcode or QR Code to pay at a convenient service point.



#### **Payment via the Company Website (Online Service System)**

1. Make premium payments online via the Company's website by selecting the “Log In” button from the top right menu on the homepage.
2. Enter your username and password to access the service (the same account as the BLA Happy Life application).
3. If you do not have an account, please register as a new user and follow the on-screen instructions. Once registered, log in to begin using the service.
4. Select the “Payment” menu. The system will display the policy information that requires payment. You can choose to pay the insurance premiums either with a credit card or via internet banking.





## Payment via Internet Banking

Make payments via the bank's service after registering with the bank where you hold an account. Use the information on the premium payment invoice sent by the Company to make your transactions on the following bank websites:



Bangkok Bank Public Company Limited:

[www.bangkokbank.com](http://www.bangkokbank.com)



Kasikornbank Public Company Limited:

[www.kasikornbank.com](http://www.kasikornbank.com)



Krung Thai Bank Public Company Limited:

[www.krungthai.com](http://www.krungthai.com)



Bank of Ayudhya Public Company Limited:

[www.krungsri.com](http://www.krungsri.com)



TMBThanachart Bank Public Company Limited:

[www.ttbkbank.com](http://www.ttbkbank.com)



Land and Houses Bank Public Company Limited:

[www.lhbank.co.th](http://www.lhbank.co.th)



TISCO Bank Public Company Limited:

[www.tisco.co.th](http://www.tisco.co.th)



Government Savings Bank:

[www.gsb.or.th](http://www.gsb.or.th)

### Initial Instructions

1. The above service applies to the following policy years.
2. Use the following information in the premium payment notification when making a premium payment. Make the transaction according to the service you have chosen:
  - o Contract Number (Ref. No.1): 10 digits
  - o Reference Number (Ref. No.2): 13 digits
  - o Company's Tax Identification Number: 0107550000238
3. Keep the payment evidence without sending it to the Company.  
The Company will receive and record the payment in the system on the next business day.



## Payment via Mobile Banking

Make payments via the bank's service after registering with the bank where you hold an account. Use the information on the premium payment notification sent by the Company to make your transactions on the following participating banks' mobile application. Choose to pay via the payment channel or using a barcode/QR code.



Bangkok Bank Public Company Limited



Kasikornbank Public Company Limited



Siam Commercial Bank Public Company Limited



Krung Thai Bank Public Company Limited



Bank of Ayudhya Public Company Limited



TMBThanachart Bank Public Company Limited



Land and Houses Bank Public Company Limited



TISCO Bank Public Company Limited



Government Savings Bank



mPAY



True Money

### Initial Instructions

1. The above service applies to the following policy years.
2. Use the following information in the premium payment notification when making a premium payment. Make the transaction according to the service you have chosen:
  - o Contract Number (Ref. No.1): 10 digits
  - o Reference Number (Ref. No.2): 13 digits
  - o Company's Tax Identification Number: 0107550000238
3. Keep the payment evidence without sending it to the company.  
The Company will receive and record the payment in the system on the next business day.



## Payment via Bank Account Debit

You can use the bank's debit service by requesting the direct debit authorization form and service instructions from the Company's agent or by contacting the Company's staff at 02-777-8283-85, 02-777-8297.

### Direct Debit Guidelines

- Register for a bank account debit service at the ATM of any of the following banks:



Bangkok Bank Public Company Limited:

Enter the Company's code: 62494



Kasikornbank Public Company Limited:

Enter the Company's code: 50028



Siam Commercial Bank Public Company Limited:

Enter the Company's code: 9015



Krung Thai Bank Public Company Limited:

Enter the Company's code: 6110



Bank of Ayudhya Public Company Limited:

Enter the Company's code: 034-0037495



TMBThanachart Bank Public Company Limited:

Select the Company's name: Bangkok Life Assurance Public Company Limited



United Overseas Bank (Thai) Public Company Limited:

Enter the Company's code: 20008

- Register for Bank Account Debit Service by completing the form "Notification of Intent to Pay Insurance Premiums via Bank Account Debit" only



Government Savings Bank



Government Housing Bank

### Initial Instructions

1. The above service applies to the following policy years.
2. Use the following information in the premium payment notification when making a premium payment. Make the transaction according to the service you have chosen:
  - o Contract Number (Ref. No.1): 10 digits
  - o Reference Number (Ref. No.2): 13 digits
  - o Company's Tax Identification Number: 0107550000238
3. The Company will receive and record the payment in the system on the next business day.



## Payment via ATM

Use the premium payment notification information to select the payment channel or use the barcode for payment.



Bangkok Bank Public Company Limited



TMBThanachart Bank Public Company Limited



Kasikornbank Public Company Limited



Land and Houses Bank Public Company Limited



Siam Commercial Bank Public Company Limited



TISCO Bank Public Company Limited



Krung Thai Bank Public Company Limited



Government Savings Bank



Bank of Ayudhya Public Company Limited

### Initial Instructions

1. The above service applies to the following policy years.
2. Use the following information in the premium payment notification when making a premium payment. Make the transaction according to the service you have chosen:
  - o Contract Number (Ref. No.1): 10 digits
  - o Reference Number (Ref. No.2): 13 digits
  - o Company's Tax Identification Number: 0107550000238
3. Keep the payment evidence without sending it to the company.  
The Company will receive and record the payment in the system on the next business day.



## Payment via Phone Banking

Use the information on the premium payment notification provided by the Company to make a payment through the services of the following banks:



Bangkok Bank Public Company Limited:

Phone: 1333



Kasikornbank Public Company Limited:

Phone: 0-2888-8888



Siam Commercial Bank Public Company Limited:

Phone: 0-2777-7777



Krung Thai Bank Public Company Limited:

Phone: 0-2111-1111



Bank of Ayudhya Public Company Limited:

Phone: 1572



TMBThanachart Bank Public Company Limited:

Phone: 1558

### Initial Instructions

1. The above service applies to the following policy years.
2. Use the following information in the premium payment notification when making a premium payment. Make the transaction according to the service you have chosen:
  - o Contract Number (Ref. No.1): 10 digits
  - o Reference Number (Ref. No.2): 13 digits
  - o Company's Tax Identification Number: 0107550000238
3. The Company will receive and record the payment in the system on the next business day.



## Payment via Bank Counter

Pay in cash or by check using the premium payment notification provided by the Company. If there is no payment notification, you can use each bank's goods and services payment form to make the payment.



Bangkok Bank Public Company Limited



TMBThanachart Bank Public Company Limited



Kasikornbank Public Company Limited



Land and Houses Bank Public Company Limited



Siam Commercial Bank Public Company Limited



TISCO Bank Public Company Limited



Krung Thai Bank Public Company Limited



Government Savings Bank



Bank of Ayudhya Public Company Limited



Government Housing Bank



### Initial Instructions

1. The above service applies to the following policy years.
2. Use the following information in the premium payment notification when making a premium payment. Make the transaction according to the service you have chosen:
  - o Contract Number (Ref. No.1): 10 digits
  - o Reference Number (Ref. No.2): 13 digits
  - o Company's Tax Identification Number: 0107550000238
3. Keep the payment evidence without sending it to the company.  
The Company will receive and record the payment in the system on the next business day.



## Cash Payment via Counter Service

For policies with premiums not exceeding 50,000 baht, you can present the premium payment notification sent by the Company to staff at the payment service point.



### Cash Payment via Counter Service

You can pay cash at 7-ELEVEN stores and all payment service points with the Counter Service sign nationwide.



### Cash Payment via PAY AT POST

You can pay cash at post offices nationwide.

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For policies with premiums not exceeding 49,000 baht, you can present the notification to staff at the payment service point.



### Cash Payment via mPAY Station

You can pay cash at AIS/Telewiz stores or any shops with the mPAY Station sign nationwide.



### Cash Payment via Tesco Lotus Payment Points

You can pay cash at any Tesco Lotus branch nationwide.

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For policies with premiums not exceeding 30,000 baht, you can present the premium payment notification sent by the Company to staff at the payment service point.



### Cash Payment via True Money

You can pay cash at any True Partner and True Money Express service centers nationwide.



## Notification of Intent to Claim Tax Deduction Benefits

### Where can you notify us of your intent?

Through the following channels, you can declare your intent and give consent for the Company to send your premium payment information electronically to the Revenue Department directly:



#### 1. Notify through online systems:

- BLA Happy Life application
- LINE Official account: @BangkoklifeAssurance
- Website: [www.bangkoklife.com](http://www.bangkoklife.com)
- Smart Customer system

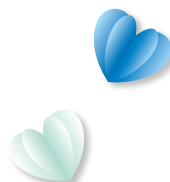


#### 2. Contact your agent or the Company's branch office



#### 3. Call our Customer Service Center at 02-777-8888

Note: If you wish to cancel your notification of intent to claim your tax deduction benefits, contact our Call Center at 02-777-8888. The tax deduction is subject to the Revenue Department's guidelines.





## Frequently Asked Questions

### Why should you notify us of your intent to claim your tax deduction benefits?

Claiming your tax deduction benefits for insurance premiums requires declaring your intent and giving consent to the life insurance company, allowing the company to submit and disclose your premium information to the Revenue Department.

### Do I need to notify the Company of my intent every year?

You do not need to notify the Company every year. A single notification can be in effect indefinitely or until there is a change.

### Benefits of Notification of Your Intent

- You don't need to worry about claiming tax deduction benefits from insurance premiums, as the life insurance company will automatically send your premium information to the Revenue Department
- You don't need to go through the hassle of requesting a premium payment certificate
- Accurate information makes the process convenient and easy for you

### What happens if you do not notify the Company of your intent?

If you do not notify the Company of your intent, you cannot claim tax deduction benefits from insurance premiums. According to the Revenue Department's regulations, if you plan to claim tax deduction benefits from life insurance premiums, health insurance premiums, pension life insurance premiums, and health insurance premiums for parents, you must first notify the life insurance company of your intent before said premiums can be used for tax deductions.

### What information does the Company send to the Revenue Department?

- Type of insurance
- Insurance policy status
- Insurance period and premium payment period
- Date the policy becomes in effect
- Date the policy expires
- Money or benefits refunded during the policy term that exceed/do not exceed 20% of the life insurance premiums paid



## No Need for Advance Payment at Network Hospitals

The Company provides additional convenience for insured individuals in case of illnesses or accidents. Policyholders can use Fax Claim services without paying in advance when receiving treatment at network hospitals. You can check the list of network hospitals on the BLA Happy Life application under the “Find Hospital” menu or via the website under the “Policy Services > Network Hospital List” menu.



1

Present your ID card to the network hospital when using their services. (For your convenience, please present your insurance card or provide your policy number. In case of minors, please show the guardian’s ID card.)



2

The network hospital will coordinate directly with the Company and provide you with further instructions.



Check your remaining benefits and inquire about your coverage at the network hospital or contact our Call Center at 02-777-8888.



You can find the Network Hospital list by scanning this QR code





## Health or Accident Compensation Claims

In the case where a customer receives treatment outside the network hospitals and pays in advance,



You can conveniently file a claim by submitting documents via the BLA Happy Life application, where you can also check your claim status and view your claim history.

### Documents Required for Each Type of Claims



#### Accidents: loss of organs or impairment due to an accident (Accident Rider 2)

1. Claim form
2. Original or copy of the receipt (for inpatient treatment only)
3. Police daily report on your case (if you are assaulted or file a complaint with the police)
4. Certified copy of your ID card
5. Power of attorney for the Company to request health information



#### Medical expenses due to an accident (Accident Rider 3)

1. Claim form
2. Original copy of the receipt
3. Hospital's summary statement (for inpatient treatment)
4. Police daily report on your case/case summary report (if you are assaulted or file a complaint with the police)
5. Certified copy of your ID card
6. Power of attorney for the Company to request health information



### Outpatient Medical Expenses (OPD)

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1. Claim form
2. X-ray diagnostic test results (in case of broken bone(s) or fracture(s))
3. Police daily report on your case/case summary report (if you are assaulted or file a complaint with the police)
4. Original copy of the receipt with detailed medical expenses
5. Certified copy of your ID card
6. Power of attorney for the Company to request health information



### Inpatient Medical Expenses (IPD)

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In the case where the insured receives treatment as an inpatient at a hospital:

1. Claim form
2. Original copy of the receipt and the hospital's summary statement
3. X-ray films and the diagnostic test results (in case of broken bone(s) or fracture(s))
4. Police daily report on your case (if you are assaulted or file a complaint with the police)
5. Copy of the operating license for a medical facility with overnight patient beds (in case of treatment in a medical facility that is not a hospital)
6. Certified copy of your ID card
7. Power of attorney for the Company to request health information





## Daily Compensation

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1. Injury or illness claim form
2. Original or copy of the receipt
3. X-ray films and the diagnostic test results (in case of broken bone(s) or fracture(s))
4. Police daily report on your case (if you are assaulted or file a complaint with the police)
5. Copy of the operating license for a medical facility with overnight patient beds (in case of treatment in a medical facility that is not a hospital)
6. Certified copy of your ID card
7. Power of attorney for the Company to request health information



## Dread Disease Claims

In the case where the insured is diagnosed with a dread disease as defined by the insurance policy:

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1. Injury or illness claim form
2. Total and permanent disability claim form
3. Certified copy of your ID card
4. Power of attorney for the Company to request health information
5. Medical assessment report

You can download the forms by scanning this QR code





## How to File a Claim

By direct claim method or in case of using your benefits outside the network hospitals.

### Method 1:



#### Submit documents through branch offices, agents, and affiliated partners

For more details on the required documents, please visit the Company's website at [www.bangkoklife.com](http://www.bangkoklife.com), then select Customer Service > Claims from the menu

### Method 2:

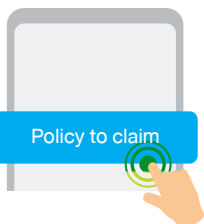


#### Submit documents via the Happy Life application

1. Select from the menu **Claim** > Submit Claim (e-Claim)



2. Choose the policy to claim > Fill in the details



✓ ID card

✓ Date of birth

✓ Gender

### 3. Choose the method for receiving the payment

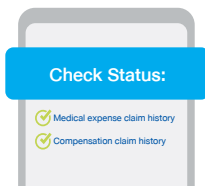


If the account number for benefit payments has not been provided to the Company, please attach a copy of the first page of your passbook.

### 4. Attach evidence > Submit information



### 5. After submitting the claim, you can check the claim status and details at



Claim menu  
> Medical Expense Claim History  
or Compensation Claim History as applicable

You can view the claim details by scanning this QR code





## Death Benefit Claim

Claiming benefits in case of the policyholder's death



### Prepare the following documents:

1. Copy of the death certificate
2. Copy of the policyholder's house registration which bears the stamp "deceased"
3. Copy of the beneficiary's house registration
4. Copy of the beneficiary's ID card or birth certificate (if no ID card is not yet issued)
5. Original copy of the policy
6. Police report
7. Claim form A. (one form for each beneficiary)
8. Claim form B. It is to be completed by the attending physician.
9. Copy of the police daily report on your case certified by the police (if applicable)
10. Copy of the autopsy report certified by the police (in case of unnatural or suspicious death)
11. Photo of the beneficiary with their ID card (for claims of 100,000 baht and above)



### Contact us for claim documents

1. Contact us at any branch office nationwide
2. Download the claim form from the Company's website at [www.bangkoklife.com](http://www.bangkoklife.com)  
Select from the menu Customer Service > Claims



### Submit your claim

1. Submit your documents to the agent as stated in the policy or the Company's head office, branch office, or agent office (AO)
2. Mail your documents to the Claims Department, Bangkok Life Assurance Public Company Limited at 1415 Krungthep – Nonthaburi Road, Wongsawang, Bangsue, Bangkok 10800



### Claim Review Timeframe

- The beneficiary or beneficiaries must notify the Company within 14 days of the policyholder's death. However, if it can be proven that the policyholder's death or the existence of the insurance is unbeknownst to the beneficiary or beneficiaries, the notification must be made within 7 days from the date the death is discovered or the date they become aware of the existence of the insurance.
- The Company will review the claim within 3-15 days after receiving all required documents. If there is any cause for suspicion and the Company needs to verify the evidence, the timeframe may be extended as necessary. However, it should not exceed 90 days.

Should you have any questions, please contact the Company's branch office or our Call Center at 02-777-8888.





## BLA Every Care: Comprehensive Health Services for your peace of mind



### EveryCare Before

Be prepared before getting ill



### EveryCare Special

Be worry-free during times of illness



### EveryCare After

Be assured of continuous care

Bangkok Life Assurance offers comprehensive health services to ensure your peace of mind, knowing that you will always be well cared for.



## Telemed Plus: Online Doctors

### Service

- Providing health advice and follow-up treatment for all ailments and symptoms (except emergency cases)
- Offering continuous medication without requiring an in-person visit to the hospital
- Extending services even if policyholders do not have a treatment history with the hospital offering Telemed Plus

### Eligible users

- All policyholders are entitled to use the service

Note: The coverage of expenses is in accordance with the policy. Any additional expenses must be paid directly to the hospital.

### How to use the service

Open the BLA Happy Life application. Then, select Health Services.

### Operating hours

According to the operating hours of the hospital



## Pre-Authorization Service for Coverage Evaluation Before Surgery

### Service

- Provides coverage evaluation before surgery to assess expenses against the policy's coverage
- The insured must have a treatment plan that includes a procedure specified by the hospital

### Eligible users

- Policyholders with a health rider who are admitted as inpatients at a network hospital

### How to use the service

Policyholders with a surgical treatment plan from their doctor should notify their intention through the hospital to plan expenses at least 5 working days before the procedure.

### Operating hours

According to the operating hours of the hospital



## BLA Medevac Hotline: 24-Hour Emergency Ambulance Service

### Service

- For emergency situations and sudden illness
- Provides initial care advice and support to patients while they are waiting for an ambulance
- Safely transports patients by road, sea, or air to the appropriate medical facility nationwide

### Eligible users

- All policyholders are entitled to use the service.

Note: The coverage of expenses is in accordance with the policy. Any additional expenses must be paid directly to the hospital.

### How to use the service

- Call the BLA Medevac Hotline emergency ambulance service at 02-777-8900 or 1724
- Via the BLA Happy Life application, select "Report Emergency" from the menu and press call. The service is provided by the BDMS hospital network.

### Operating hours

Available 24/7



## Driving Home: Hospital Transportation Service

### Service

- Provides transportation to and from the hospital when patients need to be hospitalized
- Covers the following areas: Bangkok, Nonthaburi, Pathum Thani, Samut Prakan, Samut Sakhon, Nakhon Pathom, Chiang Mai, and Phuket

### Eligible users

- Policyholders with a health rider as specified by the Company

### How to use the service

- You can obtain a code through the BLA Happy Life application. Use the code to reserve the service by calling 02-099-0888, emailing rez@limousine-thailand.com, or contacting our LINE official account: @limousineexpress-th.

\*Policyholders must schedule a service appointment at least 24 hours prior to the travel date.

### Operating hours

Available 24/7



## Home Health Care

### Service

Total of 5 services per year

- One day of home care by a nursing assistant (8 hours per session)
- One physiotherapy rehabilitation session by a professional physiotherapist (1 hour per session)

### Eligible users

A policyholder with a health rider as specified by the Company and who has been hospitalized as an inpatient (IPD) for neurological and/or bone and joint conditions (ICD10).

### How to use the service

- Obtain a code through the BLA Happy Life application and give the code to our staff at 02-113-5688
- Policyholders must schedule a service appointment at least 1-7 days in advance

### Operating hours

Available 24/7

Note: The Company will send an SMS with the terms of service on the day of hospital discharge. You can request this service within 30 days after receiving the SMS.

In addition, BLA EveryCare offers other value-added services for policyholders. You can find more details about each service on the Company's website at [www.bangkoklife.com](http://www.bangkoklife.com) by selecting Policy Services > Health Services

Note: BLA EveryCare services are value-added services within the specified scope and conditions. The Company reserves the right to change the details, conditions, terms, duration, or cancel the services without prior notice.

You can view all BLA EveryCare services by scanning this QR Code





## Manage Financial Emergencies with Policy Loan

In times of financial emergencies or liquidity shortages, your life insurance policy can serve as a valuable resource. Policyholders can take out a policy loan without a guarantor while still retaining full coverage benefits. Enjoy peace of mind in every situation.

### Loan Amount

The loan amount shall not exceed 90% of the current policy's cash surrender value, minus any outstanding debts (if any) and due premiums (if any). You can check the loan amount and interest rates through the BLA Happy Life application or by contacting our Call Center at 02-777-8888.

### Loan Repayment

You can make repayment via the BLA Happy Life application by selecting "Pay Premium / Billing Notice" or from the policy information page > "Repay Loan". The principal and interest can be repaid within the period that the policy is in effect.



### Policy Loan: easy without a guarantor

You can take out a policy loan via the BLA Happy Life application by selecting Policy Loan (E-Loan)



Scan the QR Code  
to download the app

### Service Procedure



**Select the policy**  
for your loan request



**Choose the method**  
for receiving the loan



**Review the information**  
and confirm the loan request



**Verify your identity**



**Wait to receive the approval SMS**

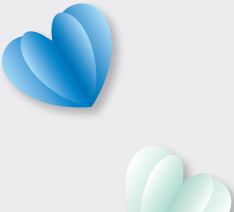
The policy loan request approval process takes 3-5 business days and you will receive an SMS notification once the transfer is complete.



## Services or Benefits under the Policy

Policyholders can manage or utilize the policy benefits 24/7 via the BLA Happy Life application or prepare the required documents to claim your benefits. Contact the company following the instructions below.

Topic	Service Channels	Documents Required for Processing
Change of name-surname of the insured and the beneficiaries	BLA Happy Life application: Select 'Change Policy Details'	Government documents, such as copies of house registration, copies of marriage certificates, etc. to verify relationships.
	Submit a written notification to the Company. <ul style="list-style-type: none"><li>In the case of adding a beneficiary, the relationship must be clearly specified, and the beneficiary must have an insurable interest in the insured</li></ul>	1. Change request form or a letter from the policyholder 2. Certified copies of the national ID cards 3. Government Documents, such as copies of house registration, copies of marriage certificates, etc.
Change of address	BLA Happy Life application: Select 'Change Policy Details'	Fill in the online form to proceed
	Call Center at 02-777-8888	Inform our staff of your intent to proceed
	Submit a written notification to the Company	1. Change request form or a notification letter from the policyholder 2. Certified copy of the national ID card
Request to change the premium payment installment	Submit a written notification to the Company. <ul style="list-style-type: none"><li>The Company does not allow changes of the premium payment installment during the policy year (except in cases where a receipt can be issued for a new payment installment that does not overlap the period applicable to a previous payment installment)</li></ul>	1. Change request form or a letter from the policyholder 2. Certified copy of the national ID card

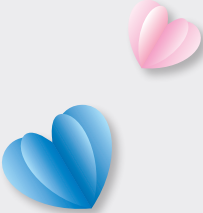
Topic	Service Channels	Documents Required for Processing
<b>Request to add a rider.</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>• Premium Collection:               <ol style="list-style-type: none"> <li>1. Premium installment due (if any)</li> <li>2. Premium for the additional rider from the date of purchase until the day before the next installment due date</li> </ol> </li> </ul>	<ol style="list-style-type: none"> <li>1. Change request form or a letter from the policyholder</li> <li>2. Certified copy of the national ID card</li> <li>3. Life insurance application form (with detailed health questions)</li> </ol> <p>Note: The Company reserves the right to request additional health information. The policyholder will bear the costs for health examinations and/or obtaining additional health information (if applicable).</p>
<b>Request to change the type of insurance plan</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>• Any request to change the type of insurance plan must comply with the terms specified in the policy. For more information, please contact your life insurance agent or call our Call Center at 02-777-8888.</li> </ul>	<ol style="list-style-type: none"> <li>1. Certified copy of the national ID card</li> <li>2. Original insurance policy. *In case of loss, attach a police report. The report must include the name of the Company, the policyholder's name, and the policy number.</li> <li>3. Other documents, as required by the policy terms</li> </ol>
<b>Request to increase or decrease the sum assured</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>• Any request to increase or decrease the sum assured must comply with the terms specified in the policy. For more information, please contact your life insurance agent or call our Call Center at 02-777-8888.</li> </ul>	<ol style="list-style-type: none"> <li>1. Certified copy of the national ID card</li> <li>2. Other documents, as required by the policy terms</li> </ol> 

Topic	Service Channels	Documents Required for Processing
<b>Request to cancel a rider</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>• If the policyholder requests cancellation during the grace period, it will be considered canceled on the due date</li> <li>• If the policyholder requests cancellation during the policy year after the premium has been paid, the Company will refund the unearned premium to the policyholder</li> </ul>	<ol style="list-style-type: none"> <li>1. Change request form or a letter from the policyholder</li> <li>2. Certified copy of the national ID card</li> </ol>
<b>Request to adjust the accident insurance premium rate</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>• In cases where the policyholder changes occupation or their risk decreases, the Company will refund a portion of the premiums for accident rider 1, accident rider 2, accident rider 3, or health riders (that affect the premium) accordingly</li> <li>• In cases where the policyholder changes occupation or their risk increases, the policyholder must pay the additional premiums for accident rider 1, accident rider 2, accident rider 3, or health riders (that affect the premium) to the Company</li> </ul>	<ol style="list-style-type: none"> <li>1. Change request form or a letter from the policyholder. In the change request form, clearly specify the new occupation, such as the nature of the business, position, duties, etc. Also, indicate if a motorcycle is used as a means of transportation.</li> <li>2. Certified copy of the national ID card</li> </ol>
<b>Request to issue a new policy</b>	BLA Happy Life application	<ol style="list-style-type: none"> <li>1. If the policy is damaged, send the original policy to the Company</li> <li>2. If the policy is lost, attach a police report. The report must include the Company's, the policyholder's name, and the policy number.</li> <li>3. A fee of 200 baht for issuing a new policy</li> </ol>
	Submit a written notification to the Company.	<ol style="list-style-type: none"> <li>1. Change request form or a letter from the policyholder</li> <li>2. If the policy is damaged, send the original policy to the Company</li> <li>3. If the policy is lost, attach a police report. The report must include the Company's, the policyholder's name, and the policy number.</li> </ol>



Topic	Service Channels	Documents Required for Processing
Request to issue a new policy		4. Certified copy of the national ID card 5. A fee of 200 baht for issuing a new policy
Request to correct date of birth	BLA Happy Life application	Certified copy of the national ID card
	Submit a written notification to the Company. <ul style="list-style-type: none"> <li>• If correcting the date of birth results in a change in the policyholder's age and an increase in the premium, the policyholder must pay the additional premium</li> <li>• If correcting the date of birth results in a change in the policyholder's age and a decrease in the premium, the Company will refund the excess premium to the policyholder</li> </ul>	1. Change request form or a letter from the policyholder 2. Certified copy of the national ID card
Request to amend details in the life insurance application form	Submit a written notification to the Company. <ul style="list-style-type: none"> <li>• Requests to change details in the life insurance application that do not affect the policy details, such as a request to change the policyholder's address, the beneficiary's address, or to correct the spouse's name, etc., do not require the issuance of an endorsement (acknowledgment letter provided)</li> </ul>	1. Change request form or a letter from the policyholder 2. Certified copy of the national ID card
Request to reinstate to the original status from extended term status (EXTENDED TERM) or paid-up status (PAID UP)	Submit a written notification to the Company to collect premiums as follows: <ul style="list-style-type: none"> <li>• Pay the life insurance premium, additional premium (if any), and the rider premium with surrender value (if any) for all unpaid installments up to the current installment.</li> <li>• Pay the fee according to the rate specified in the policy.</li> </ul>	1. Renewal request form in accordance with the policy renewal regulations 2. Health check-up results in accordance with the policy renewal regulations 3. Certified copy of the national ID card

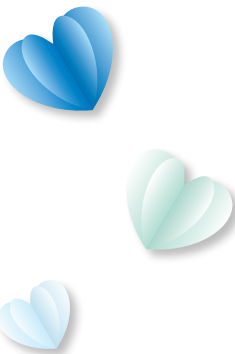
Topic	Service Channels	Documents Required for Processing
<b>Request to reinstate to the original status from extended term status (EXTENDED TERM) or paid-up status (PAID UP)</b>	<ul style="list-style-type: none"> <li>• Pay the rider premium portion for the current installment.</li> <li>• Pay the immediate refund (if any) with interest at the rate specified in the policy.</li> <li>• Pay all outstanding debts (if any) with interest at the rate specified in the policy. Repay the cash value (CV) of the pure endowment rider (if any).</li> <li>• If the policy has the old standard health insurance contract that the Company has discontinued, it must be changed to the new standard health insurance contract according to the Company's regulations.</li> <li>• If the policy lapses due to the extended term, it cannot be renewed.</li> </ul>	<ul style="list-style-type: none"> <li>• For policies with additional riders: waiver of premium rider, premium payment rider, payor benefit rider, and pay or benefit rider 2, guardians under the policy must comply with the same requirements as the insured.</li> <li>• In cases where it is necessary to change the old standard health insurance rider to the new standard health insurance rider, please submit the following additional documents:               <ol style="list-style-type: none"> <li>1. Change request form</li> <li>2. Life insurance application form (with detailed health questions)</li> </ol> </li> </ul> <p>Note: The Company reserves the right to request additional health results. The cost of the health examination and/or additional health results will be borne by the policyholder.</p>
<b>Notification to transfer money to a bank account</b>	<p>BLA Happy Life application</p> <p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>• Policy Benefits refer to the refund under the privileges and conditions of the insurance policy, including medical and accident compensation</li> <li>• Multiple Policies: If there is more than one policy, specify the policy numbers on the same form</li> <li>• The account holder can be different from the insured only in the case of a legal guardian</li> <li>* If any policy benefits are paid by the Company before receiving the written request for policy benefits to be paid to the bank account, the Company will issue a bill of exchange in accordance with our standard procedure</li> </ul>	<p>Passbook</p> <ol style="list-style-type: none"> <li>1. Consent form for receiving policy benefits through a bank deposit account</li> <li>2. Certified copy of the passbook</li> <li>3. Certified copy of the national ID card</li> </ol>

Topic	Service Channels	Documents Required for Processing
<b>Request for the return of funds retained by the Company</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>In the case of a money transfer where there has not been a prior request to transfer money into a bank account, please attach additional documents as outlined in the notification for transferring money to a bank account</li> </ul>	<ol style="list-style-type: none"> <li>Change request form or a letter from the policyholder</li> <li>Certified copy of the national ID card</li> </ol>
<b>Loss of Cheque /Bank Draft</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>In the case of a money transfer where there has not been a prior request to transfer money into a bank account, please attach additional documents as outlined in the notification for transferring money to a bank account</li> <li>In the case of a name change, please submit official documents such as a name change certificate, marriage certificate, or divorce certificate</li> </ul>	<ol style="list-style-type: none"> <li>Change request form or a letter from the policyholder</li> <li>Certified copy of the national ID card</li> <li>Police report for lost cheque/bank draft. The police report should include the following information: <ul style="list-style-type: none"> <li>Cheque/bank draft number</li> <li>Name of the payee</li> <li>Date of issue</li> <li>Amount on the cheque/bank draft</li> </ul> </li> </ol>
<b>Request for modification of Cheque/Bank Draft</b>	<p>Submit a written notification to the Company.</p> <ul style="list-style-type: none"> <li>In the case of a money transfer where there has not been a prior request to transfer money into a bank account, please attach additional documents as outlined in the notification for transferring money to a bank account</li> <li>In the case of a name change, please submit official documents such as a copy of the name change certificate, a copy of the marriage certificate, or a copy of the divorce certificate</li> </ul>	<ol style="list-style-type: none"> <li>Change request form or a letter from the policyholder</li> <li>Cheque/bank draft</li> <li>Certified copy of the national ID card</li> </ol> 

Topic	Service Channels	Documents Required for Processing
<b>Request for Policy Renewal</b>	<p>Submit a written notification to the Company.</p> <p>There are two types of policy renewal:</p> <p>1. Standard Policy Renewal. This process involves renewing the policy by paying all outstanding premiums up to the current installment. The premium payments will be as follows:</p> <ul style="list-style-type: none"> <li>• Payment of life insurance premiums, additional premiums (if any), and premiums for a rider with cash surrender value (if any) up to the current installment</li> <li>• Payment of fees as specified in the policy</li> <li>• Pay the current installment premium for rider coverage</li> <li>• Pay any outstanding debts and interest (if any)</li> <li>• If the policy includes an old standard health insurance rider that the Company has discontinued, it must be replaced with a new standard health insurance rider as per Company regulations</li> <li>• Policies that have lapsed due to the extension period are not eligible for renewal</li> </ul> <p>2. Special Policy Renewal. This involves renewing the policy without paying all the outstanding premium installments. The Company will extend the policy term by the same period as the lapse period so that only one installment remains due. The Company will calculate the premium at the start of the new policy term as follows:</p> <ul style="list-style-type: none"> <li>• Pay the additional life insurance premium retrospectively (if any)</li> <li>• Pay the interest on the additional life insurance premium at the rate specified in the policy</li> </ul>	<ol style="list-style-type: none"> <li>1. Request application for policy renewal as per the policy renewal regulations</li> <li>2. Health check results as per the policy renewal regulations</li> <li>3. A certified copy of the national ID card</li> </ol> <ul style="list-style-type: none"> <li>• For policies with additional riders: waiver of premium rider, premium payment rider, payor benefit rider, and payor benefit rider 2, the guardian under the policy must comply with the same requirements as the insured</li> <li>• In case the old standard health insurance rider needs to be changed to the new standard health insurance rider, please submit the following additional documents: <ol style="list-style-type: none"> <li>1. Change request form</li> <li>2. Life insurance application form (with detailed health questions)</li> </ol> </li> <li>• In the case of special policy renewal, please submit the original policy to the Company</li> </ul> <p>Note: The Company reserves the right to request additional health results. The cost of the health examination and/or additional health results will be borne by the policyholder.</p>

Topic	Service Channels	Documents Required for Processing
Request for Policy Renewal	<ul style="list-style-type: none"><li>• Pay the current installment premium</li><li>• Special Policy Renewal is available for policies that have lapsed for more than one year and have no cash surrender value</li></ul>	

Policyholders can download forms and learn about other transactions on the Company's website at [www.bangkoklife.com](http://www.bangkoklife.com) by selecting from the menu Customer Services menu > Download Forms



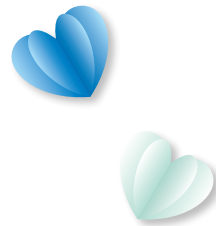
You can download the forms by scanning this QR Code





## Care and Comprehensive Benefits for you

Bangkok Life Assurance offers special experiences and carefully selected benefits for all customers through the BLA Happy Life Club. It caters to various needs, covering all lifestyles, including discounts at shops, health food restaurants, shopping, traveling, hospitals, and special health check-up programs. You can easily access these benefits via the BLA Happy Life application.



**Application**  
**BLA Happy Life**

**Deliver happiness with numerous special privileges.**  
Our comprehensive online services provide ease and convenience.

Available on the **App Store** **Google Play**

GET IT ON  
**Google Play**

Compatible with iOS 11.4 and above, and Android 6.0 and above.

**Health**  
**Edutainment**  
**Travel**  
**Personalized**  
**Experience**

**BLA**  
**HAPPY LIFE**

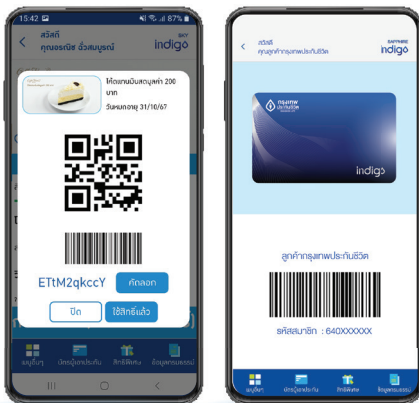
The graphic features a central smartphone displaying the BLA Happy Life app interface. Surrounding the phone are five blue spheres, each containing a benefit category: Health, Edutainment, Travel, Personalized, and Experience. Two cartoon characters, a blue one and a white one, are positioned to the right of the phone, smiling. The background is a light blue gradient with soft, glowing circles.

## How to Redeem Special Privileges via BLA Happy Life Application



**1** Select the privileges that best meet your desires

**2** Review the service conditions and click to redeem your privileges



**3** Show the QR Code, Barcode, insurance card, or provide the code to use the privilege at the store or service point

Please click to redeem the privilege via the BLA Happy Life application at the store, and show the code, barcode, or QR code at the cashier counter. Redemption cannot be done by capturing a screenshot on a mobile device.





## Understand Basic Insurance Terms you should know



### Sum Assured

A sum assured is the amount agreed upon in the contract between the life insurance company and the insured. The life insurance company will compensate the insured in the event of death or other specified conditions according to the contract terms.



### Grace Period

A grace period is the extended time given for the insured to pay the premium after the due date, typically 30 to 60 days, depending on the policy terms. The policy remains in effect during this period.



### Period of Insurance

A period of insurance is the duration during which the coverage and benefits of the insurance policy remain in effect.



### Fax Claim

This is a type of insurance claim service designed to provide convenience to policyholders, allowing them to receive medical treatment at participating hospitals without making advance payments for expenses covered by the policy.



### Waiting Period

A waiting period is the time after purchasing insurance during which the insured cannot claim insurance or compensation. This period ranges from 30 to 180 days from the policy's effective date, depending on the contract terms.





### Extended Term Option

The extended term option allows policyholders to stop paying premiums while still maintaining coverage. The policy's cash value is used to pay the premiums, resulting in a reduced sum assured or coverage as specified in the policy schedule.



### Free Look Period

A free look period allows policyholders to cancel their life insurance policy within a specified time frame as stated in the policy conditions, starting from the date the policyholder receives the policy. The policyholder will receive a refund of the premium after deducting the company's expenses of 500 baht per policy and any medical examination fees paid (if applicable).



### Reduced Paid-up Insurance Option

The reduced paid-up insurance option allows policyholders to stop paying premiums while still maintaining coverage. The policy's cash value is used to pay the premiums, ensuring that the coverage period remains the same. However, the sum assured or coverage amount is reduced as specified in the policy schedule.



### Policy Value

A policy value is the amount of money that can be refunded before the insurance contract matures. This value is specified in the table at the back of the policy. Generally, the cash value begins to accumulate from the end of the second year onwards.



### Cash Surrender Value

A cash surrender value is the amount the policyholder will receive upon canceling the policy. The calculation of the value is based on the amount specified in the policy schedule, including any policy benefits (if applicable) and subtracting any outstanding debts (if applicable).



### Direct Claim

A direct claim means that the policyholder pays for medical expenses upfront and then submits a claim to the life insurance company for reimbursement afterwards.



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@BangkokLifeAssurance



## Contact Information



**Call Center:**

**02-777-8888**

(24/7 service)



**Email:**

call\_center@bangkoklife.com



**Fax:**

02-777-8899

**Head Office:**

Bangkok Life Assurance Public  
Company Limited  
1415 Krungthep-Nonthaburi Road,  
Wongsawang, Bangsue,  
Bangkok 10800

**Operating Hours:**

Monday – Friday, 8:30 AM – 5:00 PM  
(Closed on public holidays  
and national holidays)



**Bangkok Life Assurance**  
More than life insurance



**BANGKOK**  
**LIFE**

กรุงเทพประกันชีวิต

**Bangkok Life Assurance Public Company Limited**

1415 Krungthep – Nonthaburi Road, Wongsawang, Bangsue, Bangkok 10800

Tel. 02-777-8888 [www.bangkoklife.com](http://www.bangkoklife.com)