GROUP LIFE AND GROUP PERSONAL ACCIDENT INSURANCE

For..King Mongkut's Institute of Technology Ladkrabang

Coverage Period: October 1, 2026 – September 30, 2027

Insurer: Thai Life Insurance Public Company Limited.

Coverage	Sum Insured (THB)
1) Life Insurance	**40,000**
Death due to any cause, excluding suicide in 1st year or murder by beneficiary	
2) Personal Accident Insurance	**400,000**
2.1 Death due to accident (Added from Group Life Insurance)	
2.2 Public Accident Benefit *(2 times of Accidental Death Benefit)*	800,000
2.3 Murder and/or Assault	400,000
2.4 Riding or Traveling as a Passenger on a Motorcycle	400,000
2.5 Permanent Disability	
2.5.1 Permanent Total Disability	400,000
2.5.2 Permanent Partial Disability *(Up to)*	200,000
2.6 Loss of Organs, Sight, Hearing, and Speech	
2.6.1 Both hands from wrists, both feet from ankles, or sight in both eyes (100%)	400,000
2.6.2 One hand from wrist and one foot from ankle (100%)	400,000
2.6.3 One hand from wrist and sight in one eye (100%)	400,000
2.6.4 One foot from ankle and sight in one eye (100%)	400,000
2.6.5 One hand from wrist (60%)	240,000
2.6.6 One foot from ankle (60%)	240,000
2.6.7 Sight in one eye (60%)	240,000
2.6.8 Permanent total loss of hearing in both ears or speech (50%)	200,000
2.6.9 Permanent total loss of hearing in one ear (15%)	60,000
2.6.10 Permanent total loss of use of one arm from shoulder (75%)	300,000
2.6.11 Permanent total loss of use of one arm from elbow (65%)	260,000
2.6.12 Permanent total loss of use of one leg from hip/thigh (75%)	300,000
2.6.13 Permanent total loss of use of one leg from knee (65%)	260,000
2.6.14 Permanent total loss of thumb (both joints) (25%)	100,000
2.6.15 Permanent total loss of thumb (one joint) (10%)	40,000
2.6.16 Permanent total loss of index finger (three joints) (10%)	40,000
2.6.17 Permanent total loss of index finger (two joints) (8%)	32,000
2.6.18 Permanent total loss of index finger (one joint) (4%)	16,000
2.6.19 Permanent total loss of any other finger except thumb and index finger (5%)	20,000
2.6.20 Permanent total loss of big toe (5%)	20,000
2.6.21 Permanent total loss of any other toe except big toe (1%)	4,000
3) Medical Expense per Accident	**40,000**

Remarks:

1. Eligible Insured Persons:

   1.1 Employees: Aged between 15 - 65 years old on the policy effective date.

   1.2 Legal Spouses: Aged not exceeding 65 years old on the policy effective date.

   1.3 Legal Children: Aged from 2 weeks up to 25 years old who are currently studying and unmarried.

   1.4 Parents of Employees: Aged not exceeding 91 years old on the policy effective date.

2. Mid-term Policy Enrollment: During the policy period, additional enrollment is allowed only for newly wed spouses of employees, spouses of new employees, newborn children, children of new employees, and parents of new employees.