

LIFE INSURANCE APPLICATION PROCEDURE

1. BUYING A LIFE INSURANCE THROUGH SALES AGENTS			
Steps	Documents	Time	Submit Application
<p>1. The client indicates that he/she wishes to buy a life insurance through the sales agent by:</p> <ul style="list-style-type: none"> • completing the life insurance application form and signing on it, • Take a health check-up (depending on the condition set down), • pay the first premium payment in full. <p>2. The sales agent will send in the application and premium payment to the Company.</p> <p>3. The Company will make its assessment based on the information given in the application.</p> <p>4. If the application is not approved, the Company will inform the reasons for non-approval.</p> <p>5. If approved, the Company will proceed to issue the life insurance policy.</p>	<p>1. A completed application form with the applicant's signature.</p> <p>2. A full premium for the required schedule.</p> <p>3. Photocopies of the following documents, sign to verify:</p> <p style="margin-left: 20px;">For Thai citizens</p> <ul style="list-style-type: none"> - ID Card <p style="margin-left: 20px;">For minors (1 month-15 years)</p> <ul style="list-style-type: none"> - birth certificate (for those without ID Cards) - parent/guardian ID card <p style="margin-left: 20px;">For foreign nationals</p> <ul style="list-style-type: none"> - passport - work permit <p>4. Copy of the first page of the bank book and a written consent to debit the bank account (for payments through banks).</p> <p>5. A Health Declaration (if any)</p> <p>6. A Health Record (if any)</p> <p>7. A Financial Declaration Form (for applicants for insurance of over 2 million baht)</p> <p>8. The company/business' Financial Statement (if applying for insurance coverage of more than 5 million baht)</p>	<p>The Company will make its assessment and issue the life insurance policy within 15 days from the day it receives the premium payment.</p>	<p>The sales agent will deliver the insurance policy to the client.</p>

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2. BUYING A LIFE INSURANCE THROUGH TELESales REPRESENTATIVES			
Steps	Documents	Time	Submit Application
<ol style="list-style-type: none"> 1. The Company's telesales representative will contact the prospect by phone and, <ul style="list-style-type: none"> • introduce him/herself by giving the name and agent license number and • introduce the insurance product 2. He/she will ask your permission to record the conversation during the sales talk. 3. If the prospect agrees to buy the product, the Telesales will send in the recorded conversation to the Company, by which the Company will make its assessment based on the given statement. 4. If the application is not approved, the Company will inform the reasons for non-approval. 5. If approved, the Company will proceed to issue the life insurance policy. 6. The premium payment will be collected after the policy has been issued. 	<ol style="list-style-type: none"> 1. The application form (in original). 2. A Health Declaration (if any). 3. A voice recording of between the client and the Telesales. 	<p>The Company will make its assessment and issue the life insurance policy within 15 days from the day it receives the premium payment.</p>	<p>The Company will send the Insurance Policy to the client's given address.</p>