



LAWTONASIA
Insurance Brokers

Premier International **Healthcare**



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“Upon establishing a regional operating headquarters in Phuket, LawtonAsia identified and developed suitable medical insurance and provident fund options for all our expatriate and local employees. Not only do we have the right policies whenever an issue has arisen a LawtonAsia representative has been immediately available to assist us.”

Damian Clowes

Vice President Corporate Services, Asia Pacific Outrigger Hotels & Resorts

Global access to first-class medical care

Whether at home in Asia, or travelling for business or leisure, Premier International Healthcare provides insurance cover for the entire medical needs of you and your family.

Our plans have been specially tailored for expatriates in Asia, but they are equally effective for Thai nationals. They are competitively priced and, coupled with our local presence and personal service; ensure you'll be well looked after... wherever you are.

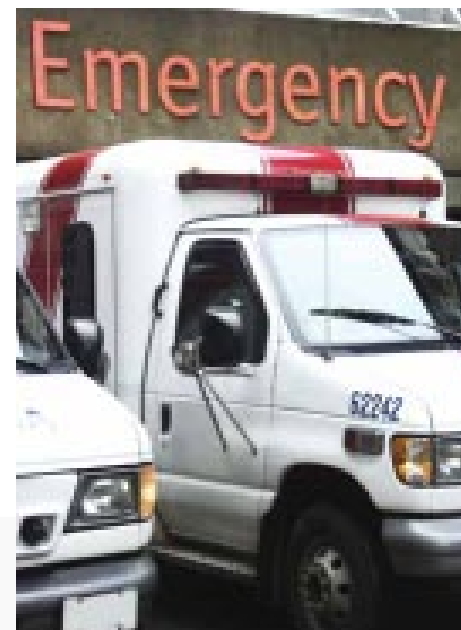
Our plans even offer full coverage for chronic illnesses such as diabetes, and cancer conditions, which originate after obtaining the policy. This is an important feature to consider when comparing the benefits of Premier International Healthcare and other local and international plans.

In case of emergency we provide a 24-hour helpline, manned by highly trained multi-lingual medical staff.

We facilitate access to the very best medical treatment, personnel, and state-of-the-art equipment wherever in the world you might be.

And we offer direct settlement of all eligible hospital bills in Thailand and prompt payment of claims.

Finally, our premiums are competitively priced to match your expectations, geographic location and budget.



“My emergency appendectomy was handled with great professionalism and LawtonASia’s customer service was first class”

Trevor Allen

Managing Director, International Catering Group

The Premier advantage



Premier International Healthcare is the finest international medical insurance in the Asia region. It is competitively priced and easy to understand. Our policies are issued by Safety Insurance Public Company Ltd, underwritten by Aviva, whose insurance experience spans three centuries, and supported by Inter Partner Assistance (IPA) the world's foremost emergency assistance company. Premier International Healthcare offers benefits many other medical insurance policies simply do not provide:

- Full coverage for chronic illnesses such as diabetes and cancer conditions, provided they originate after obtaining the policy.

- Direct settlement at major hospitals in Thailand
- Multi-lingual staff to assist with enrolment, queries, renewals, and administrative procedures. Plus a 24-hour helpline
- Medically-trained personnel to assist with claims management and prompt claims payment
- The ability to select your preferred country if a major operation is required
- Emergency evacuation and repatriation, if ever required
- Pre-travel advice with information on vaccinations etc
- Prompt claims settlement
- The financial security of the UK's biggest insurer

Corporate customers

Discounted group schemes are available for as few as 5 staff. For schemes of 200+ we can provide company-branded insurance cards with photo identity. What's more, both your company and your staff can also benefit, when these policies are issued in Thailand, from the fact that our policies are licensed by the Office of Insurance Commission (OIC) part of Thailand's Ministry of Finance. Premiums paid on behalf of employees are regarded as a deductible corporate expense for tax purposes; they are also not treated as a 'benefit in kind' in computing the employee's personal income tax.

Cost-effective cover for chronic illness

Contracting a chronic illness is not only physically debilitating; it can also be financially draining.

Most medical insurance policies are designed to pay only for treatment that will cure acute conditions and get the policyholder back on their feet. If the person's condition becomes chronic, they have to pay their own bills for routine management and palliative treatment thereafter.

Premier International Healthcare is different.

If you select our Programme 3, you get full cover for chronic illnesses which originate after you or your family have become insured.

How do we differentiate between chronic and acute?

A medical condition is deemed to be chronic if at least one of the following characteristics is applicable:

- It continues indefinitely and has no known cure.
- It comes back or is likely to come back.
- It is permanent.
- the individual needs to be rehabilitated or specially trained to cope with routine treatment.
- the condition needs long-term monitoring, and the patient is required to have regular consultations, check-ups, examination or tests.

Examples of a chronic condition would be cancer, diabetes, allergies, asthma, eczema, arthritis, and irritable bowel syndrome.

An acute medical condition is one which is likely to respond quickly to treatment, that leads to a full recovery, or a return to the state of health the person was in immediately before suffering the condition. Examples: appendicitis or tonsillitis.

Whichever way you look at it, having a policy that covers you for both acute and chronic illness makes sound financial sense.



Summary of benefits

Premier International Healthcare offers a choice of international medical insurance plans to meet differing budgets: In-Patient Only, Programme 2 and Programme 3. All give you access to the very best medical care available in your location, without the need to worry about cost.

The In-patient Only programme offers an excellent level of cover, but excludes certain benefits such as outpatient visits and maternity care. Programme 2 provides extensive coverage for both In-patient and outpatient treatment, including maternity care. And Programme 3 offers even more extensive cover including, full chronic cover, routine dental, hearing and optical cover.



Summary of benefits

Benefit	Limit	In-Patient Only	Programme 2	Programme 3
Annual Overall Limit	THB 83,000,000	✓	✓	✓
Section 1 - Emergency medical transfer/evacuation				
Emergency medical transfer/evacuation	Full Refund	✓	✓	✓
Medical escort during transfer	Full Refund	✓	✓	✓
Medical Referral	Full Refund	✓	✓	✓
Overnight accommodation for a friend or relative whilst the insured person is hospitalised	THB 3,600 per night (max 10 nights)	✓	✓	✓
Section 2 - Medical & hospital benefits				
Local ambulance services	Full Refund	✓	✓	✓
Hospital and medical costs	Full Refund	✓	✓	✓
Nursing at home following hospital discharge	THB 54,000	✓	✓	✓
Out-Patient costs	Full Refund	X	✓	✓
Purchase or hire of crutches, walkers, wheelchairs and basic orthopaedic prostheses & equipment	THB 18,000	X	✓	✓
Chronic condition cover:				
– Acute exacerbation	Full Refund	✓	✓	✓
– Routine management and palliative treatment	Programme 2 - THB 360,000 Programme 3 - Full Refund	X X	✓	✓

* This table should be read in conjunction with the 'policy wording'

Summary of benefits

Benefit	Limit	In-Patient Only	Programme 2	Programme 3
Section 3 - Additional benefits				
Care of unaccompanied children:				
– transportation of children	Full Refund	✓	✓	✓
– suitable adult escort	Full Refund	✓	✓	✓
Visit of relative or friend:				
– transportation of relative or friend to bedside	Full Refund	✓	✓	✓
– overnight accommodation for a relative or friend whilst the insured person is hospitalised	THB 3,600 per night (max 10 nights)	✓	✓	✓
Section 4 - Emergency Dental Treatment	THB 36,000	✓	✓	✓
Section 5 - Routine Dental, Optical and Hearing Treatment	THB 72,000	X	X	✓
Section 6 - Maternity				
Cost of normal childbirth including pre- and post-natal care	Max THB 144,000 – Programme 2 Max THB 288,000 – Programme 3	X X	✓	✓
Medical complications during pregnancy or childbirth	Full Refund	X	✓	✓
Section 7 - Repatriation Following Death				
Repatriation of remains	Full Refund	✓	✓	✓
Contribution to cost of coffin	THB 10,800	✓	✓	✓
Cremation	THB 10,800	✓	✓	✓
Local burial	THB 36,000	✓	✓	✓
Section 8 - Elective Medical Transfer	All necessary costs	X	✓	✓
Section 9 - Personal Accident	THB 64,800	✓	✓	✓

* This table should be read in conjunction with the 'policy wording'



In safe hands — anywhere in the world

Aviva, the world's fifth-largest insurance group with 57,000 employees serving around 45 million clients, underwrites Premier International Healthcare policies. Aviva is the biggest insurer in the UK where it operates the Norwich Union and Commercial Union brands.

Emergency assistance services are provided by Inter Partner Assistance (IPA) who are ready to help you wherever you live or travel, 24 hours a day, 365 days a year.

Working in some of the most inhospitable places on earth, they provide international standards of medical care where it is normally not available, or where cultural and language barriers exist.

A 100% subsidiary of the AXA Group, Inter Partner Assistance is present in more than 30 countries with 6,000 employees. It is involved in 200 countries.

With this kind of backing, Premier International Healthcare is truly "Healthcare you can count on... worldwide".

Geographical coverage options

Area 1: Europe. Outside Europe all emergency treatment is covered up to a maximum of 30 days travel.

Area 2: Worldwide, excluding USA, Canada and the Caribbean, where all emergency treatment is covered up to a maximum of 30 days travel.

Area 3: Worldwide.

How to apply

Simply complete the enclosed application form, together with the short medical questionnaire* and fax or mail to us at the address on the form. We will send you confirmation when your application has been accepted and cover will commence once your premium has been paid.

* This simple medical questionnaire provides transparency for both parties so that there are no misunderstandings should a claim arise. You enjoy peace of mind from Day 1 knowing exactly what you are covered for.

Upon receipt of payment you will be sent your membership pack which includes full details of your insurance cover, together with a claim form and your personal membership card.

Payment

Premiums can be paid by cheque, bank draft, credit card (AMEX, JCB, VISA and MasterCard) or bank telegraphic transfer.

For your convenience, payments can be made annually, semi-annually or quarterly. If premiums are paid in installments, these must be made by credit card.

For assistance with completing your application, or any other information you may need, contact :

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The people behind your Premier International Healthcare Policy



Aviva is the underwriter. Aviva is the world's fifth-largest insurance group and the biggest in the UK where it operates the Norwich Union and Commercial Union brands.

It is one of the leading providers of life and pensions products in Europe and has substantial businesses elsewhere in the world.



Safety Insurance Public Company Ltd is the local insurer issuing the policy, in order to comply with Thailand's insurance regulations.

First established in the Kingdom in 1941, Safety Insurance is a public company listed on the Stock Exchange of Thailand (SET), and a subsidiary of Insurance Australia Group Limited.



Inter Partner Assistance provides emergency and everyday assistance to clients from more than 35 alarm centres around the world.

Operating 24hrs round the clock and 365 days a year, it is the preferred assistance provider delivering top service standards with one case in every 15 seconds.

"Grant Thornton has been using the services of LawtonAsia for the past six years. They have always worked in partnership with us and have provided the best available medical security for our staff"

Ian Pascoe
Managing Partner
Grant Thornton

Disclaimer: This brochure serves only as a reference and is not a legal document.



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