**Please read this disclaimer carefully for your own benefit.**

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| **Topic** | **Disclaimer** |
| **Disclosure** | The insured applicant must truthfully answer all questions. Concealing any facts or making false statements will result in this insurance contract being voidable, which may cause the Insurer to deny its liability under the insurance contract pursuant to section 865 of the Civil and Commercial Code. |
| **Medical history** | The insured applicant consents the Company to check the medical history and diagnosis of the Insured as necessary for this insurance. The insured applicant also agrees that the Company is entitled to perform an autopsy as necessary without any violation to the law at the Company’s expense.  In the case that the Insured does not consent the Company to check the medical history and diagnosis of the Insured to consider the payment of compensation, the Company may reject the coverage under this insurance policy to the Insured. |
| **Personal Data Protection Act** | For insurance arrangements, the insured applicant consents or obtains consent for the Company to collect, use and disclose personal information, including the health information of relevant persons in this Policy, such as the beneficiary to insurance brokers, including other persons such as the Company and third-party service providers.  In case the buyer is not the insured, the buyer confirms that s/he has obtained permission to enter into an insurance contract and has obtained consent to submit the personal information of the insured and any relevant person, in accordance with the Personal Data Protection Act. |
| **Free Look period**  **(Electronic channels)** | If the insured applicant wants to cancel the Policy for whatever reason, the insured applicant has the right to cancel the Policy within **15** days from the date of receiving the Policy from the Company. In such a case, it shall be deemed that the Policy has never been effective since the Policy start date specified in the schedule. The Company, therefore, shall not be liable for any loss or damage incurred under the Policy. The Company will return all premiums received. |
| **Free Look period**  **(Telemarketing channels)** | If the insured applicant wants to cancel the Policy for whatever reason, the insured applicant has the right to cancel the Policy within **30** days from the date of receiving the Policy from the Company. In such a case, it shall be deemed that the Policy has never been effective since the Policy start date specified in the schedule. The Company, therefore, shall not be liable for any loss or damage incurred under the Policy. The Company will return all premiums received. |
| **Waiting Period**  **(For Cancer Policy)** | There is a waiting period of **90** days from the Policy start date of the Cancer Insurance. If the Insured displays symptoms of any Cancer or is Diagnosed with any Cancer during this period. In that case the insurer will not pay any compensation and will return the premium. |
| **Waiting Period**  **(For COVID-19 Policy)** | There is a waiting period of **14** days from the Policy start date. If there is a claim during this period, the Company shall not pay the compensation specified in the schedule and will return all premiums paid. |
| **Waiting Period**  **(For Hospital Income Benefit Policy)** | The hospital income benefit compensation is excluded in the following cases:  - Hospitalization occurring during the 30-day waiting period from the policy start date  - Hospitalization within 120 days from the policy start date for the following illnesses:  (1) Tumors, cysts, or any kinds of cancer  (2) Hemorrhoids  (3) All kinds of hernia  (4) Pterygium or cataract  (5) Tonsil or adenoids cutting  (6) All kinds of gallstones  (7) Varicose veins in the legs  (8) Endometriosis |
| **Excluded Occupations**  **(For Cancer Policy)** | Excluded Occupations for this Policy are workers or laborers of the  following industries: mining, smeltery, coal, asbestos, cloth dyeing oil, fuel oil, paper, plastic, petrochemical, battery, dry cell, power plant, nuclear power plant, or medical device manufacturing plants. |
| **Non-payment** | For the insured applicant who agreed to pay their premium by monthly Instalments:  The insured applicant’s outstanding balance and payment details will be in the Statement of Account.  The insured applicant must pay each instalment when due. If the insured applicant misses a monthly instalment, Roojai will attempt to inform the insured applicant through email, SMS, registered mail, or phone.  Without payment from the insured applicant within 30 days from the due date of the premium payment period, the Company will consider that the insured applicant has instructed us to cancel the policy and the coverage under this insurance policy shall be terminated on the day until the premium paid is covered for. |
| **Tax deduction** | For the insured applicant who selected to exercise the right to apply for income tax deduction under the law on taxation:  The insured applicant consents the Company to submit this insurance information to the Revenue Department. |
| **Automatic renewal** | For the insured applicant who selected automatic renewal option:  The insured applicant agrees to renew the Policy automatically for the following years which the Company will charge in advance.  Roojai will send the insured applicant a renewal notice detailing the coverage and payment terms prior to the renewal date.  If the insured applicant does not wish to renew automatically, the insured applicant can opt out of the automatic renewal option at any time before the inception of the applicant’s renewal policy by going to My Account. If the Company does not receive any objections from the insured applicant, the Company will assume that the insured applicant has accepted the terms of the renewal invitation. |
| **Pre-Existing Condition**  **(For Hospital Income Benefit Policy)** | Compensation is excluded for any claims caused by chronic disease, illness or injury occurred within 5 years prior to the policy start date and which were not treated by a doctor before the policy start date. |
| **Purchase of policy Condition**  **(For Hospital Income Benefit Policy)** | The Hospital Income Benefit insurance policy can only be purchased in conjunction with a cancer insurance policy or critical illness insurance policy. |
| **Cancellation Condition**  **(For Hospital Income Benefit Policy)** | Any cancellation of the cancer insurance policy or critical illness insurance policy will result in the cancellation of the Hospital Income Benefit insurance policy. |
| **Proof of income**  **(For Hospital Income Benefit Policy)** | The insured applicant must provide a proof of income within **10** days from the policy issuance. |
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| **Dear {!ph\_fullname}**  {!house\_number}  {!village\_building}  {!soi\_road} {!sub\_district}  {!district} {!province}  {!postal\_code} | Date {!current\_date\_en} |
| **Policy number:**  HIB{!contract\_name} | |
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| Thank you for choosing Roojai. Your insurance policy starts from {!start\_date} until {!end\_date}.  Roojai is here to protect you. Be safe and worry-free with high coverage, so you can focus on recovery and get back to living your life.  Please read the full policy details for your benefits through the website.  For any questions, call our award-winning contact center on **{!CONST(Phone\_no\_used\_Health\_TH)}** | |
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**Roojai Online Insurance**