

## Convertible Option for D Health Rider Plan with Deductible

Convertible option allows the insured to have more coverage by converting an existing plan to a new plan with a lower deductible. The Company will not go through the underwriting process again and will not apply waiting period conditions as well as pre-existing conditions of the new plan. Based on these conditions, it will be treated as if the insured did not change the coverage plan from the insured's existing D Health Rider.

### Criteria for Convertible Option

1. The insured must have held the current D Health Rider before exercising the convertible option for at least 5 consecutive years.
2. The insured's eligible age range for convertible option is 55-65 years.
3. When the convertible option is exercised, the new coverage plan must attach to the existing insurance policy to which the current coverage plan is attached. The insured is entitled to exercise the convertible option only once in a contract period. Hence, if the insured would like to exercise this option, the insured needs to select a suitable base plan to exercise the right.
4. Conditions for reducing deductible from the current plan to the new plan are shown below.

Deductible before conversion (existing plan)	Minimum deductible after conversion (new plan)
100,000 Baht	30,000 Baht
50,000 Baht	20,000 Baht
30,000 Baht	0 Baht
20,000 Baht	0 Baht

**Remark:** The coverage plan after conversion is subject to the Company's available coverage plan at that time. Details are as specified by the Office of Insurance Commission.