

Ayudhya Secure Life

A85/X

Maximize the valued protection to secure your beloved one's life



Select the payment period as your preferred (10, 15, 20 or 25 years)
Get a lifelong coverage until 85 years old.



Receive a lump sum at maturity date
100% of the Sum Assured

- +Have a chance to receive Accumulated Special Additional Sum Assured¹ (if any)
- +Have a chance to receive Maturity Dividend²



Suits for buying health and accident coverage to attach



Tax deduction up to **100,000 Baht per year**
(subject to the Revenue Department's regulations)

Diagram showing Benefits and Coverage





Have a chance to receive Accumulated Special Additional Sum Assured¹ (if any) and
Have a chance to receive Maturity Dividend²

+



Maturity Value
100% of Sum Assured

*Or surrender value of basic policy whichever is higher.

X means premium payment period
(Options include 10 years, 15 years, 20 years or 25 years)

Underwriting Guidelines:

- Applicant's age
Ayudhya Secure Life A85/10, A85/15 and A85/20: 1 month 1 day – 65 years old
Ayudhya Secure Life A85/25: 1 month 1 day – 60 years old
- The minimum Sum Assured is 50,000 Baht.
- The minimum annual premium for the basic plan is 2,500 Baht.
- Be able to attach the riders as specified by the Company.
- The medical check-up shall be in accordance with the company's conditions.
- Can select paying all premium modes, such as monthly mode, quarterly mode, semi-annually mode, or annually mode.
- Other conditions shall be in accordance with the Company's underwriting guidelines.

Additional Description:

¹**Accumulated Special Additional Sum Assured:** It is the Annual Dividend in the form of Special Additional Sum Assured accumulated from the first year that the Company declares the Special Additional Sum Assured.

Special Additional Sum Assured: The Company may consider paying Annual Dividend in the form of Special Additional Sum Assured, which under this insurance plan, the Company will consider paying at the rate in each year equal to 2.0% of the Sum Assured. It will start from the beginning of the 2nd – 4th policy year, and then the Company will announce it in each year. This Annual Dividend in the form of Special Additional Sum Assured depends on the investment return which the Company will allocate to the Insured and will be different for each insurance plan. In addition, it depends upon the conditions, provisions and the calculation of the Special Additional Sum Assured which the Company will consider in each year.

²**Maturity Dividend:** The Company may consider paying the Maturity Dividend to the Insured. The Maturity Dividend depends on the investment return, throughout the policy lifetime, which the Company will allocate to the Insured and the investment return may vary from year to year. The Maturity Dividend will be different for each insurance plan. In addition, the Maturity Dividend depends upon the conditions, provisions and calculation which the Company will consider at the maturity date.

Examples of Exclusion of Coverage:

- In case of non-disclosure or misrepresentation, the Company has the right to void the Policy within 2 years from the Policy Effective Date.
- In case the Insured commits suicide within 1 year from the Policy Effective Date or is murdered by the beneficiary.

Remarks:

- This document is an unofficial English translation of the original Thai version and is intended for translation purposes only. It shall not be deemed legally binding. In the event of any inconsistency or discrepancy between the Thai and English versions, the Thai version shall prevail.
- The underwriting shall be in accordance with the Company's underwriting guidelines.
- A life insurance premium is able to claim for a personal income tax deduction according to the Revenue Department regulations. However, if the insurance policy is ineffective before the period of 10 years or you do not comply with the Revenue Department regulations. You may be taxed.
- The premium payment is the obligation of the Insured. The collection of premium by the Agent or Broker is only service.
- This information contained herein is provided as illustrative information only. The customer is advised to study further information regarding an insurance coverage, terms and conditions, exclusions and benefits from the Company's policy only.
- The customer should understand the details, coverage, and conditions of the insurance plan before applying the insurance.

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the privileges,
update activities and
download application

For (Name/Surname - Insured):

Propose by (Name/Surname - Agent/Broker):

License code:

Telephone:

Sum Assured (Baht):

Proposal Date/Time:

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