You can buy insurance at all branches of Phongsavanh Bank.

Products Available For All
- EZY LIFE INSURANCE
- HEALTH INSURANCE
- CRITICAL ILLNESS INSURANCE
- CRITICAL ILLNESS PLUS INSURANCE
- CANCER INSURANCE
- PROPERTY INSURANCE
- PERSONAL ACCIDENT INSURANCE
- TRAVEL INSURANCE
- CREDIT LIFE INSURANCE
- MOTOR INSURANCE
- MOTORCYCLE INSURANCE
- PUBLIC LIABILITY INSURANCE
- CONSTRUCTION INSURANCE
- GOOD IN TRANSIT INSURANCE
- PROFESSIONAL INDEMNITY INSURANCE
- MONEY INSURANCE
- PRODUCT LIABILITY

Products Accessible For All
- PHONGSAVANH INSURANCE (APA)

Products Affordable For All
- Health Insurance
- Critical Illness Insurance
- Cancer Insurance
- Property Insurance
- Personal Accident Insurance
- Travel Insurance
- Credit Life Insurance
- Motor Insurance
- Motorcycle Insurance
- Public Liability Insurance
- Construction Insurance
- Good In Transit Insurance
- Professional Indemnity Insurance
- Money Insurance
- Product Liability
Phongsavanh Insurance (APA) Co., Ltd.

**Features & Benefits**

**Inpatient Department (IPD)**

- **Daily Allowance during hospitalisation at Lao GOVT Hospital** (Max 10 days per year)
  - **Happy 1**: 60,000
  - **Happy 2**: 110,000
  - **Happy 3**: 150,000
  - **Happy 4**: 190,000
  - **Happy 5**: 240,000
  - **Happy 6**: 350,000

- **Daily Allowance during hospitalisation at Lao PRIVATE Hospital** (Max 10 days per year)
  - **Happy 1**: 40,000
  - **Happy 2**: 70,000
  - **Happy 3**: 100,000
  - **Happy 4**: 130,000
  - **Happy 5**: 160,000
  - **Happy 6**: 240,000

**To go to our network hospitals/clinics and get cashless treatment up to the coverage limit. Simply show your APA Health Insurance card and your identification card to the hospitals/clinics to enjoy this benefit.**

**Online real-time insured verification at our network hospitals and clinics so no more waiting.**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Happy 1</th>
<th>Happy 2</th>
<th>Happy 3</th>
<th>Happy 4</th>
<th>Happy 5</th>
<th>Happy 6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Convenient even for Direct claims pay directly to your account within 14 days after we receive completed documents</strong></td>
<td>18,021,000</td>
<td>28,122,000</td>
<td>51,246,000</td>
<td>93,027,000</td>
<td>140,862,000</td>
<td>219,275,000</td>
</tr>
<tr>
<td><strong>Daily Allowance during hospitalisation</strong></td>
<td>86,000</td>
<td>108,000</td>
<td>237,000</td>
<td>519,000</td>
<td>865,000</td>
<td>1,284,000</td>
</tr>
<tr>
<td><strong>Room and Board per day (Max 90 days)</strong></td>
<td>173,000</td>
<td>216,000</td>
<td>476,000</td>
<td>1,038,000</td>
<td>1,730,000</td>
<td>2,569,000</td>
</tr>
<tr>
<td><strong>I.C.U Room per day (Max 7 days)</strong></td>
<td>1,298,000</td>
<td>1,514,000</td>
<td>3,460,000</td>
<td>4,325,000</td>
<td>8,650,000</td>
<td>12,846,000</td>
</tr>
<tr>
<td><strong>Hospital Service</strong></td>
<td>2,163,000</td>
<td>7,569,000</td>
<td>9,731,000</td>
<td>14,056,000</td>
<td>21,625,000</td>
<td>32,116,000</td>
</tr>
<tr>
<td><strong>Operating Theatre</strong></td>
<td>216,000</td>
<td>757,000</td>
<td>973,000</td>
<td>1,406,000</td>
<td>2,163,000</td>
<td>3,212,000</td>
</tr>
<tr>
<td><strong>Anesthetics</strong></td>
<td>216,000</td>
<td>761,000</td>
<td>977,000</td>
<td>1,406,000</td>
<td>2,163,000</td>
<td>3,212,000</td>
</tr>
<tr>
<td><strong>X-ray, Lab (for diagnosis)</strong></td>
<td>753,000</td>
<td>753,000</td>
<td>753,000</td>
<td>753,000</td>
<td>753,000</td>
<td>1,188,000</td>
</tr>
<tr>
<td><strong>Doctor’s Visit per day (Max 90 days)</strong></td>
<td>52,000</td>
<td>65,000</td>
<td>130,000</td>
<td>216,000</td>
<td>216,000</td>
<td>320,000</td>
</tr>
<tr>
<td><strong>Emergency OPD treatment (Accident)</strong></td>
<td>346,000</td>
<td>432,000</td>
<td>649,000</td>
<td>1,298,000</td>
<td>2,163,000</td>
<td>3,212,000</td>
</tr>
<tr>
<td><strong>Ambulance Fee</strong></td>
<td>57,000</td>
<td>89,000</td>
<td>164,000</td>
<td>246,000</td>
<td>410,000</td>
<td>608,000</td>
</tr>
</tbody>
</table>

*All benefits and features herein are subject to terms and conditions of the policy of Phongsavanh Insurance (APA) Co., Ltd.*