

FWD Big 3 Critical Illness Insurance

Receive a lump sum payment from the early stage upon detection



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At FWD, we understand that

In our everyday lives, when we rush through tasks with great determination and focus on our jobs, we often end up taking on more responsibilities. This can lead us to unintentionally overlook taking care of our health. As time passes, this neglect can result in a decline in our physical health and increase the chances of facing critical illnesses consequently.

So we designed FWD Big 3 to:

Cover 3 critical illness groups frequently found in Thais: including cancer, major stroke and neurological disorder, and acute heart attack and heart disorder. Lump sum benefits are provided upon diagnosis of any of these illnesses. This financial support helps cover expenses during treatment and recovery, offering peace of mind and security in every situations.

FWB Big 3 Critical Illness Insurance



Complete coverage for 3 critical illness groups

Covers the the top 3 common critical illness groups prevalent among Thais, including cancer, major stroke and neurological disorder, and acute heart attack and heart disorder.



Get lump sum payout

Receives a lump sum payment upon diagnosis of any of the 3 critical illness groups, even at the early stages.



Peace of mind with skin cancer coverage

Upon detecting skin cancer, receive a lump sum of 50,000 Baht⁽¹⁾ and continue to obtain coverage for all 3 critical illness groups throughout the entire contract duration.



Worriless with a 5-year fixed premium

Cover 5 years, and pay fixed premium all over 5 years together with renewal guarantee.⁽²⁾



Worthiness along with the benefit of tax deduction

A health insurance premium, up to a maximum of 25,000 Baht, is eligible for personal income tax deduction.

Remark :

(1) In the case of being diagnosed skin cancer except Malignant Melanoma skin cancer.

(2) Guaranteed Renewal at the end of the contract period (every 5 years) and can renew the policy until the insured reaches the age of 60. However, the premium will be adjusted on the renewal date of the policy based on the changed age.

Benefits and Coverage

Unit : Baht

Coverage Detail	Plan 1 500,000	Plan 2 1,000,000	Plan 3 2,000,000
Benefits in the case of critical illness			
1. Coverage of critical illness <ul style="list-style-type: none"> • Cancer at all stages, including Malignant Melanoma skin cancer; or • Major stroke and neurological disorder; or • Acute heart attack and heart disorder 	500,000	1,000,000	2,000,000
2. Coverage of skin cancer except Malignant Melanoma skin cancer (1 time per life)	50,000	50,000	50,000
Benefits in the case of death			
3. Coverage in the case of death	50,000	50,000	50,000

Remark :

- After paying benefits under Clause 1 or Clause 3, the policy coverage is terminated.
- After paying benefits under Clause 2, the insured has still obtained the coverage under Clause 1 and Clause 3 accordingly.

List of Covered Diseases

Cancer

- Non-invasive cancer / Carcinoma in Situ
- Invasive Cancer
- Skin cancer

Major stroke and neurological disorder

- Major Stroke
- Motor Neuron Disease
- Bacterial Meningitis
- Cerebral Aneurysm Requiring Brain Surgery
- Cerebral Aneurysm Treatment by Endovascular Coiling
- Stroke Requiring Carotid Endarterectomy Surgery
- Cavernous sinus thrombosis
- Cerebral Shunt Insertion
- Poliomyelitis
- Progressive Supranuclear Palsy

Acute heart attack and heart disorder

- Acute Heart Attack
- Cardiac Pacemaker/Defibrillator Insertion
- Other serious Coronary Artery Diseases
- Cardiomyopathy
- Primary Pulmonary Arterial Hypertension
- Coronary Artery by-pass Surgery
- Coronary Artery Disease Requiring Angioplasty
- Enhanced External Counter-Pulsation
- Surgery to Aorta
- Minimally Invasive Surgery to Aorta
- Percutaneous Valve Surgery
- Pericardiectomy

Sample of Benefit Payment of Plan 3

Case 1 Diagnosis of 1 out of 3 critical illness groups*



Receive 2,000,000 Baht
and the policy coverage is terminated.

Case 2

Diagnosis of skin cancer
that is not Malignant Melanoma



Receive 50,000 Baht
and continue paying premiums

Later, diagnosis of 1 out of 3
critical illness groups*



Receive 2,000,000 Baht
and the policy coverage is terminated.

Case 3

Diagnosis of skin cancer
that is not Malignant Melanoma



Receive 50,000 Baht
and continue paying premiums

Later, passed away
due to accident or illness



Receive 50,000 Baht
and the policy coverage is terminated.

Case 4

Passed away
due to accident or illness




Receive 50,000 Baht
and the policy coverage is terminated.

Remark :

* Excluding skin cancer that is not Malignant Melanoma

Waiting Period

 It does not cover the illness with critical illnesses or disorder which is confirmed by the physician and has clear evidence that it is related to critical illnesses which are covered under the insurance policy and occurred within 90 (ninety) days from the effective date of the policy coverage or the approval date of the company for increasing the sum assured depending on which date will later occur.

Exceptions for Critical Illness Coverage

This policy does not cover the illness with critical illnesses directly or indirectly occurred, wholly or partially, to the following causes:

1. The abnormalities confirmed by a physician and have clearly proven that it is related to critical illnesses, or critical illnesses that occurred prior to the effective date of the policy, or the date that the company approves to increase the sum insured amount under this policy, whichever date occurs later. However, in case of the company approves an increasing sum assured, it will be excluded for the increasing sum assured portion only. This exclusion does not apply if the insured has informed the company for acknowledgment and the company has agreed to assume the risk without the conditions for exceptions to the mentioned coverage.
2. Medical examinations and treatments prescribed by the insured, who is a physician, and medical examinations and treatments provided by a physician who is either the insured's parent, spouse, or child.

Insurance Conditions

Issue Age	20 – 60 years
Coverage Period	5 years
Premium Payment Term	5 years (fixed premium all over 5 years)

Sample of Annual Premium

Unit : Baht

Age	Plan 1 500,000		Plan 2 1,000,000		Plan 3 2,000,000	
	Male	Female	Male	Female	Male	Female
20	1,048	1,460	1,851	2,755	3,457	5,346
30	2,354	2,623	4,435	5,069	8,597	9,962
40	6,245	3,791	12,135	7,361	23,914	14,501
50	16,017	12,432	31,438	24,521	62,281	48,699

Remark :

- The underwriting is in accordance with terms and regulations of the company.
- The insured person should study and understand a supporting document for sale offers before deciding to make an insurance.
- Guaranteed Renewal at the end of the contract period (every 5 years) and can renew the policy until the insured reaches the age of 60. However, the premium will be adjusted on the renewal date of the policy based on the changed age.
- The company is entitled to review and adjust the premium rate based on average loss ratio of the company for indemnity approved by the registrar. The company will inform an insured person in a written form for not less than 30 days.
- As per the regulations specified by the law, this insurance premium can be used for deducting individual income tax.
- This document is not a part of the insurance contract. Specifications and terms of coverage will be specified in the insurance policy.
- This reserves the rights according to the law. Do not copy or modify regardless of any part in this document.

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