

CI ALL-in-One

Comprehensive critical illness care



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CI ALL-in-One

At FWD, we understand that

Critical illness coverage with lump sum benefits serves as the initial defense in preparing for the financial impact of critical illnesses. Upon diagnosis, the journey to recovery often involves extensive medical treatment and a period of rehabilitation, during which, one might face income loss due to necessary hospital stays. Thus, it's crucial to have comprehensive preparation for dealing with critical illnesses. This preparation should extend beyond the immediate lump sum benefits, ensuring coverage for medical treatment costs and ongoing expenses, including long-term care.

So we designed CI ALL-in-One to:

Offer a comprehensive life and critical illness benefits package added up with three Riders to ensure all-around care from the detection of any of 50 critical illnesses during and post-treatment. This package provides peace of mind with lump sum benefits and covers medical expenses for both critical and common illnesses. Stay worry-free from income loss during hospital stays, boosting your confidence in facing critical health challenges.

CI ALL-in-One Comprehensive critical illness care

CI50 critical illness
insurance rider



Lump sum benefit
upon illness with
50 critical illnesses

Health insurance rider
upon diagnosis
of 50 critical illnesses



Lump sum medical
benefits cover
both critical and
common illnesses

Daily hospital benefit
during hospitalization
due to 50 critical
illnesses rider



Daily compensation
upon need of inpatient
treatment from
illness with
50 critical illnesses

CI ALL-in-One



Comprehensive care

Offers a comprehensive solution for 50 critical illnesses, providing a lump sum, coverage for medical treatment expenses, and daily compensation for inpatient care, all within a single plan.



Receive lump sum benefit

Upon diagnosis of late stage critical illness, receive lump sum benefit up to 100% of CI50 critical illness insurance rider's sum assured.



Worry-free package

Cover medical treatment expenses upon diagnosis of 50 critical illnesses, including care for critical illnesses, general diseases and accident-related injuries.



Continuing income

Receive daily income benefit during hospitalization due to 50 critical illnesses, with the amount doubled upon treatment in the Intensive Care Unit.



Full cancer treatment benefits

Coverage includes benefits for cancer treatment, New Curative Cancer Treatment and medical service fee for Breast and Penis Reconstructive Surgery due to Cancer.*

Remark * depending on the selected plan.

Benefits and Coverage

Unit: Baht

| Coverage | | Lite Plan | Basic Plan | Pro Plan | Advanced Plan |
|---|--|---------------------|------------|-----------|---------------|
| 1. CI50 critical illness insurance rider | | | | | |
| Sum assured | | Starting at 500,000 | | | |
| 2. Health insurance rider upon diagnosis of 50 critical illnesses | | | | | |
| Category No. | Coverage Area ⁽¹⁾ | Thailand | | | |
| | Maximum Benefits (per Policy Year) | 500,000 | 1,000,000 | 3,000,000 | 5,000,000 |
| Benefits in case of In-Patient (IPD) | | | | | |
| 1 | Room and board, and in-hospital service fee (per day) (max 365 days) | 1,500 | 3,000 | 5,000 | 7,000 |
| | Benefit for Intensive Care Unit (ICU) (max 180 days) | As charged | | | |
| 2 | Medical service fee for diagnosis or therapy, nursing service including medicine expense (Medicine expense and medical supplies expense at home max 14 days) | | | | |
| 3 | Doctor fee of (physician) examination and treatment | | | | |
| 4 | Medical treatment expenses by surgery (surgical operation) and medical procedure | | | | |
| 5 | Medical expense for Major Surgery in case of non-requirement of In-Patient hospitalization (Day Surgery) | | | | |
| Benefits in case of non-requirement of In-Patient hospitalization | | | | | |
| 6 | Medical fee for diagnosis directly related and occurred within 30 days in pre and post In-Patient hospitalization or Out-Patient medical treatment expense in each post In-Patient hospitalization for continuous medical care within 30 days after discharge from In-Patient hospitalization at that time | As charged | | | |
| 7 | Medical treatment expense for Out-Patient treatment of injury within 24 hours of each accident | | | | |
| 8 | Fees for rehabilitation medicine after each In-Patient hospitalization treatment (max 30 days per confinement) | | | | |
| 9 | Chronic kidney failure treatment by Hemodialysis | | | | |
| 10 | Medical service fee for tumor or cancer treatment by Radiation Therapy, Interventional Radiology, and nuclear medicine | | | | |
| 11 | Medical service fee for cancer treatment by Chemotherapy | | | | |
| 12 | Emergency ambulance service fee | | | | |
| 13 | Medical treatment expense for Minor Surgery | | | | |
| Special benefits for cancer treatment ⁽²⁾ | | | | | |
| 14 | Medical service fee for Genomic Test for Cancer Treatment ⁽³⁾ per policy year | - | 10,000 | 30,000 | 50,000 |
| 15 | Medical service fee for New Curative Cancer Treatment ⁽⁴⁾ | - | 1,000,000 | 3,000,000 | 5,000,000 |
| 16 | Medical service fee for Breast and Penis Reconstructive Surgery due to Cancer ⁽⁵⁾ | - | 50,000 | 150,000 | 250,000 |
| Benefits for additional treatment ⁽²⁾ | | | | | |
| 17 | Treatment with Traditional Thai and/or Chinese Medicine per policy year | - | - | 15,000 | 25,000 |
| 18 | Treatment with Chiropractic and other therapies per policy year | - | - | 30,000 | 50,000 |
| 19 | Palliative Care ⁽⁴⁾ | - | - | 100,000 | 100,000 |
| Other additional benefits ⁽²⁾ | | | | | |
| Additional benefits for Preventative Program ⁽⁶⁾ | | - | - | - | 10,000 |

Benefits and Coverage (Continued)

Unit : Baht

| Coverage | Lite Plan | Basic Plan | Pro Plan | Advanced Plan |
|---|--|------------|----------|---------------|
| 3. Daily hospital benefit during hospitalization due to 50 critical illnesses rider | | | | |
| Daily hospital benefit during hospitalization due to 50 critical illnesses (max 180 days per policy year) | 1,000 | 1,500 | 2,000 | 2,500 |
| In the case of treatment in Intensive Care Unit | Double payment of daily hospital benefit | | | |
| 4. Main contract of Wholelife 99/99 Insurance (1) ⁽⁷⁾ | | | | |
| Sum assured | 60,000 | | | |

Remark :

- (1) In case of having medical treatment outside coverage area, the policy will cover for treatment due to sudden illness or accident during the insured is outside the coverage area for maximum traveling up to 45 days per time.
- (2) This benefits only cover in Thailand.
- (3) Within 90 days after hospitalization or after Day Surgery, or after Out-Patient cancer treatment for the same morbidity of cancer.
- (4) This maximum benefit is limited to the insured's whole life, not exceeding the amount specified in the Benefit Table, and not includes in maximum benefits per policy year.
- (5) This maximum benefit is limited to 2 times the insured's whole life, not exceeding the amount specified in the Benefit Table, and not includes in maximum benefits per policy year.
- (6) The waiting period is 180 days.
- (7) Main contract of Wholelife 99/99 Insurance (1)
 - Benefits in the case of death: 102% of the sum assured of total paid premium (excluding the Rider's premium) or cash surrender value depending on whichever amount is higher.
 - In the case of death until maturity of the Contract: receive 102% of the sum assured or 102% of the total paid premium (excluding the Rider's premium) depending on whichever amount is higher.

List of 50 Critical Illnesses

1. Coronary Artery Disease requiring Angioplasty
2. Stroke Requiring Carotid Endarterectomy Surgery
3. Non-invasive cancer / Carcinoma in Situ
4. Cerebral Aneurysm Treatment by Endovascular Coiling
5. Stroke Treatment by Carotid Angioplasty and Stent Placeme
6. Alzheimer's Disease
7. Aplastic Anemia
8. Bacterial Meningitis
9. Benign Brain Tumor
10. Blindness
11. Invasive Cancer
12. Cardiomyopathy
13. Chronic Liver Disease / End-stage Liver disease / Liver failure
14. Severe Chronic Obstructive Pulmonary Disease/ End-Stage Lung Disease
15. Coma
16. Coronary Artery By-pass Surgery
17. Acute Heart Attack
18. Open Heart Surgery for the Heart Valve
19. Chronic Kidney Failure
20. Loss of Hearing
21. Loss of Independent Living
22. Total and Permanent Disability (TPD) (before 70 full years of age)
23. Loss of Speech
24. Major Burn
25. Major Head Trauma
26. Major Organs Transplantation or Bone Marrow Transplantation
27. Motor Neuron Disease
28. Multiple Sclerosis
29. Muscular Dystrophy
30. Fulminant Viral Hepatitis
31. Other serious Coronary Artery Diseases
32. Paralysis
33. Parkinson's Disease
34. Primary Pulmonary Arterial Hypertension
35. Severe Rheumatoid Arthritis
36. Major Stroke
37. Surgery to Aorta
38. Lupus Nephritis from Systemic Lupus Erythematosus
39. Viral Encephalitis
40. Apallic Syndrome or Vegetative State
41. Cerebral Aneurysm Requiring Brain Surgery
42. Multiple Root Avulsions of Brachial Plexus
43. Poliomyelitis
44. Surgery for Idiopathic Scoliosis
45. Chronic Relapsing Pancreatitis
46. Elephantiasis
47. Medullary Cystic Disease
48. Necrotizing Fasciitis and Gangrene
49. Progressive Scleroderma or Diffuse Systemic Sclerosis/Scleroderma
50. Severe Ulcerative Colitis or Crohn's Disease

Major Conditions of Coverage

of the health insurance rider upon diagnosis of 50 critical illnesses

| Coverage Conditions | Details |
|---|--|
| Room and board, and in-hospital service fees (In-Patient) | It is based on actual payment amount, but not exceeding the benefits in Table max 365 days, and max 180 days for ICU. After combining, it shall not exceed 365 days per policy year. |
| Genomic Test for Cancer Treatment | The test must be advised by the institution which is certified in medicine and operated in Thailand. |
| New Curative Cancer Treatment | The treatment includes Immunotherapy from the institution, which is certified by the medical regulatory agency. This treatment excludes palliative care but must be the treatment with the purpose of the hope of a radical cure only. |
| Treatment with Chiropractic and other therapies | The said treatment and other therapies include Hyperbaric oxygen therapy, Hydrotherapy, and Robotic Physiotherapy. The treatment under medical necessity shall be advised by the physician who holds a professional license, and the treatment is performed in a hospital or a medical facility by the trained office. |
| Confinement | Each In-Patient hospitalization or Day Surgery in the hospital, at no matter how many times due to the same injury or illness, and the treatment remains not cured, including the related or continuous complications within 90 days from the last discharge, shall also be deemed as single hospitalization. |

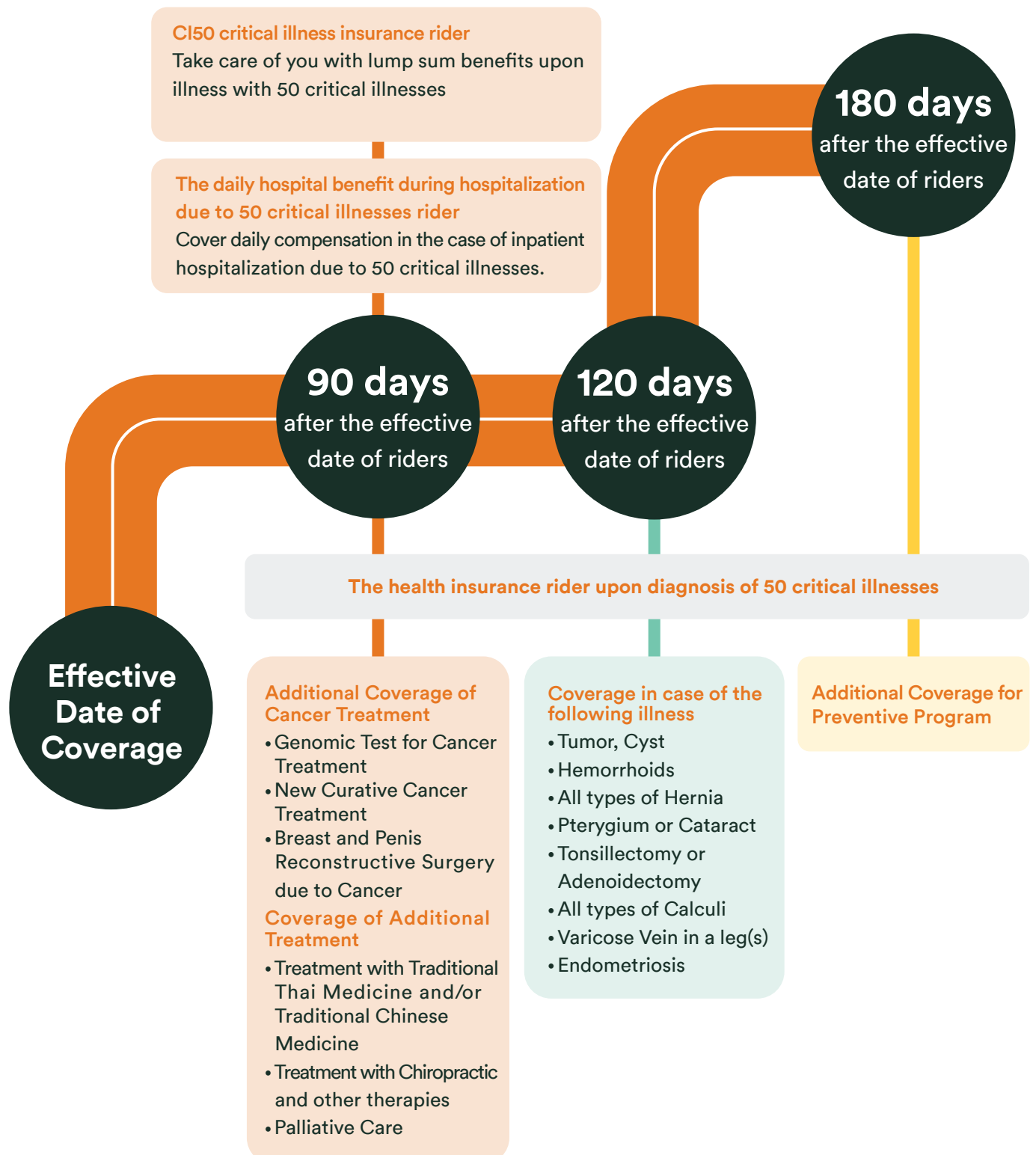
Samples of Exceptions for the health insurance rider upon diagnosis of 50 critical illnesses and the daily hospital benefit during hospitalization due to 50 critical illnesses rider for instance:

1. Any disorder confirmed by a physician as related to a critical illness, or a critical illness that occurs before the effective date of this rider, or its reinstatement, or the date the company approves the increase of the sum assured depending on which date will later occur. However, in the event that the company approves the increase of the sum assured, the additional amount shall not be covered unless the insured has previously informed the company and the company has agreed to accept the risk without imposing any conditions or exceptions for such coverage.
2. Suicide, attempted suicide, self-assault or self-attempted assault, either being an act by the insured himself/herself or allowing other person to act whether during insanity or not, including accident from the insured's eating, drinking, or injecting medicine or toxin into his/her body, and overdose from the physician's prescription
3. Expenses incurred from examination and treatment ordered by the insured, who is the physician for himself/herself, including expenses incurred from examination and treatment by the physician, who is the insured's father, mother, spouse, or child.
4. The insured's refusal to accept treatment, advice, or follow the physician's advice.
5. AIDS or venereal disease or sexually transmitted diseases by AIDS, including Acquired Immune Deficiency Syndrome due to HIV infection, and opportunistic infection or communicability, or any illness of which blood test result shows seropositive of HIV (Human Immunodeficiency Virus). Opportunistic infection is inclusive but not limited to Pneumocystis Carinii Pneumonia, Organism Causes Chronic Enteritis, Disseminated Virus and/or Fungi Infection, Malignant Neoplasm, including but not limited to Kaposi's Sarcoma, Central Nervous System Lymphoma, and/or other critical diseases which have been currently known as Acquired Immunodeficiency Syndrome or a cause of sudden death, illness or infirmity of the affected. Acquired Immune Deficiency Syndrome (AIDS) includes HIV (Human Immunodeficiency Virus) causing Encephalopathy Dementia.

CI ALL-in-One






Provide the benefits coverage after the riders are effective.

Upon diagnosis and/or confirmation by the physician or specialist of the illness with the 50 defined critical illnesses for the first time after a 90-day waiting period, this critical illness must not be the same as any critical illness that occurred within 90 days after the effective date of the riders.



Sample of Benefit Payment

Advanced package of the CI50 critical illness insurance rider for Sum Assured 1,000,000 Baht

| |  <p>Visiting the physician due to abnormal cough, and diagnosing invasive cancer by the physician</p> |  <p>Inpatient hospitalization for invasive lung cancer treatment in standard room for 7 days</p> |  <p>Immunotherapy</p> |  <p>Inpatient hospitalization for influenza treatment in ICU for 5 days</p> |  <p>Cure and recovery to be healthy</p> |
|--|--|---|--|--|--|
| CI50 critical illness insurance rider | Lump sum benefits of 1,000,000 Baht | | | | |
| The health insurance ride upon diagnosis of 50 critical illnesses | | Room and board, and in-hospital service fee up to 7,000 Baht per day, and inpatient medical expense as charged basis | Up to 5,000,000 Baht in whole life | Room and board, and in-hospital service fee as charged basis | |
| The daily hospital benefit during hospitalization due to 50 critical illnesses rider | | Daily hospital benefit 17,500 Baht (2,500 × 7 days) | | | |

Insurance Conditions

| | Main life insurance contract of Whole Life99/99 (1) | CI50 critical illness insurance rider | The health insurance rider upon diagnosis of 50 critical illnesses | The daily hospital benefit during hospitalization due to 50 critical illnesses rider |
|----------------------|---|--|--|--|
| Issue Age | 16 – 65 years | | | |
| Coverage Period | Up to 99 years of age | Up to 85 years of age | | |
| Premium Payment Term | Up to 99 years of age | Year by Year (renewable up to 84 years of age) | | |
| Sum Assured | 60,000 Baht | At a minimum of 500,000 Baht | - | - |

Sample of Annual Premium (First Year)

(CI50 critical illness insurance rider, Sum Assured of 1,000,000 Baht)

Unit : Baht

| Age (Years) / Package | Lite | | Basic | | Pro | | Advanced | |
|--------------------------|--------|--------|--------|--------|--------|--------|----------|--------|
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 20 | 5,090 | 4,165 | 6,330 | 5,405 | 10,551 | 9,626 | 16,576 | 15,651 |
| 30 | 7,908 | 7,111 | 10,393 | 9,596 | 16,131 | 15,334 | 24,944 | 24,147 |
| 40 | 13,115 | 12,478 | 17,370 | 16,733 | 22,186 | 21,549 | 36,326 | 35,689 |
| 50 | 25,623 | 23,391 | 33,716 | 31,484 | 42,398 | 40,166 | 59,911 | 57,679 |

Remark :

- CI ALL-in-One is the marketing name of the CI50 critical illness insurance rider, the health insurance rider upon diagnosis of 50 critical illnesses, the daily hospital benefit during hospitalization due to 50 critical illnesses rider, and the main life insurance contract of Whole Life 99/99 (1).
- The underwriting is in accordance with terms and regulations of the company.
- An insured person should study and understand a supporting document for sale offers before deciding to make an insurance.
- The annual premium for Career Class 1 and 2.
- The renewal premium is adjustable as per an increase of age.
- The Company may adjust the premium of the rider at the anniversary of policy year due to various factors, such as age, career class, medical treatment expenses which are higher or from overall experience of indemnity payment of this riders' portfolio. The Company shall give notice to the insured for acknowledgement not less than 30 days. However, the adjusted premium shall be in the rate approved by the registrar.
- 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 an insurance contract. Specifications and terms of coverage will be specified in an 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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