

# FWD Precious Care

Plan: Sapphire, Diamond

Complete coverage for your medical expenses with lump sum benefits up to 100 Million Baht



## We understand your needs, so we design health care that meets your concerns.



if I get ill,  
I wish for good treatment.



New diseases identified causing  
multiple medical expenses.

### **FWD Precious Care**

is ready to upgrade treatment  
in a way that you are satisfied  
with a lump sum payment  
up to 100 Million Baht,  
including treatment  
abroad plan.



If treatment abroad  
is required, I may wish  
the insurance to cover  
treatment fees.



Whenever I go to  
the hospital, a surplus  
cost of OPD is always  
charged.



Health insurance always limits  
the amount of medical expenses,  
IPD cost will not be covered.



Health insurance policy terms  
are so confusing.

# FWD Precious Care

Because health is the most important thing in life, you need to pay attention and take utmost care. FWD Precious Care offers care and benefits with lump sum medical expenses up to 100 Million Baht to ensure you spend life to the fullest extent.



## **Comprehensive coverage for In-Patient Benefit (IPD) and Out-Patient Benefit (OPD)**

Whether you're an inpatient or outpatient, we've got you covered with actual medical expenses with no annual limits, depending on your plan.



## **Get the highest-quality care available**

Ensure you'll get the best possible care when and where you need it with the actual medical expenses and taking care of you wherever you are, if you wish to get treatment abroad, you can choose a coverage plan worldwide in order that you will be able to choose any treatment or service according to your desire.



## **Get extra care if diagnosed with 3 critical illnesses (Depending on the plan you choose)**

Get lump sum compensation and twice the amount for hospital room and board for Invasive Cancer, Acute Heart Attack, Major Stroke treatment.



## **Worry free with extended health coverage**

Such as Organ Transplantation, Bone Marrow Transplantation, Chemotherapy, Radiotherapy, Kidney Dialysis, Targeted Therapy, etc.



## **Fulfillment of treatment expenses, and increase in peace of mind with the deductible plan**

An option for those who already have welfare or health insurance but want to increase the protection to cover the surplus medical expenses.



## **Provision of Additional Protection**

Such as Dental Care, Eyesight Care, Annual Health Check-up, Vaccination, Alternative Medicine, Psychotherapy, Pregnancy maternity benefit including various complications, etc.

# Coverage Benefits

Unit : Baht

Category	Insurance Plan	Coverage Area in Thailand <sup>(7)</sup>	
		Sapphire	Diamond
Maximum Benefits (Per Policy Year)		40 Million	100 Million
Benefits in case of In - Patient (IPD)			
1	Room and board, and in-hospital service fees (per day) max 365 days	12,000	25,000
2	Benefit for Intensive Care Unit (ICU) (max 180 days)	As charged	
3	Medical service fee for diagnosis or therapy, nursing service including medicine expense (Medicine expense and medical supplies expense at home max 14 days)		
4	Doctor fee of (physician) examination and treatment		
5	Medical treatment expense by surgery (surgical operation) and medical procedure <sup>(1)</sup>		
6	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			
7	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	
8	Medical treatment expense for Out-Patient treatment of injury within 24 hours of each accident		
9	Fees for rehabilitation medicine after each In- Patient hospitalization treatment (max 30 days per confinement)		
10	Chronic kidney failure treatment by Hemodialysis		
11	Medical service fee for tumor or cancer treatment with Radiation Therapy, Interventional Radiology and nuclear medicine		
12	Medical service fee for cancer treatment with Chemotherapy and Targeted Therapy		
13	Emergency ambulance service fees		
14	Medical treatment expense for Minor surgery		
Benefits in case of Out-Patient (OPD)			
15	Medical treatment expense for Out-Patient (per year)	60,000	As charged
Special benefit in case of 3 critical illnesses (Invasive Cancer, Acute Heart Attack, Major Stroke)			
16	Lump sum payment if diagnosed with 1 of 3 critical illnesses <sup>(2)</sup> (1 time per life)	100,000	100,000
17	Additional Room and board, and in-hospital service fees (per day) in case of 1 of 3 critical illnesses (max 365 days)	60,000	25,000
Other benefits <sup>(3)</sup> (per year)			
18	Dental examination and treatment fee <sup>(3)</sup> (Co-Payment 20%)	6,000	15,000
19	Eyesight care and treatment fee <sup>(3)</sup> (Co-Payment 20%)		
20	Annual health check-up fee (maximum once per policy year) <sup>(5)</sup>	6,000	15,000
21	Vaccination fee		
22	Medical treatment fee by alternative medicine <sup>(4)</sup>	10,000	20,000
23	Psychiatric medical treatment fee <sup>(5)</sup>	100,000	200,000
24	Medical treatment expense for pregnancy and childbirth from natural pregnancy <sup>(6)</sup> (maximum 1 time of pregnancy per policy year)	100,000	200,000
25	Complications during pregnancy and after childbirth (from natural pregnancy) <sup>(6)</sup>	As charged	
Deductible <sup>(7)</sup> plan per confinement (for the benefits category no. 1-6, 8-12, 16 and 24)		None/ 100,000	None/100,000

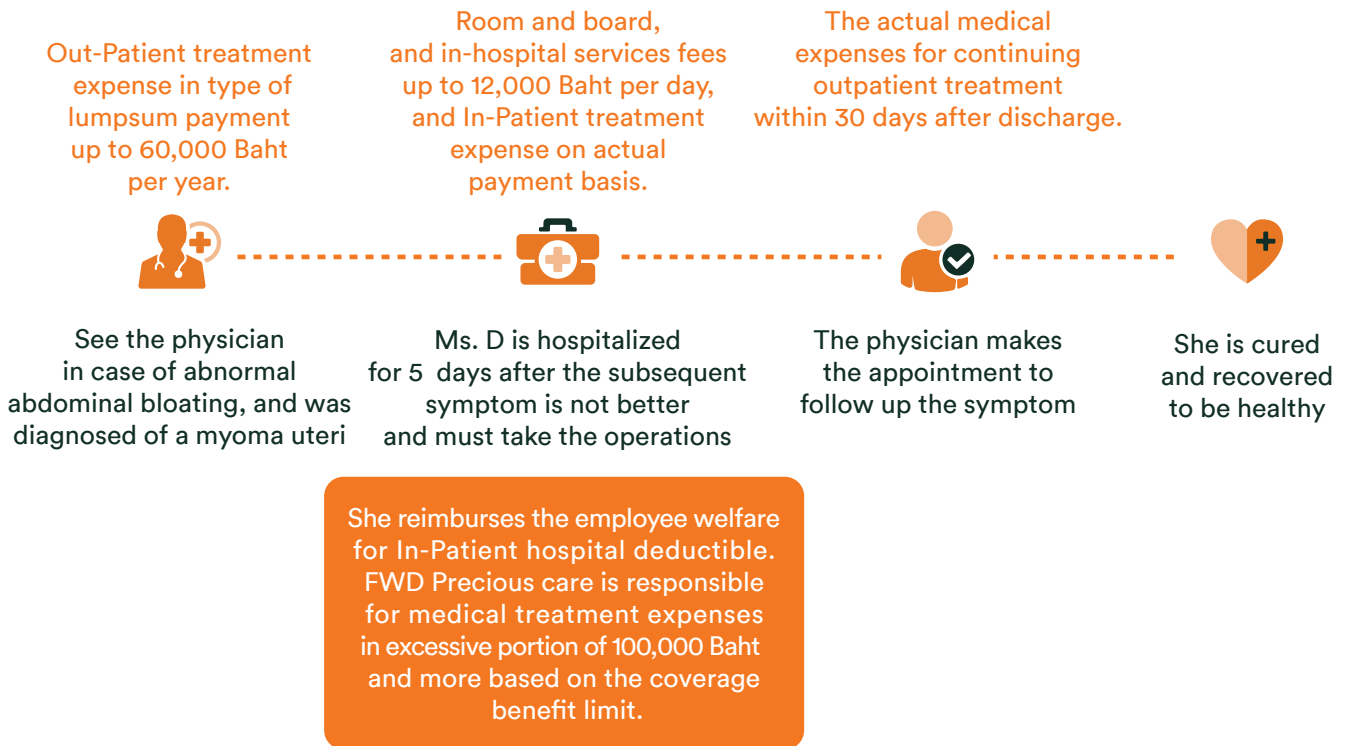
Remark :

- (1) The coverage for breast and penile reconstruction surgery due to accident or critical illness that causes severe damage to those organs and need to be amputated.
- (2) This benefit is not included in annual maximum benefit and the waiting period is 90 days.
- (3) The company will compensate in the amount of 80% of the medical expenses, but not exceeding the maximum benefit specified in the table.
- (4) The waiting period is 120 days.
- (5) The waiting period is 365 days.
- (6) This benefit is applicable after the rider has been in effect for 365 consecutive days after the effective date and gets renewed at the end of the next policy year. While the insured must be 18 to 50 years old.
- (7) 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.
- (8) This benefit only covers in Thailand.
- (9) The deductible plan is the first portion of expenses which must be responsible by the insured in the amount specified in the policy. The company shall pay expense in excess of deductible not exceeding the benefits specified in the policy.

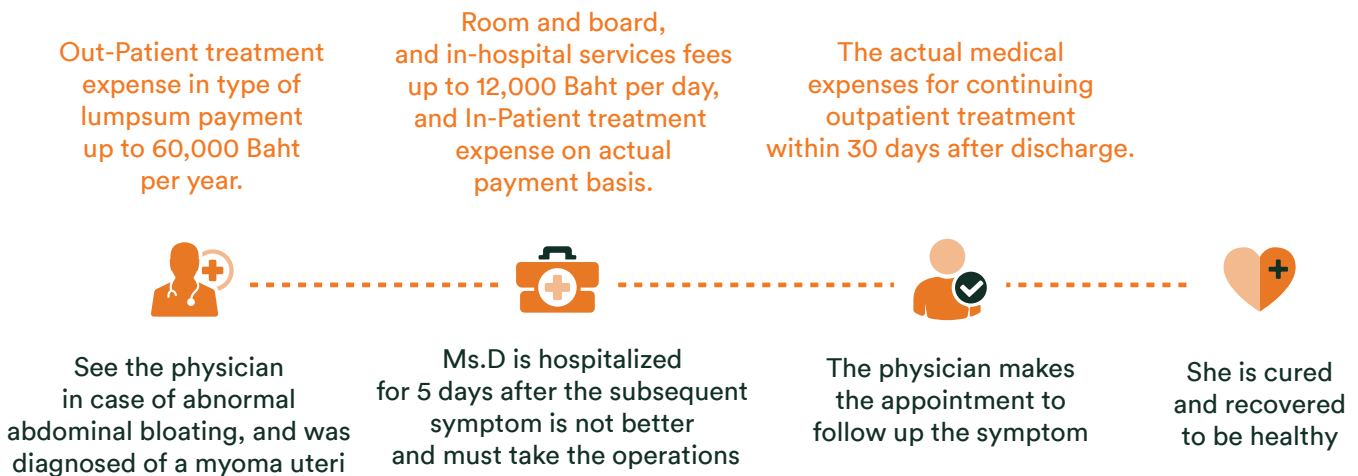
# Sample of Benefit Payment

Sapphire Plan with a coverage of 40 Million Baht (Worldwide)

**Case 1 - With a Deductible:** Ms.D, age 40 years old, already has a medical expense welfare or health insurance and desires to plan her health coverage in order to reduce a surplus medical expense which she has to pay by herself if she has to stay in a hospital.



**Case 2 - Without a Deductible:** Ms. D, age 40 years has never had health insurance coverage worldwide. She is now looking for health insurance with full coverage for actual medical expenses and high coverage limit.



## Insurance Conditions



Issue Age	11 – 75 years (renew until the age of 84)
Coverage period	Until the age of 85 or not exceeding coverage period of the life insurance policy

## Feel at ease more with special services



Medical emergency aid service in case of sudden accident or illness in Thailand.



International Medical Concierge (For Worldwide Coverage).



Medical emergency aid service in case of sudden accident or illness in Worldwide.



Cash-free medical treatment for In - Patient hospitalization in case of treatment aboard\*.



Hot line health service in case of sudden illness at Tel. 02 206 5444.



Inquiry service of policy information where we are ready for serving you via FWD Customer Center 1351.

\*For Worldwide coverage plans, this service can be used in case of having medical treatment aboard, subject to the conditions and limit of coverage according to the insurance policy. For Thailand coverage plans, this service can be used for treatment abroad only in case of accident or sudden illness.

## Major Conditions of Coverage

Coverage Conditions	Details
Room and board, and in-hospital services 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.
Organ Transplantation	Medical treatment expenses incurred from Organ Transplantation, for instance, Liver, Pancreas, Kidney, Heart, and Lung, because the organ is in last stage and unable to be recovered as usual and Bone Marrow Transplantation using Haematopoietic Stem Cells after Bone Marrow Ablation.
Dental examination and treatment fee	It shall be in-hospital or dental clinic treatment only.
Eyesight care and treatment fee	It shall be in-hospital treatment only.
Alternative Medicine and Psychiatric treatment	It shall only be in-hospital treatment which is advised by the attending physician who conducts that medical treatment.
Treatment Abroad	This can be used for In - Patient and Out - Patient categories only, excluding other benefits such as Dental examination and treatment fee, Eyesight care and treatment fee, Annual health check-up fee, Vaccination expense, Childbirth expense, Alternative medicine treatment fee, Complications during pregnancy and after childbirth, Psychiatric medical treatment fee, etc.
Confinement	means that each In - Patient hospitalization or Day Surgery in the hospital for 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 date, shall also be deemed as single hospitalization.

### 17 Exemptions of Coverage - For example :

1. The conditions as the result of congenital abnormalities or inborn incomplete body organ system or genetic disease or body development disorder, except the coverage of this rider is effective for not less than one year (1 year) and the symptom is apparent after the insured is fully aged sixteen years (16 full years).
2. The examination and treatment or surgery for beautification, or solving the complexion, acne, blemish, freckle, and dandruff problems, or controlling body weight, and the surgery which can be alternative with another treatment, except wound dressing due to accident, and/or breast or penile reconstruction surgery as the result of accident or critical illness resulting in the organ had to be amputated which is covered.
3. Health check up, request for hospitalization, or request for surgery, convalescence or rest for recovery or rest cure or hospitalization so that there is a person who generally takes care, examination or treatment not related to the disease which is the cause of admittance for hospitalization, diagnosis of injury or illness, treatment or investigation for finding the cause, that are not medical necessity and not medical standards.
4. Examination and treatment in the experimental stage, examination or treatment for Obstructive Sleep Apnea, examination or treatment of sleep disorders, and snore.
5. 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.



# FWD Precious Care

We are ready to take care of you, provide you benefit coverages after your rider contract becomes effective and give you the FWD Care Card.



Notes:

\*These benefits only cover in Thailand.



## Sample of Annual Premium (First Year)

### Without a Deductible

Unit: Baht

Coverage Territory	Thailand		Worldwide	
Plan	Sapphire	Diamond	Sapphire	Diamond
Coverage Limit (Per year)	40 Million	100 Million	40 Million	100 Million
20 years old	55,757	89,583	65,103	103,384
30 years old	64,074	108,854	74,604	126,244
40 years old	67,509	127,526	80,179	151,276
50 years old	90,911	153,303	109,524	183,537

### With a Deductible

Unit: Baht

Coverage Territory	Thailand		Worldwide	
Plan	Sapphire	Diamond	Sapphire	Diamond
Coverage Limit (Per year)	40 Million	100 Million	40 Million	100 Million
20 years old	35,839	54,236	40,986	59,663
30 years old	37,267	57,947	41,742	63,762
40 years old	40,017	68,713	50,020	80,170
50 years old	60,779	96,827	73,908	115,520

#### Notes:

- 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 is for the occupation class 1 and 2.
- The renewal premium is adjustable as per an increase of age.
- The company may adjust premium as at the anniversary date of policy year due to various factors, such as age and career class, medical treatment expenses which are higher or from overall experience of indemnity payment of this rider's portfolio. The company shall give a written notice to the insured at least 30 (thirty) days in advance. However, the adjusted premium shall be in the rate already 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.

#### FWD Life Insurance Public Company Limited

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Company Registration No. 0107563000304

FWD Customer Center 1351

