

CI Cash A Day

Ensuring continued income with nonstop care
(Plug to play your life in your own way)



CI Cash A Day

At FWD, we understand that

Critical illness is increasingly relevant due to lifestyle risks such as diet, stress, and other factors. If such an illness occurs, you'll face not only higher medical expenses but also the need for continuous treatment, possibly requiring extended hospital stays that may result in lost income. Therefore, having a coverage plan that compensates for lost income during treatment can provide peace of mind in the face of critical illness.

So we designed CI Cash A Day to:

Building on the unprecedented concept of health care, you can extend, add to, and customise additional coverage to your primary critical illness insurance which includes comprehensive coverage for all aspects of critical illness care. We stand by you on days where your work income might stop, with daily hospital income benefit due to any of 50 critical illnesses, and increase your peace of mind with double benefits if treated in an Intensive Care Unit, allowing you to confidently manage the challenges of critical illness.

CI Cash A Day



Nonstop care...continued income upon illness of 50 critical illnesses

Receive daily income benefit during hospitalization due to 50 critical illnesses.



Selectable care...select daily hospital benefit as desired

Select daily hospital benefit plan from 1,000 Baht up to 5,000 Baht.



Extended care...worry-free upon treatment in Intensive Care Unit

Receive a double daily hospital benefit upon treatment in the Intensive Care Unit.



Comprehensive care...cope with critical illnesses with confidence

Just purchase CI Cash A Day together with CI 50 or CI Future.



Extend, add to, and customise the worthy benefits with an affordable additional premium

Enjoy the peace of mind without the burden of paying a large premium, tailored to your needs and preferences.

Benefits and Coverage

Unit : Baht

Coverage Plan	1000 Plan	1500 Plan	2000 Plan	2500 Plan	3000 Plan	4000 Plan	5000 Plan
Daily hospital benefit during hospitalization due to 50 critical illnesses (max 180 day per policy year)	1,000	1,500	2,000	2,500	3,000	4,000	5,000

Double daily hospital benefit in case of treatment in the Intensive Care Unit.

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 Placement
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

Waiting Period



It does not cover the illness with critical illness as defined in the rider, occurring within 90 days from the effective date of this rider's coverage, or the approval date of the company for increasing the sum assured of this rider depending on which date will later occur.

Samples of Exceptions

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 renewal depending on which date will later occur. This is 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 not 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.

Insurance Conditions

Issue Age	16 – 65 years
Coverage Period	Until the age of 85 or not exceeding coverage period of the life insurance policy

Sample of Annual Premium (First Year)

Unit : Baht

Age (Years)	1000 Plan	1500 Plan	2000 Plan	2500 Plan	3000 Plan	4000 Plan	5000 Plan
20	24	36	48	60	72	96	120
30	38	57	76	95	114	152	190
40	107	160.5	214	267.5	321	428	535
50	243	364.5	486	607.5	729	972	1,215

Remark :

- CI Cash A Day is the marketing name of the daily hospital benefit during hospitalization due to 50 critical illnesses rider.
- 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 renewal premium is adjustable as per an increase of age.
- The Company may adjust the premium as at the anniversary 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

No. 6 O-NES Tower, 4th, 22nd - 23rd Floors
 Soi Sukhumvit 6, Khlong Toei Sub-District,
 Khlong Toei District, Bangkok 10110
 Company Registration No. 0107563000304

FWD Customer Center 1351