FWD insurance

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# FWD Precious Protection

Updated Edition March 2025

## Comprehensive coverage with lump sum payment

This picture was created by AI (Artificial Intelligence)

FWD Customer Center 1351

# FWD Precious Protection

## At FWD, we understand that

In the current era, many things are rapidly changing such as innovation and technology including many new illnesses are emerging as well. Health insurance has become a significant alternative to mitigate the risks associated with diseases and protect you and your loved ones from unforeseen medical expenses, including those related to medication, surgery, and hospitalization ensuring worry-free living, and confidence in managing all aspects of life.

## So we designed FWD Precious Protection to:

Offer the comprehensive health coverage package of life protection and medical treatment expense coverage up to 100 million Baht per year, with unlimited claims on actual payment basis for both In-Patient Benefit (IPD) and Out-Patient Benefit (OPD).

# FWD Precious Protection

## Comprehensive coverage with lump sum payment

Offer the complete coverage of actual treatment expenses with the lump sum payment for both In-Patient Benefit (IPD) and Out-Patient Benefit (OPD).

## Full coverage if diagnosed with 3 critical illnesses depending on the plan you choose

Receive 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.

## Steadfast coverage with a long-term protection

Convenient for planning the complete coverage with life protection up to 99 years of age.

## Greater value with no claims

Good health brings greater value. Get a 10% discount on FWD Precious Care rider in the next policy year if there are no claims.*

Remark:
* If there are no claims made under benefits categories 1-16, 21-24 of the FWD Precious Care rider during the policy year preceding the latest renewal.

# Benefits and Coverage

Unit : Baht

| Coverage | | Bronze Package | Silver Package | Gold Package | Platinum Package | Sapphire Package | Diamond Package |
|---|---|---|---|---|---|---|---|
| **1. Rider of FWD Precious Care** | | | | | | | |
| Category | Coverage Area[1] | Thailand | | | | Thailand/Worldwide | |
| | Maximum Benefits (Per Policy Year) | 1 Million | 3 Million | 6 Million | 12 Million | 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 | 2,500 | 4,000 | 6,000 | 8,000 | 12,000 | 25,000 |
| | 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 expense by surgery (surgical operation) and medical procedure[2] | | | | | | |
| 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 with Radiation Therapy, Interventional Radiology and nuclear medicine | | | | | | |
| 11 | Medical service fee for cancer treatment with Chemotherapy and Targeted Therapy | | | | | | |
| 12 | Emergency ambulance service fees | | | | | | |
| 13 | Medical treatment expense for minor surgery | | | | | | |
| Benefits in case of Out-Patient (OPD) | | | | | | | |
| 14 | Medical treatment expense for Out-Patient (per year)[3] | 3,000 | 5,000 | 10,000 | 18,000 | 60,000 | As charged |
| Special benefits in case of 3 critical illnesses (Invasive Cancer, Acute Heart Attack, Major Stroke), and 3 critical illnesses for the child insured prior to the anniversary date of policy year of which the insured is 6 years of age (Dengue Hemorrhagic Fever - Dengue Shock Syndrome : DSS, Acquired Hydrocephalus Requiring An External Shunt, Severe Asthma) | | | | | | | |
| 15 | Lump sum payment if diagnosed with 3 critical illnesses and 3 critical illnesses for the child insured (1 time per life)[4] | - | - | 50,000 | 50,000 | 100,000 | 100,000 |
| 16 | Additional room and board and in-hospital service fees (per day) in case of 3 critical illnesses and 3 critical illnesses for the child insured (max 365 days) | - | - | 6,000 | 8,000 | 12,000 | 25,000 |
| Other benefits[5] (per policy year) | | | | | | | |
| 17 | Dental examination and treatment fee (Co-Payment 20%)[6] | - | - | - | - | 6,000 | 15,000 |
| 18 | Eyesight care and treatment fee (Co-Payment 20%)[6] | - | - | - | - | | |
| 19 | Annual health check-up fee (maximum once per policy year)[7] | - | - | - | - | 6,000 | 15,000 |
| 20 | Vaccination fee | - | - | - | - | | |
| 21 | Medical treatment fee by alternative medicine[8] | - | - | - | 5,000 | 10,000 | 20,000 |
| 22 | Psychiatric medical treatment fee[7] | - | - | - | - | 100,000 | 200,000 |
| 23 | Medical treatment expense for pregnancy and childbirth from natural pregnancy[9] (maximum 1 time of pregnancy per policy year) | - | - | - | - | 100,000 | 200,000 |
| 24 | Complications during pregnancy and after childbirth (from natural pregnancy)[9] | - | As charged | | | | |

# Benefits and Coverage (Continued)

Unit : Baht

| Coverage | Bronze Package | Silver Package | Gold Package | Platinum Package | Sapphire Package | Diamond Package |
|---|---|---|---|---|---|---|
| 2. Main life insurance contract of Whole Life 99/99 (1)[10] | | | | | | |
| Sum Assured | 60,000 | | | | | |
| Deductible[11] plan per confinement (for the benefits category no. 1-6, 8-12, 16 and 24) | | | | | | |
| 1 month 1 day – 5 years of age[12] | 15,000 / 30,000 | 15,000 / 30,000 | 25,000 / 50,000 | None / 25,000 / 50,000 | - | - |
| 6 – 10 years of age | None / 30,000 | None / 30,000 | None / 50,000 | None / 50,000 | - | - |
| 11 years of age and more | | | | | None / 100,000 | None / 100,000 |

**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) 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.

(3) 3 items of the incurred in-hospital expenses prior to anniversary date of policy year of which the insured is 6 years of age are covered.

1 . Physician consultation fee for childhood development examination (excluding diagnosis fee and other related treatment expenses).

2. Physician consultation fee for consulting in nutrition (excluding diagnosis fee and other related treatment expenses).

3. Dental Health Care including physician consultation fee, dental cleaning and dental scaling, fluoride application, as advised by the physician or dentist (excluding other dental treatments or teeth polishing, tooth extraction, tooth filling, dental surgery, or other dental treatments). The compensation is limited max 1 time per year for each item, whereas the company shall compensate 80% of expenses of each item but not exceeding the maximum benefits specified in the Table.

(4) This benefit is not included in annual maximum benefit and the waiting period is 90 days.

(5) This benefit only covers in Thailand.

(6) The Company will compensate in the amount of 80% of the medical expenses, but not exceeding the maximum benefits specified in the table.

(7) The waiting period is 365 days.

(8) The waiting period is 120 days.

(9) 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.

(10) The main life insurance contract of Whole Life 99/99 (1)

- Death benefit: 102% of the sum assured or 102% of the total premium paid (exclude the premium of riders) or surrender value whichever is higher.
- Maturity benefit: receive 102% of the sum assured or 102% of the total premium paid (exclude the premium of riders) whichever amount is higher.

(11) 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.

(12) As at the anniversary date of policy year of which the insured is 6 years of age, the deductible limit will be automatically adjusted in accordance with FWD Precious Care Insurance Plan. However, the insured can request for changing to be in type of without deductible in accordance with the company's conditions.

# Insurance Conditions

| | Main life insurance contract of Whole Life 99/99 (1) | Rider of FWD Precious Care |
|---|---|---|
| **Issue Age** | 1 month 1 day – 75 years | • 11-75 years for Sapphire and Diamond Plans<br>• 1 month 1 day – 75 years for Bronze, Silver, Gold, and Platinum Plans |
| **Coverage Period** | Up to 99 years of age | Up to 99 years of age |
| **Premium Payment Term** | Up to 99 years of age | Year by Year (renewable up to 98 years of age) |

# 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 accordi ng 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
## for the rider of FWD Precious Care

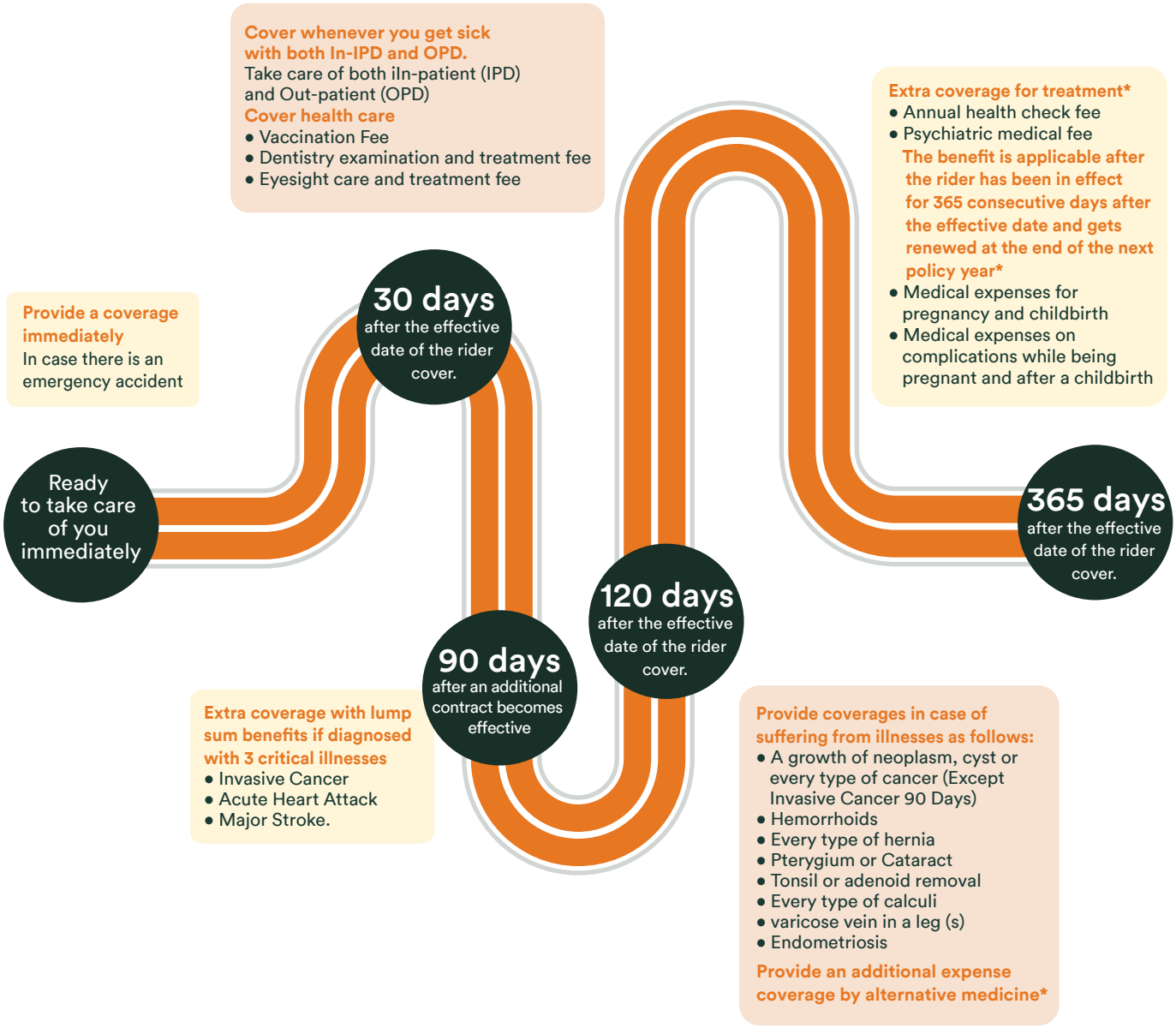
| Coverage Conditions | Details |
|---|---|
| Room and board, and in-hospital services fees (In-Patient) | It is based on actual payment amount, but not exceeding the benefits in Table max 365 days, and max 180 days for ICU. After combining, it shall not exceed 365 days per policy year. |
| Organ Transplantation | 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 Treatment and Psychiatrist Cost | It shall only be a 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, complications during pregnancy and after child birth, 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. Condition arises due to functional birth defect or structural birth defects, or genetic disorder, abnormal physical development, unless this rider has been in effect for more than 1 year and the symptom occurs after the insured reaches 16 years of age.
2. Medical examinations or surgical operations for beauty or remedies of complexion, acne, melasma, freckle, dandruff, hair loss or weight control issues or surgical operations which can be replaced by other approaches of treatments with the exemption of debridement due to an accident and/or surgical operations for mammoplasty or penoplasty in which the organ (s) is deformed due to an accident or any critical illness causing to the organ to be ablated (Which are covered).
3. Medical examinations, requests to be cured in a hospital or requests for surgery, rehabilitations, or rehabilitations for restorations or treatments by passively resting or being nursed in a hospital in order to have a general curer, examinations or treatments which are not related to diseases that are causes of an admission to a hospital, diagnosis of any injury or illness, treatments or analysis to find causes which are not medical necessities or a medical standard.
4. Medical examinations or treatments during an experiment, medical examinations or treatments for diseases or sleep apnea, medical examinations or treatments for sleep disorders and snoring.
5. Suicide, attempting to commit suicide, self-harming, attempting to harm oneself no matter if he/she does it himself/herself or allows others to conduct regardless of being psychotic or not; besides, this includes an accident arising from the fact that an insured person eats, drinks or injects any drug or poisonous substance into the body as well as an overdose more than a physician's prescription.

# FWD Precious Care

We are ready to take care of you, provide you benefit coverages after the effective of the rider.




Notes:
*These benefits only cover in Thailand.

# Samples of Annual Premium (First Year)

## Without a Deductible

Unit: Baht

| FWD Precious Protection | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Coverage | | Bronze Package | Silver Package | Gold Package | Platinum Package | Sapphire Package | Diamond Package | Sapphire Package | Diamond Package |
| Coverage Area | | Thailand | | | | | | Worldwide | |
| Male | 20 years old | 19,398 | 26,884 | 31,122 | 37,381 | 58,466 | 93,354 | 68,459 | 108,382 |
| | 30 years old | 20,101 | 29,134 | 33,268 | 38,860 | 64,444 | 108,243 | 74,825 | 125,250 |
| | 40 years old | 23,289 | 31,214 | 35,832 | 46,373 | 68,317 | 127,978 | 80,603 | 151,167 |
| | 50 years old | 28,507 | 42,167 | 47,186 | 58,931 | 87,855 | 151,279 | 105,190 | 180,521 |
| Female | 20 years old | 19,273 | 26,759 | 30,997 | 37,256 | 58,341 | 93,229 | 68,334 | 108,257 |
| | 30 years old | 19,934 | 28,967 | 33,101 | 38,693 | 64,277 | 108,076 | 74,658 | 125,083 |
| | 40 years old | 23,052 | 30,977 | 35,595 | 46,136 | 68,080 | 127,741 | 80,366 | 150,930 |
| | 50 years old | 28,155 | 41,815 | 46,834 | 58,579 | 87,503 | 150,927 | 104,838 | 180,169 |

## With a Deductible

Unit: Baht

| FWD Precious Protection | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Coverage | | Bronze Package | Silver Package | Gold Package | Platinum Package | Sapphire Package | Diamond Package | Sapphire Package | Diamond Package |
| Coverage Area | | Thailand | | | | | | Worldwide | |
| Male | 20 years old | 9,611 | 12,469 | 14,178 | 16,620 | 37,529 | 56,516 | 43,147 | 63,056 |
| | 30 years old | 8,316 | 11,338 | 13,333 | 14,000 | 38,311 | 58,715 | 42,810 | 64,174 |
| | 40 years old | 11,572 | 14,723 | 15,473 | 19,624 | 40,527 | 66,761 | 48,708 | 76,318 |
| | 50 years old | 16,220 | 22,324 | 25,787 | 30,854 | 57,901 | 92,909 | 69,550 | 110,115 |
| Female | 20 years old | 9,486 | 12,344 | 14,053 | 16,495 | 37,404 | 56,391 | 43,022 | 62,931 |
| | 30 years old | 8,149 | 11,171 | 13,166 | 13,833 | 38,144 | 58,548 | 42,643 | 64,007 |
| | 40 years old | 11,335 | 14,486 | 15,236 | 19,387 | 40,290 | 66,524 | 48,471 | 76,081 |
| | 50 years old | 15,868 | 21,972 | 25,435 | 30,502 | 57,549 | 92,557 | 69,198 | 109,763 |

Remark :

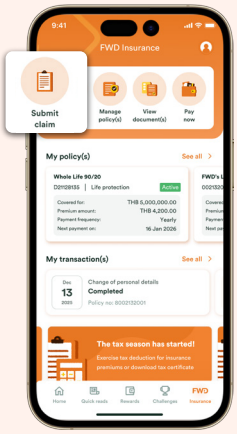
- FWD Precious Protection is the marketing name of Whole Life 99/99 (1) and rider of FWD Precious Protection
- The underwriting is in accordance with terms and regulations of the company.
- An insured person should study and understand a supporting document for sale offers before deciding to make an insurance.
- The annual premium is for the occupation class 1 and 2
- The rider of FWD Precious Care: 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.
- **The company reserves the right to modify the coverage terms and conditions by implementing a copayment requirement for the insured upon renewal of the rider at the policy anniversary, according to the terms and conditions of the health insurance rider.**
- As per the regulations specified by the law, this insurance premium can be used for deducting individual income tax.
- This document is not part of the 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.

# Easy Claim through FWD Omne Application

## Effortless claim submission with ease and convenience. Fast, hassle-free payouts.

**Download FWD Omne Application, scan now**

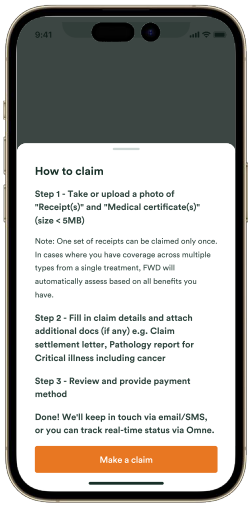
For quick claim, check status round-the-clock, and recognize the automatic approval consideration




### Submit every type of online claim (except claim in case of death)

- Expenses in case of illness and accident for outpatient medical treatment
- Outpatient surgery
- In-hospital treatment / daily compensation
- Cancer or critical illness
- Disability and dismemberment

## 01



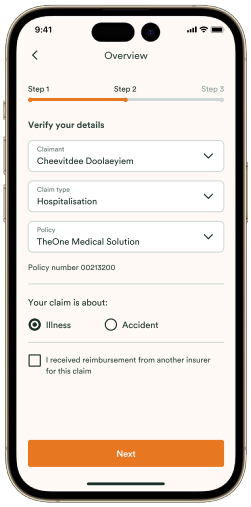

Read **"How to claim"** and click **"Make a claim"**

## 02

Take or upload a photo of **"receipt"** and **"medical certificate"** according to the requirements specified on-screen

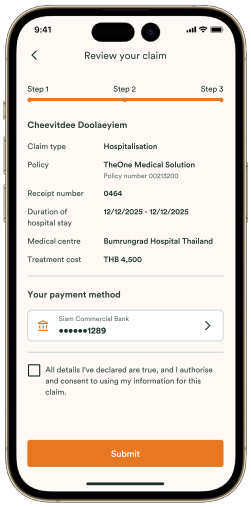
1. No limit on number of pictures. Each picture should not exceed 5MB
2. Click on document-shaped icon below to check or delete attached-pictures by clicking on the delete/minus symbol

## 03




Specify the type and provide complete details of the claim

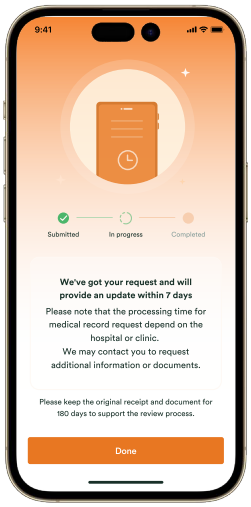
## 04




Check claim information and payment channel. Certify the claim, agree and consent to terms and conditions of service

1. The bank account name must be the same as the policy-owner's
2. PromptPay must be linked to the National ID card number of the policy owner.

## 05




Wait to be notified on the progress within 7 days. For automatic evaluations, you will be notified that the claim is approved and/or the claim is paid on this screen.

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