

CI Fixed Pay with Lifelong Critical Illness Protection

While life has its surprises, your insurance shouldn't so enhance the confidence with life and critical illness protection



CI Fixed Pay with Lifelong Critical Illness Protection

At FWD, we understand that

Due to our busy lifestyles, stress at work, personal life, family and unexpected challenges today, life has its way of surprising you. While insurance can prepare you for life's surprises, you don't need any surprises with your insurance. Therefore, it is essential for us to always be prepared and create a life plan to live our life fullest.

So we designed CI Fixed Pay with Lifelong Critical Illness Protection :

To future-proof your protection once and for all. CI Fixed Pay offers life protection and cover for 15 Late Stage critical illnesses. Be pleasant with fixed premium and you won't be surprised by increased premiums during your policy term. This way you can enjoy extra care in case of illness with 4 Early Stage critical illnesses, allowing a waiver of premium with continuous protection throughout the contract.



CI Fixed Pay with Lifelong Critical Illness Protection



Long-term care for you to enjoy your life

Cover life and critical illnesses up to 90 years of age.



Secure care when diagnose with 1 of 4 Early Stage critical illnesses

Receive lump sum at 25% of the sum assured.⁽¹⁾



Full care on coverage of 15 Late Stage critical illnesses

Receive lump sum at 100% of the sum assured or premium paid.



Care with love a waiver of premium in case of illness with Non-invasive cancer

No requirement to pay premium for the following year, and continuously receive coverage.



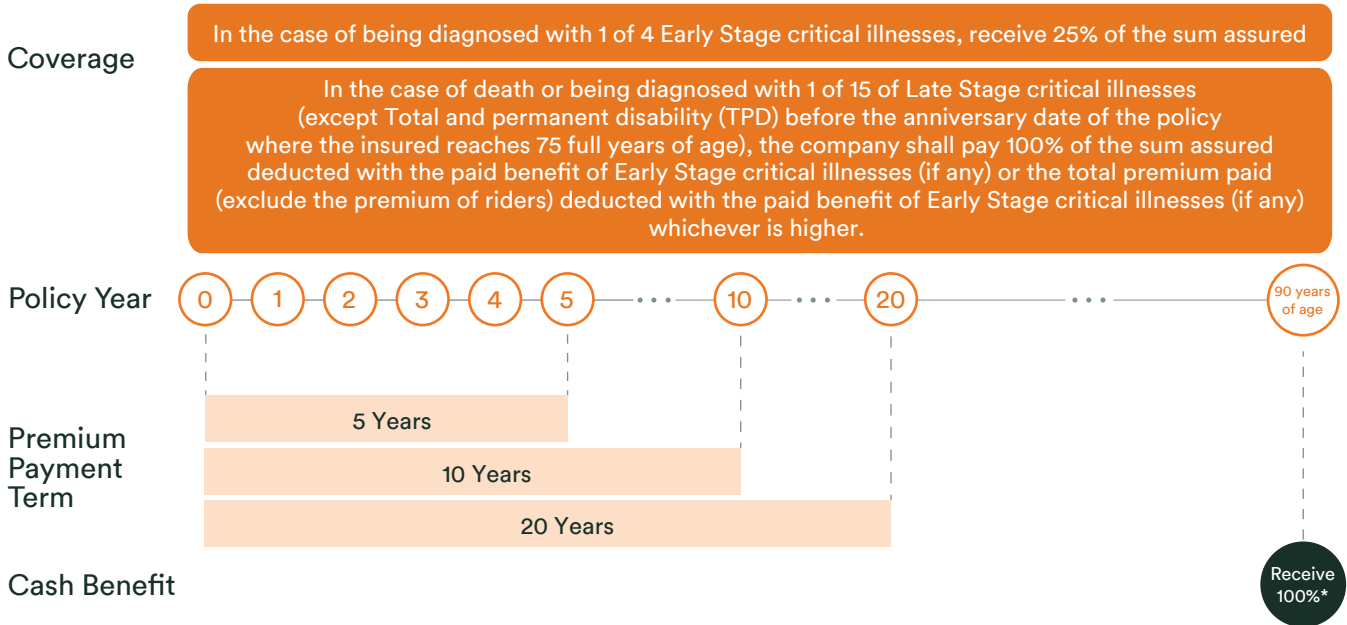
Pleasure with fixed premium throughout the contract

Select premium period as required for 5 years, 10 years or 20 years plan, without adjustment of premium as per an increase of age.

Remark:

(1) In the case of being diagnosed with 1 of 15 of Late Stage critical illnesses (except Total and permanent disability (TPD) before the anniversary date of the policy where the insured reaches 75 full years of age), the company shall pay 100% of the sum assured deducted with the paid benefit of Early Stage critical illnesses (if any) or the total premium paid (exclude the premium of riders) deducted with the paid benefit of Early Stage critical illnesses (if any) whichever is higher.

Benefits and Coverage



* 100% of the sum assured deducted with the paid benefit of Early Stage critical illnesses (if any) or the total premium paid (exclude the premium of riders) deducted with the paid benefit of Early Stage critical illnesses (if any) whichever is higher.

List of Covered Diseases

Early Stage Critical Illness

1. Non-invasive cancer / Carcinoma in Situ
2. Stroke Requiring Carotid Endarterectomy Surgery
3. Cerebral Aneurysm Treatment by Endovascular Coiling
4. Stroke Treatment by Carotid Angioplasty and Stent Placement

Late Stage Critical Illness

1. Invasive Cancer
2. Acute Heart Attack
3. Chronic Kidney Failure
4. Major Stroke
5. Severe Chronic Obstructive Pulmonary Disease / End-stage Lung disease
6. Total and permanent disability -TPD
7. Loss of Independent Living
8. Cerebral Aneurysm Requiring Brain Surgery
9. Multiple Root Avulsions of Brachial Plexus
10. Chronic Relapsing Pancreatitis
11. Progressive Scleroderma or Diffuse Systemic Sclerosis/scleroderma
12. Necrotizing Fasciitis and Gangrene
13. Medullary Cystic Disease
14. Lupus Nephritis from Systemic Lupus Erythematosus
15. Apallic Syndrome or Vegetative State

Sample of Benefit Payment

Diagnosis of 1 of 15
Late Stage critical illnesses

Case 1



Receive 100% of the sum assured
or the premium paid
and the policy coverage is terminated

Diagnosis of 1 of 4
Early Stage critical illnesses

Case 2



Receive 25% of the sum assured
and no requirement
to pay premium for the following year

Later, diagnosis of 1 of 15
Late Stage critical illnesses



Receive 75% of the sum assured
and the policy coverage is terminated

Diagnosis of 1 of 4
Early Stage critical illnesses

Case 3



Receive 25% of the sum assured
and no requirement
to pay premium for the following year

In case of death



Receive 75% of the sum assured
and the policy coverage is terminated

Diagnosis of 1 of 4
Early Stage critical illnesses

Case 4



Receive 25% of the sum assured
and no requirement
to pay premium for the following year

Maturity of the contract.



Receive 75% of the sum assured
and the policy coverage is terminated

Waiting Period



It does not cover the illness with critical illness 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 Illnesses

In the case of illness with critical illnesses unless Total and permanent disability directly or indirectly occurred or in part as the result of the following causes, such as

1. Commit suicide or self-assault or attempt to perform the said acts.
2. Inhaling, eating, drinking, injecting or intake toxin into his/her body by any means while being conscientious or insane or not.
3. Human Immunodeficiency Virus (HIV Positive) or Acquired Immunodeficiency Syndrome (AIDS) infection of insured no matter directly or indirectly. Under objective of this policy, HIV or AIDS mean Acquired Immune Deficiency Syndrome from AIDS virus infection which include Opportunistic infection or any infection or any illness which blood test result is positive of HIV. Opportunistic infection includes but not limit to Pneumocystis Carinii Pneumonia, Organism Causes Chronic Enteritis, Disseminated Virus and/or Fungi Infection. Malignant Neoplasm includes but not limit to Kaposi's Sarcoma, Central Nervous System Lymphoma and/or other critical illness which known as Acquired Immunodeficiency Syndrome or cause infected to die suddenly, get sick or become disabled. AIDS includes HIV which cause Encephalopathy Dementia.

In case of Total and permanent disability as the result of the following causes

1. Commit suicide or self-attempted suicide, or self-assault.
2. Injury occurred while the insured is committing the crime with heavy offence or while being arrested or escaping from arrest.
3. Injury occurred from the insured's act arising from or as the result of any of following conditions.
 - (1) While under the action of drug, or hard drug until failure to remain conscious; or
 - (2) While under the action of liquor whereas alcohol level in the body while examining is equivalent to blood alcohol level from 150 mg% and higher; or
 - (3) While under the action of liquor until failure to remain conscious in case of no measurement or in case of failure to measure alcohol level.

Insurance Conditions



Issue Age	5 years / 10 years Premium Payment Plan : 16 – 60 years 20 years Premium Payment Plan : 16 – 55 years
Coverage Period	Until the age of 90
Premium Payment Term	5 years / 10 years or 20 years
Minimum Sum Assured	5 years Premium Payment Plan : 150,000 Baht 10 years / 20 years Premium Payment Plan : 200,000 Baht

Sample of Annual Premium

per 1,000 Baht of Sum Assured

Unit : Baht

Age (Years)	5 years Premium Payment		10 years Premium Payment		20 years Premium Payment	
	Male	Female	Male	Female	Male	Female
20	97	89	50	46	28	25
30	115	105	59	54	33	30
40	141	127	72	65	41	37
50	172	155	88	79	49	45

Remark :

- CI Fixed Pay with Lifelong Critical Illness Protection is the marketing name of Wholelife Critical Illnesses
- 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.
- 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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