

# CI Re-Claim Re-Care Plus

Critical illness insurance package,  
worry-free, superior claims, ultimate care



## CI Re-Claim Re-Care Plus

### At FWD, we understand that

The fast-paced environment and lifestyle, including diet and stress, have become major contributing factors to critical illnesses. As a result, many people have started planning for expenses related to serious diseases, often opting for lump-sum benefits under a Find-Pay-End/model. However, with advancements in medical technology, the chances of curing critical illnesses have significantly increased, and in some cases, there may be a possibility of recurrence or the development of other critical illnesses later on. Therefore, planning for coverage that includes multiple claims for critical illnesses can help ensure continued protection after the first claim for a critical illness.

### So we design CI Re-Claim Re-Care Plus to:

The life and critical illness coverage package offers peace of mind on numerous occasions. Claimable up to 14 times, with total lump sum benefits of up to 1,100%. This package covers up to 110 critical illnesses at every stage, with the ability to re-claim for the same 5 Last Stage critical illnesses that are commonly encountered. The plan also includes a premium waiver for the entire insurance package and coverage continues upon first diagnosis of any of 60 Last Stage critical illnesses, enhancing your confidence in living life and preparing you to deal with any critical illnesses that may arise in the future.

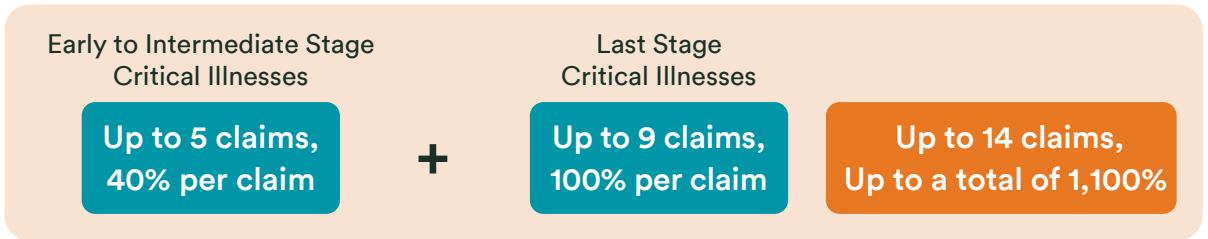
# CI Re-Claim Re-Care Plus

## 1. Critical Illness Coverage



### Plus...Ultimate Coverage

Enjoy multiple claims for critical illnesses up to 14 times : Early to Intermediate Stage up to 5 times (40% each time) and Last Stage up to 9 times (100% each time), and total maximum benefits of up to 1,100%.



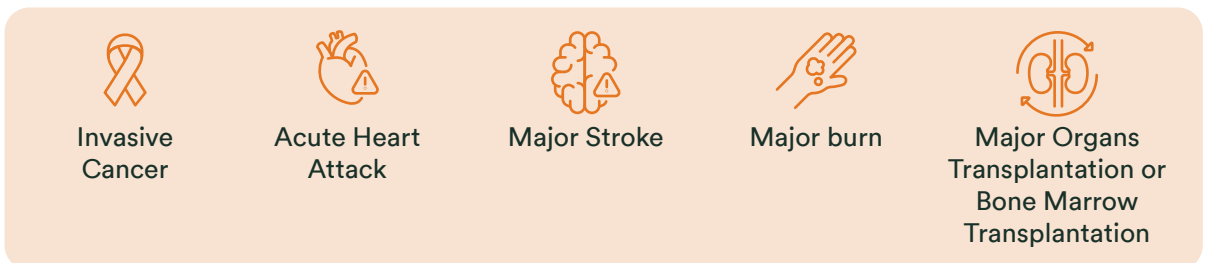
### Plus...Comprehensive Protection

Cover 110 diseases, providing comprehensive care at every stage: Early to Intermediate Stage for 50 diseases, and Last Stage critical illnesses for 60 diseases.



### Plus...Peace of Mind

Experience a re-claim for 5 Last Stage Critical Illnesses that are commonly found in Thais.



Remark

% means percentage of the sum assured of CI Re-Claim Re-Care rider.

# CI Re-Claim Re-Care Plus

## 2. Life Coverage



### Plus...Reassurance

Provide life insurance coverage through both the main contract and CI Re-Claim Re-Care rider up to the age of 99.

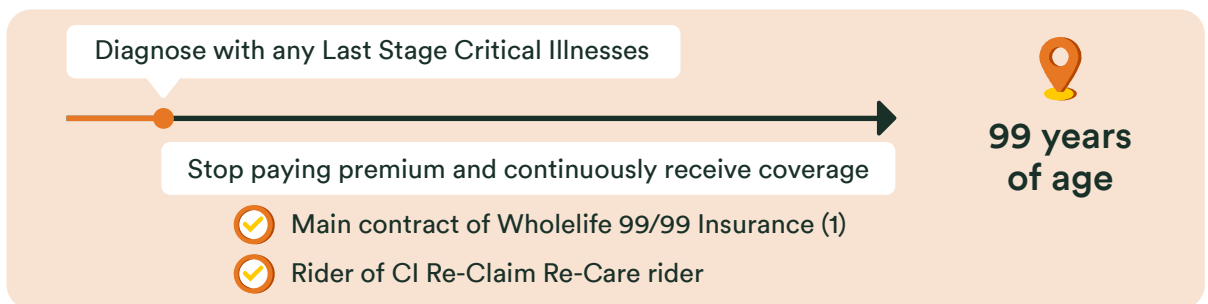
Coverage in case of death		99 years of age
<ul style="list-style-type: none"> <li>✓ Main contract of Wholelife 99/99 Insurance (1)</li> </ul>	Sum Assured of 100,000 Baht <sup>(1)</sup>	
<ul style="list-style-type: none"> <li>✓ Rider of CI Re-Claim Re-Care rider</li> </ul>	100% <sup>(2)</sup>	

## 3. Premium Waiver



### Plus...Worthiness

Premium waiver of the entire CI Re-Claim Re-Care Plus package upon the first diagnosis of any of 60 Last Stage Critical Illnesses.

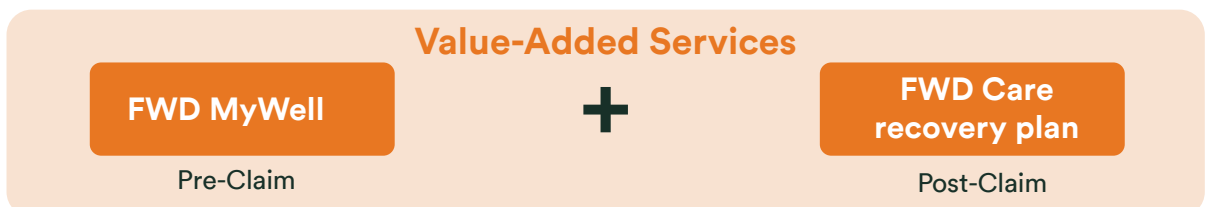


## 4. Comprehensive Value-Added Services



### Plus...Attentive Care

Care from pre- to post-claim with value-added services of FWD MyWell<sup>(3)</sup>, offering preventive health care services, and FWD Care recovery plan<sup>(3)</sup> to ease the burden for you and your family.



### Remark

- (1) The death benefit of the main contract of Wholelife 99/99 Insurance (1): 102% of the sum assured or 102% of the total premium paid (exclude the premium of riders) or surrender value whichever amount is higher.
- (2) The death benefit of CI Re-Claim Re-Care rider: 100% of the sum assured of CI Re-Claim Re-Care rider deducted with the paid critical illness benefits (if any)
- (3) Value-added services apart from policy coverage. The terms and conditions are as determined by FWD.

# Benefits and Coverage

## Main contract of Wholelife 99/99 Insurance (1)<sup>(1)</sup>

Sum Assured 100,000 Baht

## CI Re-Claim Re-Care rider<sup>(2)</sup>

Sum Assured	Starting at 500,000 Baht		
Coverage	Maximum Benefits per Time	Maximum Number of Times	Total Maximum Benefits
1. Early to Intermediate Stage Critical Illnesses (50 diseases)	40%	5 Times	200%
2. Last Stage Critical Illnesses (60 diseases) *	100%	9 Times	900%
			<b>Total 1,100%</b>
3. In case of death	100% deducted with the paid critical illness benefits (if any)		
4. Premium waiver	Premium waiver of <b>CI Re-Claim Re-Care rider</b> upon the first diagnosis and/or confirmation from the physician with Last Stage Critical Illnesses.		

## Premium waiver rider for Illness with 60 Last Stage Critical Illnesses

Premium waiver for main life insurance contract

Premium waiver of the main insurance policy with which this rider is attached, including the premium of this rider (exclude the premium of other riders) upon the first diagnosis with Last Stage Critical Illnesses.

Remark :

(1) 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.

(2) CI Re-Claim Re-Care rider

- Benefits under Clause 1 to Clause 4 of this rider provide coverage up to 99 years of age, except some diseases in Clause 2 of Last Stage Critical Illnesses\* that limit the covered age as follows:

1) Diseases that provide coverage from 16 years of age to before 80 years of age.

- 7L Total and permanent disability (TPD)

2) Diseases that provide coverage up to before 22 years of age

- 56L Rheumatic Fever with Heart Involvement

- 57L Kawasaki Disease with Heart Complications

- 58L Type I Diabetes

- 59L Acquired Hydrocephalus Requiring An External Shunt

- 60L Still's Disease

- Upon the benefit under Clause 3 has been paid or the benefits under Clause 2 have been paid out 9 times, the rider shall be immediately terminated.



In cases where the insured is diagnosed or confirmed by a physician with Early to Intermediate Stage Critical Illnesses and/or Last Stage Critical Illnesses from 2 or more critical illnesses that either "occur in the same organ from the same diagnosis," or "result from the same surgery," or "result from the same accidental injury."



The company shall pay benefits under this rider for only 1 critical illness, selecting the illness with the higher benefit amount.

**Same organ** means the structural domain of bodily function composed of tissues and cells that perform a specific function. For organs with paired characteristics, such as left and right components, both sides are considered as one organ.

# Early to Intermediate Stage Critical Illnesses



Upon the first diagnosis with 50 Early to Intermediate Stage Critical Illnesses



Receive benefits for 40% per time up to 5 times.

## List of 50 Early to Intermediate Stage Critical Illnesses

- |   |   |
|---|---|
| 1E Moderately Severe Dementia / Alzheimer's Disease | 29E Surgery of Subdural Haematoma due to Accident               |
| 2E Surgical removal of pituitary tumor              | 30E Cervical Spinal Cord Injury                                 |
| 3E Optic Nerve Atrophy with low vision              | 31E Small Bowel Transplant                                      |
| 4E Diabetic Retinopathy                             | 32E Corneal Transplant  |
| 5E Loss of one limb or one eye/sight                | 33E Peripheral Neuropathy                                       |
| 6E Non-invasive cancer / Carcinoma in Situ          | 34E Early Stage Multiple Sclerosis                              |
| 7E Early Cardiomyopathy                             | 35E Moderate Severe Muscular Dystrophy                          |
| 8E Surgical Removal of one Lobe of Liver            | 36E Early Parkinson's Disease                                   |
| 9E Wilson's disease                                 | 37E Secondary Pulmonary Hypertension                            |
| 10E Liver Cirrhosis                                 | 38E Stroke Requiring Carotid Endarterectomy Surgery             |
| 11E Vena-Cava Filter Placement                      | 39E Stroke Treatment by Carotid Angioplasty and Stent Placement |
| 12E Acute Severe Asthma                             | 40E Cerebral Shunt Insertion                                    |
| 13E Surgical Removal of One Lung                    | 41E Minimally Invasive Surgery to Aorta                         |
| 14E Coma for 48 hours                               | 42E Large asymptomatic aortic aneurysm                          |
| 15E Keyhole Coronary Bypass Surgery                 | 43E Mild Systemic Lupus Erythematosus                           |
| 16E Coronary artery disease on medical treatment    | 44E Cerebral Aneurysm Treatment by Endovascular Coiling         |
| 17E Coronary artery disease requiring Angioplasty   | 45E Moderately Severe Poliomyelitis                             |
| 18E Pericardiectomy                                 | 46E Progressive Scleroderma and/or CREST Syndrome               |
| 19E Insertion of a permanent Cardiac Defibrillator  | 47E Early Progressive Supranuclear Palsy                        |
| 20E Cardiac Pacemaker Implantation                  | 48E Adrenalectomy for Adrenal Adenoma                           |
| 21E Percutaneous Heart Valve Surgery                | 49E Hemophilia A and Hemophilia B                               |
| 22E Surgical Removal of one Kidney                  | 50E Osteogenesis imperfecta                                     |
| 23E Diabetic Nephropathy                            |   |
| 24E Partial Loss of Hearing                         |   |
| 25E Cavernous Sinus Thrombosis                      |   |
| 26E Cochlear Implant Surgery                        |   |
| 27E Loss of independent living (Early)              |   |
| 28E Less Severe Burns                               |   |

# Last Stage Critical Illnesses



Upon the first diagnosis with 60 Last Stage Critical Illnesses



Receive benefits for 100% per time up to 9 times.

## List of 60 Last Stage Critical Illnesses

- |   |   |
|---|---|
| 1L Alzheimer's disease  | 31L Severe Rheumatoid Arthritis   |
| 2L Aplastic Anemia  | 32L Major Stroke  |
| 3L Bacterial meningitis   | 33L Surgery to Aorta  |
| 4L Benign brain tumor   | 34L Lupus Nephritis from Systemic Lupus Erythematosus                         |
| 5L Blindness  | 35L Viral Encephalitis  |
| 6L Severance of Limbs   | 36L Apallic Syndrome or Vegetative State                                      |
| 7L Total and permanent disability (TPD) (from the age of 16 until before the age of 80) | 37L Cerebral Aneurysm Requiring Brain Surgery                                 |
| 8L Invasive Cancer  | 38L Multiple root avulsions of Brachial Plexus                                |
| 9L Cardiomyopathy   | 39L Poliomyelitis   |
| 10L Chronic Liver Disease / End stage Liver disease / Liver failure                     | 40L Surgery for Idiopathic Scoliosis  |
| 11L Severe Chronic Obstructive Pulmonary Disease / End stage Lung disease               | 41L Chronic Relapsing Pancreatitis  |
| 12L Coma  | 42L Elephantiasis   |
| 13L Coronary Artery By-pass Surgery   | 43L Medullary Cystic Disease  |
| 14L Other serious Coronary Artery Diseases  | 44L Necrotizing Fasciitis and Gangrene  |
| 15L Acute Heart Attack  | 45L Progressive Scleroderma or Diffuse systemic sclerosis/ scleroderma        |
| 16L Open Heart Surgery for the Heart Valve  | 46L Severe Ulcerative Colitis or Crohn's Disease                              |
| 17L Chronic Kidney Failure  | 47L Chronic Adrenal Insufficiency : Addison's disease                         |
| 18L Loss of Hearing   | 48L Eisenmenger's Syndrome  |
| 19L Loss of independent living  | 49L Infective Endocarditis  |
| 20L Loss of speech  | 50L Meningeal Tuberculosis  |
| 21L Major burn  | 51L Myasthenia Gravis   |
| 22L Major Head Trauma   | 52L AID/HIV due to Blood Transfusion  |
| 23L Major Organs Transplantation or Bone Marrow Transplantation                         | 53L Creutzfeldt-Jakob Disease : CJD   |
| 24L Motor Neuron Disease  | 54L Ebola   |
| 25L Multiple Sclerosis  | 55L Terminal Illness  |
| 26L Muscular Dystrophy  | 56L Rheumatic Fever with Heart Involvement (before the age of 22)             |
| 27L Fulminant Viral Hepatitis   | 57L Kawasaki Disease with Heart Complications (before the age of 22)          |
| 28L Paralysis   | 58L Type 1 Diabetes (before the age of 22)                                    |
| 29L Parkinson's Disease   | 59L Acquired Hydrocephalus Requiring An External Shunt (before the age of 22) |
| 30L Primary Pulmonary Arterial Hypertension   | 60L Still's Disease (before the age of 22)                                    |



However, the company shall pay coverage benefits of the following Last Stage Critical Illnesses:

- 7L : Total and permanent disability as the result of illness or injury, where the insured cannot perform daily routine by himself/herself from 3 types and more or cannot work or carry on any occupation to obtain pay or profit. The said Total and Permanent Disability must be continued for at least 180 days unless the insured dies before expiration of the said period with critical illness or as the direct consequence from critical illness in this Clause or caused by loss that can be evidently proven or has the medical indications that the insured becomes the person with total and permanent disability; or
- 19L : Loss of independent living; or
- 36L : Apallic Syndrome or Vegetative State; or
- 55L : Terminal Illness

only in the case of the first benefit payment or the first diagnosis with the said critical illness caused by accident.



The company shall pay benefits for only 1 Early to Intermediate Stage Critical Illness that is directly related to a Last Stage Critical Illness within the same group.




The company shall not pay benefits of the Early to Intermediate Stage Critical Illnesses if the said illnesses are directly related to the Last Stage Critical Illnesses that the Company has ever been paid for benefits.

## Group of Early or Intermediate Stage Critical Illnesses Directly Related to Last Stage Critical Illnesses


Group	Early to Intermediate Critical Illnesses (E)	Last Stage Critical Illnesses (L)
1	1E Moderately Severe Dementia / Alzheimer's Disease	1L Alzheimer's disease
2	2E Surgical removal of pituitary tumor	4L Benign brain tumor
3	3E Optic Nerve Atrophy with low vision	5L Blindness
	4E Diabetic Retinopathy	6L Severance of Limbs
	5E Loss of one limb or one eye/sight	7L Total and Permanent Disability (TPD) (before the age of 80)
4	6E Non-invasive cancer / Carcinoma in Situ	8L Invasive Cancer
5	7E Early Cardiomyopathy	9L Cardiomyopathy
6	8E Surgical Removal of one Lobe of Liver	10L Chronic Liver Disease / End stage Liver disease / Liver failure
	10E Liver Cirrhosis	
7	13E Surgical Removal of One Lung	11L Severe Chronic Obstructive Pulmonary Disease/ End stage Lung diseases
8	14E Coma for 48 hours	12L Coma
9	15E Keyhole Coronary Bypass Surgery	13L Coronary Artery By-pass Surgery
10	16E Coronary artery disease on medical treatment	14L Other Serious Coronary Artery Disease
	17E Coronary artery disease requiring Angioplasty	
11	18E Pericardiectomy	15L Acute Heart Attack
	19E Insertion of a permanent Cardiac Defibrillator	
	20E Cardiac Pacemaker Implantation	
12	21E Percutaneous Heart Valve Surgery	16L Open Heart Surgery for the Heart Valve
13	22E Surgical Removal of one Kidney	17L Chronic Kidney Failure
	23E Diabetic Nephropathy	
14	24E Partial Loss of Hearing	18L Loss of Hearing
	26E Cochlear Implant Surgery	
15	27E Loss of independent living (Early)	19L Loss of independent living
16	28E Less Severe Burns	21L Major burn
17	29E Surgery of Subdural Haematoma due to Accident	22L Major Head Trauma
	30E Cervical Spinal Cord Injury	
18	31E Small Bowel Transplant	23L Major Organs Transplantation or Bone Marrow Transplantation
	32E Corneal Transplant	
19	33E Peripheral Neuropathy	24L Motor Neuron Disease
20	34E Early Stage Multiple Sclerosis	25L Multiple Sclerosis
21	35E Moderately Severe Muscular Dystrophy	26L Muscular Dystrophy
22	36E Early Parkinson's Disease	29L Parkinson's Disease
23	37E Secondary Pulmonary Hypertension	30L Primary Pulmonary Arterial Hypertension
24	38E Stroke Requiring Carotid Endarterectomy Surgery	32L Major Stroke
	39E Stroke Treatment by Carotid Angioplasty and Stent Placement	
25	41E Minimally Invasive Surgery to Aorta	33L Surgery to Aorta
	42E Large Asymptomatic Aortic Aneurysm	
26	43E Mild Systemic Lupus Erythematosus	34L Lupus Nephritis from Systemic Lupus Erythematosus
27	44E Cerebral Aneurysm Treatment by Endovascular Coiling	37L Cerebral Aneurysm Requiring Brain Surgery
28	45E Moderate Severe Poliomyelitis	39L Poliomyelitis
29	46E Progressive Scleroderma and/or CREST Syndrome	45L Progressive Scleroderma or Diffuse systemic sclerosis/ scleroderma

# Relapsed CI Benefits


**5 Last Stage Critical Illnesses**




**Invasive Cancer (8L)**




**Acute Heart Attack (15L)**



**Major Burn (21L)**




**Major Organs Transplantation or Bone Marrow Transplantation (23L)**



**Major Stroke (32L)**


First diagnosis




Receive benefits of the Last Stage Critical Illnesses for 100%

➔

Recurrence



Receive benefits of the Last Stage Critical Illnesses for another 100% up to 1 time per disease.



Each payment of the Relapsed CI benefits is counted, and the right is exercised under the maximum number (9 times) of the coverage benefits of the Last Stage Critical Illnesses.

## Conditions of Relapsed CI Benefits

### 1. 8L Invasive Cancer

#### Example case 1 : Persistent Cancer

Invasive Cancer (Stomach)

is persistent and continuously treated throughout the 2-year period from the date of first diagnosis, without any period of complete cure or remission



Receive 100%





Receive 100%

#### Example case 2 : Metastatic Cancer

Invasive Cancer (Metastasis from Lung to Liver)

is persistent and continuously treated, and metastasized to other domain, without any period of complete cure or remission until elapsing 2-year period from the date of first diagnosis.



Receive 100%






Receive 100%

#### Example case 3 : Recurrence Invasive Cancer


Invasive Cancer (Breast)


Recurrence after complete cure or remission after 2 years from the date of first diagnosis.

Invasive Cancer (Breast)



Receive 100%






Receive 100%

#### Example case 4 : New Primary Invasive Cancer


Invasive Cancer (Intestine)


Not related to the first time and occur after 2 years from the date of first diagnosis.

Invasive Cancer (Brain)



Receive 100%

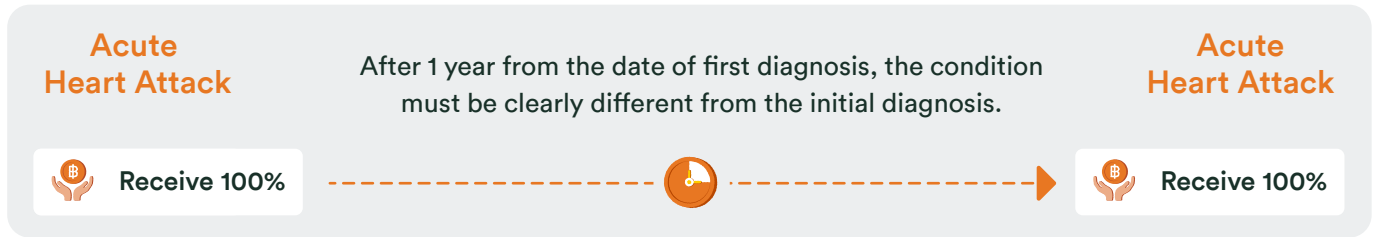




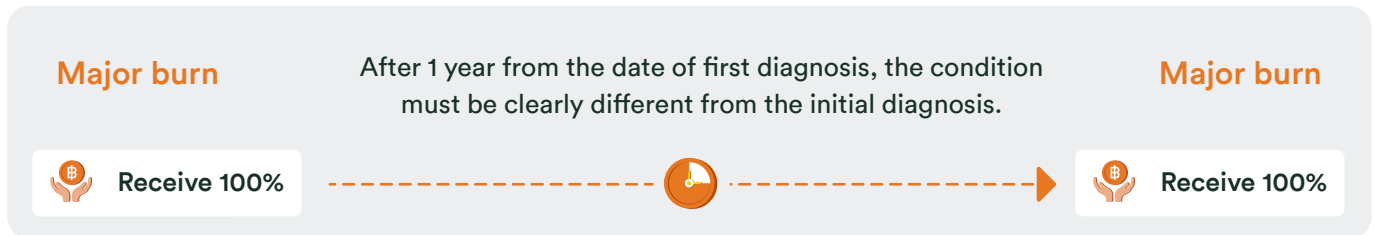
Receive 100%

## Conditions of Relapsed CI Benefits (Continued)

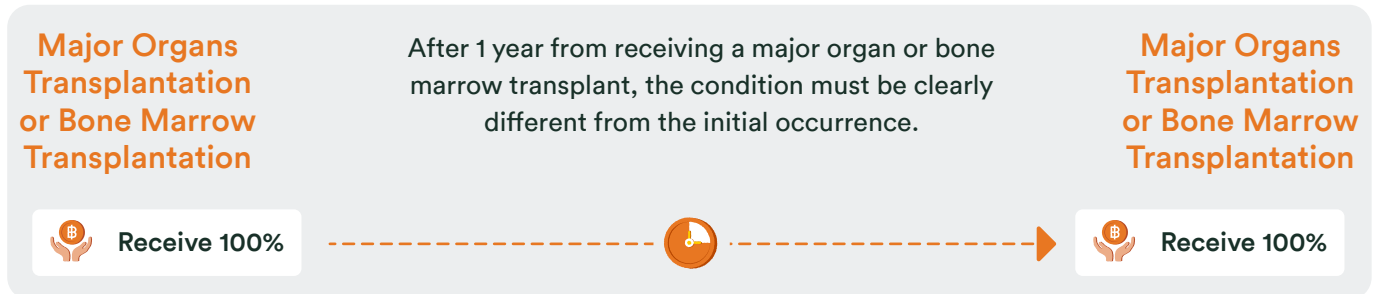
### 2. 15L Acute Heart Attack



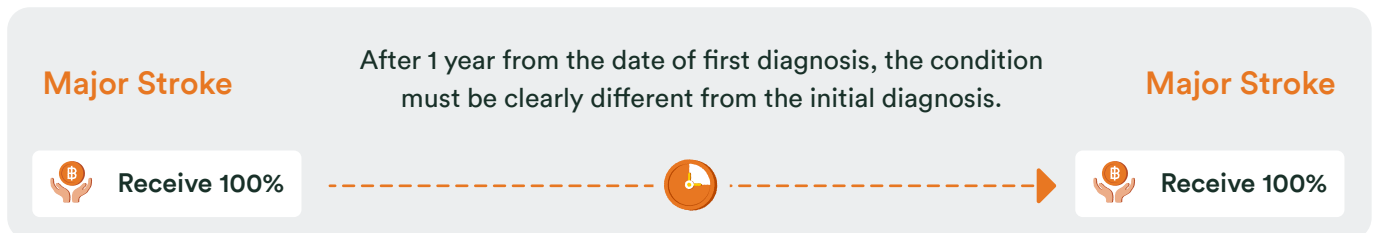
### 3. 21L Major burn



### 4. 23L Major Organs Transplantation or Bone Marrow Transplantation



### 5. 32L Major Stroke



## Waiting Period



60 days from the effective date of CI Re-Claim Re-Care rider and the premium waiver for illness with 60 Last Stage Critical Illnesses rider or in the case of reinstatement of the riders, from the effective date of the last renewal or the approval date of the company for increasing the sum assured of the riders, depending on which date will later occur.

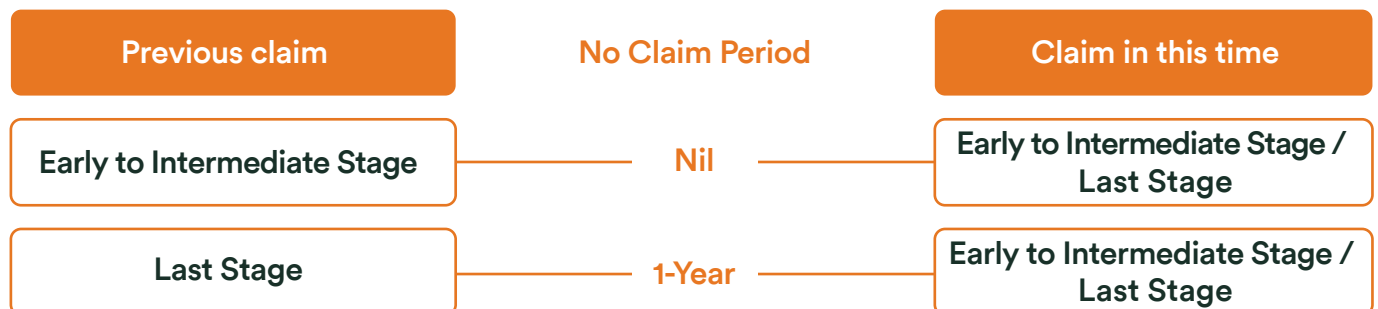
## No Claim Period



Not cover the illness with Early to Intermediate Stage Critical Illnesses or Last Stage Critical Illnesses which is covered under CI Re-Claim Re-Care rider that occur within 1 year from the date of first diagnosis and/or confirmation from physician with Last Stage Critical Illnesses which is covered under this rider in which the company has paid the benefits of the said Last Stage Critical Illnesses.



Remark: The benefit payment of Relapsed CI shall not take No Claim Period for consideration.



## Samples of Coverage Exclusion, for instance:

- 1) A disorder confirmed and clearly evident by a physician as being related to a critical illness that developed before the effective date of coverage under this Rider, or before the reinstatement date when the Rider was inactive, or before the date on which the Company approved an increase in the sum assured under this Rider, whichever occurs later. However, if the Company approves an increase in the sum assured, the Company will not cover the additional sum assured only unless the insured has disclosed this information to the Company, and the Company has agreed to assume the risk without any conditions of exceptions for the said coverage.
- 2) Suicide, attempted suicide, self-inflicted harm, or self-attempted harm, whether by the insured or by allowing another person to act, regardless of mental state, including accidents resulting from the insured's consumption of food, drink, or injection of medication or toxins, as well as overdoses from a physician's prescription.
- 3) The insured's refusal to accept treatment, advice, or follow the physician's advice.
- 4) Examinations and treatments ordered by the insured, if the insured is a physician treating themselves, as well as examinations and treatments provided by a physician who is the insured's father, mother, spouse, or child.
- 5) AIDS or venereal disease or sexually transmitted diseases by AIDS, including Acquired Immune Deficiency Syndrome due to HIV infection, and including opportunistic infection or communicability, or any illness of which blood test result shows seropositive of HIV (Human Immunodeficiency Virus), Opportunistic infection including 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) including HIV (Human Immunodeficiency Virus) causing Encephalopathy Dementia.

## Insurance Conditions

	Main contract of Whole Life 99/99 (1)	CI Re-Claim Re-Care rider	Premium Waiver for Illness with 60 Last Stage Critical Illnesses rider
Issue Age	1 month 1 day – 70 years		
Coverage Period	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)	Up to 99 years of age
Sum Assured	100,000 Baht	At a minimum of 500,000 Baht	At the premium of main life insurance contract

## Sample of Annual Premium (First Year)

(CI Re-Claim Re-Care rider, Sum Assured of 1,000,000 Baht)

Unit: Baht

Age (Years)	Male	Female
20	5,471	4,160
30	6,960	6,055
40	11,474	9,769
50	31,263	20,896

Remark :

- CI Re-Claim Re-Care Plus is the marketing name of the CI Re-Claim Re-Care rider, the Rider of Premium Exemption for illness with 60 last stage critical illnesses, and the main contract of Whole Life 99/99 (1).
- The underwriting is in accordance with terms and regulations of the company.
- The 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 at the policy year anniversary based on the insured's age and/or changes in career classification. The company also reserves the right to review and revise the premium rate according to the average total indemnity claims, subject to approval by the registrar. The company shall give a written notice to the insured at least 30 (thirty) days in advance.
- 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 an insurance contract. Specifications and terms of coverage shall be specified in an insurance policy.
- This reserves the rights according to the law. Do not copy or modify regardless of any part of this document.

# Easy Claim through FWD Omne Application

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



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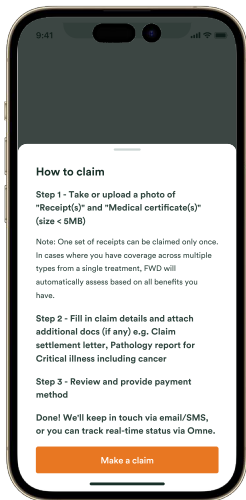


For quick claim, check status round-the-clock, and recognize the automatic approval consideration

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

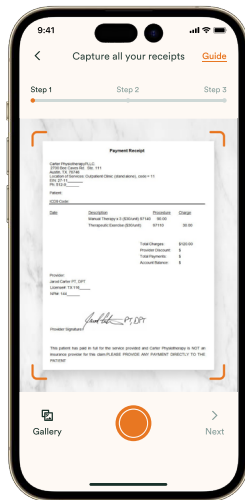
- ✓ Expenses in case of illness and accident for outpatient medical treatment
- ✓ Outpatient surgery
- ✓ In-hospital treatment / daily compensation
- ✓ Cancer or critical illness
- ✓ Disability and dismemberment

01



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

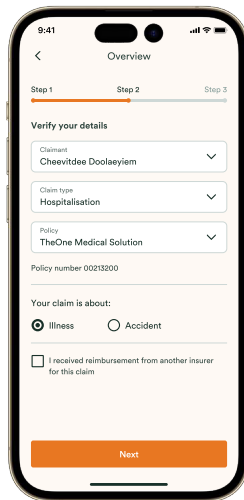
02



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

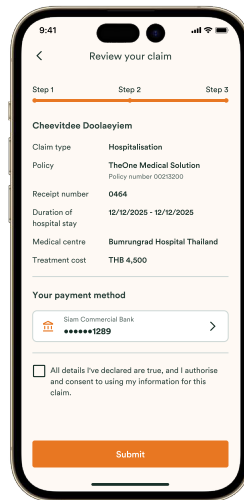
- 1. No limit on number of pictures. Each picture should not exceed 5MB
- 2. Click on document-shaped icon below to check or delete attached-pictures by clicking on the delete/minus symbol

03



Specify the type and provide complete details of the claim

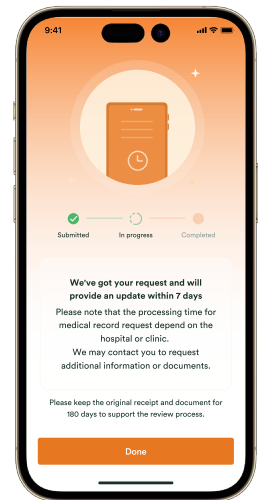
04



Check claim information and the 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.

**FWD Life Insurance Public Company Limited**  
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Khlong Toei District, Bangkok 10110  
Company Registration No. 0107563000304

FWD Customer Center 1351

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