

# FWD Precious Care

Plan: Bronze, Silver, Gold and Platinum

Updated Edition March 2025

Complete coverage for your medical expenses



This picture was created by AI (Artificial Intelligence)

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



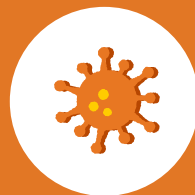
Whenever I go to the hospital, a surplus cost of OPD is always charged.



The insurance only covers serious illnesses. Actually, every time I have a mild fever, I have to pay a cost of medical care myself.



My health insurance coverage isn't enough to keep the rising costs of medical care.



A critical illness hugely effects my savings.



Health insurance policy terms are so confusing.

### FWD Precious Care

is designed to cope with every potential situation including serious illnesses and mild illnesses. It also covers every medical care with the financial amount of up to Millions of Baht.

# FWD Precious Care

Unexpected illness can happen at any time, while unforeseen medical expenses can be a huge blow. So we designed FWD Precious Care to help you prepare for your large hospital bills when sickness or accidents strike you, with comprehensive medical coverage which covers medically necessary services and treatment you need.



## 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.



## 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 and Bone Marrow Transplantation, Chemotherapy, Radiotherapy, Kidney Dialysis, Targeted Therapy, etc.



## Save money on premiums

- Opt for a deductible plan to lower insurance premium and ease worries about medical treatment expenses exceeding your current health insurance coverage.
- Greater value with no claims. Get a 10% discount 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 Area in Thailand <sup>(5)</sup>			
Category	Insurance Plan	Bronze	Silver	Gold	Platinum
	Maximum Benefits (Per Policy Year)	1 Million	3 Million	6 Million	12 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
	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 <sup>(1)</sup>				
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)	3,000	5,000	10,000	18,000
Special benefit in case of 3 critical illnesses (Invasive Cancer, Acute Heart Attack, Major Stroke)					
15	Lump sum payment if diagnosed with 3 critical illnesses <sup>(2)</sup> (1 time per life)	-	-	50,000	50,000
16	Additional room and board, and in-hospital service fees (per day) in case of 3 critical illnesses (max 365 days)	-	-	6,000	8,000
Other benefits <sup>(6)</sup> (per year)					
21	Medical treatment fee by alternative medicine <sup>(3)</sup>	-	-	-	5,000
24	Complications during pregnancy and after childbirth (from natural pregnancy) <sup>(4)</sup>	-	As charged		
Deductible <sup>(7)</sup> plan per confinement (for the benefits category no. 1-6, 8-12, 16 and 24)		None/ 30,000	None/ 30,000	None/ 50,000	None/ 50,000

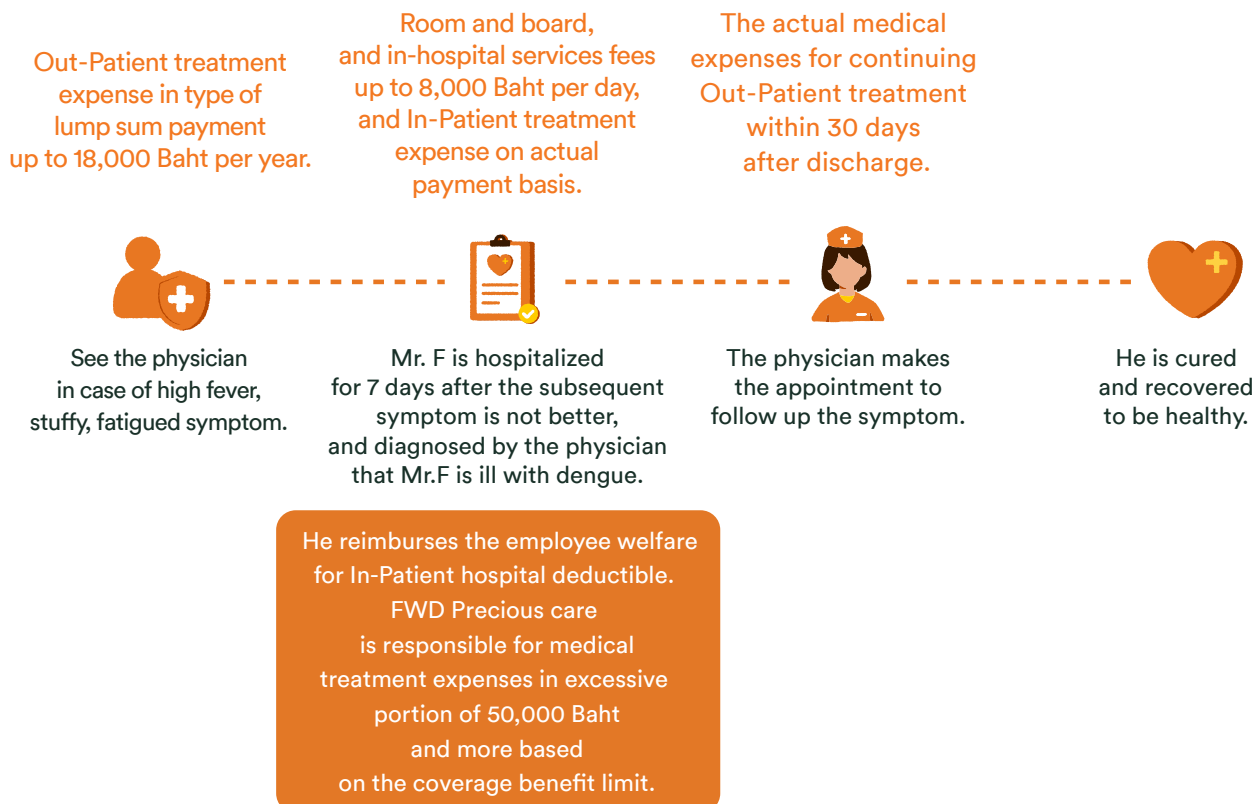
## Remark :

- (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 waiting period is 120 days.
- (4) This benefit is applicable after the rider has been in effect for 365 consecutive days after the effective date and gets to renewed at the end of the next policy year. While the insured must be 18 to 50 years old.
- (5) 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.
- (6) This benefit only covers in Thailand.
- (7) 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 expenses in excess of deductible not exceeding the benefits specified in the policy.

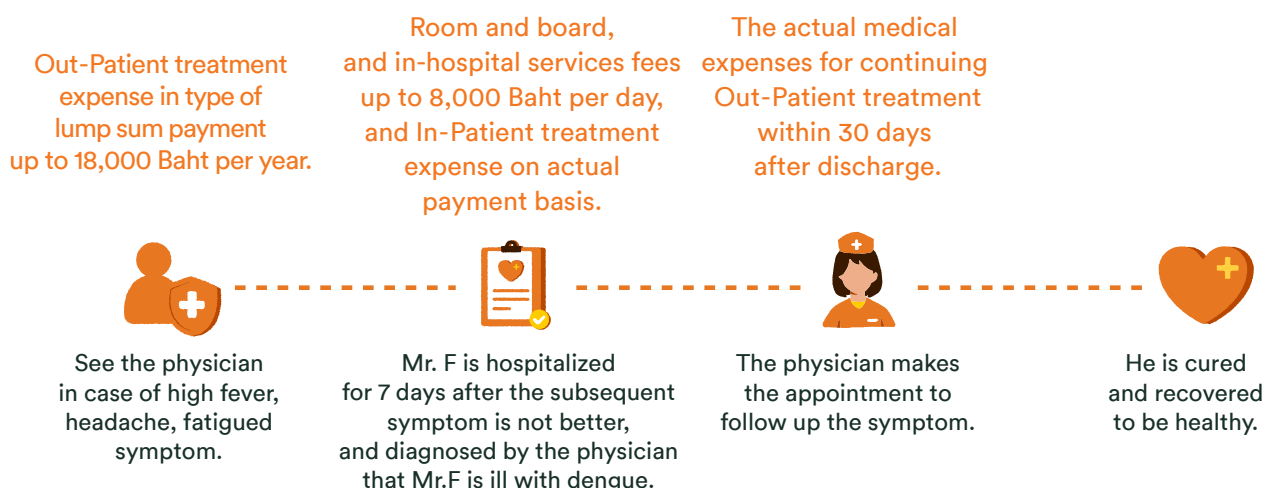
# Sample of Benefit Payment

## Platinum Plan Coverage of 12 Million Baht

**Case 1 - With a Deductible :** Mr. F, whose age is 35 years old, already has a medical expense welfare or health insurance and desires to plan his health coverage in order to reduce a surplus medical expense which he has to pay by himself if he has to stay in a hospital.



**Case 2 - Without a Deductible :** Mr. F, age 35 years has never had health insurance coverage. He is now looking for health insurance with full coverage for actual medical expenses and high coverage limit.



## Insurance Conditions

Issue age	6 - 75 years (renew until the age of 98)
Coverage period	Until the age of 99 or not exceeding coverage period of the life insurance policy

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## Feel at ease more with special services



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



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.

## Important Coverage Conditions

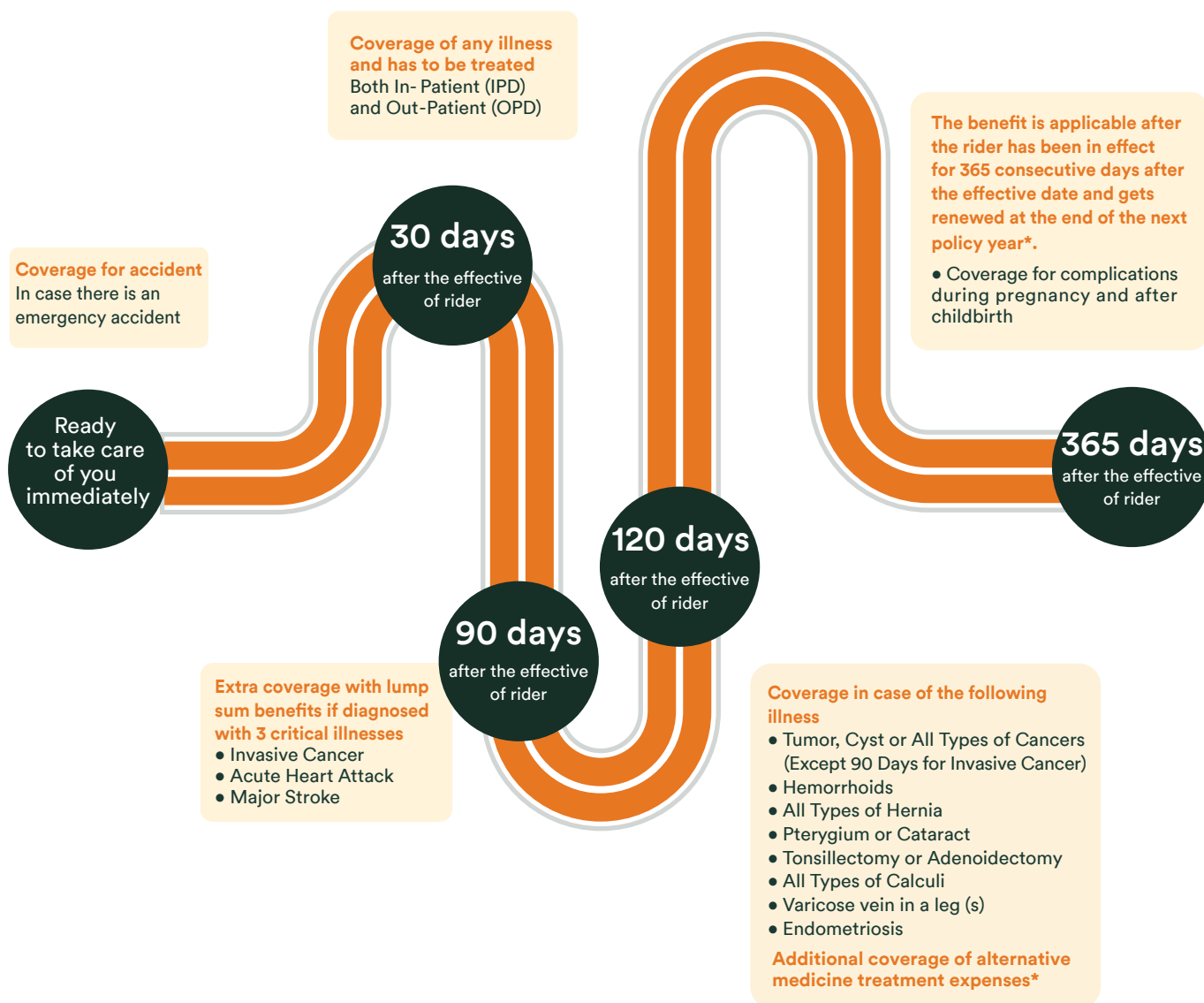
Coverage Conditions	Details
Room and board, and in-hospital services fees (In-Patient)	It is based on actual payment amount, but not exceeding the benefits in Table max 365 days, and max 180 days for ICU. After combining, it shall not exceed 365 days per policy year.
Organ Transplantation	Medical treatment 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 Cell after Bone Marrow Ablation.
Alternative Medicine	It shall be in-hospital treatment which is advised by the attending physician who conducts that medical treatment.
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

Ready to start taking care of you, and offer the benefit coverage after the effective of the rider.



Remark :

\*These benefits only cover in Thailand.



## Sample of Annual Premium (First Year)

### Without a Deductible

Unit : Baht

Plan	Bronze	Silver	Gold	Platinum
Coverage Limit (Per year)	1 Million	3 Million	6 Million	12 Million
20 years old	18,558	26,044	30,282	36,541
30 years old	19,030	28,063	32,197	37,789
40 years old	21,841	29,766	34,384	44,925
50 years old	26,417	40,077	45,096	56,841

### With a Deductible

Unit : Baht

Plan	Bronze	Silver	Gold	Platinum
Coverage Limit (Per year)	1 Million	3 Million	6 Million	12 Million
20 years old	8,771	11,629	13,338	15,780
30 years old	7,245	10,267	12,262	12,929
40 years old	10,124	13,275	14,025	18,176
50 years old	14,130	20,234	23,697	28,764

#### Remark :

- 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.
- **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 a part of an insurance contract. Terms and conditions 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 Omne by FWD Application

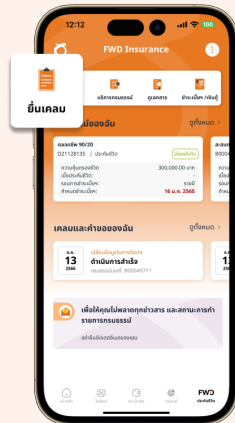
Effortless claim submission with ease and convenience.

No original documents needed.

Download Omne by  
FWD Application,  
let scan



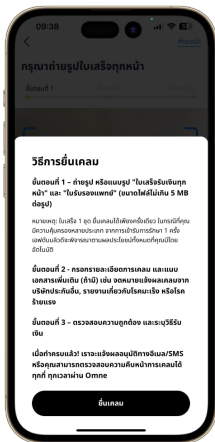
For quick claim, check  
status round-the-clock,  
and recognize the  
automatic approval  
consideration



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

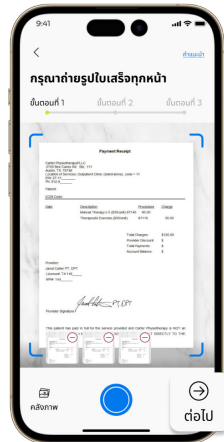
- ✓ Expenses in case of illness and accident for outpatient medical treatment
- ✓ Outpatient surgery
- ✓ In-hospital treatment / daily compensation
- ✓ Cancer or critical illness
- ✓ Cancer or critical illness

01



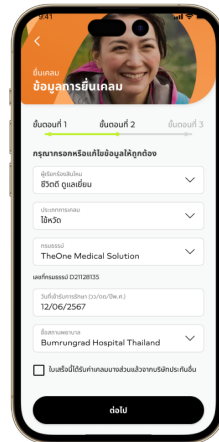
Read "Claim Submission Method" and click at "Submit Claim"

02



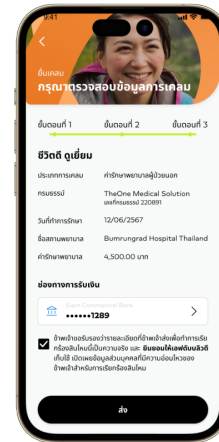
Take photos or completely upload images of "Receipt" and "Medical Certificate" for every page as specified on screen

03



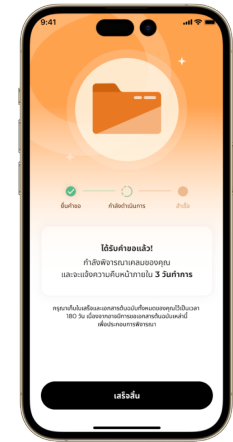
Completely specify the type and detail of claim

04



Verify the claim information and money receipt channel, and certify the claim information, agree and accept the terms and conditions for service usage

05



Wait for the progress notification within 3 working days. If it is within the conditions for automatic approval consideration, the claim approval will be notified to you on screen.

1. Not limit number of images, size per image for not more than 5 MB
2. Click at icon of documentary image below to verify or delete the attached images by clicking at deletion symbol.

1. Bank Account Name shall be the same name as the policyholder only.
2. Prompt Pay shall be binding with Identification Card Number of the policyholder only.

FWD Life Insurance Public Company Limited

No. 6 O-NES Tower, 4<sup>th</sup>, 22<sup>nd</sup> - 23<sup>rd</sup> Floors

Sukhumvit 6, Khlong Toei Sub-District,

Khlong Toei District, Bangkok 10110

Company Registration No. 0107563000304

FWD Customer Center 1351