

## FWD Easy Cancer

Peace of Mind with Lump Sum Benefits



# FWD Easy Cancer

## At FWD, we understand that

The ongoing progress in medical technology has led to more effective cancer treatments. However, while this advanced technology offers improved outcomes, it has also resulted in higher treatment costs. In the event of a cancer diagnosis, your existing insurance coverage might not adequately meet the financial demands. Planning for coverage to address all potential expenses will be a vital resource to ensure that dealing with cancer is manageable and stress-free.

## So we designed FWD Easy Cancer to:

Ensure peace of mind with a comprehensive coverage for all types of cancer at all stages. The plan offers lump sum benefits when diagnosed with cancer to assist in managing various expenses beyond medical treatments and facilitates swift access to efficient treatment options.

# FWD Easy Cancer



## Full coverage of all types of cancer at all stages

A single plan is enough for comprehensive coverage of all cancers at all stages for your choice of treatment as desired.

---



## Receipt of lump sum benefits

When your first cancer is diagnosed, receive a lump sum according to the selected coverage plan up to 2,000,000 Baht.

---



## Peace of mind with skin cancer coverage

Upon detecting skin cancer, receive a lump sum of 50,000 Baht<sup>(1)</sup>, and remain to obtain continuous coverage for cancer.

---



## Worriless with a 5-year fixed premium

Cover 5 years, and pay fixed premium all over 5 years together with renewal guarantee.<sup>(2)</sup>

---



## Worthiness along with the benefit of tax deduction

A health insurance premium, up to a maximum of 25,000 Baht, is eligible for personal income tax deduction.

---

Remark :

(1) In the case of being diagnosed skin cancer except Malignant Melanoma skin cancer.

(2) Guaranteed Renewal at the end of the contract period (every 5 years) and can renew the policy until the insured reaches the age of 60. However, the premium will be adjusted on the renewal date of the policy based on the changed age.

## Benefits and Coverage

Unit : Baht

Coverage Detail	Plan 1 500,000	Plan 2 1,000,000	Plan 3 2,000,000
<b>Benefits in the case of cancer</b>			
1. Coverage of cancer at all stages, including Malignant Melanoma skin cancer	500,000	1,000,000	2,000,000
2. Coverage of skin cancer except Malignant Melanoma skin cancer (1 time per life)	50,000	50,000	50,000
<b>Benefits in the case of death</b>			
3. Coverage in the case of death	50,000	50,000	50,000

Remark :

- After paying benefits under Clause 1 or Clause 3 the policy coverage is terminated.
- After paying benefits under Clause 2 the insured has still obtained the coverage under Clause 1 and Clause 3 accordingly.

## Sample of Benefit Payment of Plan 3

### Case 1

Diagnosis of Liver Cancer



Receive 2,000,000 Baht  
and the the policy coverage is terminated.

---

### Case 2

Diagnosis of skin cancer  
that is not Malignant Melanoma



Receive 50,000 Baht  
and continue paying premiums

Later, diagnosis of Malignant  
Melanoma



Receive 2,000,000 Baht  
and the policy coverage is terminated.

---

### Case 3

Diagnosis of skin cancer  
that is not Malignant Melanoma



Receive 50,000 Baht  
and continue paying premiums

Later, passed away  
due to accident or illness



Receive 50,000 Baht  
and the policy coverage is terminated.

---


### Case 4

Passed away  
due to accident or illness



Receive 50,000 Baht  
and the the policy coverage is terminated.

## Waiting Period

 It does not cover the illness with cancer or disorder which is confirmed by the physician and has clear evidence that it is related to cancer 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 Cancer Coverage

**This policy does not cover the illness with cancer directly or indirectly occurred, wholly or partially, to the following causes:**

- The abnormalities confirmed by a physician and have clearly proven that it is related to cancer, or cancer that occurred prior to the effective date of the policy, or the date that the company approves to increase the sum insured amount under this policy, whichever is later. However, in case of the company approves an increasing sum assured, it will be excluded for the increasing sum assured portion only.

This exclusion does not apply if the insured has informed the company of acknowledgment and the company has agreed to assume the risk without the conditions for exceptions to the mentioned coverage.

## Insurance Conditions

Issue Age	20 – 60 years
Coverage Period	5 years
Premium Payment Term	5 years (fixed premium all over 5 years)

## Sample of Annual Premium

Unit : Baht

Age	Plan 1 500,000		Plan 2 1,000,000		Plan 3 2,000,000	
	Male	Female	Male	Female	Male	Female
20	875	1,265	1,505	2,366	2,765	4,568
30	1,470	2,181	2,667	4,186	5,061	8,196
40	3,264	3,323	6,154	6,424	11,934	12,627
50	8,162	8,813	15,698	17,284	30,770	34,226

### Remark :

- 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.
- Guaranteed Renewal at the end of the contract period (every 5 years) and can renew the policy until the insured reaches the age of 60. However, the premium will be adjusted on the renewal date of the policy based on the changed age.
- The company is entitled to review and adjust the premium rate based on average loss ratio of the company for indemnity approved by the registrar. The company will inform an insured person in a written form for not less than 30 days.
- 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 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.

### FWD Life Insurance Public Company Limited

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

FWD Customer Center 1351