

FWD Precious Care

Plan: Sapphire, Diamond

Updated Edition March 2025

Complete coverage for your medical expenses with lump sum benefits up to 100 Million Baht



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



if I get ill,
I wish for good treatment.



New diseases identified causing
multiple medical expenses.

FWD Precious Care

is ready to upgrade treatment
in a way that you are satisfied
with a lump sum payment
up to 100 Million Baht,
including treatment
abroad plan.



If treatment abroad
is required, I may wish
the insurance to cover
treatment fees.



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



Health insurance always limits
the amount of medical expenses,
IPD cost will not be covered.



Health insurance policy terms
are so confusing.

FWD Precious Care

Because health is the most important thing in life, you need to pay attention and take utmost care. FWD Precious Care offers care and benefits with lump sum medical expenses up to 100 Million Baht to ensure you spend life to the fullest extent.



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 and taking care of you wherever you are, if you wish to get treatment abroad, you can choose a coverage plan worldwide in order that you will be able to choose any treatment or service according to your desire.



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



Provision of Additional Protection

Such as Dental Care, Eyesight Care, Annual Health Check-up, Vaccination, Alternative Medicine, Psychotherapy, Pregnancy maternity benefit including various complications, etc.



Enhance your medical coverage and greater value

- Elevate your existing welfare or health insurance with the deductible plan, offering enhanced protection for surplus medical expenses.
- 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/Wordwide ⁽⁷⁾	
Category	Insurance Plan	Sapphire	Diamond
	Maximum Benefits (Per Policy Year)	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	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 ⁽¹⁾		
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)	60,000	As charged
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 ⁽²⁾ (1 time per life)	100,000	100,000
16	Additional room and board, and in-hospital service fees (per day) in case of 3 critical illnesses (max 365 days)	60,000	25,000
Other benefits ⁽⁸⁾ (per year)			
17	Dental examination and treatment fee ⁽³⁾ (Co-Payment 20%)	6,000	15,000
18	Eyesight care and treatment fee ⁽³⁾ (Co-Payment 20%)		
19	Annual health check-up fee (maximum once per policy year) ⁽⁵⁾	6,000	15,000
20	Vaccination fee		
21	Medical treatment fee by alternative medicine ⁽⁴⁾	10,000	20,000
22	Psychiatric medical treatment fee ⁽⁵⁾	100,000	200,000
23	Medical treatment expense for pregnancy and childbirth from natural pregnancy ⁽⁶⁾ (maximum 1 time of pregnancy per policy year)	100,000	200,000
24	Complications during pregnancy and after childbirth (from natural pregnancy) ⁽⁶⁾	As charged	
Deductible ⁽⁹⁾ plan per confinement (for the benefits category no. 1-6, 8-12, 16 and 24)		None/ 100,000	None/100,000

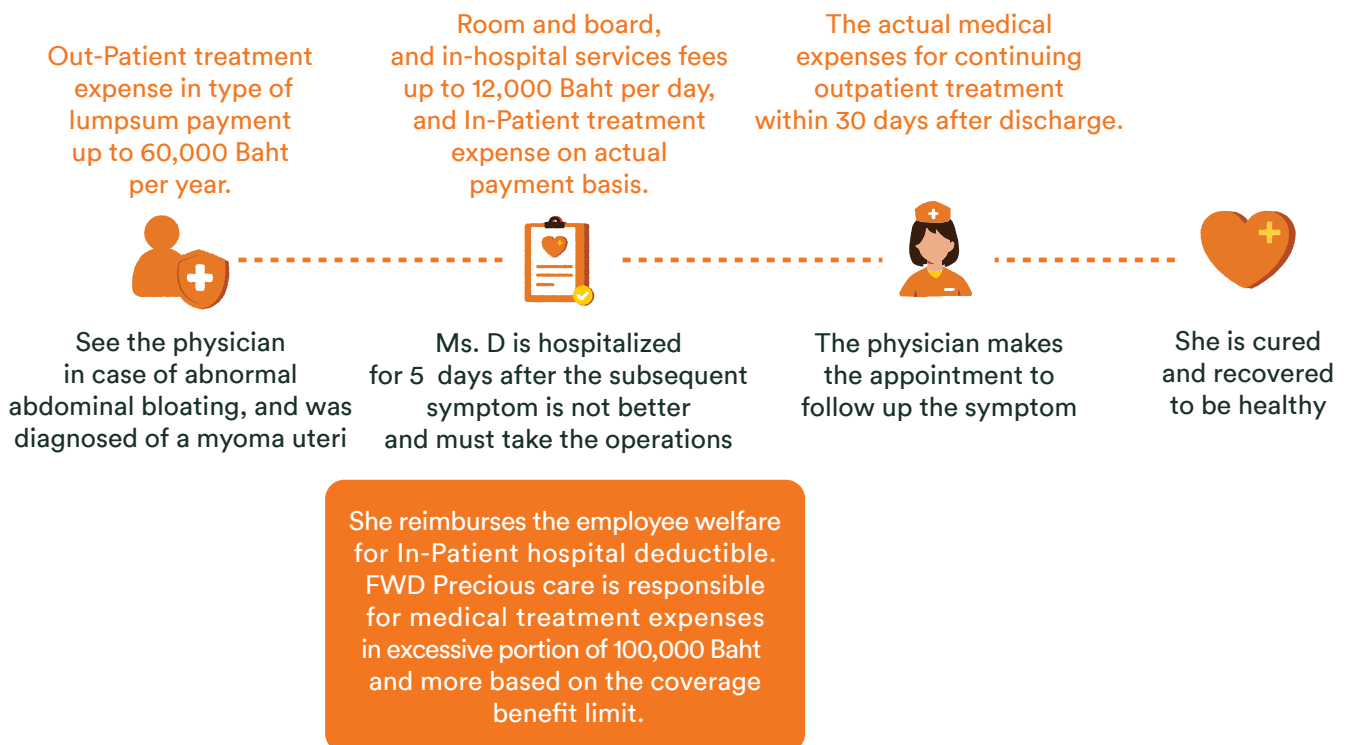
Remark :

- 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.
- This benefit is not included in annual maximum benefit and the waiting period is 90 days.
- The company will compensate in the amount of 80% of the medical expenses, but not exceeding the maximum benefit specified in the table.
- The waiting period is 120 days.
- The waiting period is 365 days.
- 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.
- 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.
- This benefit only covers in Thailand.
- 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.

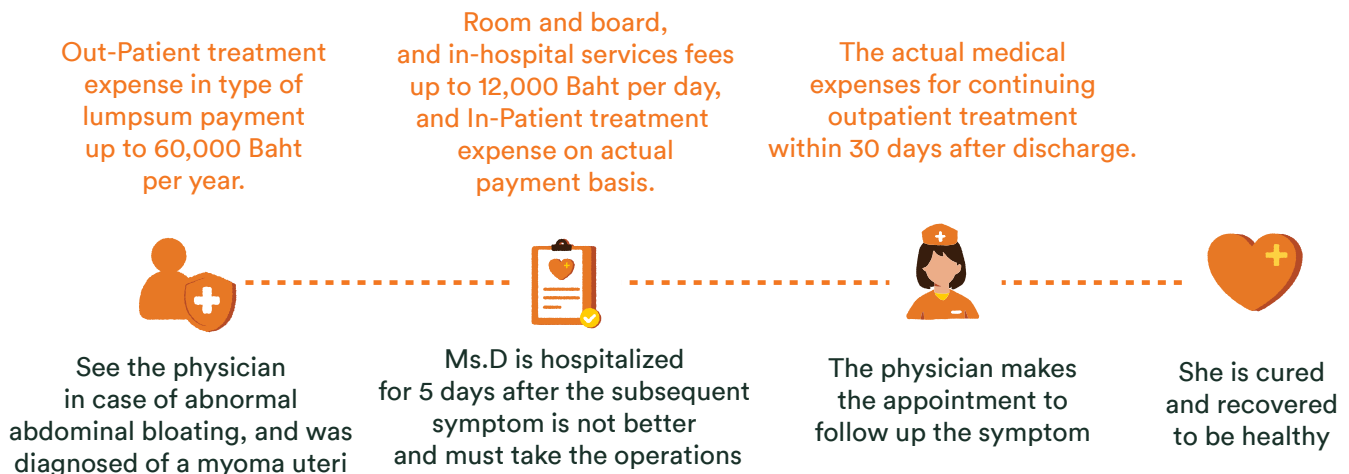
Sample of Benefit Payment

Sapphire Plan with a coverage of 40 Million Baht (Worldwide)

Case 1 - With a Deductible: Ms.D, age 40 years old, already has a medical expense welfare or health insurance and desires to plan her health coverage in order to reduce a surplus medical expense which she has to pay by herself if she has to stay in a hospital.



Case 2 - Without a Deductible: Ms. D, age 40 years has never had health insurance coverage worldwide. She is now looking for health insurance with full coverage for actual medical expenses and high coverage limit.



Insurance Conditions

Issue Age	11 – 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

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 according 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

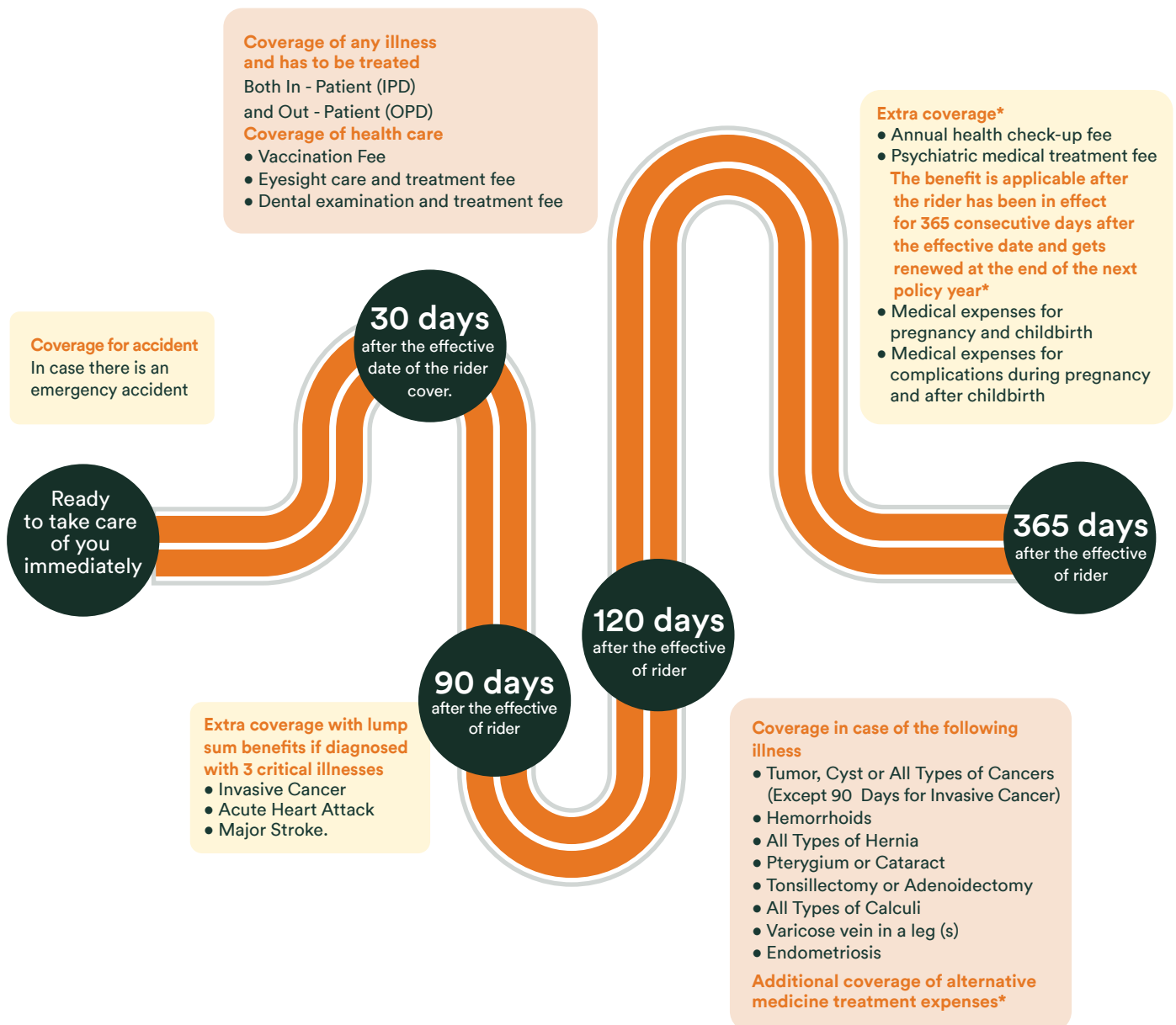
Coverage Conditions	Details
Room and board, and in-hospital services fees (In-Patient)	It is based on actual payment amount, but not exceeding the benefits in Table max 365 days, and max 180 days for ICU. After combining, it shall not exceed 365 days per policy year.
Organ Transplantation	Medical treatment 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 and Psychiatric treatment	It shall only be 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, Alternative medicine treatment fee, Complications during pregnancy and after childbirth, 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. 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

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.

Sample of Annual Premium (First Year)

Without a Deductible

Unit: Baht

Coverage Territory	Thailand		Worldwide	
Plan	Sapphire	Diamond	Sapphire	Diamond
Coverage Limit (Per year)	40 Million	100 Million	40 Million	100 Million
20 years old	57,626	92,514	67,619	107,542
30 years old	63,373	107,172	73,754	124,179
40 years old	66,869	126,530	79,155	149,719
50 years old	85,765	149,189	103,100	178,431

With a Deductible

Unit: Baht

Coverage Territory	Thailand		Worldwide	
Plan	Sapphire	Diamond	Sapphire	Diamond
Coverage Limit (Per year)	40 Million	100 Million	40 Million	100 Million
20 years old	36,689	55,676	42,307	62,216
30 years old	37,240	57,644	41,739	63,103
40 years old	39,079	65,313	47,260	74,870
50 years old	55,811	90,819	67,460	108,025

Notes:

- 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. 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 Omne by FWD Application

Effortless claim submission with ease and convenience.

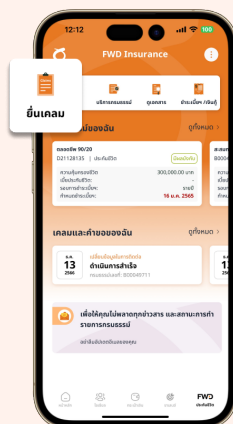
No original documents needed.



Download Omne by
FWD Application,
let scan



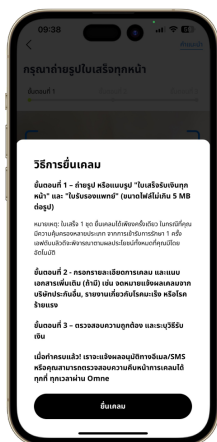
For quick claim, check
status round-the-clock,
and recognize the
automatic approval
consideration



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

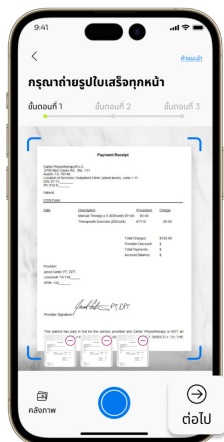
- ✓ Expenses in case of illness and accident for outpatient medical treatment
- ✓ Outpatient surgery
- ✓ In-hospital treatment / daily compensation
- ✓ Cancer or critical illness
- ✓ Cancer or critical illness

01



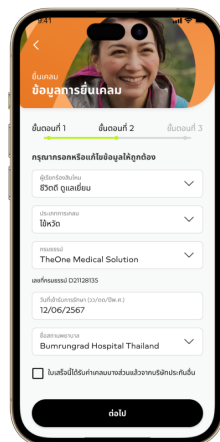
Read "Claim Submission Method" and click at "Submit Claim"

02



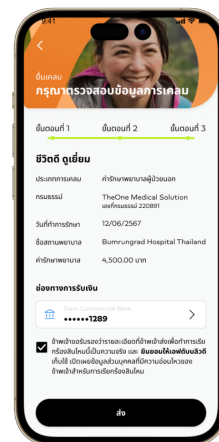
Take photos or completely upload images of "Receipt" and "Medical Certificate" for every page as specified on screen

03



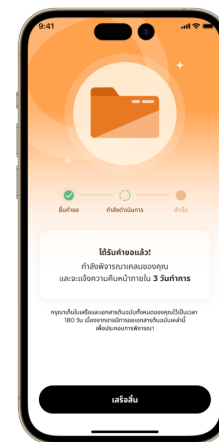
Completely specify the type and detail of claim

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, 4th, 22nd - 23rd Floors

Sukhumvit 6, Khlong Toei Sub-District,

Khlong Toei District, Bangkok 10110

Company Registration No. 0107563000304

FWD Customer Center 1351