

FWD Precious Care For Kids

Provide your kids with completely health coverage that cover all medical benefits



We understand that the health and development of the children are of concern to the parents



Kid health is always of concern as the immune system has not yet been fully developed as that of the adult.



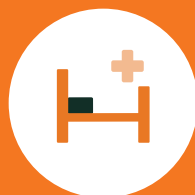
The risk of illness increases once the kids reach the age of attending school.

FWD Precious Care For Kids

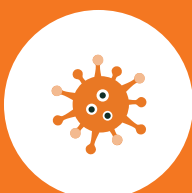
Fulfill the physical and mental health care, and the suitable development of the child with medical benefit coverage in lump sum covering all treatments for the kids.



Whether it is minor illness, major illness, accident, or critical illness, a good and rapid treatment is most essential.



Medical expense kept on increasing each year, it is an unpredictable cost when requiring hospitalization.



With changing environments, new diseases may emerge. Therefore, health insurance is an alternative to care and protection of the kids' health.

FWD Precious Care For Kids

Parents always seek the best for their child, whether it is to make their kid strong or have a good development. It is essential to create immunity for the kids to always be healthy as the rare illness may affects both physical and mental development.

FWD Precious Care For Kids is a lump sum health insurance for kids, including health and illness care covering the treatment of general illness, critical illness, and accident to help relieve the treatment burden with coverage and lump sum treatment expense, feel more at ease that your beloved kids is treated at best in case of illness.



Care for your beloved kids

With lump sum medical treatment benefits starting at 1 Million Baht up to 12 Million Baht.



Worry-free care in case of the hospitalization requirement

Cover IPD treatment expenses on actual payment basis.



Full care of OPD treatment expense

Yearly lump sum payment without limit of times in all plans.



More care in case of 6 Critical Illnesses*

Get treatment expense compensation and twice the amount for hospital room and board depending on the selected plan.



Health care with deductible plan helps save the premium

Help you minimize the premium with deductible plan.

* 6 Critical Illnesses mean 3 Critical Illnesses (1) Invasive Cancer, (2) Acute Heart Attack, (3) Major Stroke and 3 Critical Illnesses for the child insured 4) Dengue Hemorrhagic Fever - Dengue Shock Syndrome : DSS (5) Acquired Hydrocephalus Requiring An External Shunt (6) Severe Asthma.

Coverage Benefits

Unit : Baht

Category	Insurance Plan	Coverage Area in Thailand ⁽⁶⁾			
		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 ⁽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 and additional physician consultation fee for the child insured ⁽²⁾ (per year)	3,000	5,000	50,000	50,000
Special benefits in case of 3 critical illnesses (Invasive Cancer, Acute Heart Attack, Major Stroke), and 3 critical illnesses for the child insured prior to the anniversary date of policy year of which the insured is 6 years of age (Dengue Hemorrhagic Fever - Dengue Shock Syndrome : DSS, Acquired Hydrocephalus Requiring An External Shunt, Severe Asthma)					
15	Lump sum payment if diagnosed with 3 critical illnesses and 3 critical illnesses for the child insured ⁽³⁾ (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 and 3 critical illnesses for the child insured (max 365 days)	-	-	6,000	8,000
Benefits in case of Out-Patient (OPD)					
21	Medical treatment fee by alternative medicine ⁽⁴⁾	-	-	-	5,000
24	Complications during pregnancy and after childbirth (from natural pregnancy) ⁽⁵⁾	-	As charged		
Deductible ⁽⁸⁾ plan per confinement (for the benefits category no. 1-6, 8-12, 16 and 24)		15,000/ 30,000	15,000/ 30,000	25,000/ 50,000	None 25,000/ 50,000

As at the anniversary date of policy year of which the insured is 6 years of age, the deductible limit will be automatically adjusted in accordance with FWD Precious Care Insurance Plan. However, the insured can request for changing to be in type of without deductible in accordance with the company's conditions.

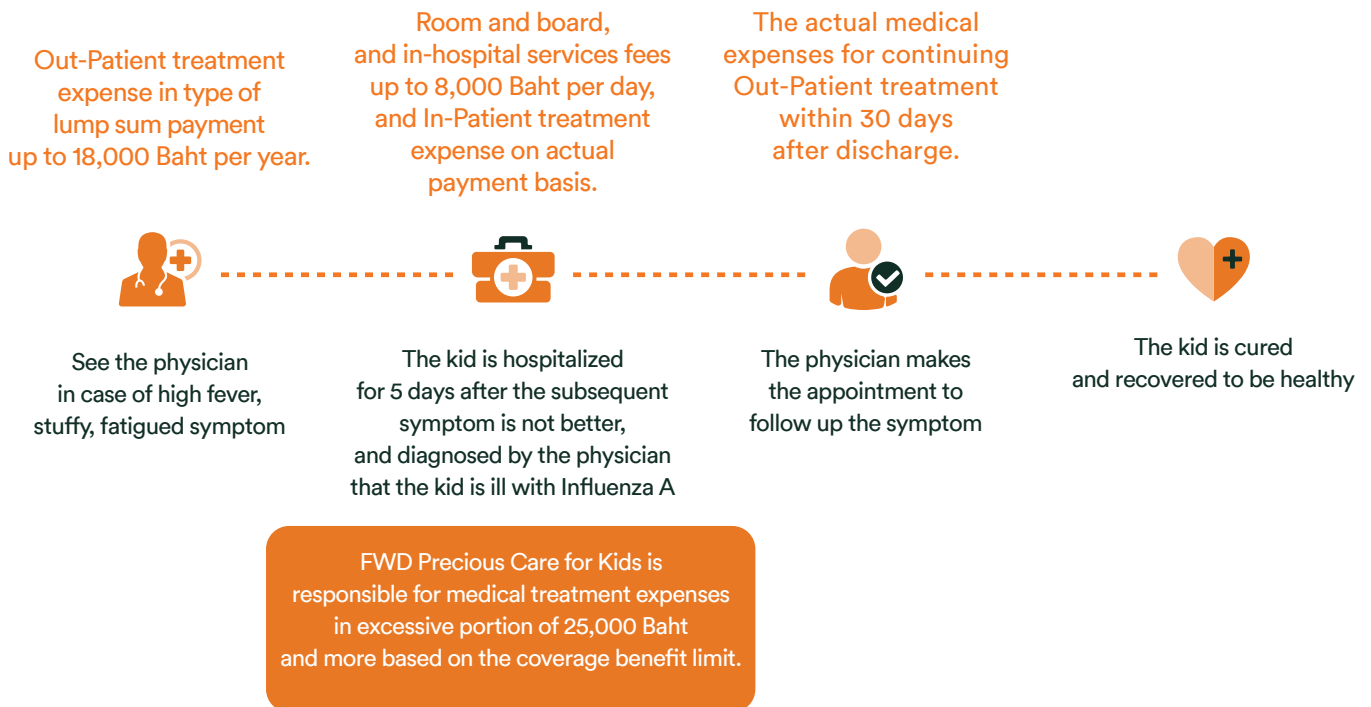
Remark :

- (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) 3 items of the incurred in-hospital expenses prior to anniversary date of policy year of which the insured is 6 years of age are covered.
 1. Physician consultation fee for childhood development examination (excluding diagnosis fee and other related treatment expenses).
 2. Physician consultation fee for consulting in nutrition (excluding diagnosis fee and other related treatment expenses).
 3. Dental Health Care including physician consultation fee, dental cleaning and dental scaling, fluoride application, as advised by the physician or dentist (excluding other dental treatments or teeth polishing, tooth extraction, tooth filling, dental surgery, or other dental treatments). The compensation is limited max 1 time per year for each item, whereas the company shall compensate 80% of expenses of each item but not exceeding the maximum benefits specified in the Table.
- (3) This benefit is limited max 1 time per life of the insured, and not included in annual maximum benefits, and waiting period is 90 days.
- (4) The waiting period is 120 days.
- (5) 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.
- (6) 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.
- (7) This benefit only covers in Thailand.
- (8) 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.

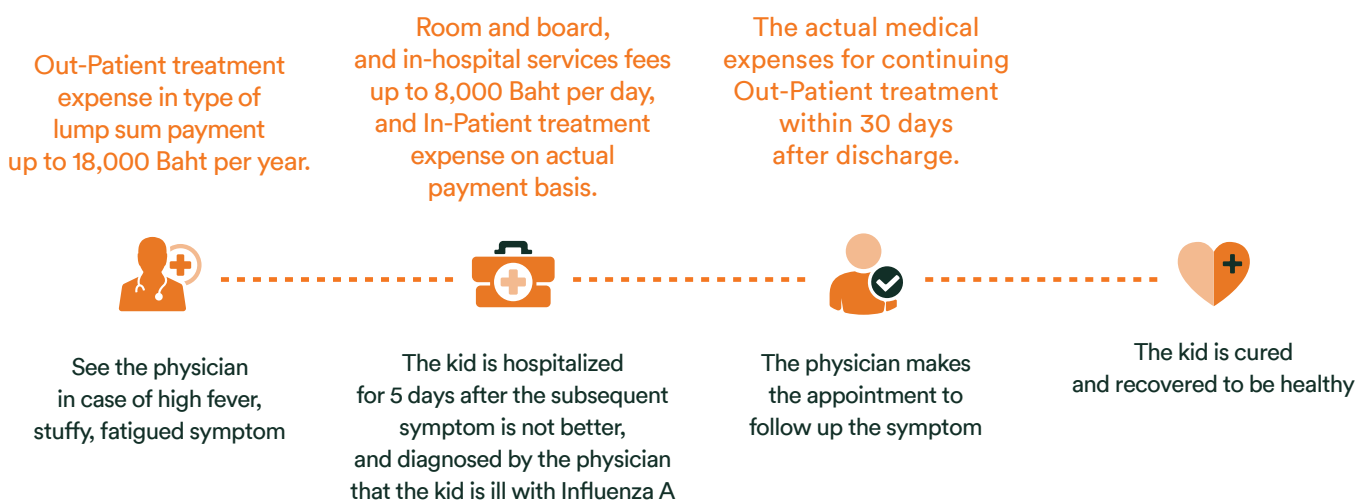
Sample of Benefit Payment

Platinum Plan Coverage of 12 Million Baht

Case 1 - With a Deductible : Mr. F desires to plan a health coverage with a health insurance in type of lump sum payment with high coverage, and deductible of 25,000 Baht for the 3 years old kid in order to relieve the medical treatment expenses if requiring a hospitalization.



Case 2 - Without a Deductible : Mr. F desires to plan a health coverage with a health insurance in type of lump sum payment with high coverage for the 3 years old kid in order to support the medical treatment expenses.



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.

Insurance Conditions



Issue Age	1 month 1 day – 5 years (renew until the age of 84)
Coverage Period	Until the age of 85 or not exceeding coverage period of the life insurance policy

Important Coverage Conditions

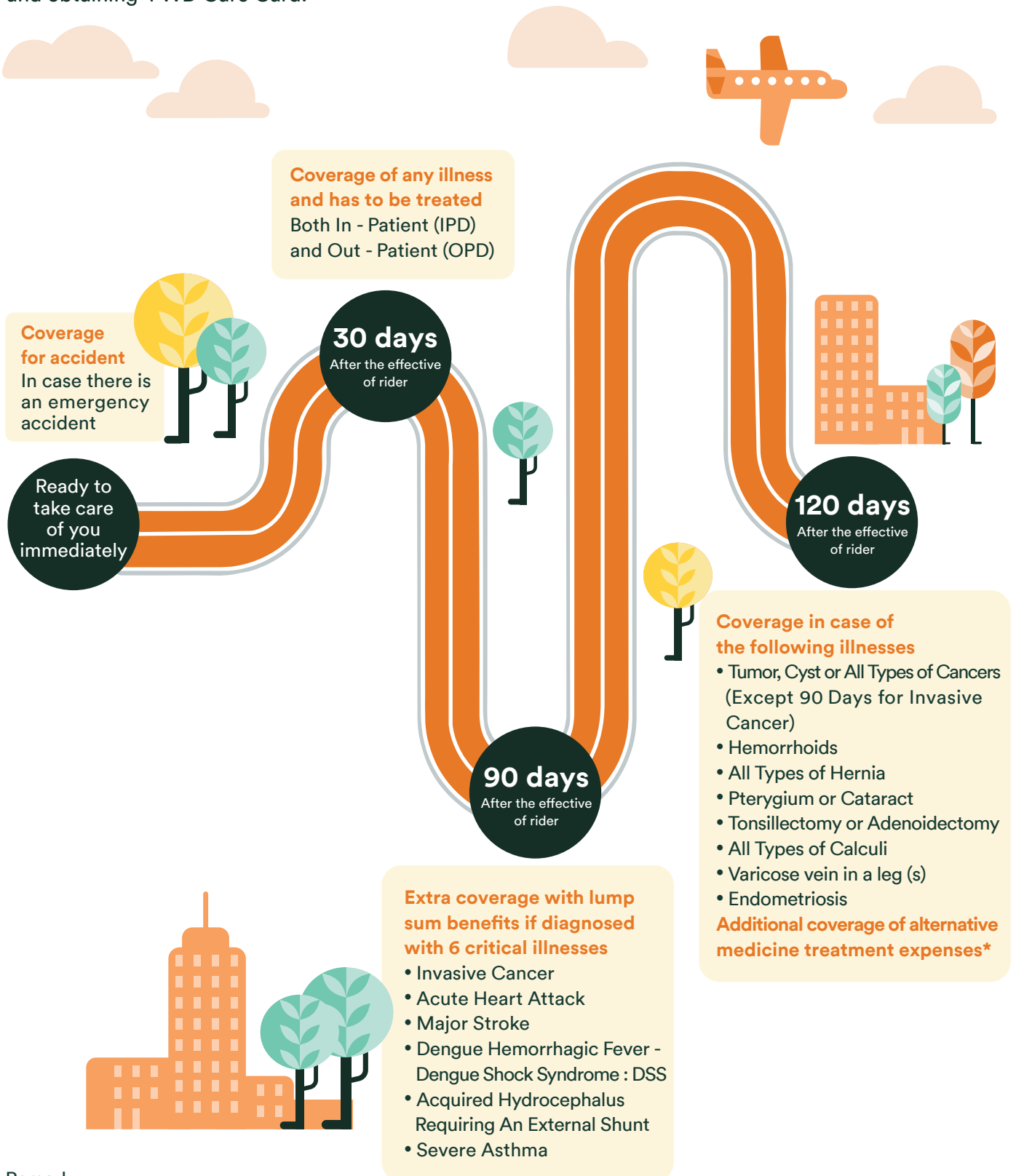
Coverage Conditions	Details
Room and board, and in-hospital services fees (In - Patient)	It is based on actual payment amount, but not exceeding the benefits in Table max 365 days, and max 180 days for ICU. After combining, it shall not exceed 365 days per policy year.
Organ Transplantation	Medical treatment 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 including 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, dandruff and hair loss 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 in the hospital 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 For Kids

Ready to start taking care of your kids, and offer the benefit coverage after the effective of the rider and obtaining FWD Care Card.



Remark:

* These benefits only cover in Thailand.

Sample of Annual Premium (First Year)

Unit : Baht

Plan	Bronze		Silver		Gold		Platinum		
Coverage Limit (Per Year)	1 Million		3 Million		6 Million		12 Million		
Deductible	15,000	30,000	15,000	30,000	25,000	50,000	None	25,000	50,000
1 month 1 day - 1 year old	43,194	29,625	60,718	44,124	86,456	68,429	137,926	110,061	87,111
2 – 3 years old	39,153	25,820	55,859	39,365	78,193	61,181	123,271	97,025	75,371
4 – 5 years old	32,309	20,209	46,947	31,800	62,193	47,472	99,667	76,992	58,252

Remark :

- FWD Precious Care For Kids is the marketing name of the FWD Precious Care Rider.
- 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 occupation class 1 and 2.
- The renewal premium is adjustable as per an increase of age.
- The company may adjust the renewal premium of the rider on an anniversary of a policy year due to factors such as age, occupation class, an increase in medical treatment expenses, or overall compensation payment experience of this rider. The company will inform an insured person in a written form for not less than 30 days. However, the insurance premium which is adjusted will have to be the rate that is already approved from a registrar.
- 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 condition 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

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