

FWD Precious Protection

Comprehensive coverage with lump sum payment



FWD Precious Protection

At FWD, we understand that

In the current era, many things are rapidly changing such as innovation and technology including many new illnesses are emerging as well. Health insurance has become a significant alternative to mitigate the risks associated with diseases and protect you and your loved ones from unforeseen medical expenses, including those related to medication, surgery, and hospitalization ensuring worry-free living, and confidence in managing all aspects of life.

So we designed FWD Precious Protection to:

Offer the comprehensive health coverage package of life protection and medical treatment expense coverage up to 100 million Baht per year, with unlimited claims on actual payment basis for both In-Patient Benefit (IPD) and Out-Patient Benefit (OPD).

FWD Precious Protection



Comprehensive coverage with lump sum payment

Offer the complete coverage of actual treatment expenses with the lump sum payment for both In-Patient Benefit (IPD) and Out-Patient Benefit (OPD).



Full coverage if diagnosed with 3 critical illnesses depending on the plan you choose

Receive 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.



Steadfast coverage with a long-term protection

Convenient for planning the complete coverage with life protection up to 99 years of age.

Benefits and Coverage

Unit : Baht

Coverage		Bronze Package	Silver Package	Gold Package	Platinum Package	Sapphire Package	Diamond Package
1. Rider of FWD Precious Care							
Category	Coverage Area ⁽¹⁾	Thailand				Thailand/Worldwide	
	Maximum Benefits (Per Policy Year)	1 Million	3 Million	6 Million	12 Million	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	2,500	4,000	6,000	8,000	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 ⁽²⁾						
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⁾	3,000	5,000	10,000	18,000	60,000	As charged
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 (1 time per life) ⁽⁴⁾	-	-	50,000	50,000	100,000	100,000
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	12,000	25,000
Other benefits ⁽⁵⁾ (per policy year)							
17	Dental examination and treatment fee (Co-Payment 20%) ⁽⁶⁾	-	-	-	-	6,000	15,000
18	Eyesight care and treatment fee (Co-Payment 20%) ⁽⁶⁾	-	-	-	-		
19	Annual health check-up fee (maximum once per policy year) ⁽⁷⁾	-	-	-	-	6,000	15,000
20	Vaccination fee	-	-	-	-		
21	Medical treatment fee by alternative medicine ⁽⁸⁾	-	-	-	5,000	10,000	20,000
22	Psychiatric medical treatment fee ⁽⁷⁾	-	-	-	-	100,000	200,000
23	Medical treatment expense for pregnancy and childbirth from natural pregnancy ⁽⁹⁾ (maximum 1 time of pregnancy per policy year)	-	-	-	-	100,000	200,000
24	Complications during pregnancy and after childbirth (from natural pregnancy) ⁽⁹⁾	-	As charged				

Benefits and Coverage (Continued)

Unit : Baht

Coverage	Bronze Package	Silver Package	Gold Package	Platinum Package	Sapphire Package	Diamond Package
2. Main life insurance contract of Whole Life 99/99 (1) ⁽¹⁰⁾						
Sum Assured	60,000					
Deductible ⁽¹¹⁾ plan per confinement (for the benefits category no. 1-6, 8-12, 16 and 24)						
1 month 1 day – 5 years of age ⁽¹²⁾	15,000 / 30,000	15,000 / 30,000	25,000 / 50,000	None / 25,000 / 50,000	-	-
6 – 10 years of age	None / 30,000	None / 30,000	None / 50,000	None / 50,000	-	-
11 years of age and more					None / 100,000	None / 100,000

Remark :

- (1) 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.
- (2) 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.
- (3) 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.
- (4) This benefit is not included in annual maximum benefit and the waiting period is 90 days.
- (5) This benefit only covers in Thailand.
- (6) The Company will compensate in the amount of 80% of the medical expenses, but not exceeding the maximum benefits specified in the table.
- (7) The waiting period is 365 days.
- (8) The waiting period is 120 days.
- (9) 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.
- (10) The main life insurance contract of Whole Life 99/99 (1)
 - Death benefit: 102% of the sum assured or 102% of the total premium paid (exclude the premium of riders) or surrender value whichever is higher.
 - Maturity benefit: receive 102% of the sum assured or 102% of the total premium paid (exclude the premium of riders) whichever amount is higher.
- (11) 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.

Insurance Conditions

	Main life insurance contract of Whole Life 99/99 (1)	Rider of FWD Precious Care
Issue Age	1 month 1 day – 75 years	<ul style="list-style-type: none"> • 11-75 years for Sapphire and Diamond Plans • 1 month 1 day – 75 years for Bronze, Silver, Gold, and Platinum Plans
Coverage Period	Up to 99 years of age	Up to 85 years of age
Premium Payment Term	Up to 99 years of age	Year by Year (renewable up to 84 years of age)

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 for the rider of FWD Precious Care

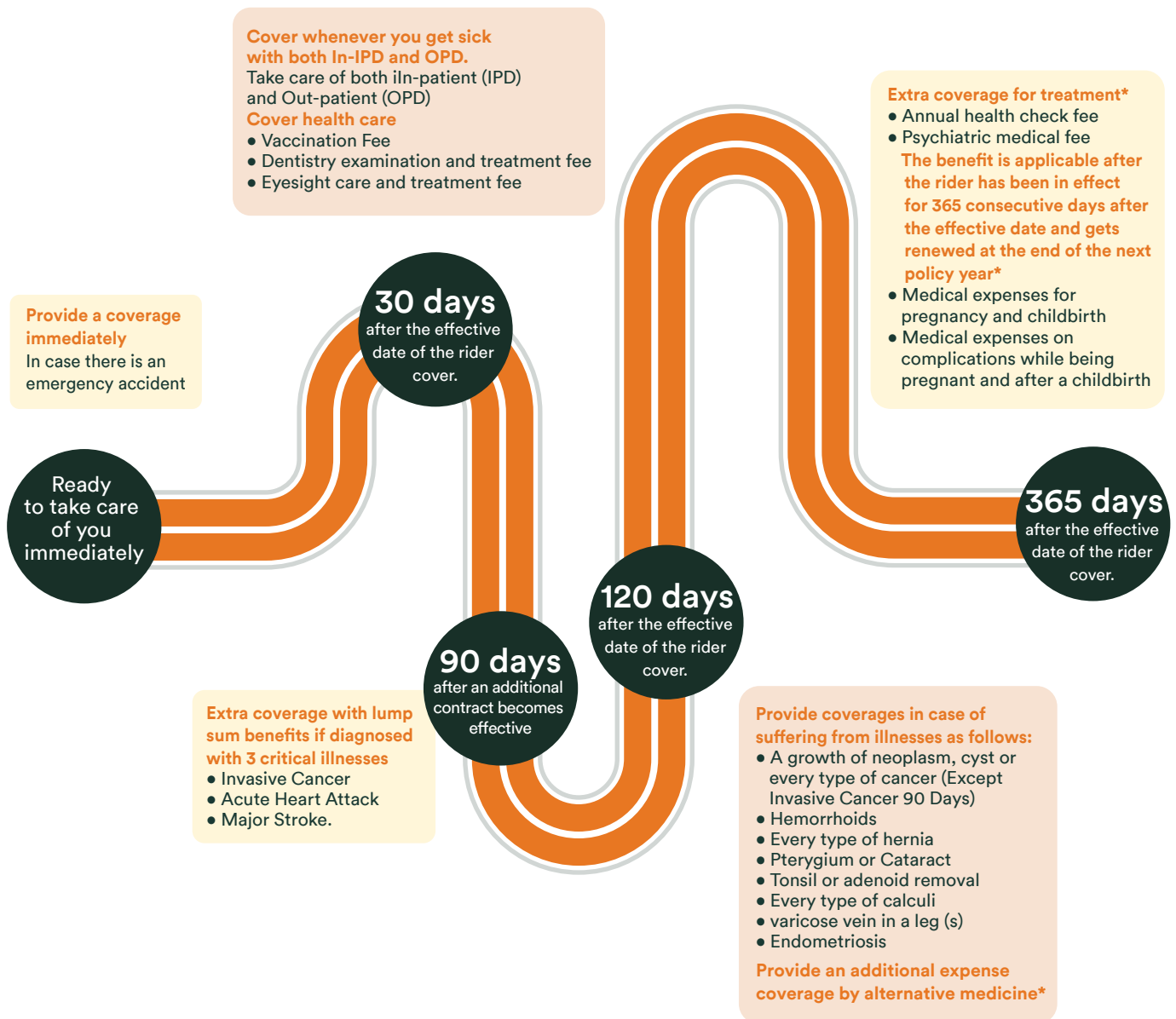
Coverage Conditions	Details
Hospital Room & Board, Hospital Services (In-patient)	As per the amount paid but must not be excessive over the benefits in the table with the maximum of not more than 365 days - the maximum of not more than 180 days for ICU patients – when included, it must not be over 365 days per a policy year.
Organ Transplantation	Medical treatment fees from surgical operations to change organs such as liver, pancreas, kidney, heart and lung which its cause is due to the fact that an organ is in its final stage and cannot function as before, including bone marrow transplantation by using Hematopoietic Stem Cells after Bone Marrow Ablation is operated.
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 Treatment and Psychiatrist Cost	It shall only be a treatment in a hospital which advices are given by a 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 Dentistry examination and treatment fee , Eyesight care and treatment fee Expenses, annual health check-up fee, vaccination expense, childbirth expense, complications during pregnancy and after child birth, Psychiatric medical fee, etc.
An Admission to a Hospital as an In-patient	Means admitting to a hospital as an in-patient or being cured by using Major Surgery which the patient has to stay in a hospital as an in-patient (Day Surgery) every time with the cause arising from the same injuries or sicknesses and is not curable. This includes relevant or continuous complications within 90 days since the day he/she leaves the hospital for the last time which will be considered the same hospital stay

17 Exemptions of Coverage - For example:

1. Condition arises due to functional birth defect or structural birth defects, or genetic disorder, abnormal physical development, unless this rider has been in effect for more than 1 year and the symptom occurs after the insured reaches 16 years of age.
2. Medical examinations or surgical operations for beauty or remedies of complexion, acne, melasma, freckle, dandruff, hair loss or weight control issues or surgical operations which can be replaced by other approaches of treatments with the exemption of debridement due to an accident and/or surgical operations for mammoplasty or penoplasty in which the organ (s) is deformed due to an accident or any critical illness causing to the organ to be ablated (Which are covered).
3. Medical examinations, requests to be cured in a hospital or requests for surgery, rehabilitations, or rehabilitations for restorations or treatments by passively resting or being nursed in a hospital in order to have a general curer, examinations or treatments which are not related to diseases that are causes of an admission to a hospital, diagnosis of any injury or illness, treatments or analysis to find causes which are not medical necessities or a medical standard.
4. Medical examinations or treatments during an experiment, medical examinations or treatments for diseases or sleep apnea, medical examinations or treatments for sleep disorders and snoring.
5. Suicide, attempting to commit suicide, self-harming, attempting to harm oneself no matter if he/she does it himself/herself or allows others to conduct regardless of being psychotic or not; besides, this includes an accident arising from the fact that an insured person eats, drinks or injects any drug or poisonous substance into the body as well as an overdose more than a physician's prescription.

FWD Precious Care

We are ready to take care of you, provide you benefit coverages after your rider contract becomes effective becomes effective and give you the FWD Care Card.



Notes:

*These benefits only cover in Thailand.

Samples of Annual Premium (First Year)

Without a Deductible

Unit: Baht

FWD Precious Protection									
Coverage		Bronze Package	Silver Package	Gold Package	Platinum Package	Sapphire Package	Bronze Package	Bronze Package	Bronze Package
Coverage Area		Thailand					Worldwide		
Male	20 years old	14,754	20,700	24,112	29,409	56,597	90,423	65,943	104,224
	30 years old	16,511	24,063	27,437	31,835	65,145	109,925	75,675	127,315
	40 years old	19,102	25,426	29,111	38,978	68,957	128,974	81,627	152,724
	50 years old	24,773	37,362	41,773	52,967	93,001	155,393	111,614	185,627
Female	20 years old	14,629	20,575	23,987	29,284	56,472	90,298	65,818	104,099
	30 years old	16,344	23,896	27,270	31,668	64,978	109,758	75,508	127,148
	40 years old	18,865	25,189	28,874	38,741	68,720	128,737	81,390	152,487
	50 years old	24,421	37,010	41,421	52,615	92,649	155,041	111,262	185,275

With a Deductible

Unit: Baht

FWD Precious Protection									
Coverage		Bronze Package	Bronze Package	Bronze Package	Bronze Package	Bronze Package	Bronze Package	Bronze Package	Bronze Package
Coverage Area		Thailand					Worldwide		
Male	20 years old	8,633	11,229	12,504	15,514	36,679	55,076	41,826	60,503
	30 years old	8,335	11,512	13,660	14,024	38,338	59,018	42,813	64,833
	40 years old	11,958	14,905	15,693	21,664	41,465	70,161	51,468	81,618
	50 years old	17,228	23,671	27,847	34,260	62,869	98,917	75,998	117,610
Female	20 years old	8,508	11,104	12,379	15,389	36,554	54,951	41,701	60,378
	30 years old	8,168	11,345	13,493	13,857	38,171	58,851	42,646	64,666
	40 years old	11,721	14,668	15,456	21,427	41,228	69,924	51,231	81,381
	50 years old	16,876	23,319	27,495	33,908	62,517	98,565	75,646	117,258

Remark :

- FWD Precious Protection is the marketing name of Whole Life 99/99 (1) and rider of FWD Precious Protection
- 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 annual premium is for the occupation class 1 and 2
- The rider of FWD Precious Care: 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.
- 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 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.