

# CI Future

Ready for everyday changes



**We understand how it would be for the Thai people in every region to encounter with illness and new diseases which may be occurred in the future.**

### Northern Region



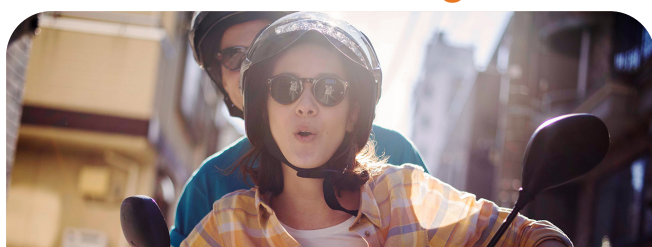
I have never expected to encounter with new diseases which cause such change of my life. I wonder will there be any new diseases in the future?

### Central Region



“My acquaintance’s coma stage illness required a long hospitalization, and I can’t imagine on how much treatment fee must be paid.”

### Northeast Region



I wonder whether the insurance identifying its coverage of 40 – 50 critical diseases will actually and completely cover all diseases.

### Southern Region



At the time of purchasing insurance, I thought that it will cover serious illness. On the contrary, it wasn’t what I thought. Finally, I had to pay from my own pocket.

At FWD, we offer product **“CI Future”** Insurance Plan to relief your worry when you are facing challenges associated with serious illness from all causes and admitted for treatment for long time, without focusing what the diseases are, including diagnosis of critical illness

Upon “change of the world, we must adjust” to handle all situations whether you are from North, Central, Northeast, or South, and to be ready to cope with critical illness and new diseases which may be occurred in the future or even sudden serious illness until we must be hospitalized for long time.

It is the first time in Thailand for a new innovative product of insurance, “CI Future”, that covers severe illness from all causes including emerging diseases other than coverage of critical diseases to relief your worry about an unexpected expense and to be ready for the “New Normal.”



#### Coverage upon being new diseases, other diseases, or accident requiring hospitalization

Receive a lump sum at 50% of the sum assured if requiring inpatient hospitalization for 14 consecutive days or ICU admission for 5 consecutive days.\*



#### No worry upon diagnosis 50 critical illness

Receive a lump sum at 20% of the sum assured if diagnosis an early stage critical illness, and 100% of the sum assured if the illness progresses to last stage.



#### Maximum coverage at 170% of the sum assured

Upon illness or accident requiring inpatient hospitalization\* including diagnosed as an early stage and last stage







#### No requirement for paying premium for the claimed benefit.

No requirement for paying premium for benefit in the said portion in the following year after claim of early stage critical illness and hospitalization\*

\*In case of a continuous inpatient hospitalization for at least 14 consecutive days or ICU admission for at least 5 consecutive days, there must be any of the following incidents • major surgery (use of general anesthetic or regional anesthetic) • Use of Mechanical ventilation with Endotracheal intubation or Tracheostomy or Extracorporeal membrane oxygenation (Ecmo) • Acute Organ Failure • Blood Product Transfusion

# Benefits and Coverage

Coverage	Benefit
<b>In case of severe illness or accident</b>	
<p>Inpatient hospitalization for at least 14 consecutive days or ICU admission for at least 5 consecutive days, and occurrence of any of the following incidents</p> <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  <p>Major Surgery (use of general anesthesia or regional anesthesia)</p> </div> <div style="text-align: center;">  <p>Use of Mechanical ventilation with Endotracheal intubation or Tracheostomy or Extracorporeal membrane oxygenation</p> </div> <div style="text-align: center;">  <p>Acute Organ Failure</p> </div> <div style="text-align: center;">  <p>Blood Product Transfusion</p> </div> </div>	<p>50% of the sum assured Single benefit payment throughout term of contract</p>
<b>In case of being diagnosed to be Critical Illness</b>	
1 of 5 Early Stage Critical Illness	20% of the sum assured Single benefit payment throughout term of contract
1 of 45 Last Stage Critical Illness	100% of the sum assured

**Remark :**

- A benefit in case of the above illness with new disease, critical illness, and accident requiring inpatient hospitalization covers up to before 70 full years of age.
- After the Company’s benefit payment for 45 last stage critical illness to the insured, the coverage of this rider will be terminated.

# List of Covered Diseases

## Early Stage

### 5 Critical Illness

1. Non-invasive cancer / Carcinoma in Situ
2. Coronary Artery Disease requiring Angioplasty
3. Stroke Requiring Carotid Endarterectomy Surgery
4. Cerebral Aneurysm Treatment by Endovascular Coiling
5. Stroke Treatment by Carotid Angioplasty and Stent Placement

## Last Stage

### 45 Critical Illness

#### Cancer-Related Diseases

1. Invasive Cancer

#### Cardiovascular Illness

2. Acute Heart Attack
3. Coronary Artery By-pass Surgery
4. Open Heart Surgery for the Heart Valve
5. Surgery to Aorta
6. Cardiomyopathy
7. Other serious Coronary Artery Diseases

#### Muscle, Bone, and Joint-Related Diseases

8. Severe Rheumatoid Arthritis
9. Muscular Dystrophy
10. Surgery for Idiopathic Scoliosis

#### Nervous and Brain System-Related Diseases

11. Major Stroke
12. Benign Brain Tumor
13. Viral Encephalitis
14. Bacterial Meningitis
15. Motor Neuron Disease
16. Alzheimer's Disease
17. Parkinson's Disease
18. Cerebral Aneurysm Requiring Brain Surgery
19. Multiple Sclerosis

#### Vital Organs-Related Diseases

20. Major Organs Transplantation or Bone Marrow Transplantation
21. Chronic Kidney Failure
22. Chronic Liver Disease / End-stage Liver disease / Liver failure
23. Severe Chronic Obstructive Pulmonary Disease/End-Stage Lung Disease
24. Fulminant Viral Hepatitis
25. Lupus Nephritis from Systemic Lupus Erythematosus
26. Chronic Relapsing Pancreatitis
27. Medullary Cystic Disease
28. Severe Ulcerative Colitis or Crohn's Disease

#### Others

29. Loss of Hearing
30. Loss of Speech
31. Major Burn
32. Paralysis
33. Poliomyelitis
34. Loss of Independent Living
35. Blindness
36. Multiple Root Avulsions of Brachial Plexus
37. Progressive Scleroderma or Diffuse Systemic Sclerosis/Scleroderma
38. Elephantiasis
39. Total and Permanent Disability (TPD) (before 70 full years of age)
40. Aplastic Anemia
41. Necrotizing Fasciitis and Gangrene
42. Primary Pulmonary Arterial Hypertension
43. Coma
44. Major Head Trauma
45. Apallic Syndrome or Vegetative State

# Samples of Benefit Payment

Upon diagnosis last stage critical illness  
1 of 45 critical illness

## Case No. 1



Receive of 100% of the sum assured  
and termination of coverage

Diagnosis of 1 of 5 early  
stage critical illness

Then, diagnosis of 1 of  
45 last stage critical illness

## Case No. 2



Receive of 20% of the sum assured



Receive 100% of the sum assured  
and termination of coverage

Severe illness or accident requiring ICU  
admission for 5 consecutive days and use of  
endotracheal tube

Then, diagnosis of 1 of  
45 last stage of critical illness

## Case No. 3



Receive of 50% of the sum assured



Receive of 100% of the sum assured  
and termination of coverage

Diagnosis of 1 of  
5 early stage critical  
illness

Subsequently, found severe illness  
or accident requiring  
hospitalization for 14  
consecutive days and major  
surgery using general anesthetic

Then, diagnosis of 1 of  
45 last stage critical illness

## Case No. 4



Receive of 20%  
of the sum assured



Receive of 50%  
of the sum assured



Receive of 100%  
of the sum assured  
and termination of coverage

## Waiting Period

From the effective date of coverage pursuant to the rider, or in case of the reinstatement upon the rider's expiration, the effective date of coverage shall be counted based on the last renewal or the date of which the company approves to increase the sum insured/benefit of this rider depending on which date will later occur.

 30 days for inpatient hospitalization

 90 days for critical illness

### Exceptions for Critical Illness

Critical Illness except total permanent disability which happen directly or indirectly, totally or partially due to the following causes:

1. Suicide or self-assault or self-attempted assault
2. Inhaling, eating, drinking, injecting or taking toxin into his/her body by any means whether being conscientious or insane.
3. AIDS or venereal disease or sexually transmitted diseases by AIDS, including Acquired Immune Deficiency Syndrome due to HIV infection, and opportunistic infection or communicability or any illness of which blood test result shows seropositive of HIV (Human Immunodeficiency Virus). Opportunistic infection is inclusive but not limited to Pneumocystis Carinii Pneumonia, Organism Causes Chronic Enteritis, Disseminated Virus and/or Fungi Infection, Malignant Neoplasm, including but not limited to Kaposi's Sarcoma, Central Nervous System Lymphoma, and/or another critical disease which has been currently known as Acquired Immunodeficiency Syndrome or a cause of sudden death, illness or infirmity of the affected. Acquired Immune Deficiency Syndrome (AIDS) includes HIV (Human Immunodeficiency Virus) causing Encephalopathy Dementia.

In the case of total permanent disability as the result of the following causes.

1. Suicide, attempted suicide, or self-attempted assault
2. Injury occurred while the insured is committing crime with heavy offence, or while being arrested or escaping from arrest
3. Injury occurred while as the result of the insured's act
  - (1) While under the action of drug, or hard drug until failure to remain conscious;
  - (2) While under the action of liquor whereas alcohol level in the body while examining is equivalent to blood alcohol level from 150 mg% and higher;
  - (3) While under the action of liquor until failure to remain conscious in case of no measurement or in case of failure to measure alcohol level

### 10 Exemptions of inpatient hospitalization ; For example

1. The conditions as the result of congenital abnormalities or inborn incomplete body organ generation 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 years).
2. Pregnancy, miscarriage, abortion, childbirth, complication diseases from gestation, infertility problem solving (including analytical investigation and treatment), sterilization or birth control, except Choriocarcinoma
3. Treatment or therapy of hard drug, cigarette, liquor, or psychoactive substance addiction
4. 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
5. Injury occurred while the insured is committing the crime with heavy offence or while being arrested or escaping from arrest

## Insurance Conditions

Issue Age	16 – 65 years
Coverage Period	Until the age of 85 or not exceeding coverage period of the life insurance policy
Minimum Sum Assured	100,000 Baht

## Examples of Annual Premium (First Year)

per 1,000 Baht of Sum Insured

Unit : Baht

Age (Years)	Male	Female
20	1.85	1.31
30	2.33	2.49
40	3.95	4.96
50	11.66	9.78

### Remark :

- The insurance 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 renewal premium is adjustable as per an increase of age.
- The company may adjust the renewal premium of an additional contract on an anniversary of a policy year due to factors such as age, occupation class, or overall compensation payment experience of this additional contract.  
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, the 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.

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