Celebrate living
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FWD Protects Me

Ensures you achieve your goals, and celebrate every moment with your loved ones

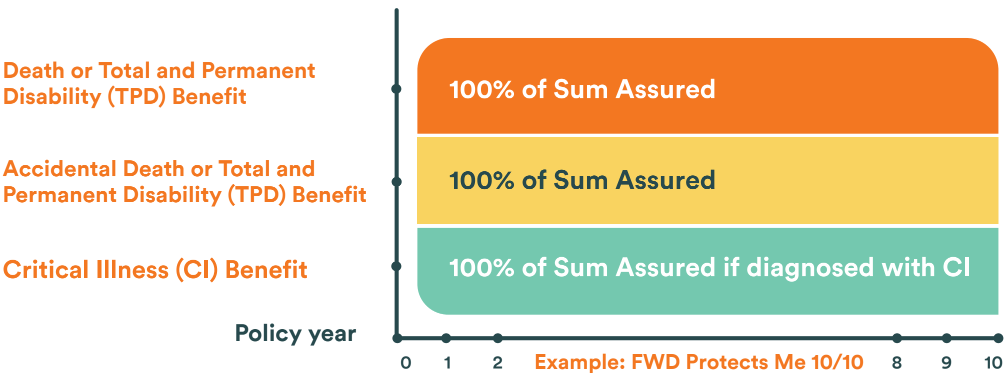
Why FWD Protects Me?

Easy to understand
- Protects you with 100% of sum assured
- Premium payment term = Coverage period
- Easy to claim

Flexible terms for your needs
3 coverage options of 5, 10, or 15 years

Low premium with high protection
Affordable for everyone, without compromising on protection

Critical illness coverage
- All stages of cancers
- Late stage critical illnesses



Protection Plan / Payment Period	3 Choices : 5/5, 10/10, 15/15
Age	5/5 : 15 – 65	10/10 : 15 – 60	15/15 : 15 - 55
FWD Protects Me	100% of Sum Assured in case of Death or TPD
FWD Accident & Disability Cover	100% of Sum Assured in case of Death or TPD due to accident
FWD Critical Illness Cover	• Early-Stage Cancer : 100% of Sum Assured, Up to USD 25,000 • Late-Stage Cancer & Other CI : 100% of Sum Assured – Early-Stage Cancer payout (if any)

Example

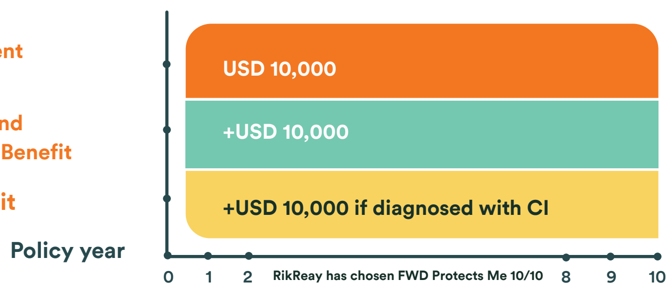
Mr. RikReay would like to get protection with FWD Protects Me with USD 10,000 of Sum Assured for the period of 10 years. RikReay also gets extra protection by adding FWD Accident & Disability Cover and FWD Critical Illness Cover so that he can enjoy peace of mind everyday.

For RikReay's case	
Age	30 years old
Gender	Male
Payment Term	10 years
Policy Term	10 years
Death or Total and Permanent Disability Benefit	USD 10,000
Accidental Death or Total and Permanent Disability Benefit	USD 10,000
Critical Illness Benefit	USD 10,000
Premium (Annual)	USD 125

Death or Total and Permanent Disability (TPD) Benefit

Accidental Death or Total and Permanent Disability (TPD) Benefit

Critical Illness (CI) Benefit



Claim

Case 1: Diagnosed with cancer
FWD Cambodia will offer USD 10,000 to Mr. RikReay for cancer treatment.

Case 2: Death due to Road Accident
Mr. RikReay's family will get USD 20,000 from FWD Cambodia and the policy will be terminated.

Exclusion

1. Death / Total and Permanent Disability (TPD)

- Death or TPD caused by self-inflicted injuries, attempted suicide or suicide within two (2) years from the Policy Issue Date or the effective date of its last reinstatement, whichever is later, whether the Life Insured is sane or insane.
- A committed or an attempt to commit an offence which violates the laws of the country by the Life Insured and/or beneficiary(s). Beneficiary (s)who are not involved in theaforementioned offence will remain eligible to receive their benefits.

2. Death / Total and Permanent Disability (TPD) due to Accident

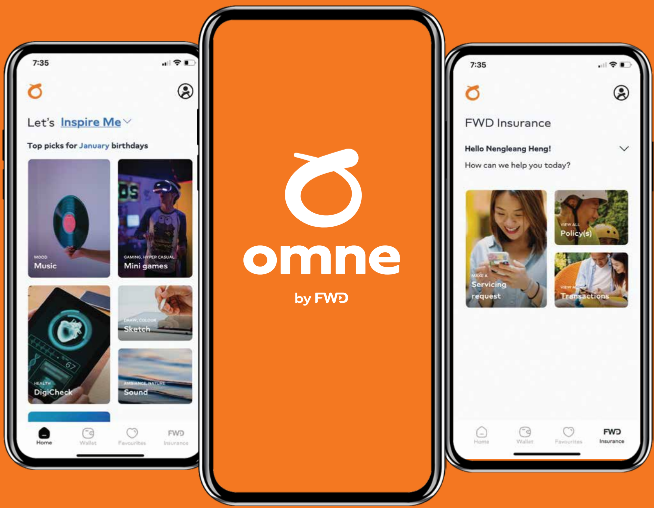
- Attempted suicide or suicide, whether the Life Insured is sane or insane; or
- A committed or an attempt to commit an offence which violates the laws of the country by the Life Insured and/or beneficiary(s). Beneficiary(s) who are not involved in the aforementioned offence will remain eligible to receive their benefits; or
- War or any act incidental to war, or service in the armed forces of any country at war or in a civilian force auxiliary thereto. “War” means any war whether declared or not, or any conflict between the armed forces of countries, international organizations orcombination thereof. “The armed forces of any country at war” means the military, naval and air forces and will be deemed to include the armed forces of any international organization engaged in war.

Exclusion

3. Critical Illness (CI)

- Waiting Period - The Life Insured gets a critical illness condition within 90 days from the issuance date or 90 days from the effective date of any reinstatement of the rider, whichever is later. In cases of critical illness conditions due to an accident, this waiting period does not apply.
- Any critical illness presenting itself or being diagnosed within the waiting period inclusive of any early stage conditions first diagnosed in the waiting period and which progress to a late stage condition after the waiting period expires.
- Any Critical illness conditions / medical procedures covered resulting from:
  - Attempted suicide or self-inflicted injuries while sane or insane; or
  - Criminal offense or an attempted commitment of a criminal offense by the Policyowner, Life Assured, or Beneficiary.
- Illnesses caused due to donation of organs by the insured.
- Pre-existing conditions, unless the pre-existing conditions have been declared and accepted by the Company.
- Disease(s), including but not limited to all tumour or cancer or carcinoma in situ, resulting from or associated with Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by the Human Immune Deficiency Virus (HIV).
- Conditions which are caused directly or indirectly by the effects of alcohols abuse, drug abuse or any other dependence.

Meet Omne by FWD - The new app for easy insurance experience while enjoying music, game, and others.



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