

# What is FWD Travel Insurance Pre-Existing Medical Conditions Benefit?

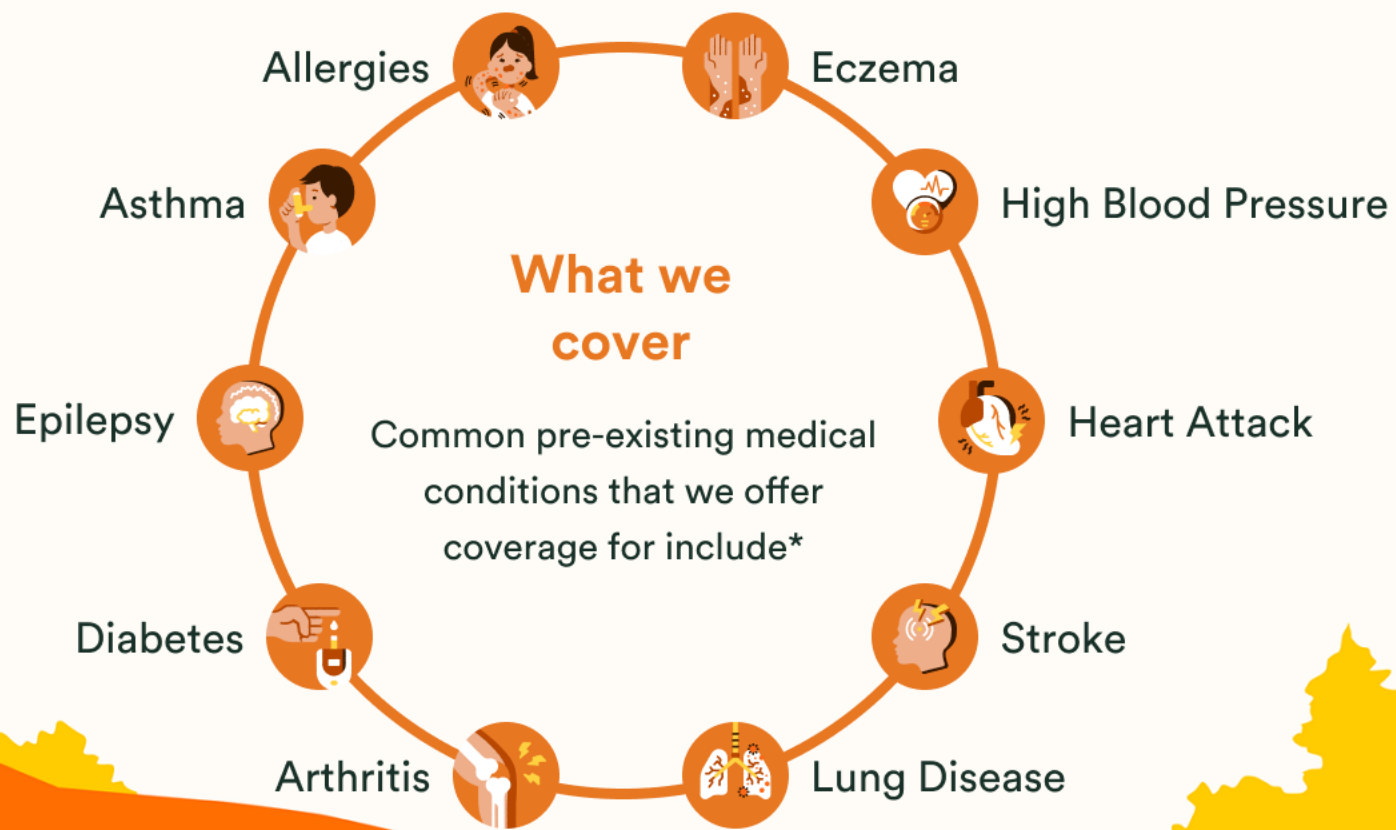


## Definition

A pre-existing medical condition refers to a medical condition that you were aware of (or should reasonably be aware of), or that you received medical advice, treatment, diagnosis or prescription drugs up to 12 months before the start of your trip.

## Why we cover

As one of the few insurers in Singapore who offers coverage for pre-existing medical conditions, FWD empowers you and your loved ones to explore new horizons and celebrate living without being set back by your medical conditions.



\*This illustration shows examples only. T&Cs apply.

## How we cover

FWD offers the following coverage in the event a claim arises due to a pre-existing medical condition:

Benefits	Maximum benefit limit		
	Premium	Business	First
<b>Trip cancellation and loss of deposit (50% co-payment)</b>	<b>S\$7,500</b>	<b>S\$10,000</b>	<b>S\$15,000</b>
<b>Trip postponement (50% co-payment)</b>	<b>S\$500</b>	<b>S\$1,000</b>	<b>S\$1,500</b>
<b>Trip cut short (50% co-payment)</b>	<b>S\$5,000</b>	<b>S\$10,000</b>	<b>S\$15,000</b>
<b>Trip disruption (50% co-payment)</b>	<b>S\$1,000</b>	<b>S\$2,000</b>	<b>S\$3,000</b>
<b>Medical expenses incurred overseas</b>			
<b>Emergency medical evacuation &amp; repatriation</b>	<b>S\$50,000</b>	<b>S\$100,000</b>	<b>S\$150,000</b>