FWD insurance

Celebrate living™
fwd.com.sg

FWD MultiCover CI

Protection that supports through recovery, recurrence and relapse

If you need help, call our hotline: +65 6820 8888

Support that stays with you through life's critical moments

Life doesn't pause when a critical illness happens.
There are decisions to make, emotions to process, and new realities to adapt to.

Unlike traditional critical illness plans that pay out only once, FWD MultiCover CI goes beyond a single payout. It continues to provide coverage even after the first critical illness claim, helping you and your family stay focused on what truly matters.

Receiving a payout for a critical illness brings relief. Having a plan that covers multiple illnesses gives you lasting peace of mind. With flexible coverage terms from 5 years up to age 100, you can choose protection that fits your needs at every stage of life.

FWD MultiCover CI supports you at every stage of critical illness, even beyond your first claim

Multiple payouts with continued protection across different stages and even recurrence

Receive **up to 900%** of your Sum Insured across multiple claims for early-, intermediate-, late-stage and recurrent critical illnesses, with protection that continues beyond your first claim[1].

Get continuous support with multiple payouts with
Critical Illness Benefit

Early- and Intermediate-Stage Critical Illness Diagnosis

100%

of Sum Insured
for each claim

Protection that starts from early-stage critical illness diagnosis.

1 year waiting period between claims

No waiting period

1 year waiting period

Late-Stage Critical Illness Diagnosis*

200%

of the Sum Insured
less any claim paid for the early- and intermediate-stage of the same critical illness

***Focus on your recovery with the following benefits upon diagnosis of 1st late-stage critical illness:**

Future premiums are waived[2] providing financial relief when you need it most

Receive **additional 75% of the Sum Insured** through the **Accelerated Care Option^** upon diagnosis of a covered late-stage critical illnesses[3,5] to support your needs

1 year waiting period between claims

2 years waiting period

1 year waiting period

Continued protection upon recurrence with
Critical Illness Booster Benefit

Recurrent Critical Illness Diagnosis

150%

of the Sum Insured
for each claim

Payable upon diagnosis of any of the 6 covered specified late-stage critical illnesses after the Critical Illness Benefit has ceased, or upon recurrence of these illnesses[3,4].

Covered critical illness

Major Cancer	Heart Attack of Specified Severity
Stroke with Permanent Neurological Deficit	Open-Heart Heart Valve Surgery
Major Organ/Bone Marrow Transplantation	Coronary Artery By-pass Surgery

2 years waiting period between claims

Up to	Total amount payable:
6 claims	**600%**** of the Sum Insured

Up to	Total amount payable:
2 claims	**300%** of the Sum Insured

Maximum total amount payable: Up to 900% of the Sum Insured

**The 600% claim limit is shared by:
- Critical Illness Benefit; and
- Severe Intensive Care Unit Benefit

^Accelerated Care Option may be exercised only once and is irreversible. Upon exercise, the Critical Illness Booster Benefit will cease.

FWD MultiCover CI supports you at every stage of critical illness, even beyond your first claim

Comprehensive coverage across multiple stages of critical illness

Covers up to

166

medical conditions

across early-, intermediate- and late-stage critical illnesses[3], providing financial support through every stage of diagnosis and recovery.

"Catch-all" benefits for medical emergencies beyond critical illnesses

Get additional financial protection when intensive care is required due to an illness or accident including critical and non-critical illnesses—so you can focus on recovery.

Intensive Care Unit (ICU) Benefit

20%^

of the Sum Insured (capped at S$25,000) is payable for an ICU admission of a minimum of 4 consecutive days[1,6] —even if the illness leading to ICU stay is not related to a covered critical illness.

First-of-its-kind Benefit*

Severe Intensive Care Unit Benefit

100%

of the Sum Insured is payable for more severe cases leading to ICU admission of a minimum of 5 consecutive days with invasive life support[1,7]. This gives you reassuring financial support during life-threatening situations, even if they are not related to a covered critical illness.

Enhanced protection beyond your critical illness coverage

Special Benefit

20%^

of the Sum Insured (capped at S$25,000 per condition) is payable upon diagnosis of any of the 22 covered special conditions[1,3,8].

Juvenile Benefit

20%^

of the Sum Insured (capped at S$25,000 per condition) is payable upon diagnosis of any of the 17 covered juvenile conditions[1,3,9].

Immediate financial support for your loved ones

Death Benefit

S$5,000[10]

payable to help ease your family's immediate financial burden in the unfortunate event of death.

^ Claims made under these benefits do not reduce the 600% claim limit of the Critical Illness Benefit.

* Based on comparison with selected multipay critical illness products in Singapore offering broadly similar product design and features, none were identified to provide a 100% sum insured payout triggered solely by ICU admission for 5 consecutive days with invasive life support.

This comparison does not include information on all similar products. FWD Singapore Pte. Ltd. does not guarantee that all aspects of the products have been illustrated. You may wish to conduct your own comparison of products listed on CompareFirst. Information is accurate as at 10 June 2026.

Here's how FWD MultiCover CI supports you through every stage of your health journey

Brandon, age 35, a non-smoker, purchases FWD MultiCover CI with a Sum Insured of S$200,000 and a coverage period of 30 years, with an annual premium of S$3,275.80* to ensure his family is financially protected should a critical illness occur.

Future Premiums waived upon diagnosis of first late-stage critical illness

Age 35	Age 40	Age 45	Age 48	Age 55	Age 60	Age 65
Brandon Policy Owner Person Insured	He is diagnosed with early-stage thyroid cancer	He suffers a heart attack of specified severity	Following a minor stroke, he undergoes brain aneurysm surgery (via endovascular procedures)	He is warded in ICU for 5 days due to a severe pneumonia and requires invasive life support	He suffers a recurrent heart attack of specified severity	**End of coverage period**
Payout Received	**Early- or intermediate-stage Critical Illness Benefit** of **S$200,000 (100% of the Sum Insured)**	**Late-stage Critical Illness Benefit** of **S$400,000 (200% of the Sum Insured)**	**Early- or intermediate-stage Critical Illness Benefit** of **S$200,000 (100% of the Sum Insured)**	**Severe Intensive Care Unit Benefit & Intensive Care Unit Benefit** of **S$225,000 (100% of the Sum Insured + S$25,000 Intensive Care Unit Benefit)**	**Critical Illness Booster Benefit** of **S$300,000 (150% of the Sum Insured)**	

Total Payout from the Critical Illness Benefit, Severe Intensive Care Unit Benefit and Intensive Care Unit Benefit:

S$1,025,000

(500% of the Sum Insured + Intensive Care Unit Benefit)

Total Payout from the Critical Illness Booster Benefit:

S$300,000

(150% of the Sum Insured)

Brandon receives a total of **S$1,325,000**

(650% of the Sum Insured + Intensive Care Unit Benefit).

*Premiums of S$3,275.80 is inclusive of the 30% perpetual premium discount. The premium rates and its applicable discount of FWD MultiCover CI are not guaranteed. These rates may be adjusted based on future experience.

Here's how FWD MultiCover CI supports you through every stage of your health journey

Michelle, age 30, non-smoker, has just given birth to a baby boy. She purchases FWD MultiCover CI with a Sum Insured of S$100,000 and a coverage period of 45 years, with an annual premium of S$1,836.10*, to help safeguard her family's financial future and give her greater peace of mind in the event of a critical illness.

Future Premiums waived upon diagnosis of first late-stage critical illness

Age 30

Michelle
Policy Owner
Person Insured

Payout
Received

Age 35

She is diagnosed with early-stage breast cancer

Early- or intermediate-stage Critical Illness Benefit of **S$100,000 (100% of the Sum Insured)**

Age 45

She suffers a heart attack of specified severity

Late-stage Critical Illness Benefit of **S$200,000 (200% of the Sum Insured)**

She exercises the **Accelerated Care Option^** and receives an additional S$75,000 (75% of the Sum Insured)

Total payout received for **heart attack of specified severity (late-stage critical illness)**: **S$275,000 (275% of the Sum Insured)**

Age 55

She is diagnosed with end stage lung disease

Late-stage Critical Illness Benefit of **S$200,000 (200% of the Sum Insured)**

Age 65

She is admitted to the ICU for 5 days and requires invasive life support due to an accident

Severe Intensive Care Unit Benefit and Intensive Care Unit Benefit of **S$120,000 (120% of the Sum Insured)**

Age 70

She passes away from complications related to lung disease

Death Benefit of **S$5,000** to support her loved ones

Total Payout from the Critical Illness Benefit, Accelerated Care Option, Severe Intensive Care Unit Benefit and Intensive Care Unit Benefit:

S$695,000

(695% of the Sum Insured)

*Premiums of S$1836.10 is inclusive of the 30% perpetual premium discount. The premium rates and its applicable discount of FWD MultiCover CI are not guaranteed. These rates may be adjusted based on future experience.
^The Critical Illness Booster Benefit will cease once the Accelerated Care Option is exercised.

Michelle and her family receives a total of **S$700,000**
(675% of the Sum Insured + Intensive Care Unit Benefit + Death Benefit).

Important notes

FWD MultiCover CI is underwritten by FWD Singapore Pte. Ltd. (FWD), [Reg. No. 200501737H], and is only available through our authorised distributors. There are certain conditions such as pre-existing conditions and exclusions, where by no benefits will be payable. If you aren't completely satisfied with your Policy, and you haven't made a claim under it, you have 14 calendar days from the date you receive your Policy to cancel it. Please refer to the Policy Contract for more details on the product benefits.

1. Maximum cumulative claim limits apply. Benefits are subject to per-condition limits, staging adjustments and benefit-specific conditions (including waiting periods and survival periods). Not all benefits remain payable up to 900%. Payouts may be reduced based on earlier claims, and certain benefits are subject to earlier limits and may cease upon reaching defined cumulative claim thresholds. Please refer to the Policy Contract for full details.
2. If the Person Insured is diagnosed with any of the covered late-stage critical illnesses for the first time, future Premiums on this Policy will be waived starting from the next Premium due date following the date of diagnosis.
3. Please refer to the Policy Contract for the full list of covered conditions and their definitions.
4. Critical Illness Booster Benefit will cease on the earliest of the following events: (i) 300% of the Sum Insured is fully paid out; or (ii) when the Accelerated Care Option is exercised.
5. You can exercise the Accelerated Care Option in the event the Person Insured is diagnosed with: (i) any covered eligible late-stage critical illness; and (ii) the diagnosis is the first late-stage critical illness diagnosis under the Critical Illness Benefit. The 75% Sum Insured will be paid in addition to the claim payable for the late-stage critical illness under the Critical Illness Benefit. The Accelerated Care Option may only be exercised once. Once exercised, it cannot be reversed. If the Accelerated Care Option is exercised, the Critical Illness Booster Benefit shall cease.

   Accelerated Care Option will cease on the earliest of the following events: (i) the first late-stage critical illness diagnosis under the Critical Illness Benefit is not one of the covered eligible late-stage critical illness; (ii) you did not exercise the Accelerated Care Option when the Person Insured is first diagnosed with an eligible late-stage critical illness. The Accelerated Care Option cannot be used later, even if the Person Insured is diagnosed with another eligible late-stage critical illness in the future; or (iii) you have exercised the Accelerated Care Option successfully.
6. The ICU admission must be for Necessary Medical Treatment. Payout is subject to a maximum benefit payable of S$25,000 per Person Insured. This limit is inclusive of all intensive care unit benefits, however described, under any other policies and riders issued by us on the same Person Insured. Intensive Care Unit Benefit is payable once.

   Intensive Care Unit Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 85; or (ii) when a claim under this benefit has been made.
7. The ICU admission must be for Necessary Medical Treatment. Claims paid under the Severe Intensive Care Unit Benefit will be deducted from the same 600% claim limit as the Critical Illness Benefit. Severe Intensive Care Unit Benefit is payable once.

   Severe Intensive Care Unit Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 85; (ii) when a claim under this benefit has been made; or (iii) when the Critical Illness Benefit has ceased.

Important notes

8. Payout is subject to a maximum benefit payable of S$25,000 for each special condition, per Person Insured. This limit is inclusive of all special benefits, however described, under any other policies and riders issued by us on the same Person Insured; and we will only pay once for the following special conditions: Bipolar Disorder, Delusional Disorders, Dissociative Disorders, Schizophrenia or Severe Depression. The Special Benefit for these mentioned special conditions will cease once a claim is paid out for any one of them.

   With the exception of the mentioned special conditions, each special condition is payable once, subject to a maximum of 6 claims across the Special Benefit and Juvenile Benefit. Special Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 85; or (ii) on the date that the sixth claim is made under either the Special Benefit or Juvenile Benefit, whichever first occurs.

9. Juvenile Benefit is applicable for Person Insured below attained age 18. Payout is subject to a maximum benefit payable of S$25,000 for each juvenile condition, per Person Insured. This limit is inclusive of all juvenile benefits, however described, under any other policies and riders issued by us on the same Person Insured.

   Each juvenile condition is payable once, subject to a maximum of 6 claims across the Special Benefit and Juvenile Benefit. Juvenile Benefit will cease on the earliest of the following events: (i) when the Person Insured turns age 18; or (ii) on the date that the sixth claim is made under either the Special Benefit or Juvenile Benefit, whichever first occurs.

10. A lump sum Death Benefit will be paid if the Person Insured dies while the Policy is in force. Please refer to the Policy Contract for the exclusions.

insurance

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For more information

Please contact your Financial Adviser Representative or check out our website.

fwd.com.sg

Call our hotline
+65 6820 8888

For the most up-to-date information regarding our operating hours, please visit our website.

About FWD

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves approximately 34 million customers across 10 markets, including BRI Life in Indonesia. FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of changing the way people feel about insurance. FWD Group is listed on the main board of the Hong Kong Stock Exchange under the stock code 1828. For more information, please visit www.fwd.com.

This brochure contains only general information and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person. All insurance applications are subject to FWD's underwriting and acceptance. This does not constitute an offer to buy or sell an insurance product or service. Please refer to the exact terms and conditions, specific details and exclusions applicable to FWD MultiCover CI in the Policy documents that can be obtained from our authorised distributors. You may wish to seek advice from a financial adviser representative for a financial analysis before purchasing a Policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the Policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is usually detrimental to replace an existing policy with a new one. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) website (www.lia.org.sg) or SDIC website (www.sdic.org.sg).

This material is issued by FWD Singapore Pte. Ltd.
This advertisement has not been reviewed by the Monetary Authority of Singapore.
Information is correct as at 27 July 2026.

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