

# FWD Itqan Medik Rider

Comprehensive medical plan to support  
your recovery journey



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FWD Takaful Berhad is a member of PIDM.

Call our hotline: 1300 13 7988

# A safety net that is ready to provide the best protection.

**We all have dreams and ambitions to live life to the fullest but most of the time life makes it's own unexpected plans.**

That's why you've got Takaful plans in place to help us to look after our wellbeing and to achieve our dreams.

Being prepared for what's to come is the key that you hold to a future where your loved ones and you are protected from harm and many of life's curveballs.



That's why we've designed FWD Itqan Medik Rider that provides additional coverage in the event of hospitalisation, surgery and outpatient treatment. You can benefit from reimbursements for both pre and post-hospitalisation, with daily cash allowance on top of your medical coverage, providing comprehensive support from your medical plan when you need it.

You can choose to attach this rider to FWD Maqbul Link plan at any point in time; all you need to do is just choose the level of coverage and how long you want to be covered for.



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## Protection benefits under this rider

FWD Itqan Medik Rider provides the following benefits and is attachable to all new Investment-linked takaful plans.

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Flexibility to choose from 5 plans and deductible based on your financial and protection needs.



Unlimited lifetime coverage.



Stay healthy and get rewarded with a no claim reward that increases your overall annual limit. In case where no claim has occurred within 2 years, there will be a 10% increase on the Initial Overall Annual Limit and capped at 50%.

Note: Excludes Plan 1.



Receive daily cash allowance for both Government and Private hospital up to 150 days per year.



Enjoy the convenience of automatic renewal up to age 100, depending on your chosen coverage term of your base plan.

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## Benefits under this rider (continued)



### Hospitalisation and Outpatient benefits

Covers Hospitalisation and Outpatient costs for follow-up treatments and recovery needs.

#### Hospitalisation benefits



Hospital room  
and board



Intensive care  
unit (ICU)



Hospital supplies  
and services



Surgical  
fees



Operating  
theatre fees



Anaesthetist's  
fees



Ambulance  
fees



In-hospital  
physician visit

#### Outpatient benefits



Pre-hospitalisation  
diagnostic tests



Pre-hospitalisation  
specialist consultation



Pre-hospitalisation  
medication and treatment



Post-hospitalisation  
treatment



Day surgery/Day care  
procedure



Outpatient cancer  
treatment



Outpatient kidney dialysis  
treatment



Outpatient dengue  
treatment



Outpatient  
physiotherapy  
treatment



Emergency accidental  
outpatient/dental  
treatment

## Benefits under this rider (continued)



### Other benefits

Get access to a variety of other medical benefits that facilitates your speedy recovery.



Organ transplant



Second medical opinion



Daily cash allowance at Malaysian government hospital



Daily cash allowance at Malaysian private hospital



Home nursing care



Intraocular lens



Medical report fees

## Eligibility

Certificate Term

Based on your chosen coverage term of your base plan, subject to a minimum term of 5 years



Person Covered's Entry Age

Minimum entry age: 14 days



Maximum entry age: 60 ANB



Maximum expiry age: Up to 100 ANB

Certificate Owner

Minimum entry age: 17 ANB

Maximum entry age: No limit

Note: Any age reference shall be on the basis of Age Next Birthday (ANB).

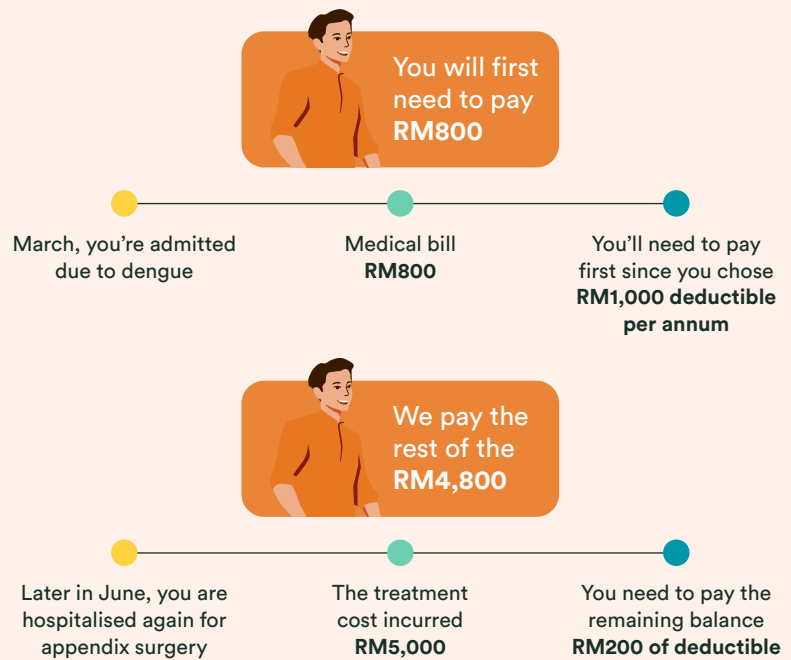
## What's a deductible?

Basically it's an out-of-pocket expense that you'll need to pay first.

### How does it work?

Let's assume your chosen plan is coverage level **Plan 2** with hospital room and board benefit of RM200, annual limit RM200,000 and **deductible of RM1,000 per annum.**

**RM1,000**  
Deductible  
per annum



The following items are not applicable for the deductible, but are subject to the limits stated in the Schedule of Benefits:



**Major accidents** refer to accidents that cause the person covered to be admitted to the ICU and/or result in person covered being in a coma of at least 3 days and/or require the person covered to undergo a Medically Necessary surgery.



**Major claims** refer to claims that result from illnesses as specified below:

1. Cancer
2. Heart attack
3. Stroke
4. Coronary Artery By-pass Surgery
5. Kidney Failure

## How this rider works



Azman, 35, is a film director who regularly shoots nature documentaries in outskirt areas. Worried about getting seriously injured on future expeditions, he chose Plan 2 FWD Itqan Medik Rider with zero deductible and RM200,000 sum covered of FWD Maqbul Link base plan with a certificate term of 20 years.

After surgically repairing his knee, his medical bill which amounted to RM10,500 was fully covered.



After 1 year, he picked up a serious knee injury during a film shoot. He had to be admitted to a hospital and he chose to spend his stay at a private hospital in which he receives daily cash allowance for RM50 per day. Prior to that, he received reimbursement for pre-hospital diagnostic tests and medication, after which it is confirmed that he suffers from an ACL rupture.



Azman embarks on his road to recovery. He was confined to his bed at home for the first few days so he took advantage of the home nursing care benefit. He also sought the outpatient physiotherapy treatment for speedy recovery.



Azman fully recovers a year later and resumes his filming as per usual. 2 years later, he hadn't made any claims and feels even more secure because his Initial Overall Annual Limit had increased by 10% from RM200,000 to RM220,000, which was made possible by the No Claim Reward.



## Important to know

# Schedule of Benefits

You have 5 plans to choose from.

Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Initial Overall Annual Limit (RM)	150,000	200,000	300,000	500,000	2,000,000
Deductible (RM)	500/1,000	0/500/1,000/10,000/50,000			
Lifetime limit	–	–	–	–	–
Hospitalisation benefits					
Hospital Room & Board (up to 365 days per year)	RM150	RM200	RM300	RM500	RM2,000
Intensive Care Unit (up to 90 days per year)	As charged				
Hospital Supplies & Services					
Surgical Fees (pre-surgery care up to 30 days and post-surgery care up to 30 days from date of discharge immediately following surgery)					
Operating Theatre Fees					
Anaesthetist’s Fees					
Ambulance Fees					
In-Hospital Physician Visit (up to 150 days per year, maximum 2 visits per day)					
Outpatient benefits					
Pre-Hospitalisation Diagnostic Tests (within 60 days before hospitalisation)	As charged				
Pre-Hospitalisation Specialist Consultation (within 60 days before hospitalisation)					
Pre-Hospitalisation Medication & Treatment (within 60 days before hospitalisation)					
Post-Hospitalisation Treatment (within 90 days after hospitalisation)					
Day surgery/Day care procedure					
Outpatient cancer treatment					
Outpatient kidney dialysis treatment					
Outpatient dengue treatment					
Outpatient physiotherapy treatment (within 90 days after hospitalisation)					
Emergency accidental outpatient/dental treatment (within 24 hours and follow-up treatment up to 30 days)					

Important to know

Schedule of Benefits (continued)

Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Initial Overall Annual Limit (RM)	150,000	200,000	300,000	500,000	2,000,000
Deductible (RM)	500/1,000	0/500/1,000/10,000/50,000			
Lifetime limit	–	–	–	–	–
Other benefits					
Organ transplant (once per lifetime)	As charged				
Second medical opinion (limit per year)	RM500	RM1,000			
Daily cash allowance at Malaysian government hospital (up to 150 days per year)	-	RM200			
Daily cash allowance at Malaysian private hospital (up to 150 days per year)	-	RM50			
Home nursing care (up to 180 days per lifetime)	As charged				
Intraocular lens	Up to RM3,000 per eye, RM6,000 per lifetime				
Medical report fees	RM100 per disability				

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## What we do not cover

There are certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under this rider.

1. Pre-existing conditions.
  2. Any claim arises because the person covered wilfully participated in an unlawful act, or unlawful failure to act.
  3. Circumcision or any surgery on the foreskin.
  4. Any form of dental care or surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement.
  5. Venereal disease and its sequelae.
  6. HIV (Human Immunodeficiency Virus) related diseases, AIDS (Acquired Immunodeficiency Syndrome) or AIDS related diseases except for second medical opinion benefit.
  7. Any communicable diseases required quarantined by law.
  8. Pregnancy or pregnancy related conditions including childbirth, complications arising from pregnancy such as miscarriage, abortion, pre-natal or post-natal care, contraceptive methods for birth controls, infertility treatments and its complications.
  9. Impotence, sterilisation, erectile dysfunctions and its complications.
  10. Investigation and treatment of sleep and snoring disorders.
  11. Hyperhidrosis.
  12. Mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations).
  13. Any disabilities caused by self-destruction, intentional self-inflicted injuries and illness, while sane or insane, within one year from the commencement date or the reinstatement date, whichever is later
  14. Any claim that is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.
  15. Refractive error correction surgery.
  16. Sex transformation surgery.
- Note:** This list is non-exhaustive. Please refer to the certificate for the full list of limitations and exclusions under this rider.

## How do we comply with Shariah principles?

1. We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and others agree to assist each other financially, if anyone of you suffers a specific loss.



Wakalah is the appointment by one party of another to act on his/her behalf.

2. The tabarru' charges for this rider are determined at the beginning of each monthly anniversary by deducting sufficient number of units based on the unit price, from the account value in the Participants' Investment Fund of the base plan. The tabarru' charges will then be credited to Participants' Risk Fund (PRF). The Tabarru' are used to pay the benefits to claimants who are entitled to it based on:

- the solidarity of brotherhood and cooperation among the participants; and
- terms and conditions within the certificate



Tabarru' is a donation for the purpose of takaful.

3. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.



If the value of PRF is insufficient to pay the claims, then we'll give Qard which is an interest-free loan to PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of the PRF.

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## Important Notes

1. This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
2. You're entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of the Inland Revenue Board (LHDN).
3. The eligibility for the benefits under the certificate will only start after waiting period. The waiting period below applies from commencement date or reinstatement date, whichever is later for the benefits under this rider:
  - 120 days for any claim arising from specified illnesses
  - 60 days for any claim arising from anti-cancer chemotherapy or radiotherapy treatment
  - 30 days for any claim arising from other illnesses
4. Under this rider, no benefits are paid upon termination or at maturity, so you should ensure that you are satisfied that the plan meets your needs.
5. FWD Itqan Medik Rider is not a savings or investment product. You will not receive any money from this certificate other than from the stated benefits.
6. For further information on the charges, product benefits and other terms and conditions, please refer to the Product Disclosure Sheet (PDS) and Benefit Illustration provided by our Agent. Our customer service can be reached at 1300 13 7988 or email [contact.my@fwd.com](mailto:contact.my@fwd.com). You can also visit us at Level 29, Menara Shell, No. 211 Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia.

**For more information,**

please contact your agent,  
call our hotline or  
check out our website at

[fwd.com.my](https://fwd.com.my)



Call our service hotline

**1300 13 7988**

9 am – 6 pm

**Monday to Friday**

Exclude Weekend and  
Public Holidays



**Already a customer?**

Simply log on to our  
customer portal

## About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is part of FWD Group, a pan-Asian life insurance business with more than 13 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. The company is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance.

FWD Takaful is a takaful provider in Malaysia that offers family takaful services, licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Visit [fwd.com.my](https://fwd.com.my).

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