

FWD SpecialCare Direct

MY Certificate



This is your takaful plan and your Certificate Number is XXXXXXXX.

Read it to understand all the benefits as well as the important terms and conditions that apply to your takaful cover. Don't worry, we've made it as easy to read as possible.

If you need help, call our hotline: 1 300 13 7988



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About your certificate

Thank you for choosing FWD Takaful Berhad. We're pleased to manage your takaful protection plan, so you can celebrate living.

Your FWD SpecialCare Direct certificate

This is a family takaful plan managed by FWD Takaful Berhad, in accordance with Shariah principles guided by our Shariah Committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and the other participants agree to assist each other financially, if any of the associated events defined in the respective takaful certificate take place.

We manage the relevant Participants' Risk Fund (PRF) that provides relevant benefits, associated with this certificate based on the Wakalah contract in accordance with the provision of this certificates.

The relationship between you and the other relevant participants is based on Tabarru' and Ta'awun (mutual assistance). Whereas, the relationship between you and us is based on the Wakalah contract. Your certificate is made up of the documents listed below.

- Your takaful schedule;
- This takaful certificate;
- Your certificate information statement;
- Your application form and any documents as well as information you provided with it.
- Any endorsement to your certificate.

By reading your certificate carefully, you'll know exactly what you're covered for, and how to make a claim.



A certificate endorsement is the document we provide to tell you about any official change to your certificate.

Easy to read

We're here to change the way you feel about takaful – starting with this document. We've made it easy to read, so you are able to understand your benefits and what you're covered for.



We highlight important information like this. Read these carefully.

Words with special meaning

Some words in this certificate have a special meaning. We show those meanings on [page 20](#) (important words and phrases). Please refer to this section when you need to.

Activities of daily living	Participants' risk fund
Certificate	Person covered
Certificate anniversary	Shariah
Certificate expiry date	Shariah committee
Commencement date	Sum covered
Contribution	Tabarru'
Cover expiry age	Takaful schedule
Endorsement	Total and permanent disability
Expiry date	Wakalah
Issue date	Wakalah Fee
Participant, owner, certificate owner, you, or your	We, us, our and FWD Takaful Berhad

If you have any questions

If you still have any questions after you have read this certificate, please call our **Service Hotline at 1 300 13 7988** – we're here for you.



Certificate information statement

This is not a savings or investment product

Your FWD SpecialCare Direct certificate is not a savings or investment product. This plan is a protection plan with a lump sum cash benefit. If you cancel the certificate before the expiry date, the amount that you'll receive will be much less than the total amount of contribution that you have paid.

Paying your contribution

For details about how to pay your contributions, and what happens if you don't pay, see [page 15](#) (your contributions).

You can pay your contributions by setting up recurring payment through your debit card or credit card.

Choosing who receives the benefits

Death benefit upon your child's (the person covered) death
We'll pay you 100% of the sum covered upon the passing of your child.

Lump sum benefit

We'll pay you the lump sum amount when your child attains age 18, provided the certificate is in-force for at least 60 months; otherwise, it is payable upon certificate expiry.

Death benefit upon your (the certificate owner's) death
100% sum covered of the death benefit (all causes) upon your (the certificate owner) death, will be paid to your child (the person covered) in one lump sum as the beneficiary under conditional hibah for this takaful certificate.

Total and permanent disability (TPD) benefit

We'll pay you 100% of the sum covered in a lump sum upon you suffering total and permanent disability. Your coverage will terminate upon payment of the total and permanent disability benefit.

Waiver of contribution

We'll waive all future regular contributions that are due to be paid under your certificate from the date of your death or the date of commencement of your TPD until your certificate expiry date.

Nomination

Nomination is not required, as upon your death, your child will automatically be the beneficiary under conditional hibah for this takaful certificate.

Proof of age

In order for us to pay any benefits, we'll require you and the person covered to provide proof of age. You may do so by providing a copy of any of the following.

- National Registration Identity Card (NRIC).
- Birth certificate.

Surrender of certificate

If you surrender your certificate:

- you and your child will lose the coverage under this certificate; and
- you may receive an amount less than you contributed.

In addition, any changes to your health or circumstances in the future may make it difficult or more costly, for you to get coverage in the future.

15-day free-look period

If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions back.

What you need to do

- To cancel during the free-look period, you may tell us by sending an email to policeservicing.my@fwd.com, or by calling our **Service Hotline at 1 300 13 7988** so that we can advise you on the cancellation process.
- We need to receive your free-look termination request within 15 days of the certificate delivery date.

What we'll do

- We'll refund you any contributions paid. We'll cancel your certificate, and you will not be able to claim any benefits under it.
- We'll not approve your request to cancel if you have made a claim under your certificate during the 15-day free-look period.

Tell us about any changes

You should tell us about any important changes to your personal details (address or contact number). See [page 8](#) (changes to your certificate) for more details.

How to contact us if you have any questions or to make a claim

Call our **Service Hotline at 1 300 13 7988** if you have any questions about your certificate, or if you need to make a claim. See [page 12](#) (how to claim) for more details on making a claim.

Exclusions and conditions

Exclusions and conditions may apply to the cover you have chosen.

- On [page 12](#) (when we'll not pay any benefit), we set out the general exclusions that apply to your certificate.



About your certificate

How to resolve a concern or complaint

We want to resolve any concerns or complaint you may have as quickly as possible. You should follow the steps below to resolve your concern.

How to resolve a concern or complaint

Step 1 – Talk to us

The first thing you should do is talk to one of our consultants about your concerns. Call our Service Hotline at 1 300 13 7988. (Monday to Friday: 9:00 a.m. - 6:00 p.m., excluding weekends and public holidays).

The consultant or manager will try to resolve your complaint as soon as possible.

Step 2 – Call or write to our Complaints Unit

If you feel that your complaint have not been resolved, you can write to:

FWD Complaints Unit
Level 29 Menara Shell
211 Jalan Tun Sambanthan, Brickfields
50470 Kuala Lumpur

Toll Free: 1 300 13 7988
Tel: 03-2771 7888
Fax: 03-2710 7800
E-mail: contact.my@fwd.com

We'll respond to your complaint within 3 working days of us receiving it.

Step 3 – Seek an external review from the OFS

If we cannot resolve your complaint, you can choose to lodge a complaint with the Ombudsman for Financial Services (OFS).

The OFS is a free and independent dispute resolution centre for the resolution of disputes involving financial institutions and consumers.

You can lodge a complaint by post, fax, online, or in-person. The Ombudsman's details are:

Level 14
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

Tel: 03-2272 2811
Fax: 03-2272 1577
E-mail: enquiry@ofs.org.my
Website: www.ofs.org.my

The sum involved in the dispute must be within the jurisdiction of the Ombudsman.

Step 4 – Seek an external review from BNMLINK or BNMTLELINK

If we or the OFS cannot resolve your complaint, you can also choose to lodge a complaint with the Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat (BNMLINK or BNMTLELINK).

BNMLINK provides face-to-face customer service to walk-in visitors on general enquiries and public complaints. BNMLINK and BNMTLELINK's details are:

Laman Informasi Nasihat dan Khidmat (BNMLINK)

Ground Floor, D Block
Jalan Dato' Onn
50480 Kuala Lumpur

Operating Hours:
9:00 a.m. - 5:00 p.m.
(Monday - Friday)

Contact Centre (BNMTLELINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1 300 88 5465 (1-300-88-LINK)
(Overseas: 603-2174-1717)

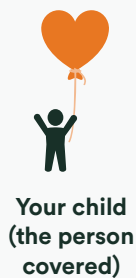
Operating Hours:
9:00 a.m. - 5:00 p.m.
(Monday - Friday)
E-mail: bnmtelelink@bnm.gov.my
SMS: 15888
Fax: 603-2174-1515



Quick summary of your benefits

This section describes the main benefits of your certificate. It is a guide to your takaful plan. To understand the full details about what we pay and how we pay it, you should go to [page 6](#) (your benefits explained).

Your benefits at a glance



Your child
(the person covered)



**Death Benefit
(all causes)**

We'll pay 100% of the sum covered upon your child's death in a lump sum.



Lump sum benefit

A one-off survival benefit will be payable in a lump sum to you.

The lump sum amount is payable when your child attains age 18, provided the certificate is in-force for at least 60 months; otherwise, it is payable upon certificate expiry.

The lump sum benefit will not be payable if there are any outstanding contributions.



Natural:

- Death benefit; or
- Total and permanent disability benefit (accelerated*)

We'll pay 100% of the sum covered in a lump sum upon your death or upon you suffering total and permanent disability due to natural causes.



Accidental:

- Death benefit; or
- Total and permanent disability benefit (accelerated*)

We'll pay 100% of the sum covered in a lump sum upon your death or upon you suffering total and permanent disability due to accident.



You
(the certificate owner)



Waiver of contribution benefit

We'll waive all future regular contributions from the:

- date of your death; or
- commencement date of your total and permanent disability;

until your certificate expiry date.

*Accelerated means that your coverage will terminate upon payment of the total and permanent disability benefit.

When we won't pay

We won't pay any benefit if any of the following happen.

- Your certificate has ended. See [page 9](#) (when your certificate ends).
- An exclusion applies. See [page 12](#) (when we'll not pay any benefit).



Your benefits explained

This section refers to the benefits you're covered for – see [page 12](#) (when we'll not pay any benefit) for any waiting period, exclusions or conditions that may apply to those benefits.

Details of your certificate benefits

Death benefit for your child (the person covered)

If your child dies:

How much we'll pay

- We'll pay 100% of the sum covered in a lump sum to you.

When we won't pay

We won't pay the death benefit if any of the following happen:

- Your certificate has ended. See [page 9](#) (when your certificate ends).
- An exclusion applies. See [page 12](#) (when we'll not pay any benefit).

What happens next

- Your certificate will terminate.

When we won't pay

We won't pay the death benefit if any of the following happen:

- When your certificate has not been in-force for at least 60 months.
- When there are any outstanding contributions.
- Your certificate has ended. See [page 9](#) (when your certificate ends).

What happens next

- This benefit will end after the lump sum benefit amount is paid.

Death benefit for you (the certificate owner)

If you die due to natural causes or due to accident:

How much we'll pay

- We'll pay 100% of the sum covered in a lump sum to your child as the beneficiary under conditional hibah for this takaful certificate.

When we won't pay

We won't pay the death benefit if any of the following happen:

- Your certificate has ended. See [page 9](#) (when your certificate ends).
- An exclusion applies. See [page 12](#) (when we'll not pay any benefit).

Lump sum benefit

This is a one-off survival benefit that will be paid to you when your child attains age 18, provided the certificate is in-force for at least 60 months; otherwise, it is payable upon certificate expiry.

How much we'll pay

- We'll pay 100% of the sum covered in a lump sum to you.



What happens next

- Upon payment of your death benefit, your coverage under this certificate will end.
- The certificate will continue with the coverage for the child until the date the certificate ends. See [page 9](#) (when your certificate ends).

Total and permanent disability benefit for you (the certificate owner)

If you suffer total and permanent disability due to natural causes or due to accident:

How much we'll pay

- We'll pay 100% of the sum covered in a lump sum to you.

When we won't pay

We won't pay the total and permanent disability benefit if any of the following happen:

- Your certificate has ended. See [page 9](#) (when your certificate ends).
- An exclusion applies. See [page 12](#) (when we'll not pay any benefit).

What happens next

- Upon payment of the total and permanent disability benefit, your coverage under this certificate will end.
- The certificate will continue with the coverage for the child until the date the certificate ends. See [page 9](#) (when your certificate ends).

Waiver of contribution benefit

We'll automatically apply the waiver of contribution benefit upon your death or when you suffer total and permanent disability during the certificate term.

How much we'll pay

We'll waive all future regular contributions from:

- the date of your death; or
- the date of commencement of your total and permanent disability;

until your certificate expiry date.

When we won't pay

We won't pay the waiver of contribution benefit if any of the following happen:

- Your certificate has ended. See [page 9](#) (when your certificate ends).
- An exclusion applies. See [page 12](#) (when we'll not pay any benefit).

What happens next

- If the waiver of contribution benefit is paid, the certificate will continue with the coverage for your child until the date the certificate ends. See [page 9](#) (when your certificate ends).
- If we don't pay the waiver of contribution benefit due to the reasons stated in this certificate, your child will need to continue paying the contribution until the certificate ends.



Starting, changing, or ending your certificate

This section explains when your certificate starts and ends, and how to make changes to your certificate. We also outline when you can reinstate your certificate after it has ended.

Your cover and when it starts

Your cover starts on the commencement date. It is shown in your takaful schedule.

Your certificate anniversary

When we refer to a certificate anniversary, we mean a 12-month period counted from the issue date. If we need to count a year or month under your certificate, we start from the issue date.

Your certificate term

Your certificate will continue until the expiry date shown in your takaful schedule – as long as you pay your contributions.

Changes to your certificate

You can ask us to make the following changes to your certificate, and we'll confirm this in writing upon the change (called an endorsement).

We're not bound by any change until we have issued an endorsement.

Changing your address or contact details

You can change your address or contact details.

It is important that you tell us immediately about any of these changes, so that you keep enjoying the benefits of your certificate cover.

What you need to do

- Submit your request through our customer portal; or
- provide us with the required form.

What we'll do

- Review your request.
- Make the change, and tell you in writing, along with the date the change will take effect from.

Changing your contribution payment method or frequency

You can change:

- how often you pay your contributions (your contribution payment frequency); or
- the method of paying your contributions;

by telling us in writing.

What you need to do

- Submit your request through our customer portal; or
- provide us with the required form.

What we'll do

- Review your request.
- Make the change, and tell you in writing, along with the date the change will take effect from.



Cancelling your certificate (after free-look period)

You can cancel (terminate) your certificate at any time. If you cancel your certificate, your certificate will end at the next certificate monthiversary.

What you need to do

- Submit your request through our customer portal; or
- provide us with the required form.

What we'll do

- Review your request and cancel your certificate.
- We'll deduct from your contribution an amount for the period you have been covered for and then refund you the unused contribution (if any), plus the surrender value for the lump sum benefit (if any) to you.
 - If the amount is less than or equal to RM10, and we do not have your bank account details, we'll donate the amount to a charity of our choosing.
 - If your refund amount is more than RM10 and we do not have your banking details, we'll transfer the monies to Registrar of Unclaimed Monies.

What happens next

- Your certificate will end at the next certificate monthiversary.
- You'll not be able to reinstate (restart) your certificate after you cancel it.



If you tell us to cancel your certificate within the 15-day free-look period, we'll give you a full refund – see page 3 (15-day free-look period) for more details.

When your certificate ends

Your certificate ends on the earliest of the following dates:

- The death of your child (the person covered);
- The date we pay the surrender value for the lump sum benefit (if any) of your certificate;
- The end of the 60-day grace period, if we do not receive your contribution before then;
- The certificate expiry date shown in your takaful schedule;
- The date we're told to cancel your certificate by law or regulation.

Reinstating your certificate

If your certificate ends because your contributions weren't paid, you can reinstate (restart) it within two years of it ending if we agree. You cannot reinstate your certificate for any other reason.

What you need to do

- Contact us.
- Provide a completed service request form. You need to select the reinstatement service option.
- Pay us all contributions due.
- Confirm that your and your child's health still qualifies for cover (by answering the questions in the service request form).

What we'll do

- We'll review your application, and if we're satisfied that you have met our requirements, we'll reinstate (restart) your certificate.
- If we reinstate your certificate, your cover will restart from the date we tell you.



You'll not be covered for any event that took place before your certificate restarts.



You can download any forms from our website fwd.com.my or by calling 1 300 13 7988.



The main people under your certificate

This section explains who the main people under your certificate are, what rights they have, and how they are treated.

Who's covered under your certificate

Your certificate covers the people named as certificate owner (you) and person covered (your child) on your current takaful schedule.

Certificate owner and Persons covered

These are the people who are covered by your certificate.

- You (the certificate owner).
- Your child (the person covered). You can only cover one (1) child under your certificate.

Only you (the certificate owner) can make changes to your certificate.

Age requirements

Age requirements as shown in the following table are applicable.

People covered under your certificate	Age when you can apply for cover	Age when cover ends
You, as the certificate owner	Must be between 17 and 55 years old.	Cover ends on the certificate anniversary after you attain 75 years old or your child attaining 25 years old, whichever is earlier.
Your child, as the person covered	Must be between 4 and 20 years old.	

Note: Age implies age at the next birthday.

Certificate owner (you)

You (the certificate owner) own the certificate, and your details are shown in the takaful schedule or endorsement.

You're the only person who may make changes to, or enforce any rights under, your certificate. If you make a change under your certificate, we'll not check whether you have permission from anyone else to make that change.

You'll also receive all of the benefits under your certificate, except for:

- the death benefit upon your death, which will be paid to your child (the person covered) – see [page 11](#) (nominees) for more details; and
- the waiver of contribution benefit, which is a waiver of all future regular contributions due upon your death or on commencement of your total and permanent disability.

You must have a permissible takaful interest in the person covered

- when the certificate starts;
- at all times when the certificate is in place; and
- when a benefit is payable for the person covered.

You have a permissible takaful interest in the person covered if:

- the person covered is your spouse or your child;
- the person covered is less than 18 years old and your legal ward; or
- the person covered is dependent (in whole or part) on you for maintenance or education when the certificate started.

If you do not have a permissible takaful interest

If we become aware that you do not have the required permissible takaful interest in a person covered, we must follow the guidelines of Bank Negara Malaysia. This may mean that we may pay you an amount of money specified by Bank Negara Malaysia, and when we make that payment, your certificate will be deemed to be terminated.

No assignment of benefits

You cannot assign the benefits under your certificate to someone else as collateral for financing or a loan.

Certificate ownership if you die

Your FWD SpecialCare Direct certificate will continue to provide cover to your child. We'll continue your certificate as an **orphaned certificate**.

We'll pay the death benefit upon your child's passing and the lump sum benefit to the proper claimant under an orphaned certificate.

Nominees

Nomination is not required, as upon your death, your child will automatically be the beneficiary under conditional hibah for this takaful certificate. This means that the death benefit upon your death will be paid to your child (the person covered); it will not form part of your estate.



Making a claim

Need to make a claim? Read this section to find out what you need to do.

How to claim

Call our **Service Hotline at 1 300 13 7988** to make a claim.

Tell us as soon as possible

We should be informed as soon as possible if a claim is to be made under this certificate.

To make sure we're able to assess your claim quickly, we ask that you call us, and let us know that you'll be claiming under your certificate. Your claim forms do not have to be sent at this time.

Type of claim

Death benefit for the person covered

Death benefit or total and permanent disability benefit for the certificate owner

Waiver of contribution upon the death or total and permanent disability of the certificate owner

When to tell us

Tell us immediately.

Tell us immediately.

Tell us immediately.

We're here for you

We understand that dealing with the illness or death of a loved one is difficult – you or the claimant can always call our **Service Hotline at 1 300 13 7988** for help with a claim.

When we'll not pay any benefit

This certificate has certain exclusions, meaning situations where we won't pay a benefit during the waiting period and throughout the certificate term. We list below the exclusions that apply to the benefits under your certificate.

Waiting period

We apply a waiting period to your coverage under this certificate. It is a situation where we'll not pay your death benefits or TPD benefits if your death or TPD is due to natural causes (non-accidental cause) within one (1) year from your certificate commencement or reinstatement date.

If this happens:

- we'll only refund the total contributions paid attributable to your coverage for death and total permanent disability;
- the total contributions paid attributable to your coverage for waiver of contribution will not be refunded;
- your coverage will terminate, the future regular contributions from your date of death or date of commencement of your total permanent disability will be waived, and the certificate will continue with the coverage for your child.

The waiting period is not applicable to your child.

Exclusions

We apply the following exclusions to this certificate, meaning situations where we'll not pay the benefits.

Death benefit

We'll not pay any death benefit under this certificate if the death claim arises due to suicide within one (1) year from the start of your certificate or the date we last reinstated your certificate, regardless of your or your child's mental state.

If this happens upon your child's death, the certificate will terminate.

If this happens upon your death, the certificate will continue with the coverage for your child with a reduced contribution. The waiver of contribution benefit will not apply.

Total and permanent disability benefit

We'll not pay any total and permanent disability benefit under this certificate if the claim arises from/is a result of:

- **attempted suicide or self-inflicted act**, by you within one (1) year from the start of your certificate or the date we last reinstated your certificate;

If this happens upon you suffering total and permanent disability, the certificate will continue with coverage for your child with a reduced contribution. The waiver of contribution benefit will not apply.

- **unlawful acts**, because you wilfully participated in an unlawful act, or unlawful failure to act; or
- **war**, where the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

Accidental death benefit or accidental total and permanent disability benefit

We'll not pay any accidental death benefit or accidental total and permanent disability benefit under this certificate if the claim arises from/is a result of:

- **unlawful acts**, because you or your child wilfully participated in an unlawful act, or unlawful failure to act; or
- **war**, where the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

Filling-in your claim form

We'll provide the forms that need to be filled-in to make a claim. Claims must be made on forms provided by us together with written supporting documents and any other information and documents that we ask for. We'll not be able to process a claim until we receive this information and the filled-in claim form.

You should make every effort to send your claim to us within 6 months of the disability or death being claimed for.

We check the age and gender before paying

We'll not pay any benefits under your certificate until we have checked that your age and gender or your child's age and gender matches the information we have been given by you.



Making a claim

We check your child's OKU card or medical diagnosis letter before paying

We'll not pay any benefits under your certificate until we have checked that you have provided a valid copy of your child's OKU card or medical diagnosis letter during the application of this certificate.



OKU card is a Persons with Disabilities card issued by the Malaysian Department of Social Welfare [Jabatan Kebajikan Masyarakat ("JKM")].



The medical diagnosis letter is to have been verified or certified by a Medical Officer of the Malaysian Government Hospital or Malaysian Psychiatric Private Specialist, who is registered with the appropriate authority in Malaysia to practise medicine within the scope allowed by such authority and by his training, but excludes you, your spouse and your near relative.



If the copy of your child's OKU card or medical diagnosis letter submitted to us is not in order, this will affect any claims on both you and your child's life.

Costs of preparing your claim

We're not responsible for any of the costs of filling-in any form or getting any documents, such as death certificates, medical reports or any other certification. We'll not pay for or reimburse you for any of these costs.

How we pay your claim

Currency

All amounts paid to us, or by us, will be paid in the currency shown in your takaful schedule.

Who we pay

Death benefit for the person covered	We pay to you.
Lump sum benefit	We pay to you.
Death benefit (all causes) for the certificate owner	We pay to the person covered as the beneficiary under conditional hibah.
Total and permanent disability benefit (all causes) for the certificate owner	We pay to you.
Waiver of contribution upon the death, or total and permanent disability benefit of the certificate owner	We do not pay to you – you'll not need to pay any regular contributions from the date of your death or date of commencement of your total and permanent disability.



Your contributions

This section explains your contributions and what happens if you miss paying a contribution.

Paying your contribution

It is important to pay your contributions on time, so your certificate stays active and you and your child continues to be covered. We outline below how you can pay your contributions and what happens if you don't pay.

Amount and due date

Your current takaful schedule shows the amount you need to pay and the due date for your contribution payments.

Payment frequency options

You have the following payment frequency options:

- Yearly in one lump sum.
- Monthly instalments.

You can change your chosen payment frequency at any time. See [page 8](#) (changing your contribution payment method or frequency) for how to do this.

Payment method options

You can pay your contributions by setting up recurring payment through your debit card or credit card.

You can change your chosen payment method at any time. See [page 8](#) (changing your contribution payment method or frequency) for how to do this.

Contribution rates are not guaranteed

The contribution rates stated in your takaful schedule are not guaranteed. This means we can change the contribution rates by giving you three (3) months' notice in writing. We'll change the contribution rates at the next certificate anniversary after the three (3) months' notice period.

What happens if you don't pay on time

Your contributions are due on the due date.

We give you a 60-day grace period after the due date to pay your contribution. Your certificate will continue if you pay your overdue contribution within this 60-day period. If we do not receive your contribution within this period, we'll cancel your certificate and your certificate ends from the date the contribution was due.

If your certificate ends because you missed a contribution payment, you can apply to reinstate (restart) it. See [page 9](#) (reinstating your certificate) for more details.

What we do with your contributions

Wakalah fee

We manage all FWD SpecialCare Direct certificates on behalf of you and the other participants on the basis of wakalah.

The contributions you pay for cover under your certificate is subject to a Wakalah fee. The exact percentage and amount of the Wakalah fee you pay is shown in your takaful schedule.



Wakalah refers to a contract where a party, as principal (muwakkil) authorises another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without the imposition of a fee.

Tabarru'

Your contributions, and all other contributions we receive from other certificate owners (the participants), after deducting any Wakalah fee, will be credited into the participants' risk fund (PRF) as tabarru'.

The monies credited into the relevant participants' risk fund is considered to be tabarru' funds for the collective benefit of all participants. They are used to pay the benefits to claimants who are entitled to the benefits based on:

- The solidarity of brotherhood and cooperation among the participants; and
- subject to the terms and conditions within this certificate.

Each of the PRF managed by us is collectively owned by the participants who participated in the respective PRF.

The tabarru' will take effect when the person covered contributes to the relevant PRF.



Tabarru' is a donation for the purpose of takaful.

We'll manage the participants' risk fund in accordance with the Shariah principles and in a manner that preserves the interest of the participants. We have the discretions to conduct any actions deemed necessary for the benefits of the participants and PRF including securing adequate retakaful, subject to Shariah and Regulatory requirements.

We'll avoid investing the assets of the participants' risk fund in securities and assets prohibited by Shariah.

Any interpretations and decisions about the Shariah regarding your certificate will be made by our Shariah committee, and they are binding on us and you.

At the end of each financial year, the surplus in the participants' risk fund is determined

- If the participants' risk fund is in deficit

If the participants' risk fund is in deficit, we'll grant it a Qard to remove the deficit.



We'll be liable for any proven loss to the participants' risk fund if such loss is due to our mismanagement or negligence in managing the participants' risk fund.

- If the participants' risk fund is in surplus

If the participants' risk fund is in surplus, we'll first pay back any Qard amounts granted to the participants' risk fund for past deficits. Part of the surplus may be retained for contingencies and the balance surplus distributable will be distributed to eligible participants on the following basis:

- 50% is distributed to us as a ju'alah (reward to the takaful operator).
- 50% is shared between the eligible participants in the participants' risk fund.



Qard is an interest-free loan that we grant to the participants' risk fund if it is in deficit.



Ju'alah is the reward to the takaful operator for the good performance of the participants' risk fund it will be managing.

What we do with your share of the surplus

We'll reduce your next contribution by that amount.



Keeping it legal

In this section, we explain the important legal rights and obligations under your certificate.

Governing law

Your certificate is a takaful contract between you and us, and is governed by the laws of Malaysia, including any circulars, directives or guidelines given by Bank Negara Malaysia.

The laws of Malaysia will prevail if there is any conflict between them and your certificate.

Changes to your certificate to comply with the law

We have the power to make any changes to your certificate required to comply with the law. If we need to make a change, we'll give you written notice.

You need to provide correct and complete information

You and the persons covered have:

- a duty of disclosure;
- a duty to take reasonable care not to make a misrepresentation; and
- a duty to take reasonable care when answering our questions, or when you or the person covered confirm or amend any information you have given to us.

If you don't, we may dispute your claim, and your benefits under your certificate may be affected. In some cases, we may cancel your certificate under the remedies provided in the Islamic Financial Services Act 2013. See [page 18](#) (disputing payments) for more details.

We rely on your information

Read all parts of your certificate to make sure they are correct

This takaful certificate is based on the information you gave us during the application process. It is important that the information is correct, and you and the person covered were truthful and accurate with all the information you provided. This information helped us to decide if you and the person covered were eligible for the certificate, and how much you need to pay.

You should let us know immediately if the information you or a person covered gave us during the application, was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you or a person covered gave us changes after your certificate is active.

If we were given the wrong age and gender

If we discover that we were given the wrong age or gender for you or your child, we'll first work out the contribution amount that you would have paid if we had been given the correct age and gender when you applied. We'll then calculate the difference and apply the following retrospectively from the date of inception of your certificate:

- if there are any excess, we'll refund you the excess amounts;
- if the amount is insufficient, you'll have to pay the differences to continue your coverage.

If you or your child were not eligible for takaful cover at the correct age and gender, we can declare that the contract is void. If we do, we'll cancel your certificate and treat it as having never existed. We'll refund any contributions paid without additional amount, after deducting any surplus distributed and any benefits we have paid under this certificate from the commencement date.



If you need to change your information, or if you have any questions, please call **1 300 13 7988**.

Disputing payments

We can dispute the validity of your certificate in certain circumstances outlined in Schedule 9 of the Islamic Financial Services Act 2013. If we do, we can declare that the contract is void and treat it as having never existed. You'll not be entitled to any certificate benefits.

If you or a person covered:

- did not provide accurate and truthful information;
- gave us misleading or exaggerated information; or
- made any misrepresentation;

we can dispute any claim within the first two years of the certificate.

The two years starts from the commencement date, and it restarts from the date your certificate is reinstated.

If you or a person covered:

- made a fraudulent statement on a material matter; or
- fraudulently suppressed or omitted a material fact;

within your application, we can dispute any payment at any time.

Material matters and facts

A material matter or material fact is one that would have caused us to:

- refuse to issue the certificate to you; or
- ask you to agree to special terms on your certificate before we issue the certificate;

if you or a person covered had told us about it.

What we'll do

- If we dispute your certificate, we'll review your certificate and decide if we have any reason to declare it void. If we do, we'll cancel it and treat it as having never existed.
- We'll refund the contributions paid without additional amount, after deducting any surplus distributed and any benefits we have paid under this certificate from the commencement date.

Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

We may need to freeze or seize any monies received or payable under your certificate:

- at the order of the relevant authorities; or
- if we discover, or if we have reasonable suspicion that, you're sanctioned under any competent authorities recognised by us, for money laundering activities or activities relating to financing terrorism;

under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

If this happens, we'll end your certificate and the cover under it immediately. We'll deal with all contributions paid and all amounts payable under your certificate in any manner we deem fit, which may include handing it over to the relevant authorities.

Notice under the Personal Data Protection Act 2010

This refers to the Notice to Customers Relating to the Personal Data Protection Act 2010 ('PDPA notice') attached to your certificate.

You and the person covered agree to the content of the PDPA notice, as well as consent and authorise us to the collection, processing and sharing of all your and the person covered's personal data, such as:

- your full name, and the full name of the person covered;
- your identity card number, and the identity card number of the person covered;
- your address details, and the address details of the person covered; and
- your medical records, and the medical records of the person covered;

as stated in the PDPA notice.

Your right to ask for more information

You or the person covered can ask us to see, or correct, the personal data we hold. You or the person covered can also ask us for information about:

- our personal data protection policies and practices; and
- the kinds of data held by us.

You need to fill-in and send us a data access request form.

Your right to ask us to stop using your personal data

You or the person covered have the right to ask us to stop using the personal data under your certificate. If you (or they) do ask us to stop, we'll:

- stop using your personal data, and destroy it (unless we're required to retain it by law);
- end the certificate; and
- deduct the amount for the period you have been covered for from any contributions you have paid, and refund you the unused contributions.

To ask us to stop, you or the person covered need to send us a request in writing.

Changes to the PDPA notice

We may amend the PDPA notice at any time, and the changes will apply to you and the person covered. If we do make a change, we'll communicate the change on our website, or by any other method we choose.



Important words and phrases

The list below explains the meanings of important words and phrases shown in your certificate.

Activities of Daily Living	<p>Activities of Daily Living (ADL) means the activities listed below:</p> <ul style="list-style-type: none">■ Transfer: the ability to get in and out of a chair without requiring physical assistance;■ Mobility: the ability to move from room to room without requiring physical assistance;■ Continence: the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene;■ Dressing: the ability to put on and take off all necessary items of clothing without requiring the assistance of another person;■ Bathing or washing: the ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means;■ Eating: all tasks of getting food into the body once it has been prepared.
Certificate	<p>All of the documents listed below.</p> <ul style="list-style-type: none">■ Your takaful schedule.■ This takaful certificate.■ Your signed application form and any documents as well as information you provided with it.■ Any endorsement to your certificate.
Certificate anniversary	<p>A 12-month period counted from the issue date.</p>
Certificate expiry date	<p>The date that your certificate ends. The expiry date is shown in your takaful schedule.</p>
Commencement date	<p>The date cover starts under your certificate. This date is shown in your takaful schedule.</p>
Contributions	<p>The payments made by you from which tabarru' is deducted from and fees to the takaful operator are paid from.</p>
Cover expiry age	<p>The age when cover ends for a person covered.</p>
Endorsement	<p>An extra document attached to your certificate that outlines any adjustments that we make to your certificate.</p>
Expiry date	<p>The date that your certificate ends. The expiry date is shown in your takaful schedule.</p>



Issue date	The date the first contribution is due and the date your certificate starts. This date is shown in your takaful schedule.
Participant, owner, certificate owner, you, or your	You, the person who owns and is covered by this certificate. Your details are shown in the takaful schedule or endorsement.
Participants' risk fund	The fund we manage in accordance with the principles of Shariah for the collective benefit of all participants.
Person covered	The child covered by this certificate. The details are shown in the takaful schedule.
Shariah	Means Islamic Law. Any interpretations and decisions about Shariah regarding your certificate will be made by our Shariah committee, and they are binding on us and you.
Shariah committee	The committee formed by us to make sure that our takaful business complies with the Shariah principles.
Sum covered	The amount of the sum covered for each coverage is shown in the takaful schedule.
Tabarru'	A donation or gift, whereby the takaful participant agrees to relinquish as donation all or a certain portion of his contributions to the participants' risk fund to provide mutual help and joint guarantee to other takaful participants.
Takaful schedule	The document attached to your certificate. It shows important information about your certificate, including the following. <ul style="list-style-type: none"> ■ Certificate number. ■ Details of certificate owner and person covered. ■ Your contribution details. ■ The benefits of your certificate. ■ The sum covered.



Important words and phrases

Total and permanent disability

TPD Own & Suited Occupation Definition

The TPD coverage is applicable to certificate owner under the age of 75 (ANB). For a benefit to be payable, such disability must have persisted continuously for a period of at least 180 days and must, in the opinion of a suitable medical practitioner, be deemed permanent beyond the hope of recovery.

The complete TPD Own & Suited occupation definitions are as defined below:

The applicable TPD definition would depend on the employment status of the certificate owner as follows:

- a. For certificate owner aged under 60 years old (ANB) with employment, he/she shall be regarded as being totally and permanently disabled under an "Own & Suited" definition of disability, if due to or arising from injury or illness, that person covered is unable to work and engage for profit or reward in:
 - The occupation the person covered is engaged in when the injury or illness first occurred; or
 - Any occupation that are suited to, based on his/her education, experience, or training.
- b. For certificate owner from age 61 – 75 years old (ANB) or without employment or not working for remuneration when he/she first suffers an injury or illness, he/she shall be regarded as being totally and permanently disabled under an "Own & Suited" definition of disability, if due to or arising from such injury or illness that certificate owner is unable to perform at least three (3) of the Activities of Daily Living (ADL) without the assistance of another person.

Presumptive TPD Definition

TPD Own & Suited occupation shall include presumptive TPD definition. The certificate owner shall be regarded as being totally and permanently disabled under a "Presumptive" definition of disability, only if that certificate owner, due to injury or illness, has suffered the total and irrecoverable loss of one (or more) of the following impairments after the certificate effective date or reinstatement date whichever is later:

- the sight of both eyes; or
- the sight of one eye and the loss of use of one limb at above the ankle or wrist; or
- both hands at or above the wrists; or
- both feet at or above the ankles; or
- one hand at or above the wrist and one foot at or above the ankle.

Wakalah

A contract where a party, as principal (muwakkil) authorises another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without the imposition of a fee.

Wakalah fee

The fee for carrying out the authorised task or matters that have been delegated to him (agent).

We, us, our and FWD Takaful Berhad

FWD Takaful Berhad.

For more information,

call our hotline or
check out our website at

fwd.com.my



Call our service hotline

1 300 13 7988

9am – 6pm

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 a Takaful provider in Malaysia that offers family Takaful services. FWD Takaful is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. FWD Takaful is a takaful business unit of FWD Group (“FWD”).

FWD Group is a pan-Asian life insurance business with approximately 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world. Established in 2013, FWD 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 and takaful.

For more information, please visit fwd.com.my.

FWD Compassionate Rider

MY Certificate



This FWD Compassionate Rider is an 'Endorsement' to Certificate No. XXXXXX.

Read it to understand all the benefits as well as the important terms and conditions that apply to your takaful cover. Don't worry, we've made it as easy to read as possible.

If you need help, call our hotline: 1 300 13 7988



Quick reference



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FWD Compassionate Rider

Thank you for choosing FWD Takaful Berhad. We're pleased to manage your takaful protection plan, so you can celebrate living.

This rider provides additional protection upon the death of the person covered.

Part of your certificate

This rider is a part of your base certificate. The details of your rider will be shown in the **FWD Compassionate Rider Takaful Schedule** attached to your base certificate.

All of the terms of your base certificate will also apply to this rider.

Who's covered under your rider

Person covered

We'll pay the sum covered upon the death of the person covered while this rider is in place, before the rider ends.

The person covered under this rider is the same as the person covered under your base certificate. The person covered cannot receive any benefit under this rider and cannot make changes to your rider. Only the certificate owner can ask for changes and receive the benefit.



Your rider benefits explained

This section refers to the coverage benefits you're entitled to. General exclusions may also apply – see [page 4](#) (what we don't cover) for details.

Your rider benefits

Your rider provides the following protection benefit upon death of the person covered. This benefit is provided in addition to your base certificate benefits.



You can claim the following benefit while the rider is in place.



Funeral benefit

We'll pay 100% of the rider sum covered upon the death of the person covered.



Your contributions

This section explains your contributions.

Amount and due date

You don't have to pay the single contribution for this rider.
The single contribution will be paid by us, FWD Takaful Berhad.

Refund of contributions after we approve a claim

If we accept a claim for the funeral benefit, we'll not refund any prorated contributions.



Making a claim

Need to make a claim? Read this section to find out what you need to do.

How to claim

Call our **Service Hotline at 1 300 13 7988** to make a claim.

Tell us as soon as possible

We should be informed as soon as possible if a claim is to be made under this rider.

We'll pay the funeral benefit to you immediately upon receipt of the death certificate of the person covered.

We're here for you

We understand that dealing with the death of a loved one is difficult – you can always call our **Service Hotline at 1 300 13 7988** for help with a claim.

What we don't cover

This rider has certain exclusions, meaning situations where we won't pay the benefit. We list below the exclusion that applies to the benefit under your rider.

Suicide

We'll not pay this funeral benefit if the death is due to suicide within one (1) year from the start of your rider certificate, or the date we last reinstated your rider certificate, regardless of the person covered's mental state.



Starting and ending your rider

This section explains when your rider starts and ends.

When cover starts under your rider

We start the rider cover on the commencement date as shown on the **FWD Compassionate Rider Takaful Schedule**. You can only claim the funeral benefit after your rider cover has started.

When your rider cover ends

The rider cover ends on the earliest of the following:

- On the expiry date of the rider as shown on the FWD Compassionate Rider Takaful Schedule;
- On termination of the base certificate; or
- The person covered's death.



You can claim the funeral benefit under your rider after the cover has ended if the death of the person covered happened before the cover ended.

When you cancel your rider during the free-look period

If you cancel the base certificate during the free-look period, this rider will be cancelled too. You'll not receive any payments upon the cancellation of this rider, the single contribution will be refunded to us.

When your rider ends early (after the free-look period)

This rider does not have any cash value. If you choose to end the base certificate or the base certificate is terminated (due to any reason), this rider will be cancelled too.

You'll not receive any payments upon the cancellation of this rider, the unearned tabarru' for this rider will remain in the participants' risk fund.

Reinstating your rider

If your rider ends because of non-payment of the base certificate contributions, the rider will be reinstated together with the base certificate within two years after the certificate ends (lapse), if we agree. You cannot reinstate your rider for any other reason (for example, if you surrendered your base certificate).

We only cover events that happen after the reinstatement date.

To reinstate your rider,

- you and the person covered will need to provide us with evidence of health; and
- you must reinstate your base certificate.

What you need to do

- Contact us.
- Provide a completed request form. You need to select the reinstatement service option.
- Confirm that your health and the health of the person covered still qualifies for cover (by answering the questions in the request form).
- Reinstatement your base certificate as well as this rider.

What we'll do

- We'll review your application, and if we're satisfied that you have met our requirements, we'll reinstate your base certificate and this rider. Otherwise, we'll not reinstate your rider.
- If we reinstate your base certificate and the rider, your cover will be reinstated from the date we tell you.



Keeping it legal

In this section, we explain the important legal rights and obligations under your rider.

We rely on your information

Read all parts of this rider to make sure they are correct

This rider is based on the information you gave us during the application process. It is important that the information is correct, and you and the person covered were truthful and accurate with all the information you provided. This information helped us to decide if you and the person covered were eligible for the rider.

You should let us know immediately if the information you or a person covered gave us during the application, was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you or a person covered gave us changes after your rider is active.

You need to provide correct and complete information

You and the person covered have:

- a duty of disclosure;
- a duty to take reasonable care not to make a misrepresentation; and
- a duty to take reasonable care when answering our questions, or when you confirm or amend any information you have given to us.

If you don't, we may dispute your claim, and your benefits under your rider may be affected. In some cases, we may cancel the rider under the remedies provided in the Islamic Financial Services Act 2013. See right (disputing payments) for more details.

Disputing payments

We can dispute the validity of your rider in certain circumstances as outlined in Schedule 9 of the Islamic Financial Services Act 2013. If we do, we can declare that the rider is void and treat it as having never existed. You'll not be entitled to any rider benefits.

If you or the person covered:

- did not provide accurate and truthful information;
- gave us misleading or exaggerated information; or
- made any misrepresentation;

we can dispute any claim within the first two years of the rider.

The two years starts from the commencement date, and it restarts from the date your rider is reinstated. If you or the person covered:

- made a fraudulent statement on a material matter; or
- fraudulently suppressed or omitted a material fact

within your application, we can dispute any payment at any time.

Material matters and facts

A material matter or material fact is one that would have caused us to refuse to issue the rider to you if you or a person covered had told us about it.

What we'll do

- If we contest your FWD Compassionate Rider cover, we'll review it and decide if we have any reason to cancel it and treat it as having never existed. We may do this at any time, including after you submit a claim.
- If we do decide to cancel your rider, we'll not pay any benefits under your rider. You'll not receive any payments upon the cancellation of this rider, any monies will be refunded to us.

Notice under the Personal Data Protection Act 2010

This refers to the Notice to Customers Relating to the Personal Data Protection Act 2010 ('PDPA notice') attached to your certificate.

You and the person covered agree to the content of the PDPA notice, as well as consent and authorise us to the collection, processing and sharing of all your personal data, such as:

- your full name, and the full name of the person covered;
- your identity card number;
- your address details; and
- your medical records;

as stated in the PDPA notice.

Your right to ask for more information

You or the person covered can ask us to see or correct the personal data we hold. You or the person covered can also ask us for information about:

- our personal data protection policies and practices; and
- the kinds of data held by us.

You need to fill-in and send us a data access request form.

Your right to ask us to stop using your personal data

You or the person covered have the right to ask us to stop using the personal data under your rider. If you (or they) do ask us to stop, we'll:

- stop using your personal data, and destroy it (unless we're required to retain it by law);
- end the rider and base certificate; and
- deduct the amount for your period of cover from the contribution paid by us.

You'll not receive any payments upon the cancellation of this rider, the unearned tabarru' for this rider will remain in the participants' risk fund.

To ask us to stop, you or the person covered need to send us a request in writing.

Changes to the PDPA notice

We may amend the PDPA notice at any time, and the changes will apply to you and the person covered. If we do make a change, we'll communicate the change on our website, or by another method we choose.

For more information,

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FWD Group is a pan-Asian life insurance business with approximately 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world. Established in 2013, FWD 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 and takaful.

For more information, please visit fwd.com.my.