



**FWD Accidental Death
Benefit Rider**

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FWD Accidental Death Benefit Rider

Accidents can be small,
or accidents can be
life-threatening. Financially,
you've got to plan for them

Do you know that the number of transport related accidental deaths ranks among the top 5 causes of deaths in Malaysia?

In the case of an accidental death, everything happens fast. Because it is unexpected and unforeseen, all our final wishes may not be realised. You may end up leaving with unfinished business. Like who will settle your hospital bill? What are your last wishes? What if you pass away in another country?

We know you would like to leave a positive legacy and without imposing on others. It's not too much to ask for, hence we designed the FWD Accidental Death Benefit Rider.

This rider offers a way to ensure that all the things that need to be taken care of will be taken care of when the time comes. Like ensuring any ICU costs are taken care of, or leaving a goodwill donation to a charity of your choice, or even bringing your remains home if you pass away overseas.

FWD Accidental Death Benefit Rider offers an economical, yet smart way to increase your overall protection cover. You can choose to attach this rider to your base plan at any point in time, all you need to do is just to choose the level of coverage and how long you want to be covered for.

Your benefits at glance

Following benefits are paid from your participants' risk fund.



Accidental death benefit

We will pay 100% of the rider sum covered if the person covered dies as a result of an accident. Alternately, if the person covered dies as a result of an accident on public transport within Malaysia then we will pay 200% of sum covered.



ICU expense coverage

If the person covered dies as a result of an accident, we will pay up to RM5,000 to reimburse any intensive care unit (ICU) costs arising from treating the person covered for injuries suffered from the same accident.



Community goodwill benefit

If the person covered dies as a result of an accident, we will pay RM5,000 on behalf of the person covered to one of our approved charities



Repatriation benefit

If the person covered dies as a result of an accident suffered while outside of Malaysia, we will pay up to RM5,000 to reimburse the costs of bringing their remains back to Malaysia.

Important stuff you should know

When we won't pay any benefits

At FWD, we do not believe in setting a long list of hidden clauses that prevent us from giving you what is due. So we've simplified our exclusion list to just 2 criteria:

Unlawful acts

We will not pay any benefit under this certificate if the claim arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act.

War

We will not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

How we ensure it is Shariah compliant

1. We manage your contribution and our takaful operations 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 any one of you suffers a specific loss.

2. The contributions you pay for cover under your certificate is subject to a wakalah fee.



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

3. We pay your contributions, less the wakalah fee, into our Participants' Risk Fund (PRF) as tabarru'. Funds in PRF 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
- subject to the terms & conditions within this rider.



Tabarru' is a donation for the purpose of takaful.

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



If the value of PRF is insufficient to pay the claims, then we will pay Qard which is a benevolent profit-free loan to PRF.

Should you change your mind

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, minus medical expenses (if any)

If you don't pay your contributions due

You need to pay your rider contributions along with your base plan contribution by the due date. We give you a 60-day grace period to pay.

- If your base plan does not have participants' savings account and if you have not paid the full contribution amounts due, both your base plan and rider will terminate after the grace period.
- If your base plan has participants' savings account then we will deduct the rider tabarru' amount due from it after the grace period.

If you do not have enough funds in your participants' savings account to pay for your rider and certificate tabarru', then both your base plan and your rider cover will end.

Important stuff you should know (continued)

Maturity or termination benefit

There will be no maturity or termination benefit to be paid from participants' risk fund.

Surrender benefit

For payment options other than regular pay, upon surrender we will refund the part of the contributions paid. Please refer to your benefit illustration to understand the eligible amount for each year.

Eligibility to participate is pretty simple

Malaysian nationality or permanent resident

Age requirements for person covered:

Main people	Age when you can apply for cover	Age when cover ends
Certificate owner	Must be between 17 and 65 years old.	-
Person covered	Must be between 1 month and 65 years old.	Up to age 75*

*Depending upon chosen maturity age, subject to minimum certificate term of 5 years

Note: Age implies the age at the next birthday

How much upfront wakalah charge to pay

Certificate year	1	2	3	4	5-10	11+
*Wakalah %	70%	55%	55%	40%	25%	10%

*This charge is based on rider with regular pay contribution payment option. For shorter contribution payment terms, lower charge will apply.

Coverage term

Minimum – 5 years

Maximum – upon person covered attaining age 75ANB

How much do you contribute

Your contribution depends on the following criteria regarding the family members covered under the certificate:

Age	Gender
Occupation	Amount of coverage
Payment frequency	Term of coverage

Also depending upon the different contribution payment term options:

Payment options

Regular pay	10yr limited pay
15yr limited pay	5yr limited pay

For e.g. a 30yr old male working as a office manager will pay RM60.83 per month for a coverage of RM500,000 for 20 years.

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. FWD Accidental Death Benefit Rider is not a savings or investment product. You will not receive any money from this certificate other than from the accidental death benefit.
3. You are entitled for an individual tax relief when you participate in this plan, subject to terms and conditions of Inland Revenue Board (LHDN).
4. You should satisfy yourself that this plan meets your needs and the contributions are affordable to you.
5. For further information on fees, charges and other details, please refer to the Product Disclosure Sheet and Benefit illustration issued by our Agent.

About us

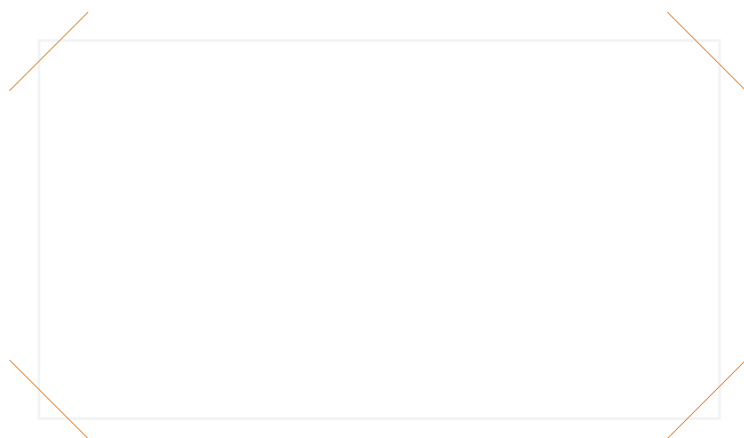
Established in 2013, FWD is the insurance business arm of investment group, Pacific Century Group. FWD today spans across 9 markets in Asia and is one of the fastest growing insurers in this region.

FWD is focused on creating fresh customer experiences, with easy-to-understand and relevant products, supported by digital technology.

Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance.

FWD Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For more information, don't hesitate to contact us:



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MEMBER

