



## FWD Critical Illness Rider

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## FWD Critical Illness Rider

# How would you or your family will cope financially if you couldn't work due to poor health?

All it takes is just one stroke of luck and it can impact your independence and your ability to provide for your dependents if you were to suffer a serious illness.

Most of us tend to worry about the most common illnesses and often no one likes to think the unthinkable. But we all know that anyone one of us can suffer critical illness conditions such as heart attack, cancer, kidney failure and more; at any stage of our life.

We know you would like to feel that helpless and dependent on them whom you should be supporting. It's not too much to ask for, hence we designed the FWD Critical Illness Rider.

FWD Critical Illness 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 benefit is paid from your participants' risk fund.



### Critical illness benefit

We will pay you 100% of the rider sum covered if the person covered suffers 1 of the 36 critical illnesses.

### How this rider works?

Your rider provides the following protection benefits. These benefits are provided in addition to your certificate benefits, and you need to pay a separate contribution to keep this protection in place.

We will pay you 100% of the sum covered if the person covered:

- is first diagnosed with a critical illness that is a medical condition; or
- first undergo the medical procedure, if the critical illness is a medical procedure;

while covered under the rider. The person covered must live for at least 30 days after the diagnosis or procedure.

Cover for critical illnesses will end for the person covered when the critical illness benefit is payable.

### The critical illness conditions covered under this rider:

1. Heart Attack
2. Alzheimer's disease or severe dementia
3. Bacterial meningitis
4. Benign brain tumor
5. Blindness
6. Brain surgery
7. Cancer
8. Cardiomyopathy
9. Chronic aplastic anaemia
10. Coma
11. Coronary artery by-pass surgery
12. Deafness
13. Encephalitis
14. End-stage liver failure
15. End-stage lung disease
16. Full-blown AIDS
17. Fullminant viral hepatitis
18. Heart valve surgery
19. HIV infection due to blood transfusion
20. Kidney failure
21. Loss of independent existence
22. Loss of speech
23. Major head trauma
24. Major organ or bone marrow transplant
25. Motor neuron disease
26. Multiple sclerosis
27. Muscular dystrophy (over age 11 only)
28. Paralysis of limbs
29. Parkinson's disease
30. Primary pulmonary arterial hypertension
31. Serious coronary artery disease
32. Stroke
33. Surgery to aorta
34. Systemic lupus erythematosus with kidney complications
35. Terminal illness
36. Third degree burns

# 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 3 criteria:

<b>Suicide or self-inflicted act</b>	We will not pay any benefit under this rider if the claim arises: <ul style="list-style-type: none"><li>— from suicide, attempted suicide or a self-inflicted act by a person covered; and</li><li>— within one year of the start of your rider, or the date we last reinstated your rider.</li></ul> This applies regardless of the mental state of the person covered. If this happens, the rider will be cancelled.
<b>Unlawful acts</b>	We will not pay any benefit under this rider if the claim arises because you or a person covered willfully participated in an unlawful act, or unlawful failure to act.
<b>War</b>	We will not pay any benefit under this rider 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 contribution payment option. For shorter contribution payment terms, lower charge will apply.

## 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
Smoker status	

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 RM295.63 per month for a coverage of RM500,000 for 20 years.

## Coverage term

Minimum – 5 years

Maximum – upon person covered attaining age 75ANB

### 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 Critical Illness Rider is not a savings or investment product. You will not receive any money from this rider other than the critical illness 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

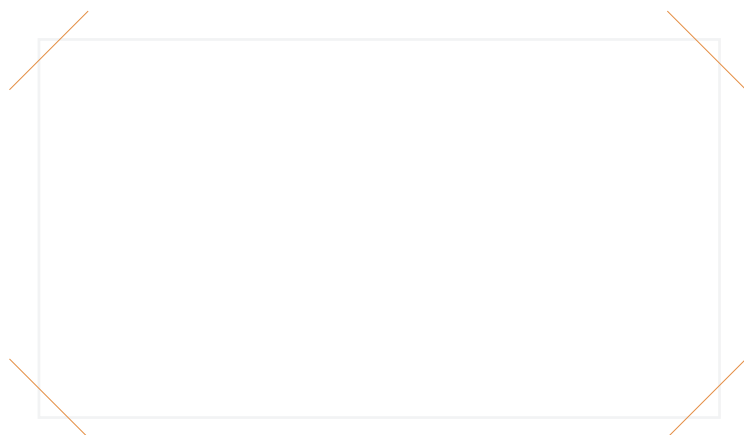
Established in 2013, FWD is the insurance business arm of investment group, Pacific Century Group. FWD today spans across 9 markets in Asia and is one of the fastest growing insurers in this region.

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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All information is correct at time of print in April 2019.

**MEMBER**

