

Frequently Asked Questions (FAQ) Takaful Protect Direct Part A – General Questions About The Plan & How To Get Started

1. What is FWD Protect Direct?

FWD Protect Direct is a regular contribution pure protection family takaful term plan which provides Takaful protection upon death of the person covered. This plan is distributed directly via online channel on FWD Takaful's website and it does not involve any intermediary.

2. What option do the plan provides?

We provide various options for you. You can participate in the product as an Individual or Family. Yes, that include single parent and married couple. The same sum covered is applicable to all family members.

3. What are the benefits provided under this plan?

The plan provides death benefit upon the passing of any covered persons.

If you decide to participate in our Family plan, upon your passing we will pay your family's contribution (waiver of contribution) whereby your family members will continue to be covered.

4. Is the product Shariah-compliant?

Yes. The product is Shariah-compliant. We incorporate the following shariah principles:

- Tabarru': A donation for the purpose of Takaful where participants agree to assist each other financially.
- Wakalah: The contract where the participant appoints the Takaful Operator to manage the participants' risk fund (PRF) and agrees to pay the Takaful Operator on pre-agreed basis for the services provided.
- Qard: An interest-free loan that we grant to the PRF if it is in deficit. The loan is repayable from the future surplus arising in the PRF.

5. What plan option is available for me?

You can opt for either one of the options below, according to your needs:

- Individual plan (covering an adult); or
- Couples' plan (covering two adults); or
- Family plan (covering both parents and up to a maximum of 2 children); or
- Single parent plan (covering a parent and up to a maximum of 2 children).

6. Why should I participate in this plan?

- We know that you want your family to not just be self-reliant but be able to live their lives uninterrupted in the event of your passing.
- The benefit can be used to settle any outstanding debt that's left behind.
- Secure what you have planned for your family's future.

7. What is the coverage term of this plan?

- You can choose options of 5, 10, 15, 20, 25 or 30 years term.
- We provide cover up to age 80 years old, with minimum term of 5 years, at maximum entry age of 60 years old.
- Your child as young as 1 month old up to 20 years old may participate in this certificate. We will cover them up to age 25 years old.

8. Who is eligible to be covered by this plan?

The criteria to be covered under this plan is as follows:

Main People	Age when you can apply for coverage
Certificate owner	Between age 17 to 60 years old
Spouse	Between age 17 to 60 years old
Child (We cover up to 2 children)	Between age 1 month old to 20 years old

9. How do I apply for this plan?

You may apply for this product online via <http://www.fwd.com.my>

10. Can I participate in more than one plan?

Yes, you can. Up to maximum sum covered of RM500,000 per life for all products sold through online channel.

11. How will I know if my application is approved or rejected?

You will know your status of application instantaneously when you apply for the product online.

12. When will my coverage begin?

You will be covered from the date stated in your Takaful schedule.

13. When will I receive my takaful certificate?

We will email your certificate pack within 24 hours of successful payment.

14. How much do I have to contribute for the plan?

The contribution amount depends on the coverage term, sum covered, covered person's age and smoking status. You may get a quick quote for the contribution amount for your consideration before you proceed to apply.

Your final contribution amount will also be determined based on your answer on the health questionnaires, where you will be able to see this during the online application process.

15. What are the fees that I need to pay?

There will be 25% wakalah fees deducted from your contribution. The remaining will be allocated into the Participants' Risk Fund as tabarru' (donation).

16. What if I change my mind after I have participated in the plan?

If you aren't completely satisfied with your certificate, and you have yet to make any claims, you have 15 days from the date you received your certificate to cancel it and receive your contributions back ("Cooling-off Period").

Part B – Questions About Benefits Under This Plan

1. Is there any cash value under this plan?

No, there is no cash value under this plan.

2. Is there any maturity benefit under this plan?

No, there is no maturity benefit under this plan.

3. Under what circumstances will my coverage be terminated?

Your coverage shall be terminated:

- upon expiry date as stated in the takaful schedule; or

- upon payment of the Death Benefit; or
 - upon the surrender or lapsation of the certificate; or
 - when you reach the age of 80 years old (based on age of next birthday on the certificate anniversary) or your child reach the age of 25 years old; or
 - upon cancellation of certificate during Cooling-off Period;
- Whichever occurs first.

Part C - Contribution Payment

1. **What is the contribution payment term?**

This is a regular contribution product paid through-out the term of the certificate.

2. **How do I pay my contribution?**

You may pay your contributions by credit or debit card.

3. **Can I change my payment mode?**

Yes. You may change your payment mode on the next payment due date. The payment mode available currently is monthly and yearly.

4. **Will there be any increase in contribution during the coverage term?**

There will be an increase in regular contribution under your certificate only upon addition of a new child to the certificate.

5. **Is Sales and Services Tax (SST) applicable for this plan?**

No, the SST is not applicable for this plan.

6. **Is the contribution paid eligible for tax relief?**

Yes, the contribution paid under this plan will be eligible for tax relief up to RM4,000 for Life Insurance/Family Takaful.

(Please check with your tax adviser on your eligibility and note that this is subject to the final decision by the Inland Revenue Board)

7. **What is the implication of unsuccessful payment of my monthly contribution?**

The Takaful Certificate will lapse if we did not receive your contribution within 60 days from the contribution due date.

Part D – Claims Procedures And Exclusions

1. **How do I make a claim?**

We've a dedicated [claims page](#) on our website and we'll walk you through each step or alternatively you may place your request by logging into myPortal at www.fwd.com.my/en/myportal/.

2. **What are the documents required for filing a claim?**

[Click here](#) and we'll help you find the documents you need. Alternatively, you may login to myPortal at www.fwd.com.my/en/myportal/ to find the documents you need.

FWD Takaful reserves the right to request for more evidence at your expense.

3. What is the benefit exclusion applicable to this plan?

There are only 3 exclusions for this plan where we will not pay the benefit if the event is based on the following:

Exclusion	Description
Suicide or self-inflicted act	We will not pay any benefit under this certificate if the claim arises from suicide, attempted suicide or an intentional self-inflicted act by a person covered within one year from: <ul style="list-style-type: none"> - the start of your certificate, or the date we last reinstated your certificate This applies regardless of the mental state of the person covered. If this happens upon the certificate owner's death, the certificate will continue. The contribution waiver benefit will not apply.
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.

Note: Please refer to the certificate for the full list of limitations and exclusions under this certificate.

4. What is the waiting period under this plan?

There is no waiting period for this plan.

5. Am I covered outside Malaysia?

Yes, the coverage offered under this plan is applicable worldwide. However, you must be a Malaysian citizen residing in Malaysia at the moment of participating.

6. To whom will the benefit be payable?

In the event of death of the Person Covered, we will pay the benefit to the certificate owner/ spouse/ nominee or any proper claimant ("the Claimant").

7. How long will it take for a claim to be processed?

It takes up to 7 working days from the date when the complete/full documents are received.

8. How do I check my claims status?

The Claimant may contact our Service Hotline at 1300 13 7988 or 603 2771 7771(International Calls) or email to contact.my@fwd.com

Our office hours are from 9.00 am – 6.00 pm on Monday to Friday, excluding weekends and public holidays.

Note:

The above claims procedure is for reference only. For more details, please refer to the relevant certificate's claim provisions. FWD Takaful reserves the right to amend these requirements or seek additional information to support each claim.

Part E - Certificate Servicing

1. Can I change my sum covered after my certificate is issued?

No. Unfortunately, you can't change your sum covered after the certificate is issued.

2. Can I change my credit or debit card details?

Yes, you can. Place your request by logging into myPortal at www.fwd.com.my/en/myportal/

3. Can I change my address or personal detail?

Yes, you can. Simply download and fill up the Change Request Form from our website and send it to us at contact.my@fwd.com or place your request by logging into myPortal at www.fwd.com.my/en/myportal/.

4. Will I get a refund if I surrender my certificate?

Yes, you can surrender your certificate at any time.

- If you surrender within the Cooling-off Period, the total contribution that you have paid less medical expenses (if any) will be refunded.

- If you surrender after the Cooling-Off Period, we will deduct from your contribution:
 - ✓ an amount that covers the period you have been covered for; and
 - ✓ an administrative fee;and then refund you what is left.

If your refund amount is less than RM 10 or equivalent, and we do not have your bank details, we will donate the amount to a charity of our choosing. You will not be able to reinstate (restart) your certificate after you have cancelled it.

If the refund amount is more than RM10, and we do not have your bank details, we will transfer the amount to Registrar of Unclaimed Moneys.

5. Can I reinstate my lapsed certificate?

Yes. The reinstatement is allowed within 2 years from the lapse date. You will need to submit the reinstatement request by completing the reinstatement application form and pay all outstanding contributions plus the prorated contribution till next contribution due date plus medical expenses (if any).

However, the acceptance of your reinstatement request is subject to the health underwriting at the time of your request.

6. How do I make a nomination for this plan?

You are advised to complete the nomination details which can be downloaded from our website or via myPortal at www.fwd.com.my/en/myportal/ and submit your form.

Part F - Other information

1. What are the documents I will receive after participating in FWD Protect Direct?

You will receive a certificate pack which includes the following:

- Cover Letter;
- Takaful Schedule;
- Takaful Certificate - that provides the terms and conditions of the contract for the Takaful coverage;
- Benefit Illustration
- Proposal Form;

- Product Disclosure Sheet

The certificate pack will be emailed to you within 24 hours of successful payment. Please contact us immediately should you encounter any problem when accessing to your certificate.

Note: Period of coverage begins according to the date stated in your Takaful Schedule.

2. Where can I get further information about family takaful?

You can find more information about family takaful plans by referring to the insurance info booklet on 'Family Takaful' at www.insuranceinfo.com.my

If you have any other questions, please contact us at:

Customer Care
FWD Takaful Berhad
Level 29, Menara Shell
211 Jalan Tun Sambanthan
Brickfields, 50470 Kuala Lumpur.

Malaysia Hotline : 1300 13 7988 (Monday – Fridays, 9.00am – 6.00pm, excluding Weekend and Public Holidays)

International Calls: 603 2771 7771

Fax : 603 2710 7800
E-mail : contact.my@fwd.com
Website : www.fwd.com.my
myPortal : www.fwd.com.my/en/myportal/