

**Frequently Asked Questions (FAQ) FWD Big 3 Critical Illness
Part A – General Questions About The Plan & How To Get Started**

1. What is FWD Big 3 Critical Illness?

FWD Big 3 Critical Illness is a pure protection plan which provides coverage against diagnosis of either cancer, stroke or heart attack and a death benefit due to any causes of RM20,000 up to age 75 age next birthday. This plan also comes with an option to add supplementary benefit of neurological and heart disorder.

2. What are the benefits provided and payable under FWD Big 3 Critical Illness Plan?

FWD Big 3 Critical Illness plan provides the following benefits:

Covered benefits	
Cancer, Stroke and Heart Attack	<ul style="list-style-type: none"> The higher of sum covered or total contributions paid is payable when the Person Covered is diagnosed with any 1 of the 3 critical illnesses. You may refer to the certificate for its definition.
Death benefit	<ul style="list-style-type: none"> We will pay RM20,000 if the Person Covered dies due to any causes.

Note: The death benefit payable if no claim is made under cancer, heart attack or stroke benefit.

3. What are the supplementary benefits that I can add to this plan?

You can add neurological and heart disorder supplementary benefit to this plan. We'll pay the higher of total contributions paid or the sum covered. Please refer to the below table for the list of neurological and heart disorder which will be covered under this plan:

Neurological Disorder	Heart Disorder
a. Amyotrophic lateral sclerosis	a. Cardiac defibrillator insertion
b. Brain aneurysm surgery (via craniotomy)	b. Cardiac pacemaker insertion
c. Brain aneurysm surgery (via endovascular procedure)	c. Coronary artery atherectomy
d. Carotid artery surgery	d. Coronary artery disease
e. Cavernous sinus thrombosis surgery	e. Early cardiomyopathy
f. Cerebral shunt insertion	f. Enhanced external counter pulsation
g. Minor bacterial meningitis	g. Increased pulmonary blood pressure
h. Polio induced muscle weakness	h. Keyhole coronary bypass surgery
i. Primary lateral sclerosis	i. Large asymptomatic aortic aneurysm
j. Progressive supranuclear palsy	j. Minimally invasive surgery to aorta
k. Severe progressive bulbar palsy	k. Myocardial laser revascularisation
	l. Percutaneous valvuloplasty, valvotomy, percutaneous valve replacement, or device repair
	m. Pericardiectomy

4. Is the product Shariah-compliant?

Yes. The product is Shariah-compliant. The following Shariah concepts are applicable:

- **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 and agrees to remunerate the Takaful Operator on a pre-agreed basis for the services provided.
- **Ju'alah:** It's the reward to the Takaful Operator for the good performance of the Participants' Risk Fund it'll be managing. The Takaful Operator will be rewarded with a

50% share of the distributable surplus from the Participants' Risk Fund and the remaining 50% will be distributed to eligible participants.

- Qard: An interest-free loan that we grant to the Participants' Risk Fund if it's in deficit. The loan is repayable from the future surplus arising in the Participants' Risk Fund.

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

The person eligible to be covered under this plan is as follows:

Person Covered	Age Next Birthday (ANB)
Minimum age at entry	17 years old
Maximum age at entry	65 years old
Maximum age at expiry	75 years old

6. How do I apply for this plan?

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

7. When will my coverage begin?

You'll be covered from the commencement date as stated in your Takaful Schedule.

8. How much is the sum covered for this plan?

There are 5 options of sum covered that you can choose:

- RM50,000
- RM100,000
- RM150,000
- RM200,000
- RM250,000

9. What if I change my mind after I've participated in the plan?

You've 15 days from the date you received your Takaful Schedule to cancel the plan if you aren't completely satisfied and have yet to make any claims. You'll then receive your contributions back less the medical expenses incurred (if any).

Part B – Questions About Benefits Under This Plan**1. Is there any cash value under this plan?**

No. This plan doesn't have a cash value.

2. Is there any maturity benefit under this plan?

No. This plan doesn't have a maturity benefit.

3. Under what circumstances will my certificate be terminated?

Your certificate will be terminated based on the following situation, whichever comes first.

- Upon full payment of death benefit; or
- Upon full payment of cancer benefit; or
- Upon full payment of stroke benefit; or
- Upon full payment of heart attack benefit; or
- Upon full payment of neurological or heart disorder benefit; or
- Upon surrender of this certificate; or
- The end of 60-days grace period, if we don't receive your contribution before then; or
- On the anniversary of the commencement date as stated in the certificate upon attaining the age of 75 age next birthday.

Note: This list is non-exhaustive. Please refer to the certificate for the terms and conditions under this certificate.

Part C - Contribution Payment**1. How do I pay for my contribution?**

You can pay your contributions via credit card, debit card or via electronic payment.

2. Can I change my contribution frequency?

Yes. You may write to us to request to change your contribution frequency and it shall take effect on the next payment due date. The payment frequency available currently is Monthly and Yearly.

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

SST is not applicable to this plan.

4. How is the contribution calculated for this plan?

We determine your contribution amount based on the following factors:

- The attained age of the Person Covered
- Gender of the Person Covered

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

Your certificate will lapse if we didn't 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 through 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?

This Certificate has certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under your certificate:

Exclusion	Description
Suicide or self-inflicted act	We'll not pay any benefit under this certificate if the claim arises from suicide, attempted suicide or a self-inflicted act within one year of the start of your certificate. This applies regardless of the mental state of the Person Covered.
Pre-existing condition	The benefit will not be payable in respect of any condition, disease, illness or injury if there was any manifestation, diagnosis or treatment of such condition, disease, illness or injury before the commencement date.

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

4. Is there any waiting period under this plan?

Yes, a waiting period of 90 days will be applied from the certificate commencement date.

5. 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.

6. How do I check the status of my claim?

The Person Covered/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 surrender my certificate?**

Yes, you can surrender (terminate) your certificate at any time. If you surrender your certificate, your cover will end from the date we cancel your certificate. However, upon surrender of certificate, any unutilised contribution will be refunded to the certificate owner's bank account.

- If your refund amount is less than or equal to RM10 and we don't have your bank account details, we'll donate the amount to a charity of our choosing.
- If it's more than RM10 and we don't have your bank account details, we'll transfer the monies to the Register of Unclaimed Moneys.

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

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

3. Can I change my address or personal details?

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

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

You can simply download and fill up the Nomination Form and send it to us at contact.my@fwd.com or place your request through myPortal at www.fwd.com.my/en/myportal/.

5. Can I reinstate my lapsed certificate?

No, reinstatement is not allowed for this plan.

Part F - Other information**1. What are the documents I'll receive after participating in FWD Big 3 Critical Illness?**

You'll 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
- Product Disclosure Sheet

We'll email the certificate pack to you within 24 hours upon successful payment. Please contact us immediately should you encounter any problem when accessing your certificate.

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

2. Where can I get further information about FWD Big 3 Critical Illness?

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/