

Terms and Conditions for FWD Care Recovery Plan (“Recovery Plan”)

Organisers: The Recovery Plan is organised by us, FWD Takaful Berhad (“**FWD Takaful**”).

Campaign Period: 12 January 2022 to 31 December 2022, both dates inclusive, or such other date(s) as may be determined by FWD Takaful at its discretion.

Eligibility: Any Eligible Person (“you”) who have had an Eligible Claim approved during the Campaign Period will be entitled access to the Recovery Plan.

About the Recovery Plan: The Recovery Plan provides complimentary access to support from a Malaysia-registered nurse (“**FWD Care Recovery Nurse**”) and a range of Recovery Services for a period of 6 months (“**Coverage Period**”) to the Eligible Person. The Eligible Person who have had an Eligible Claim approved during the Campaign Period will be entitled to utilise the Recovery Plan for a period of **6 months** starting on the date the FWD Care Recovery Nurse contacts the Eligible Person (“**Activation Date**”). We will provide the Eligible Person with further details on how to access the Recovery Plan after an Eligible Claim has been approved by us.

FWD Care Recovery Nurse

The FWD Care Recovery Nurse will seek to provide emotional and practical support to you over the phone.

Based on your personal circumstances and the type of Eligible Claim made, the FWD Care Recovery Nurse will recommend and assist with arranging the Recovery Service(s) best suited for you, as well as suggest health care tips relevant to your personal circumstance.

Recovery Services

The FWD Care Recovery Nurse may recommend any of the following Recovery Services to you, subject to the type of Eligible Claim approved. FWD Takaful will pay for the Recovery Services you choose, up to a maximum amount of **MYR2,000.00** across all Recovery Services.

Available to all Eligible Claims	
Home Assistance	Our selected service providers will provide both home cleaning services and home modifications/ renovations services. The FWD Care Recovery Nurse will assist with arranging for appointments with such service providers.
Counselling	Our selected service provider will provide mental counselling services performed by registered counsellors or clinical psychologists. The FWD Care Recovery Nurse will assist with arranging for appointments with such service provider.

Available to all Eligible Claims, except claims for death benefit	
Home Nursing Care Assistance	Our selected service provider will provide home nursing services performed by a registered nurse, assistant nurse or caregiver (as required by your situation). The FWD Care Recovery Nurse will assist with arranging for appointments with such service provider.
Local Medical Transportation	Our selected service provider will provide local medical transportation services. The FWD Care Recovery Nurse will assist with arranging for appointments with such service provider.
Physiotherapy	Our selected service provider will provide physiotherapy services performed by registered physiotherapists. The FWD Care Recovery Nurse will assist with arranging for appointments with such service provider.
Diet Consultation	Our selected service provider will offer nutritional advice services provided by registered dietitians. The FWD Care Recovery Nurse will assist with arranging for appointments with such service provider.

Important Terms:

- The Activation Date must be before the expiry of the Campaign Period for Eligible Persons to enjoy the benefits offered under the Recovery Plan. Access to the Recovery Plan will be forfeited if the Recovery Plan has not been activated before the last date of the Campaign Period.
- Each Eligible Person will be entitled to receive the Recovery Services applicable to him/her, subject to a maximum amount of **MYR2,000.00** (“**Support Amount**”) being payable by us for all Recovery Services. In the event that the full Support Amount has been utilised/paid out by us prior to the end of the Coverage Period, each Eligible Person will continue to have access to the FWD Care Recovery Nurse at no additional cost for the remainder of the Coverage Period. The Eligible Person may choose to continue utilising the Recovery Services; however, any fees incurred for the Recovery Services will be payable by the Eligible Person.
- Access to the Recovery Plan will end immediately after the last day of the Coverage Period. Any unutilised Support Amount at the end of the Coverage Period will be forfeited, and will not be refunded or exchangeable for cash.
- Each Eligible Person is entitled to utilise the Recovery Plan once, regardless of the number of FWD Takaful family takaful certificates in force during the Campaign Period and/or the number of Eligible Claims made under an Eligible Certificate. To illustrate, if an Eligible Person utilises the Recovery Plan upon a successful Eligible Claim made, the Recovery Plan will no longer be available to that Eligible Person in the event of a subsequent successful Eligible Claim, whether or not such Eligible Claim was made on the same or a different Eligible Certificate.
- We may change the terms or scope of the Recovery Plan at any time. This may include removing the FWD Care Recovery Nurse and/or any or all of the Recovery Services and/or replacing any or all of the Recovery Services with alternative services.
- The Recovery Plan is provided by FWD Takaful and operated by Aspire Services Sdn. Bhd., who sources for trusted third-party service providers. FWD Takaful is not the service provider of the Recovery Plan, and neither endorses the services nor guarantees the quality of the service providers, and shall not be responsible for any act or failure to act on the part of these service providers and/or the FWD Care Recovery Nurse. The Recovery Services provided by the third-party service providers will be done according to the terms of that service provider, and you should review those terms carefully before accepting any services.
- All questions pertaining to the utilisation of the Recovery Plan may be directed to FWD Takaful’s customer care team at, **1300 13 7988**.

Definitions:

Capitalised words used in these Terms and Conditions shall have the meanings stated below. In the event of any conflict or inconsistency between the meanings used in these Terms and Conditions and the meanings under the relevant Eligible Certificate, the meanings in these Terms and Conditions shall prevail for the purposes of this Recovery Plan.

“**Eligible Claim**” refers to a claim submitted to us under an Eligible Certificate for either:

- (a) the death benefit; or
- (b) the terminal illness benefit; or
- (c) the total and permanent disability benefit; or
- (d) any critical illness benefit; or
- (e) any medical benefits due to:

- major surgical; or
- hospitalisation caused by any of the critical illness or major surgical.

Note: Claims on medical benefits due to e.g. minor surgical, or hospital daily income due to e.g. dengue are not eligible for the Recovery Plan.

For the purposes of these Terms & Conditions, “critical illness” shall mean the diagnosis of a medical condition which we regard as being a critical illness; and “major surgical” shall mean the undergoing of a surgical procedure which we regard as a major surgical procedure, with or without hospitalisation.

Upon approving a claim submitted, we will notify you in writing if such claim qualifies as an Eligible Claim.

“**Eligible Person**” refers to an individual who is a claimant of an Eligible Claim which has been approved during the Campaign Period.

“**Eligible Certificate**” refers to any of the family takaful plans offered by FWD Takaful via the Agency, Bancatakal and Digital channels, and which is in force during the Campaign Period.

General terms:

1. The Recovery Plan is not valid in conjunction with any other campaigns, promotions, privileges and vouchers, unless otherwise specified.
2. The terms of the Recovery Plan will be governed by the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the courts of Malaysia.
3. FWD Takaful's decision on all matters relating to the Recovery Plan is final, and FWD Takaful shall not be obliged to respond or entertain any correspondence or claims made in connection with the Recovery Plan.
4. FWD Takaful shall be entitled to a reasonable period of time to process applications received and FWD Takaful may not complete a transaction on the same day of receipt of an application. FWD Takaful shall not be liable for any loss or damage resulting from any such delay in effecting applications submitted under the Recovery Plan.
5. FWD Takaful reserves the right to determine at its discretion whether you are eligible for the Recovery Plan and/or whether you have met all the relevant requirements under these Terms and Conditions.
6. FWD Takaful reserves the right to revise any of the terms under these Terms and Conditions (including but not limited to varying the Campaign Period), or withdraw or alter any part of the Recovery Plan at any time without prior notice and/or assuming any liability to any Eligible Person, and FWD Takaful shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
7. These Terms and Conditions do not consider the financial objectives, personal situation, and particular needs of any person. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
8. Participation in the Recovery Plan is deemed acceptance of these Terms and Conditions.
9. The information set out in these Terms and Conditions are accurate as at 1 September 2022.