

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before you decide to participate in FWD Care Direct. You should also read the general terms and conditions.

Name of takaful operator:	FWD Takaful Berhad ('the Takaful Operator')
Product name:	FWD Care Direct
Sum covered:	RMxxx,xxx
Date:	Dd/mm/yyyy

### 1. What is this product about?

- FWD Care Direct is a regular contribution term takaful plan that covers you and your family upon diagnose of cancer.
- This certificate offers Takaful protection for up to 5, 10, 15, 20, 25 or 30 years based on the plan chosen.

### 2. What are the Shariah concepts applicable?

- Tabarru': A donation for the purpose of takaful.
- Wakalah: The contract where the participant appoints the Takaful Operator to manage the participants' risk fund and agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- Ju'alah: It is the reward to the Takaful Operator for the good performance of the participants' risk fund it will 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 participants.
- Qard: An interest-free loan that Takaful Operator grant to the participants' risk fund if it is in deficit. The loan is repayable from the future surplus arising in the participants' risk fund.

### 3. What are the covers/benefits provided?

- FWD Care Direct covers:

#### Your benefits

Person covered	Sum covered	Term
<Certificate owner's name>	RMxxx,xxx	xx years
<Spouse's name>	RMxxx,xxx	xx years
<Child 1's name>	RMxxx,xxx	xx years
<Child 2's name>	RMxxx,xxx	xx years
Waiver of contribution	Waiver of contribution will be triggered upon diagnose of cancer of the certificate owner.	

Please refer to the benefit illustration and/or certificate for more details.

### 4. How much contribution do I have to pay?

- The estimated regular contribution that you have to pay is: RMxx

Note:

- The contribution and certificate terms may vary depending on our underwriting requirements.
- Contribution duration: Regular contribution payable until expiry date of certificate.
- Once a person is no longer covered under this certificate, the contribution will reduce accordingly.
- The contribution rates are not guaranteed and may be revised by giving at least 3 months advance written notice to you. We will change this on your next certificate anniversary after the 3 months' notice period.

## 5. What are the fees and charges that I have to pay?

- The wakalah fees will be deducted from your contributions as per following schedule:

Applicable wakalah fees on your contributions											
Contribution Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage from contribution	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%

Tabarru' charge on your contributions: Your contribution less wakalah fees is the amount of Tabarru' charge.

## 6. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You must disclose all material facts such as medical conditions and state your age and smoker status correctly.
- Free-look period: 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. You will not be able to claim under your certificate once it is cancelled.
- Grace period: A grace period of 60 days from each contribution due date is given for you to pay the respective contributions.
- We define cancer as a definite diagnosis by an oncologist, with histological confirmation, of a malignant cancer, or carcinoma in situ of specific sites.
  - We cover the carcinoma in situ of the following sites:  
Breast, uterus, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach, nasopharynx, or urinary bladder.  
For carcinoma in situ of cervix uteri it covers Cervical Intraepithelial Neoplasia (CIN) Grade III.
  - We do not cover:  
Non-melanoma skin cancer unless there is evidence of metastases.  
Chronic lymphocytic leukemia classified as RAI stage 0 or Binet Stage A.  
Cervical Intraepithelial Neoplasia (CIN) Grade I or II.

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

## 7. What are the limitations and major exclusions under this certificate?

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.

### Specific exclusion:

- We won't pay any cancer benefit if the signs or symptoms leading to diagnosis became apparent to the person covered:
  - before or within 60 days after the certificate commencement date; or
  - before or within 60 days after the certificate is reinstated (if the certificate was reinstated).
 The above applies even if the signs or symptoms were not apparent to the person covered, if they would have been apparent to a reasonable person in the place of the person covered.
- The person covered must live for at least 30 days after the diagnosis, before we pay the benefit.

### General exclusion:

- The cancer 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 or reinstatement date.
- If any specific exclusions apply, we will record the details in a certificate endorsement.

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

## 8. Can I cancel my certificate?

- Yes, you can cancel (terminate) your certificate at any time. If you cancel your certificate, your cover will end from the date we cancel your certificate.
- We will deduct from your contribution an amount that covers the period you have been covered for and then refund you what is left. If your refund amount is less than or equal to RM 10 and we do not have your bank account details, we will donate the amount to a charity of our choosing. If it is more than RM10 and we do not have your bank account details, we will transfer the monies to Register of Unclaimed Moneys. You will not be able to reinstate (restart) your certificate after you cancel it.
- Participating in a family Takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period of 60 days, your certificate will be automatically terminated.

## 9. What do I need to do if there are changes to my contact details?

- It is important that you inform us of any change in your contact details to ensure all correspondences reach you in a timely manner.

## 10. Where can I get further information?

- Should you require additional information, please visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
- If you have any enquiries, please contact us at:

### FWD Takaful Berhad

(Registered under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office : Level 29 Menara Shell  
211 Jalan Tun Sambanthan Brickfields  
50470 Kuala Lumpur

Service Hotline : 1300 13 7988  
Tel : 03-2771 7888  
Fax : 03-2710 7800  
E-mail : [contact.my@fwd.com](mailto:contact.my@fwd.com)

We will respond to your query within 3 working days of us receiving it.

## 11. Other similar types of cover available

You may contact us directly for other similar types of cover currently available.

### IMPORTANT NOTICE:

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at dd/mm/yyyy.