

Frequently Asked Questions (FAQ)

FWD Life First

Part A – General Questions About the Plan & How to Get Started

1. What is FWD Life First plan?

FWD Life First is an ordinary family takaful plan with regular level contribution that provide takaful protection benefits up to age 100. It provides coverage upon death or total and permanent disability (TPD) of the Person Covered against unfortunate circumstances. The coverage is also expanded to the family members of the person covered with additional financial support upon accidental death. Upon maturity, a maturity benefit is payable.

2. What are the benefits provided and what is payable under this plan?

FWD Life First plan provides benefits to the Person Covered in terms of:

Benefits	Benefit payable								
Death or TPD benefit due to natural cause	<p>Upon death or TPD of the person covered due to natural causes, we'll pay:</p> <p>The total of</p> <ul style="list-style-type: none"> a. 100% of sum covered; and b. The total account value in the Participants' Savings Account (PSA). <p>Note: The death coverage is up to the certificate expiry date while TPD coverage is up to age 75 ANB or certificate expiry date, whichever is earlier.</p>								
Multiple Indemnity benefits due to accidental cause	<p>Upon death or TPD of the person covered due to accidental causes, we'll pay:</p> <p>The total of</p> <ul style="list-style-type: none"> a. Accidental sum covered; and b. The total account value in PSA <p>Accidental sum covered is calculated as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f4a460;">In the event of</th> <th style="background-color: #f4a460;">Accidental sum covered</th> </tr> </thead> <tbody> <tr> <td>Death/TPD due to accident</td> <td>200% of sum covered</td> </tr> <tr> <td>Death/TPD due to accident while in a public conveyance, elevator or burning public building</td> <td>300% of sum covered</td> </tr> <tr> <td>Death/TPD while travelling abroad for not more than 90 consecutive days on each trip</td> <td>500% of sum covered</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> ▪ The above accidental death coverage is applicable up to age 75 ANB or certificate expiry date, whichever is earlier. Otherwise, the sum covered due to natural causes is payable. ▪ The accidental TPD coverage is up to age 75 ANB or the certificate expiry date, whichever is earlier. 	In the event of	Accidental sum covered	Death/TPD due to accident	200% of sum covered	Death/TPD due to accident while in a public conveyance, elevator or burning public building	300% of sum covered	Death/TPD while travelling abroad for not more than 90 consecutive days on each trip	500% of sum covered
In the event of	Accidental sum covered								
Death/TPD due to accident	200% of sum covered								
Death/TPD due to accident while in a public conveyance, elevator or burning public building	300% of sum covered								
Death/TPD while travelling abroad for not more than 90 consecutive days on each trip	500% of sum covered								
Mosquito-borne disease benefit	<p>Upon death due to mosquito-borne disease within 30 days of definite diagnosis, we'll pay:</p> <p>The total of</p> <ul style="list-style-type: none"> a. 200% of sum covered; and 								

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Benefits	Benefit payable
	<p>b. The total account value in PSA</p> <p>The covered mosquito-borne diseases are as follows:</p> <ul style="list-style-type: none"> ▪ Chikungunya ▪ Dengue ▪ Japanese Encephalitis ▪ Malaria ▪ Zika
Infectious disease benefit	<p>We'll pay RM5,000 as a cash relief upon the first diagnosis of the covered diseases and confined to a hospital for 5 or more consecutive days as a result of the disease.</p> <p>The covered infectious diseases are as follows:</p> <ul style="list-style-type: none"> ▪ Dengue fever ▪ Tuberculosis (TB) ▪ Viral hepatitis ▪ Malaria ▪ Cholera ▪ Typhoid ▪ Japanese Encephalitis
Family Compassionate Care (FCC)	<p>Upon the death of a family member of the person covered due to an accident, we'll pay a lump sum of RM15,000 per person, up to 6 family members (1 parent, 1 spouse and 4 children).</p> <p>Notes:</p> <ul style="list-style-type: none"> ▪ The accidental death coverage of the family member is up to age 100 ANB for parent, 75 ANB for spouse and 25 ANB for child, or certificate expiry date, whichever is earlier. ▪ FCC will be terminated once the pay-out has been made for all family members.
Maturity benefit	<p>When your certificate ends, you'll receive a maturity benefit which is equivalent to the total account value in PSA at maturity date.</p>

Note:

- The certificate will be terminated once Death or TPD benefit is paid.
 - Once infectious disease benefit is paid, the benefit will cease but the certificate will continue if you pay your due contribution.
- The plan also provides the following additional support to the person covered or their family:

Benefits	Benefits Payable
Badal Hajj	We will arrange and pay for the Badal Hajj from our panel of service providers. If the person covered is a non-Muslim, we will pay RM2,000 as an additional payment to the nominee(s).
Grief Counselling	We will pay for up to 10 counselling sessions with a grief counsellor from our panel; until the total amount charged reaches RM2,000.
Legal Services	We will pay for up to 3 legal advice sessions with a legal adviser from our panel; maximum amount of RM2,000 for all legal advice sessions.

Note: We may change or remove these services by informing you in writing.

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3. Is the product Shariah-compliant?

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

- Wakalah: The contract where the participant appoints the Takaful Operator to manage the Participants' Risk Fund (PRF) and agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- Tabarru': A donation for the purpose of takaful.
- Ju'alah: This is the reward to the Takaful Operator for the good performance of the PRF and Participants' Savings Account (PSA) it manages.
 - a. PRF: The Takaful Operator will be rewarded with a 50% share of the distributable surplus from the PRF and the remaining 50% will be distributed to eligible participants.
 - b. PSA: 30% of the profit from the PSA will be rewarded to the Takaful Operator as an incentive.
- 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.

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

Those eligible to be covered under this plan are:

Person Covered	Age Next Birthday (ANB)
Minimum age at entry	30 days old
Maximum age at entry	70 years old (subject to minimum 10 years term, maximum expiry 70/80/100 ANB)

5. When will my coverage begin?

You'll be covered from the commencement date as stated in your takaful schedule.

6. Can I add riders to this plan?

Yes, you may add the following riders to your FWD Life First plan:

- FWD Accidental Death Benefit Rider
- FWD Payor Rider
- FWD Payor Lite Rider
- FWD Critical Illness Rider
- FWD Medical Rider
- FWD Medical Executive Rider
- FWD Term Rider
- FWD Hajj Rider
- FWD Critical Illness Waiver of Contribution Rider
- FWD Critical Illness Lite Rider
- FWD ADD Rider

Note:

- Existing rules and terms and conditions of the riders apply.
- The maximum expiry age of the rider is subject to the base plan or rider' expiry age, whichever is earlier.

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

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 less the medical expenses incurred, if any, for the medical examinations. You or your nominee(s) will not be able to claim under your certificate once it is cancelled.

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8. Is underwriting applicable for FWD Life First plan?

Yes. This product requires full underwriting for the main person covered. No underwriting is required for Family Compassionate Care.

Part B – Questions About Benefits Under This Plan

1. Is there any maturity value under this plan?

Yes, we'll pay the maturity benefit if you keep your certificate active until the expiry date of the certificate. Upon maturity of the certificate, you'll receive 100% of the total account value in the PSA.

2. Under what circumstances will my certificate be terminated?

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

- Upon payment of the death benefit; or
- Upon payment of the TPD benefit; or
- Upon your account value in the PSA is not sufficient to pay any fees and charges due; or
- The date we pay your certificate's surrender value; or
- Upon the certificate expiry date shown in your takaful schedule.

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 may pay your contributions by credit card, debit card or electronic payment.

2. How much is the contribution amount for this plan?

The minimum annual contribution of this plan is RM1,200. You can choose the contribution amount that best suits your affordability, commitment level and needs as long as it meets the minimum contribution amount for the plan. You can also choose to pay either on a monthly, quarterly, half-yearly or yearly basis. Please refer to the Benefit Illustration and Product Disclosure Sheet issued by our agent.

3. How is the contribution calculated for this plan?

The contribution amount depends on the following factors:

- Age at inception
- Gender of the person covered
- Smoker or non-smoker
- Sum covered
- Coverage term

4. What is the implication of the unsuccessful payment of my regular contribution?

If your contribution remains unpaid after the 60 days period, your takaful schedule will continue to remain in force as long as there is sufficient PSA value to pay for the charges due. If your PSA is no longer sufficient to pay for the charges due, your certificate will lapse.

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Part D – Claims Procedures and Exclusions

1. How do I make a claim?

We have 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 log into myPortal at www.fwd.com.my/en/myportal/ to find the documents you need.

FWD Takaful reserves the right to request more evidence at the expense of the claimant.

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. We may also apply specific exclusions to your certificate when we offer to issue your certificate. If any specific exclusions apply, we'll record the details in a certificate endorsement.

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	We'll not pay death or TPD benefit under the certificate if the claim arises from suicide, attempted suicide or an intentional self-inflicted act by a person covered within 1 year from the start of your certificate, or the date we last reinstated your certificate. This applies regardless of the mental state of the person covered.
Unlawful acts	We'll not pay death or TPD benefit under the certificate if the claim arises because a person covered wilfully participated in an unlawful act, or unlawful failure to act.
War	We'll not pay death or TPD benefit under the 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 plan.

4. 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.

5. Is there any waiting period applicable to this plan?

- (a) Infectious diseases: a 90-day waiting period from the issue date (or reinstatement date) applies.
- (b) Mosquito-borne disease: a 30-day waiting period of from the issue date (or reinstatement date) applies.

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

The person covered/claimant may contact our Customer Care 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.

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Part E – Certificate Servicing

1. Can I change my credit, debit card or e-payment details?

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

2. Can I change my contribution frequency and method?

Yes, you may change your contribution frequency and method on the next contribution due date. Simply download and fill in 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/.

3. Can I change my address or personal details?

Yes, you can. Simply download and fill up the Change Request Form from 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 may 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 surrender my certificate?

Yes. If you decide to cancel your certificate, we'll pay your account value in PSA if any, and your cover will end immediately.

- If your refund amount is less than or equal to RM 10 and we don't have your bank account details, we'll 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'll transfer the monies to the Registrar of Unclaimed Moneys. You'll not be able to reinstate (restart) your certificate after you cancel it.

6. Can I reinstate my lapsed certificate?

Yes. The reinstatement is allowed within 2 years from the lapse date. You'll need to submit the reinstatement request by completing the reinstatement application form and paying all outstanding contributions plus the prorated contribution till the 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.

Duration	Requirement
≤ 90 days	No health declaration required
> 90 days up and ≤ 12 months	Health Declaration
> 12 months up to 24 months AND sum covered up to Non Medical Limit	Health declaration and payment received. Full underwriting is required if the sum covered exceeded the Non Medical Limit.
> 2 years	No reinstatement allowed

Note: Any reinstatement will only cover events that occurred after the reinstatement date.

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Part F - Other information

1. Where can I get further information about FWD Life First plan?

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 – Friday, 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/