



FWD INSURANCE SERVICE GUIDE

PANDUAN PERKHIDMATAN FWD INSURANCE

Our Company offers life insurance products through our agents/ insurance representatives, bank and strategic partners. If you intend to purchase a life insurance product from our agents/ insurance representatives, you can enjoy these value-added services.

Syarikat Kami menawarkan produk-produk insurans hayat melalui wakil-wakil insurans, rakan-rakan kongsi bank dan strategi kami. Jika anda berminat untuk membeli produk insurans hayat daripada kami, anda boleh menikmati perkhidmatan tambah nilai seperti yang dinyatakan.

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Customer Careline: 1300 22 6262
Email: fwd.com.my

WHAT SERVICES CAN YOU EXPECT FROM OUR AGENT? / APAKAH PERKHIDMATAN YANG ANDA BOLEH HARAPKAN DARI EJEN KAMI?

Before you buy a policy / Sebelum Anda Membeli Polisi	
<p><u>Deal only with registered agents</u></p> <ul style="list-style-type: none"> You can check the status of the agent via the Life Insurance Association of Malaysia's (LIAM) website. Visit https://www.liam.org.my/customer_zone/?c=15&ct=2&c=15&ct=2 for more details. <p><u>Berurusan hanya dengan ejen-ejen yang berdaftar</u></p> <ul style="list-style-type: none"> Anda boleh menyemak status ejen melalui laman sesawang Life Insurance Association of Malaysia's (LIAM). Layari https://www.liam.org.my/customer_zone/?c=15&ct=2&c=15&ct=2 untuk maklumat lanjut. 	
<p>Assist you in choosing the right insurance plan</p> <ul style="list-style-type: none"> Go through the Customer Fact Find form with you to understand your insurance needs and financial goals. Recommend suitable insurance plan after assessing your needs. 	<p><i>Membantu anda memilih pelan insurans yang sesuai</i></p> <ul style="list-style-type: none"> <i>Meneliti kandungan Borang Pencarian Fakta Pelanggan untuk memahami keperluan insurans dan matlamat kewangan anda.</i> <i>Mengesyorkan pelan insurans yang sesuai selepas menilai keperluan anda.</i>
<p>Explain product features</p> <ul style="list-style-type: none"> Explain the product features, benefits payable, exclusions, premiums and charges. Provide Product Disclosure Sheet, to assist you in making informed decision and to facilitate product comparison. 	<p><i>Menerangkan ciri-ciri produk</i></p> <ul style="list-style-type: none"> <i>Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, premium and caj-caj.</i> <i>Menyediakan Helaian Penerangan Produk, untuk membantu anda dalam membuat keputusan yang tepat dan memudahkan anda membuat perbandingan produk.</i>
When You Decide to Buy A Policy / Apabila Anda Membuat Keputusan untuk Membeli Polisi	
<p>Assist you with the policy application</p> <ul style="list-style-type: none"> Explain the importance of answering the questions in the proposal form fully and accurately. Submit your application for underwriting after you have signed the proposal form. Arrange for medical examination with one of our panel clinics, if required. Provide information on making a nomination to ensure policy money are received by your beneficiaries in the event of death. 	<p><i>Membantu anda dalam permohonan polisi</i></p> <ul style="list-style-type: none"> <i>Menerangkan kepentingan menjawab soalan-soalan di dalam borang permohonan dengan lengkap dan tepat.</i> <i>Menghantar permohonan untuk proses pengunderaitan selepas anda menandatangani borang permohonan.</i> <i>Mengatur pemeriksaan perubatan dengan salah sebuah daripada klinik panel kami, jika perlu.</i> <i>Memaklumkan kepentingan membuat penamaan untuk memastikan wang polisi diterima oleh penama / waris sekiranya berlaku kematian.</i>
<p>Explain the policy terms and conditions</p> <ul style="list-style-type: none"> Your policy document will be delivered to you (by hand, via post or electronically) within 21 days. Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased. 	<p><i>Menerangkan terma-terma and syarat-syarat polisi</i></p> <ul style="list-style-type: none"> <i>Dokumen polisi akan dihantar kepada anda (dengan tangan, melalui pos atau secara elektronik) dalam masa 21 hari.</i> <i>Menerangkan terma-terma dan syarat-syarat polisi kepada anda bagi memastikan pelan yang dibeli sesuai dengan keperluan anda</i>

For more information and to access our e-Forms, please visit our website at fwd.com.my or call our FWD Insurance Customer Careline at 1300 22 6262

Untuk maklumat lanjut dan akses kepada e-Borang kami, sila layari laman web kami di fwd.com.my atau hubungi Pusat Khidmat Pelanggan FWD Insurance di 1300 22 6262

During the Term of the Policy / Semasa Tempoh Policy

Continuous policy servicing

- Assist in renewal of policy.
- Provide continuous service e.g. policy modifications, change of address and frequency of premium payments.
- If the agent has left the company, we shall appoint a new agent to service you.

Perkhidmatan polisi yang berterusan

- Membantu dalam proses pembaharuan polisi.
- Menyediakan perkhidmatan berterusan seperti pengubahsuaian polisi, pertukaran alamat dan kekerapan pembayaran premium.
- Jika ejen telah meninggalkan Syarikat, pihak kami akan melantik ejen baru untuk berkhidmat kepada anda.

Assist you in making a claim

- Guide you through the standard procedures on how to file an insurance claim.

Membantu anda dalam membuat tuntutan

- Membimbing anda untuk melalui prosedur standard cara-cara membuat tuntutan insurans.

Now, you can check the status of insurance agents with a click!

via Internet
www.liam.org.my

1

2 Key in MyKad or LIAM No.
Search Result

3

Enter agent's MyKad / Old IC / LIAM No.

Kini, anda boleh menyemak status pegawai insurans dengan satu klik sahaja!

melalui Internet
www.liam.org.my

1

2 Masukkan nombor MyKad atau nombor LIAM,
Search Keputusan

3

Masukkan nombor MyKad ejen / nombor Kad Pengenalan Iama / nombor LIAM

For additional assistance or comments on our insurance agents,
please call 1300 22 6262 (Customer Careline) or email us at ask@fwd.com

Untuk bantuan atau komen mengenai ejen insurans kami,
sila hubungi 1300 22 6262 (Pusat Khidmat Pelanggan) atau emel kami di ask@fwd.com