

i-Care

Your Essential Life Protection



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Life is full of uncertainties. Having adequate protection should be one of your top priorities to safeguard you and your loved ones if you are not there to take care of them or suffer any physical disability.

Starting from **RM9.75** per month for **RM100,000** coverage, protect your family now with i-Care – Big Cover, Affordable Cost!

Frequently Asked Questions

Q: What is i-Care?

A: **i-Care** is a non-participating, auto yearly renewable term policy that covers Death, Total Permanent Disability (TPD) and Additional Accidental Death Benefit.

i-Care is a protection plan that does not include any savings or investment elements.

Q: How to sign up for i-Care?

A: You can purchase **i-Care** directly from FWD Insurance Berhad by walking in to FWD Insurance Berhad Customer Services Centre or any FWD Insurance Berhad branch nationwide. You can also leave your contact details at fwd.com.my/life-insurance/i-care.

Q: Am I eligible to apply for this plan?

A: If you are between 18 years old and 60 years old (both inclusive), you are eligible to apply for this plan.

Q: How much can I choose to cover myself and what is the coverage term for this plan?

A: i-Care offers coverage up to the age of 80 for Death Benefit and up to the age of 69 for Total and Permanent Disability (TPD) and Additional Accidental Death Benefit.

Depending on your needs, below are the 3 plans for you to choose from:

Benefits	Plan A	Plan B	Plan C
Death Benefit	RM100,000	RM300,000	RM500,000
Total and Permanent Disability Benefit	RM100,000	RM300,000	RM500,000
Additional Accidental Death Benefit	RM50,000	RM150,000	RM250,000

In the event of death or TPD, a lump sum amount will be paid to reduce you or your family financial burden.

Should accidental death occur, an additional lump sum on top of the Death Benefit will be payable to your family.

Q: How long do I have to pay the premiums?

A: i-Care is yearly renewable up to 80 years old. The premium rates vary depending on your age and gender. Visit fwd.com.my/life-insurance/i-care to obtain a quick reference of how much premium you have to pay for the plan you are interested in.

Q: How do I make a claim?

A: Call us at 1 300 22 6262 or visit fwd.com.my/insurance/claims to learn about the steps to make a claim. To expedite the pay out of the policy monies in the event of a claim, please download and complete the Nomination Form on our website fwd.com.my/insurance/forms.

Q: What are some of the exclusions under this plan?

A: Some of the exclusions under this plan include:

- a) Death Benefit will not be payable if the Life Assured dies by the hands of justice; or as a result of committing or attempting to commit a gross negligence or unlawful act under any prevalent law in force or any act contrary to public policy.
- b) Total Permanent Disability Benefit will not be payable if it is caused directly or indirectly from the following:
 - attempted suicide while sane or insane;
 - self-inflicted / destruction while sane or insane;
 - injury sustained while under the influence of drugs or liquor or intoxicating substance;
 - engaging in airborne activity other than as a fare paying passenger or a crew of an aircraft operated by an airline on scheduled commercial route;
 - engaging or performing duties in military, police or aeronautical service;
 - a disease, illness or accident which the Life Assured was suffering from or sustained or diagnosed, before the Issue Date or date of last reinstatement, whichever is later.
- c) Accidental Death Benefit will not be payable if it is caused directly or indirectly, wholly or partly:
 - by assault or murder;
 - by riot, civil commotion, strikes or terrorist activities;
 - by suicide or self-infliction/destruction or any attempt thereat while sane or insane;
 - while or because the Life Assured is under the influence of alcohol, narcotic, drug or poison or as result of inhaling gas or fumes;
 - by pre-existing physical or mental infirmity.

The exclusions above are not exhaustive.

For further information, please refer to the policy contract.

Important Notes

i-Care is a pure protection product that is distributed directly by FWD Insurance Berhad.

You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.

You are given 31 days of grace period from the due date to make your premium payment. Non-payment of premium may cause the coverage to cease. You may use our suitability assessment tool which can be found in our website mycoverage.my/en/calculator/term_coverage/ to estimate the amount of protection required or to gauge the affordability of premiums payable based on your current income, expenditure and financial obligations.

This plan is only for citizens of Malaysia, Singapore and Brunei.

A free-look period of 15 days is given for you to review the suitability of the plan after you have received the policy contract. If you return the policy contract to the Company during this period, all premiums paid will be refunded to you, without interest, and the policy contract shall be treated as void from inception.

If there are any discrepancies between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, insuranceinfo booklet on “Life Insurance” from fwd.com.my and sample policy documents for detailed important features and benefits of the plan before purchasing the plan.

Premium paid for this plan may qualify for tax relief, subject to the final decision of the Inland Revenue Board.

For more information

Live chat us at fwd.com.my or
email ask@fwd.com



Customer Careline

1 300 22 6262

(Operating hours: 8.30am -
5.30pm, Monday to Friday,
except public holidays)

About FWD Insurance Berhad

FWD Insurance Berhad (“FWD Insurance”) is part of FWD Group, a pan-Asian life insurance business with more than 10 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. FWD reached its 10-year anniversary in 2023. The company is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance.

About Bank Simpanan Nasional

Bank Simpanan Nasional (BSN) is Malaysia’s first and longest-running bank, focused on actively promoting the habit of savings and investments among Malaysians.