

Complimentary FWD SpecialMed Benefit ("Complimentary Benefit")



1. Complimentary Benefit offered to all FWD Takaful's Eligible FWD SpecialMed Customers

Availability of a RM 1 million fund for eligible customers who has taken up FWD SpecialMed during the Campaign Period.

Campaign Period:

Start Date : 05 April 2022

End Date : until further notice by FWD Takaful

The complimentary benefits for each person covered of FWD SpecialMed are as follows:

Benefit	Description	Amount
Job Training/ Vocational Course	<ul style="list-style-type: none"> Reimbursement of subsidy for job training or vocational course (including vocational, residential, early intervention, mainstreaming, pre-vocational, and transition programmes) The training center or course provider must be registered with the Department of Skills Development Malaysia or Ministry of Human Resource or Human Resource Development Corporation; or offered by Ministry of Higher Education universities, polytechnics, and vocational/community colleges that are accredited by the Malaysian Qualifications Agency. 	A quarterly reimbursement of up to RM200.00, subject to max. RM800.00 for Certificate Year 1.
Rehabilitation/ Therapy	<ul style="list-style-type: none"> Reimbursement of subsidy for rehabilitation/therapy cost in relation to the disability (including gym, music, swimming classes) Rehabilitation/ therapy: <ul style="list-style-type: none"> – must be provided by a registered medical practitioner/ occupational therapist/ speech therapist/ physiotherapist/ psychologist/psychiatrist; and/or – at a registered hospital/ association/ therapy centre/at home 	A quarterly reimbursement of up to RM500.00, subject to max. RM2,000.00 for Certificate Year 1.

Terms & Conditions:

- The campaign period is from the Start Date to End Date (both dates inclusive), or until the RM 1 million fund is exhausted, whichever earlier.
- This Complimentary Benefit is only applicable to FWD SpecialMed.
- A waiting period of 90 days is applicable to new certificates, or 90 days from the certificate reinstatement date.
- This Complimentary Benefit will be reimbursable for payment(s) made for any job training/vocational courses and/or rehabilitation/therapy on or after the certificate commencement date, or reinstatement date, whichever is later.

- (e) FWD SpecialMed must be in-force upon claim(s) event date, and upon claim(s) submission date.
- (f) FWD SpecialMed must not have any outstanding contributions.
- (g) This Complimentary Benefit is at the discretion of FWD Takaful and is on a first come first serve basis.
- (h) FWD Takaful reserves the right to withdraw the Complimentary Benefit at any time.

Refer to [FAQ](#) for more details.