

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before you decide to take up BSN RTA. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	BSN RTA
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

1. What is this product about?

BSN RTA is a reducing term assurance protection which is secured by individuals through a Policyholder (normally a financial institution or an employer), in which, the Policyholder is the named beneficiary. As the outstanding loan progressively reduces over time, the sum assured also reduces as illustrated in the Table of Reducing Sum Assured. The Certificate of Insurance terminates upon death, total and permanent disability, or expiration of the policy term, whichever is earliest.

2. What are the coverage/benefits provided?

Summary of the benefits provided by your base plan

BSN RTA offers the following benefits while the Certificate of Insurance is still in-force.

Death & Total and Permanent Disability*	<p>If claim event is NOT, directly or indirectly, related to pre-existing illness, the benefit payable shall be the Reducing Sum Assured.</p> <p>If claim event is directly or indirectly related to pre-existing illness within 12 months from Certificate of Insurance's Issue Date the total premium paid without interest will be refunded.</p> <p>If claim event is directly or indirectly related to pre-existing illness after the 12 months from Certificate of Insurance's Issue Date, the benefit payable shall be the Reducing Sum Assured.</p>
Surrender	Upon surrender of the Certificate of Insurance, the cash value will be payable.

* Total and permanent disability benefit shall terminate upon age 65 years old and is subject to maximum benefit payable of RM2,000,000.00 per life.

Note: The maximum aggregate coverage allowed for the same Life Assured under BSN RTA is RM400,000.00. If the aggregate coverage is more than RM400,000.00, we shall adjust or cancel (whichever applicable) your Certificate of Insurance and refund the extra premium paid without interest.

Note: Please refer to the Master Policy for the precise terms, condition and definitions.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. **Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit www.pidm.gov.my).**

3. How much premium do I have to pay?

The total premium that you have to pay and the cover terms may vary depending on the underwriting requirements of the insurance company:

- The estimated total premium that you have to pay: RM<xxxx,xx> Single Premium

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

The commission borne by you and paid from your premium:

Commission	
%	RM

<X.XX>

<XXX.XX>

5. 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 condition and state your age correctly.
- Free-look period - you may cancel your Certificate of Insurance by returning it to us within 15 days from the date of delivery of it. The premiums that you have paid (less any medical fee incurred (if any)) will be refunded to you, without interest.
- You or your representatives must give us written notice as soon as possible after a claim event. Any delay in doing so may affect our claim assessment. Please call our Customer Service representative who will guide in filing the claims.

Note: This list is non-exhaustive. Please refer to the Master Policy for the terms and conditions under this Certificate of Insurance.

6. What are the major exclusions under this Certificate of Insurance?

This Certificate of Insurance 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 of Insurance. We may also apply specific exclusions to your Certificate of Insurance when we offer to issue your Certificate of Insurance. If any specific exclusions apply, we will record the details in a Certificate of Insurance endorsement.

Exclusion

- If the Life Assured, within one (1) year from the Issue Date of the Certificate of Insurance, dies by committing suicide while sane or insane, the **Company's liability shall be limited to the amount** of the premium paid, without interest.
- No benefit shall be payable if the total and permanent disability of the Life Assured resulted from attempted suicide while sane or insane.

Note: This list is non-exhaustive. Please refer to the Master Policy for the full list of exclusions under this Certificate of Insurance.

7. Can I cancel my Certificate of Insurance?

This is a Single Premium insurance. Upon cancellation of this Certificate of Insurance, the available cash value will be payable and all benefits shall cease immediately.

8. 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.

9. Where can I get further information?

If you have any enquiries, please contact us at:

FWD Insurance Berhad 199301022976 [277714-A]
 Head Office : Level 21, Mercu 2, KL Eco City,
 No.3 Jalan Bangsar,
 59200 Kuala Lumpur, Malaysia
 Customer Careline : 1300-22-6262
 Website : fwd.com.my
 E-mail : ask@fwd.com

10. Other similar types of cover available

Please ask us or our intermediary for any other similar types of plans offered by us.

IMPORTANT NOTICE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Other Important Notices:

1. You should satisfy yourself that this Certificate of Insurance would best serve your needs and that the premium payable under the Certificate of Insurance is affordable.
2. You are advised to keep the receipt as proof of payment of premiums.
3. It may not be advantageous to replace an existing life insurance policy with a new one. If you intend to do so, we recommend that you consult your present insurer before making a final decision.
4. This Certificate of Insurance may qualify for tax relief subject to Inland Revenue Board's approval.
5. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Certificate of Insurance, we will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Certificate of Insurance on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.