

# FWD Life Takaful

## MY Certificate



This is your takaful plan and your Certificate Number is XXXXXXXX.

Read it to understand all the benefits as well as the important terms and conditions that apply to your takaful cover. Don't worry, we've made it as easy to read as possible.

If you need help, call our hotline: 1300 13 7988



# Quick reference

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# About your certificate

Thank you for choosing FWD Takaful Berhad. We're pleased to manage your takaful protection plan, so you can celebrate living.

## Your FWD Life Takaful certificate

This is a family takaful plan managed by FWD Takaful Berhad, in accordance with Shariah principles guided by our Shariah Committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and the other participants agree to assist each other financially, if any of the associated events defined in the respective takaful certificate take place.

We manage the relevant Participants' Risk Fund (PRF) that provides relevant benefits, associated with this certificate based on the Wakalah contract in accordance with the provision of this certificate.

The relationship between you and the other relevant participants is based on Tabarru' and Ta'awun (mutual assistance). Whereas, the relationship between you and us is based on the Wakalah contract. Your certificate is made up of the documents listed below.

- Your Takaful Schedule.
- This takaful certificate.
- Your certificate information statement.
- Your application form and any documents as well as information you provided with it.
- Any endorsement to your certificate.

By reading your certificate carefully, you'll know exactly what you're covered for, and how to make a claim.



A certificate endorsement is the document we provide to tell you about any official change to your certificate.

## Easy to read

We're here to change the way you feel about takaful – starting with this document. We've made it easy to read, so you're able to understand your benefits and what you're covered for.



We highlight important information like this. Read these carefully.

## Words with special meaning

Some words in this certificate have a special meaning. We show those meanings on [page 21](#) (important words and phrases). Please refer to this section when you need to.

Certificate	Person covered
Certificate anniversary	Shariah
Certificate owner, you, your	Shariah Committee
Child	Spouse
Commencement date	Sum covered
Contributions	Tabarru'
Disability	Takaful Schedule
Endorsement	Total and Permanent
Expiry date	Disability (TPD)
Grace period	Wakalah
Issue date	Wakalah fee
Participants' Risk Fund (PRF)	We, us, our, ours

## If you've any questions

If you still have any questions after you've read this certificate, please call our [Service Hotline at 1300 13 7988](#) – we're here for you.

## Certificate information statement

### Paying your contribution

For details about how to pay the contributions and what happens if you don't pay, see [page 16](#) (your contributions).

You can pay your contributions by setting up recurring payments through your debit card or credit card.

### Choosing who receives the benefits

#### Death benefit

We'll pay you or your nominees the death benefit in one lump sum, when the person covered dies.

#### Total and Permanent Disability (TPD) benefit

We'll pay you the TPD benefit in one lump sum. You cannot claim the Death Benefit for the same person covered after you've been paid their TPD benefit.

### Nomination

You can choose one or more nominees for the death benefit. This is a person (or people) who will receive the death benefit under this certificate. You can choose for them to receive the benefit as an executor or as a beneficiary. See [page 12](#) (the main people under your certificate) for more details on your different choices.

### Proof of age

In order for us to pay any benefits, we'll require you and person covered to provide proof of age. You may do so by providing a copy of any of the following:

- National Registration Identity Card (NRIC).
- Birth certificate.

### Surrender of certificate

If you surrender your certificate:

- the person covered will lose the coverage; and
- you may receive an amount that is less than the total you've contributed.

In addition, any changes to your health or circumstances in the future may make it difficult or more costly, for you to get coverage in the future.

### 15-day free-look period

If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you've 15 days from the date you receive your certificate to cancel it and receive your contributions back.

#### What you need to do

- To cancel during the free-look period, you may tell us by sending an email to [contact.my@fwd.com.my](mailto:contact.my@fwd.com.my), or by calling our [Service Hotline at 1300 13 7988](#) so that we can advise you on the cancellation process.
- We need to receive your free-look termination request within 15 days from the date you receive the certificate.

#### What we'll do

- We'll refund you any contributions paid by you. We'll cancel your certificate, and you'll not be able to claim any benefits under it.
- We'll not approve your request to cancel if you've made a claim under your certificate during the 15-day free-look period.

### Tell us about any changes

You should tell us about any important changes to your personal details (address or contact number), or if you wish to change who will be receiving the death benefit. See [page 9](#) (changes to your certificate) for more details.

### How to contact us if you've any questions or to make a claim

Call our [Service Hotline at 1300 13 7988](#) if you've any questions about your certificate, or if you need to make a claim. See [page 15](#) (how to claim) for more details on making a claim.

### Exclusions and conditions

Exclusions and conditions may apply to the cover you've chosen. We set out the exclusions that apply to your certificate on [page 8](#) (exclusions).

### How to resolve a concern or complaint

We want to resolve any concerns or complaint you may have as quickly as possible. You should follow the steps below to resolve your concern.

## How to resolve a concern or complaint

### Step 1 – Talk to us

The first thing you should do is talk to one of our consultants about your concerns.

Call our Service Hotline at 1 300 13 7988 (Monday to Friday: 9:00 a.m. - 6:00 p.m., excluding weekends and public holidays).

The consultant will try to resolve your complaint as soon as possible.

### Step 2 – Call or write to our Complaints Unit

If you feel that your complaint has not been resolved, you can write to:

FWD Complaints Unit  
Level 21, Mercu 2  
No. 3, Jalan Bangsar, KL Eco City  
59200 Kuala Lumpur

Toll Free: 1 300 13 7988  
Tel: 03-2771 7888  
Fax: 03-2710 7800  
E-mail: [contact.my@fwd.com](mailto:contact.my@fwd.com)

We'll respond to your complaint within 3 working days of us receiving it.

### Step 3 – Seek an external review from the OFS

If we cannot resolve your complaint, you can choose to lodge a complaint with the Ombudsman for Financial Services (OFS).

The OFS is a free and independent dispute resolution centre for the resolution of disputes involving financial institutions and consumers.

You can lodge a complaint by post, fax, online, or in-person. The Ombudsman's details are:

Level 14, Main Block  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur

Tel: 03-2272 2811  
Fax: 03-2272 1577  
E-mail: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
Website: [www.ofs.org.my](http://www.ofs.org.my)

The sum involved in the dispute must be within the jurisdiction of the Ombudsman.

### Step 4 – Seek an external review from BNMLINK or BNMTELELINK

If we or the OFS cannot resolve your complaint, you can also choose to lodge a complaint with the Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat (BNMLINK or BNMTELELINK).

Contact BNMLINK via web form at [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my) or call 1 300 88 5465.

Overseas: +603-2174 1717  
Facsimile: +603-2174 1515  
Mailing address: BNMLINK,  
Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur

Operating hours:  
9.00 a.m. to 5.00 p.m.  
(Monday to Friday, excluding  
public holidays)

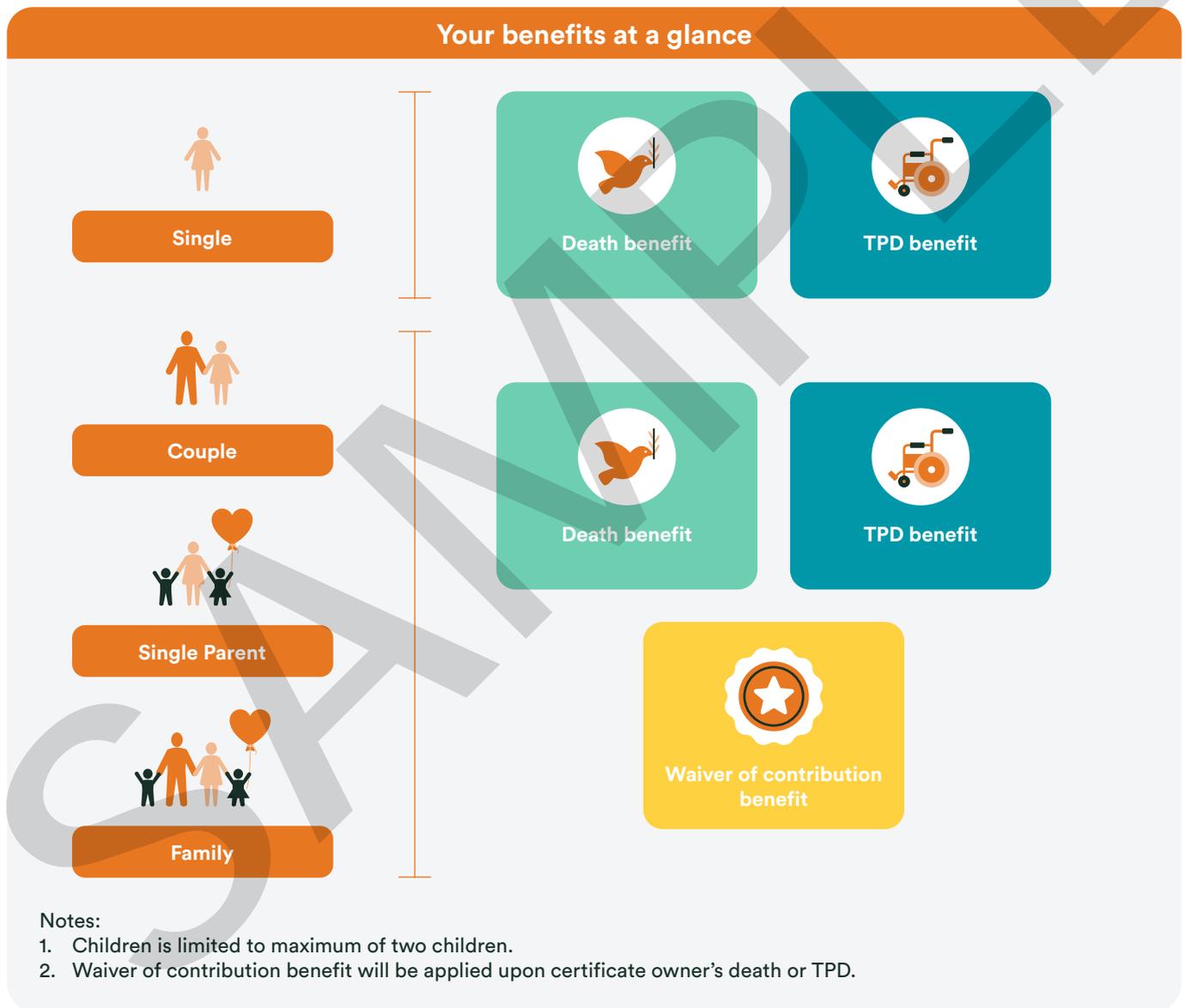
Live chat: visit [bnm.gov.my/livechat](http://bnm.gov.my/livechat)

Physical visits: BNMLINK will receive visitors by appointment only. The public may request for an appointment through [eLINK Form](#) or call at 1 300 88 5465.



# Quick summary of your benefits

This section describes the main benefits of this certificate. It is a guide to the takaful plan. To understand the full details about what we pay and how we pay it, please refer [page 5](#) (what you're covered for).



## When we won't pay

We won't pay any benefit if any of the following happen.

- The certificate has ended. See [page 11](#) (when your certificate ends).
- An exclusion applies. See [page 8](#) (exclusions).



# What you're covered for

In this section, we explain what benefits you're covered for, and any specific exclusions or conditions that apply to those benefits. General exclusions may also apply – see [page 8](#) (exclusions).

## Summary of your certificate benefits



### Death Benefit

We pay 100% of the sum covered if the person covered dies during the certificate term.



### Waiver of Contribution Benefit

We'll waive all contributions that are due to be paid from the date of your (the certificate owner) death or TPD if you still have spouse and/or child covered under this certificate.



### TPD Benefit (Accelerated)

We pay 100% of the sum covered if the person covered suffers TPD during the certificate term.



### Description of benefits

#### Death Benefit

We'll pay the death benefit upon death of the person covered. The death of the person covered must happen while the certificate is active.

##### What we pay

We'll pay 100% of sum covered.

##### When we'll not pay

We'll not pay this benefit if any of the following happens:

- Your certificate has ended. See [page 11](#) (when your certificate ends).
- An exclusion applies. See [page 8](#) (exclusions).

##### What happens next

- The certificate will be terminated if there are no other person covered under the certificate.
- If the certificate owner dies, all contributions due under the certificate will be waived for the remaining person covered.
- If the certificate owner is alive and other person covered dies, the certificate will continue and the next contribution due will be reduced accordingly.

#### Total and Permanent Disability (TPD) Benefit (Accelerated)

We'll pay the TPD benefit if the person covered suffers TPD. The TPD of the person covered must happen while the certificate is active.

The TPD coverage is applicable up to age 75 of person covered's next birthday or expiry date as stated in your Takaful Schedule, whichever is earlier.

##### What we pay

We'll pay 100% of sum covered.

##### When we'll not pay

We'll not pay this benefit if any of the following happens:

- Your certificate has ended. See [page 11](#) (when your certificate ends).
- An exclusion applies. See [page 8](#) (exclusions).

##### What happens next

- Takaful coverage for the person covered will end after this benefit is paid. The certificate will be terminated if there are no other person covered under the certificate.
- If the certificate owner suffers TPD, all contributions due under the certificate will be waived for the remaining person covered.
- If there are no TPD claims made for the certificate owner and other person covered suffers TPD, the certificate will continue and the next contribution due will be reduced accordingly.



See [page 22](#) for the meaning of TPD.



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## Waiver of Contribution Benefit

We'll waive all contributions that are due to be paid under your certificate from the date of the certificate owner's death or the date when the certificate owner suffers TPD. This benefit is applicable only for couple, family and single parent certificates.

We'll automatically apply the waiver of contribution benefit when we pay the death or TPD benefit for the certificate owner.

### What we pay

We'll waive all contributions from the date of the death or commencement of TPD of the certificate owner, until your certificate ends.

There is no cash payment under this benefit.

### When we'll not pay

We'll not pay this benefit if any of the following happen:

- Your certificate has ended. See [page 11](#) (when your certificate ends).
- An exclusion applies. See [page 8](#) (exclusions).



# Exclusions

This certificate has certain exclusions, meaning situations where we'll not pay a benefit during the waiting period and throughout the certificate term.

## When we'll not pay any benefit

There are situations where we'll not pay the benefits. Below is a list of exclusions that apply to the benefits under this certificate.

### Death benefit

We'll not pay death benefit if the claim is due to the following cause:

#### Suicide

Suicide by the person covered within one year from the individual commencement date or the last date we reinstated your certificate whichever later.

This applies regardless of the mental state of the person covered.

### TPD benefit

We'll not pay TPD benefit if the claim is due to the following cause:

#### Attempted suicide or self-inflicted act

Attempted suicide or a self-inflicted act by the person covered within one year from the individual commencement date or the last date we reinstated your certificate, whichever later.

This applies regardless of the mental state of the person covered.

#### Unlawful acts

When the person covered wilfully participated in an unlawful act, or unlawful failure to act.

#### War

Act of war (whether declared or not), coup, revolution, riot, or any similar event.

### Waiver of contribution benefit

We'll not pay the waiver of contribution benefit if the claim is due to the following causes:

#### Suicide, attempted suicide or self-inflicted act

Suicide, attempted suicide or an intentional self-inflicted act by the person covered (certificate owner) within one year from the commencement date or the last date we reinstated your certificate whichever later.

This applies regardless of the mental state of certificate owner. If this happens, the certificate will be cancelled.

#### Unlawful acts

When the person covered (certificate owner) wilfully participated in an unlawful act, or unlawful failure to act.

#### War

Act of war (whether declared or not), coup, revolution, riot, or any similar event.

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 the certificate endorsement.



# Starting, changing or ending your certificate

This section explains when your certificate starts and ends, and how to make changes to your certificate. We also outline when you can reinstate your certificate after it has ended.

## Your cover and when it starts

Your cover starts on the commencement date. It is shown in your Takaful Schedule.

## Your certificate anniversary

When we refer to a certificate anniversary, we mean a 12-month period counted from the commencement date. If we need to count a year or month under your certificate, we also start from the commencement date.

## Your certificate term

Your certificate will continue until the expiry date shown in your Takaful Schedule – as long as you pay your contributions.

## Changes to your certificate

You can ask us to make the following changes to your certificate, and we'll confirm this in writing upon the change (called an endorsement).

We're not bound by any change until we've issued an endorsement.

### Changing your address, contact details or who will receive the benefits

You can change your address, contact details or who you choose to receive the death benefit.

It is important that you tell us immediately about any of these changes, so that you keep enjoying the benefits of your certificate cover.

### What you need to do

- Submit your request through our customer portal; or
- Provide us with the required form.

### What we'll do

- Review your request.
- Make the change and tell you in writing, along with the date the change will take effect from.

## Changing your contribution payment method or frequency

You can change:

- how often you pay your contributions (your contribution payment frequency); or
- the method of paying your contributions;

by telling us in writing.

### What you need to do

- Submit your request through our customer portal; or
- Provide us with the required form.

### What we'll do

- Review your request.
- Make the change and tell you in writing, along with the date the change will take effect from.

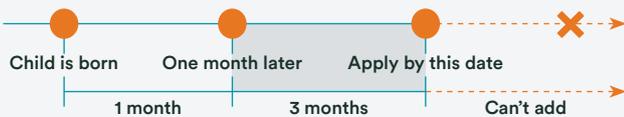


## Starting, changing or ending your certificate

### Adding a new child as a person covered

You can add your child born after the certificate starts by applying to us within 3 months of them turning 1 month old. You can do this until you've two children covered under your certificate.

#### Adding a new child as a person covered



We need to approve the change, and you'll need to pay additional contributions if we approve.

You cannot add any child who was born before your certificate starts (unless they were covered from the start).

#### What you need to do

- Contact us within 3 months after your child turning 1 month old.
- Provide us with a completed medical form, and any other information we ask for.
- Pay any additional contributions that apply after the change.

#### What we'll do

- Review your request.
- Make the change if we agree, and tell you in writing, along with the date the change will take effect from.
- Tell you what your new contributions are, and when they are due.

### Changing your nominees

You may nominate one or more persons to receive the death benefit either as an executor or as a beneficiary under a conditional hibah. You can change your nominees at any time. See [page 13](#) (nominees) for more details.

#### What you need to do

- Submit your request through our customer portal; or
- Provide us with the required form and any information we need.

#### What we'll do

- Review your request and the information you provide.
- Make the change, and tell you in writing, along with the date the change will take effect from.
- Confirm the new nominees in writing.

## Cancelling your certificate (after free-look period)

You can surrender (terminate) your certificate at any time. If you surrender your certificate, your cover will end from the date we terminate your certificate. We'll deduct from your contribution, an amount that covers the period you've been covered for and refund you any unused contributions.

### What you need to do

- Submit your request through our customer portal; or
- Provide us with the required form.

### What we'll do

- Review your request and cancel your certificate.
- We'll pay you the unused contributions to you. If we do not have your banking details, then we'll transfer the monies to Registrar of Unclaimed Monies.

### What happens next

- Your certificate will end on the date we cancel (terminate) your certificate.
- You'll not be able to reinstate (restart) your certificate after you cancel it.



If you tell us to cancel your certificate within the 15-day free-look period, we'll give you a full refund of the contributions paid by you minus medical fees (if any) – see page 2 (15-day free-look period) for more details.

## When the person covered coverage ends

The coverage for the person covered ends on the earliest of the following dates:

- The date when the persons covered reach their expiry date as stated in the Takaful Schedule.
- The date when we've paid death or TPD benefit of the person covered under this certificate.

## When your certificate ends

Your certificate ends on the earliest of the following dates.

- The certificate expiry date shown in your Takaful Schedule.
- The end of the 60-day grace period, if we do not receive your contribution by then.
- The date we confirmed your request to cancel or surrender (terminate) your certificate.
- The date we're told to cancel your certificate by law or regulation.
- The date we've paid the death or TPD benefits to all persons covered under this certificate.

## Reinstating your certificate

If your certificate ends because your contributions weren't paid, you can reinstate (restart) it within two years of it ending if we agree. You cannot reinstate your certificate for any other reason (for example, if you surrendered your certificate).

### What you need to do

- Contact us.
- Provide a completed service request form. You need to select the reinstatement service option.
- Pay us all contribution due.
- Confirm that the health of person to be covered still qualifies for cover (by answering the questions in the service request form).

Any reinstatement shall only cover loss or covered event which occurs after the reinstatement date.

### What we'll do

- We'll review your application, and if we're satisfied that you've met our requirements, we'll reinstate (restart) your certificate.
- If we reinstate your certificate, your cover will restart from the date we tell you.



You'll not be covered for any event that took place before your certificate is reinstated.



You can download the forms from our website [fwd.com.my](http://fwd.com.my) or by calling 1300 13 7988.



# The main people under your certificate

This section explains who the main people under your certificate are, what rights they have, and how they are treated.

## Who's covered under your certificate

Your certificate covers all of the people named as persons covered on your current Takaful Schedule.

## Persons covered

These are the people who are covered by your certificate. Only the following people can be persons covered.

- You (the certificate owner),
- Your spouse. Your spouse can only be covered from the start of your certificate.
- Your children. You can cover up to two children under your certificate.

A person covered (other than the certificate owner) cannot make changes to your certificate.

## Certificate owner (you)

You (the certificate owner) own the certificate, and your details are shown in the Takaful Schedule or endorsement (if any).

You're the only person who may make changes to, or enforce any rights under, your certificate. If you make a change under your certificate, we'll not check whether you've permission from anyone else to make that change.

You'll also receive all of the benefits under the certificate, except for:

- the contribution waiver benefit, which is a waiver of all contributions due after you die or suffers TPD if we approve the claim.

You may nominate a person to receive the benefits payable upon your death under this certificate either as an executor or beneficiary. See [page 13](#) (nominees) for more details.

**You must have a permissible takaful interest in the person covered:**

- when the certificate starts;
- at all times when the certificate is in place; and
- when a benefit is payable for a person covered.

**You've a permissible takaful interest in the person covered if:**

- the person covered is your spouse or your child;
- the person covered is less than 19 years next birthday and your legal ward; or
- the person covered is dependent (in whole or part) on you for maintenance or education when the certificate started.

**If you don't have a permissible takaful interest**

If we become aware that you do not have the required permissible takaful interest in a person covered, we must follow the guidelines of Bank Negara Malaysia. This may mean that we may pay you an amount of money specified by Bank Negara Malaysia, and when we make that payment, your certificate will be deemed to be terminated.

**No assignment of benefits**

You cannot assign the benefits under your certificate to someone else as collateral for financing or a loan.

**Change the certificate ownership due to lack of discretion and independent judgement**

Your certificate ownership can be changed if you're not able to exercise proper judgement regarding your certificate. We may require additional documentation from the courts or appropriate authorities if this happens.

### Certificate ownership if you die

If you (the certificate owner) die for the certificate for couple, single parent and family, we'll do one of the following:

- Automatically transfer the ownership of the certificate to the person covered, if the person covered is your spouse;
- At the request of the person covered, we'll transfer the ownership of the certificate to the person covered, if the person covered is your child and age 17 years next birthday or older;
- Transfer the certificate to your child's guardian, if the person covered is your child and they are under age 17 years next birthday;

We will keep the certificate and cover in place for the other person covered after you died and we'll pay the contributions due.

We'll provide a certificate endorsement confirming the transfer of certificate ownership.

### Changing the certificate owner due to divorce

You can choose to change the certificate owner to your spouse (and cancel your own cover) if:

- you and your spouse are covered under your certificate.
- you become divorced after your certificate starts; and

You'll no longer be a person covered under the certificate when the change is made. We need to approve the change, and the amount of the contributions will reduce if we approve.

#### What you need to do

- Submit your request through our customer portal; or
- Provide us with the required form and proof of your divorce.

#### What we'll do

- Review your request.
- Make the change by removing you and adding person covered as new certificate owner (if we agree to the change).
- Tell the new certificate owner what their new contributions are, and when they are due.

### Continuation of certificate

The new certificate owner is responsible for all contribution payments from the date we approve the transfer of ownership.

### Nominee(s)

This is a person (or people) who will receive the death benefit under this certificate when the you (certificate owner) die. You can choose one or more beneficiaries and determine the share of the death benefit that each beneficiary will receive.

If you do not choose nominees, you or your estate will receive the death benefit.

Nominees cannot make changes to your certificate.

### Choosing your nominees

You've the following options for your nominees.

- You can appoint one or more nominees, and you may decide how much of the death benefit each nominee will receive.
- You can choose for them to receive the benefit as an executor (wasi) or as a beneficiary (under a conditional hibah).

You should regularly check if your nominees are still appropriate. You can change your nominees by telling us in writing.

### Types of nominees

When you choose your nominees, you classify them either as:

- an 'executor' – you can make someone an executor and we'll pay the takaful benefit to the executor of your estate. The executor must distribute the takaful benefits in accordance with the applicable law; or
- a 'beneficiary' – you can make someone a beneficiary under a conditional hibah (gift) and the takaful benefit will be paid to the beneficiary. That benefit will not form part of your estate.

### Changing your nominees

Only you (the certificate owner) can change the nominees. See [page 10](#) (changing your nominees) for how to do this.



## The main people under your certificate

### Death benefit payment rules

We've rules for who we pay the death benefit to if your nominees aren't alive when the death benefit becomes payable upon you as the certificate owner die. These are shown below.

No living nominees	If you've not chosen a nominee, or if nominees die before you and are not replaced, we'll pay the proceeds to your estate.
If a nominee dies before you	If there is more than one nominee and a particular nominee dies before you, we'll pay the share of the deceased nominee to your estate, unless you've made a subsequent nomination in place of the deceased nominee.
If a nominee dies before the benefits are paid	If a nominee dies after you and we haven't yet paid the takaful benefits to them, we'll pay the takaful benefits to: <ul style="list-style-type: none"><li>■ your estate, if the nominee is an executor; or</li><li>■ the estate of the deceased nominee, if the nominee is a beneficiary under conditional hibah.</li></ul>

We've rules for who we pay the death benefit to if your spouse and children as the person covered under the certificate die. These are shown below.

If person covered dies before you	We'll pay the proceeds to you.
If person covered dies before you and if you die before the benefits are paid	We'll pay the proceeds to your estate.
If person covered dies after you	<p><b>If the person covered is your spouse:</b></p> <p>We'll pay the proceeds to your spouse's nominee (if nominated), where your spouse has become the new certificate owner after you die, or to your spouse's estate, if no nominee is chosen.</p> <p><b>If the person covered is your child:</b></p> <p>We'll pay the proceeds to your spouse as the new certificate owner or your child's estate after the new certificate owner dies.</p>



# Making a claim

Need to make a claim? Read this section to find out what you need to do.

## How to claim

Call our **Service Hotline at 1300 13 7988** to make a claim.

### Tell us as soon as possible

We should be informed as soon as possible if a claim is to be made under this certificate.

To make sure we're able to assess your claim quickly, we ask that you call us and let us know that you'll be claiming under your certificate. Your claim forms do not have to be sent at this time.

### We're here for you

We understand that dealing with the disability or death of a loved one is difficult – claimant can always call our **Service Hotline at 1300 13 7988** for help with a claim.

## Filling-in your claim form

We'll provide the forms that need to be filled-in to make a claim. Claims must be made on forms provided by us together with written supporting documents and any other information and documents that we ask for. We'll not be able to process a claim until we receive this information and the filled-in claim form.

You or the claimant should make every effort to send their claim to us within 6 months of the disability or death being claimed for.

## We check the age and gender before paying

We'll not pay any benefits under your certificate until we've checked that the age and gender of the person covered matches the information given to us.

## Costs of preparing your claim

We're not responsible for any of the costs of filling-in any form or getting any documents, such as medical reports or any other certification. We'll not pay for or reimburse you for any of these costs.

## How we pay your claim

### Currency

All amounts paid to us, or by us, will be paid in the currency shown in your Takaful Schedule.

### Who we pay

If you as the certificate owner dies or suffers TPD:

- We pay the TPD benefit to you.
- We pay the death benefit to your nominees or your estate (if there are no nominees). See [page 14](#) (death benefit payment rules) for more details.

If another person covered stated in the Takaful Schedule dies or suffers TPD:

- We pay the TPD benefit to you.
- We pay the death benefit to you. See [page 14](#) (death benefit payment rules) for more details.

### Your contribution

Your future total contribution will be reduced accordingly if there is any claim from your certificate.



# Your contributions

This section explains your contributions and what happens when you miss paying a contribution.

## Paying your contributions

It is important to pay your contributions on time so your certificate stays active and the person covered continues to be covered. We outline below how you can pay your contributions and what happens if you don't pay.

### Amount and due date

Your current Takaful Schedule shows the amount you need to pay and the due date for your contribution payments.

### Payment frequency options

You've the following payment frequency options.

- Yearly in one lump sum.
- Monthly instalments.

You can change your chosen payment frequency any time. See [page 9](#) (changing your contribution payment method or frequency) for how to do this.

### Payment method options

You can pay your contributions by setting up recurring payment through your debit card or credit card.

You can change your chosen method any time. See [page 9](#) (changing your contribution payment method or frequency) for how to do this.

### Contribution rates are not guaranteed

The contribution rates are not guaranteed. This means we can change the contribution rates by giving you 3 months' notice in writing. We'll change this on the next certificate anniversary after the 3 months' notice period.

## What happens if you don't pay on time

Your contributions are due on the due date. We give you a 60-day grace period after the due date to pay your contribution. Your certificate will continue if you pay your overdue contribution within this 60-day period.

If we do not receive your contribution within this period, we'll cancel your certificate and your certificate ends from the date the contribution was due.

If your certificate ends because you missed a contribution payment, you can apply to reinstate (restart) it. See [page 11](#) (reinstating your certificate) for more details.

## What we do with your contributions

### Wakalah fee

We manage all **FWD Life Takaful** certificates on behalf of you and the other participants on the basis of wakalah.

The contributions you pay for cover under your certificate is subject to a wakalah fee. The exact percentage and amount of the wakalah fee you pay is shown in your Takaful Schedule.



Wakalah refers to a contract where a party, as principal (muwakkil) authorises another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee.

### Participants' Risk Fund (PRF)

We allocate your contributions, and all other contributions we receive from other certificate owners (the participants), less the wakalah fee, into the relevant PRF.

The monies we allocate into the relevant PRF is considered to be tabarru' funds for the collective benefit of all participants. They are used to pay the benefits to claimants who are entitled to the benefits based on:

- the solidarity of brotherhood and cooperation among the participants: and
- subject to the terms and conditions within this certificate.

Each of the PRF managed by us is collectively owned by the participants who participated in the respective PRF.

The tabarru' will take effect when the person covered contributes to the relevant PRF.



Tabarru' is a donation for the purpose of takaful where participants agree to assist each other financially in case of certain defined needs.

We manage the PRF in accordance with the Shariah principles (Islamic law) and in a manner that preserves the interest of the participants. We've the discretions to conduct any actions deemed necessary for the benefits of the participants and PRF including securing adequate retakaful, subject to Shariah and Regulatory requirements.

We'll avoid investing the assets of the PRF in securities and assets prohibited by the Shariah.

Any interpretations and decisions about the Shariah regarding your certificate will be made by our Shariah committee and they are binding on us and you.

### If the PRF is in deficit

If the PRF is in deficit, we'll grant it a Qard to remove the deficit. The Qard will be repaid from any future surplus amounts in the PRF.



Qard is an interest-free loan that we grant to the PRF if it is in deficit.



We'll be liable for any proven loss to the participants' risk fund if such loss is due to our mismanagement or negligence in managing the PRF.

### If the PRF is in surplus

At the end of each financial year, we calculate if there is any surplus in the PRF. If there is, we'll pay back any Qard amounts granted to the PRF for past deficits. We'll then share the remaining surplus on the following basis.

- 50% is distributed to us as a ju'alah (reward to the Takaful Operator).
- 50% is shared between the participants in the PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of the PRF it will be managing.

### What we do with share of the surplus

We'll reduce your next contribution by that amount.



# Keeping it legal

In this section, we explain the important legal rights and obligations under your certificate.

## Governing law

Your certificate is a takaful contract between you and us, and is governed by the laws of Malaysia, including any circulars, directives or guidelines given by Bank Negara Malaysia.

The laws of Malaysia will prevail if there is any conflict between them and your certificate.

## Changes to your certificate to comply with the law

We've the power to make any changes to your certificate in order to comply with the law. If we need to make a change, we'll give you written notice.

## We rely on your information

### Read all parts of your certificate to make sure they are correct

This takaful certificate is based on the information you gave us during the application process. It is important that the information is correct, and you and the person covered were truthful and accurate with all the information you provided. This information helped us to decide if you and the person covered were eligible for the certificate and how much you need to pay.

You should let us know immediately if the information you or the person covered gave us during the application, was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you or a person covered gave us changes after your certificate is active.

## You need to provide correct and complete information

You and the person covered have:

- a duty of disclosure;
- a duty to take reasonable care not to make a misrepresentation; and
- a duty to take reasonable care when answering our questions, or when you or the person covered confirm or amend any information you've given to us.

If you don't, we may dispute your claim, and your benefits under your certificate may be affected. In some cases, we may cancel the certificate under the remedies provided in the Islamic Financial Services Act 2013. See [page 19](#) (disputing payments) for more details.

## If we're given the wrong age and gender

If we discover that we're given the wrong age or gender, we will first work out the contribution amount that you would have paid if we had been given the correct age and gender when you applied.

We'll then adjust the sum covered amount of the benefit to reflect this correct contribution amount. We may also ask you to pay the difference if the correct contribution is insufficient to continue your coverage.

If you or the person covered were not eligible for takaful protection at the correct age and gender, we can declare that the certificate is void. If we do, we'll cancel your certificate and treat it as having never existed. We'll refund you the following:

- all tabarru' deducted with respect to the participant and/or the person covered from the PRF; PLUS
- unearned wakalah fee; LESS
- the total surplus distributed (if any) and any claims paid from the PRF under this certificate from the commencement date; LESS
- any medical examination fees we've paid.



If you need to change your information, or if you've any questions, please call **1300 13 7988**.

## Disputing payments

We can dispute the validity of your certificate in certain circumstances as outlined in Schedule 9 of the Islamic Financial Services Act 2013. If we do, we can declare that the certificate is void and treat it as having never existed. You'll not be entitled to any certificate benefits.

If you or a person covered:

- did not provide accurate and truthful information;
- gave us misleading or exaggerated information; or
- made any misrepresentation;

we can dispute any claim within the first two years of the certificate.

The two years starts from the commencement date.

If you or a person covered:

- made a fraudulent statement on a material matter; or
- fraudulently suppressed or omitted a material fact;

within your application, we can dispute any payment at any time.

### Material matters and facts

A material matter or material fact is one that would have caused us to:

- refuse to issue the certificate to you; or
- ask you to agree to special terms on your certificate before we issue the certificate;

if you or a person covered had told us about it.

#### What we'll do

- If we dispute your certificate due to misrepresentation or any other reason(s), we'll review your certificate and decide if we've any reason to declare it void. If we do, we'll cancel it and treat it as having never existed.
- We'll refund you the following:
  - all tabarru' deducted with respect to the participant and/or the person covered from the PRF; PLUS
  - unearned wakalah fee; LESS
  - the total surplus distributed (if any) and any claims paid from PRF under this certificate from the commencement date; LESS
  - any medical examination fees we've paid.

## Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

We may need to freeze or seize any monies received or payable under your certificate:

- at the order of the relevant authorities; or
- if we discover, or if we've reasonable suspicion that, you're sanctioned under any competent authorities recognised by us, for money laundering activities or activities relating to financing terrorism;

under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

If this happens, we'll end your certificate and the cover under it immediately. We'll deal with all contributions paid and all amounts payable under your certificate in any manner we deem fit, which may include handing it over to the relevant authorities.

## Notice under the Personal Data Protection Act 2010

This refers to the Notice to Customers Relating to the Personal Data Protection Act 2010 ('PDPA notice') attached to your certificate.

You and the person covered agree to the content of the PDPA notice, as well as consent and authorise us to the collection, processing and sharing of all your and the person covered's personal data, such as:

- your full name, and the full name of the person covered;
- your identity card number, and the identity card number of the person covered;
- your address details, and the address details of the person covered; and
- your medical records, and the medical records of the person covered;

as stated in PDPA notice.

### **Your right to ask for more information**

You or the person covered can ask us to see, or correct, the personal data we hold. You or the person covered can also ask us for information about:

- our personal data protection policies and practices; and
- the kinds of data held by us.

You need to fill-in and send us a data access request form.

### **Your right to ask us to stop using your personal data**

You or the person covered have the right to ask us to stop using the personal data under your certificate. If you or the person covered does ask us to stop, we'll:

- stop using your personal data, and destroy it (unless we're required to retain it by law);
- end the certificate; and
- deduct the amount for the period you've been covered for, from any contributions you've paid, and refund you the unused contributions.

To ask us to stop, you need to send us a request in writing.

### **Changes to the PDPA notice**

We may amend the PDPA notice at any time, and the changes will apply to you and the person covered. If we do make a change, we'll communicate the change on our website, or by another method we choose.



# Important words and phrases

The list below explains the meanings of important words and phrases shown in your certificate.

<b>Certificate</b>	All of the documents listed below. <ul style="list-style-type: none"><li>▪ This takaful certificate.</li><li>▪ The Takaful Schedule.</li><li>▪ Your signed application form and any documents as well as information you provided with it.</li><li>▪ Any endorsement to your certificate.</li></ul>
<b>Certificate anniversary</b>	A 12-month period counted from the certificate commencement date.
<b>Certificate owner, you, your</b>	You, the person who owns this certificate. Your details are shown in the Takaful Schedule or endorsement.
<b>Child</b>	Biological child or legally adopted child of the person covered and financially dependent upon the parent.
<b>Commencement date</b>	The date cover starts under your certificate. This date is shown in your Takaful Schedule.
<b>Contributions</b>	The payments made by the takaful participants from which assistance to takaful participants is given and fees to the Takaful Operator are paid.
<b>Disability</b>	A state of poor physical health that requires medical treatment due to sickness, disease, illness or injury.
<b>Endorsement</b>	An extra document attached to your certificate that outlines any adjustments that we make to your certificate.
<b>Expiry date</b>	The date that your certificate ends. The expiry date is shown in your Takaful Schedule.
<b>Issue date</b>	The date the first contribution is due and the date your certificate starts. This date is shown in your Takaful Schedule.
<b>Participants' Risk Fund (PRF)</b>	The fund we manage in accordance with the principles of Shariah for the collective benefit of all participants.
<b>Person covered</b>	The person covered by this certificate and shown on the Takaful Schedule.
<b>Shariah</b>	Means Islamic law.  Any interpretations and decisions about Shariah regarding your certificate will be made by our Shariah committee, and they are binding on us and you.



## Important words and phrases

<b>Shariah committee</b>	The committee formed by us to make sure that our takaful business complies with the Shariah principles.
<b>Spouse</b>	Legally married spouse of the person covered. The spouse is limited to one spouse.
<b>Sum covered</b>	The sum covered is shown in the Takaful Schedule.
<b>Tabarru'</b>	A donation or gift, whereby the takaful participant agrees to relinquish as donation all or a certain portion of his contributions to the takaful fund to provide mutual help and joint guarantee to other takaful participants.
<b>Takaful Schedule</b>	<p>The document attached to your certificate. It shows important information about your certificate, including the following:</p> <ul style="list-style-type: none"><li>▪ Certificate number.</li><li>▪ Details of certificate owner and persons covered.</li><li>▪ Your contribution details.</li><li>▪ The benefits of your certificate.</li></ul>
<b>Total and Permanent Disability (TPD)</b>	<p><b>Total and Permanent Disability (TPD) means the person covered has suffered the total and irrecoverable loss of:</b></p> <ul style="list-style-type: none"><li>▪ the sight of both eyes; or</li><li>▪ the sight of one eye and the loss of use of one limb at or above the ankle or wrist; or</li><li>▪ both hands at or above the wrists; or</li><li>▪ both feet at or above the ankles; or</li><li>▪ one hand at or above the wrist and one foot at or above the ankle.</li></ul> <p><b>For a person covered who is working for remuneration when they first suffer TPD:</b> means the person covered has suffered an illness or injury which has caused them to be unable to work for at least six months in a row and to be totally and permanently unable to engage for profit or reward in:</p> <ul style="list-style-type: none"><li>▪ the occupation they were engaged in when the illness or injury first happened; and</li><li>▪ any occupation they are suited to base on their education, experience, or training.</li></ul> <p><b>For a person covered who is not working for remuneration when they first suffer TPD:</b> means the person covered has suffered an illness or injury and totally and permanently unable to perform at least three of the activities of daily living without the assistance of another person for at least six months in a row.</p> <p>For the purpose of this TPD definition, the word “permanent” means beyond the hope of recovery and verified by a qualified medical practitioner.</p>
<b>Wakalah</b>	A contract where a party, as principal (muwakkil) authorises another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee.
<b>Wakalah fee</b>	The fee for carrying out the authorised task or matters that have been delegated to him (agent).
<b>We, our, ours, us</b>	FWD Takaful Berhad.

For more information,

call our hotline or  
check out our website at

fwd.com.my



Call our Service Hotline

**1300 13 7988**

9 am – 6 pm

**Monday to Friday**

Exclude Weekend and  
Public Holidays



**Already a customer?**

Simply log on to our  
customer portal

### About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is part of FWD Group, a pan-Asian life insurance business with more than 13 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. 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 and takaful. FWD Takaful is a takaful provider in Malaysia that offers family takaful services, licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Visit [fwd.com.my](http://fwd.com.my).

The benefit(s) payable under eligible certificate is(are) protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact FWD Takaful or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).