

Frequently Asked Questions (FAQ)

FWD Life Takaful

Part A – General Questions About the Plan & How to Get Started

1. **What is FWD Life Takaful?**

FWD Life Takaful is a regular contribution term family takaful plan which provides Takaful protection such as death, Total and Permanent disability (TPD) and waiver of contribution benefit to the person covered.

2. **What are the benefits provided under this plan?**

FWD Life Takaful provides the following benefits:

Benefits	Benefit payable
Death Benefit	We'll pay 100% of the sum covered if the person covered dies.
TPD benefit (accelerated)	We'll pay 100% of the sum covered if the person covered suffers TPD.
Waiver of Contribution	We'll waive all future contribution that are due if certificate owner dies or suffers TPD. This benefit is applicable for Married Couple, Family and Single Parent certificate.

3. **Is the product Shariah-compliant?**

Yes. The product is Shariah-compliant. We incorporate the following shariah principles:

- **Wakalah:** The contract where the participant appoints the Takaful Operator to manage the Participants' Risk Fund (PRF) and the relevant participants' funds (if applicable) in accordance with Shariah principles as well as agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- **Tabarru':** A donation for the purpose of takaful where participants agree to assist each other financially in case of certain defined needs.
- **Ju'alah:** This is the reward to the Takaful Operator for the good performance of the PRF and the relevant participants' funds (if applicable) it manages. For this product, the Takaful Operator will be rewarded with a 50% share of the distributable surplus from the PRF and the remaining 50% will be distributed to eligible participants.
- **Qard:** An interest-free loan that we grant to the PRF if it is in deficit. The loan is repayable from the future surplus arising in the PRF.

4. **What plan option is available for me?**

You can opt for either one of the options below, according to your needs:

- Individual plan (covering an adult); or
- Married Couples' plan (covering two adults); or
- Family plan (covering both parents and up to a maximum of 2 children); or
- Single parent plan (covering a parent and up to a maximum of 2 children).

5. **Why should I participate in this plan?**

- We know that you want your family to not just be self-reliant but be able to live their lives uninterrupted in the event of your passing.
- The benefit can be used to protect your family's financial future i.e., cover any outstanding debt or liabilities that's left behind.
- Secure what you have planned for your family's financial future.

6. **What is the coverage term of this plan?**

You can choose options of 5, 10, 15, 20, 25 or 30 years certificate term, subject to maximum age of 25 years age next birthday for children and 80 years age next birthday for adult.

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7. Who is eligible to be covered by this plan?

The criteria to be covered under this plan is as follows:

Age Next Birthday (ANB)	Person Covered		Certificate Owner/Main Person Covered
	Spouse	Child	
Minimum entry age	19 years old	30 days	17 years old
Maximum entry age	60 years old	20 years old	60 years old
Maximum coverage age	80 years old	25 years old	80 years old

8. What are the minimum and maximum sum covered for this plan?

The minimum and maximum sum covered for this plan are as follows:

Minimum sum covered	Maximum sum covered
RM100,000	RM1,000,000

Subject to the following:

- Dependants' sum covered cannot exceed the certificate owner/main person covered's sum covered.
- RM500,000 is maximum sum covered for non-income group i.e., child, housewife, retirees, student, etc, and
- RM1,000,000 is maximum sum covered for income group.

9. How do I apply for this plan?

You may apply for this product online via <http://www.fwd.com.my>

10. Can I participate in more than one plan?

Yes, subject to maximum sum covered limit as mentioned above.

11. How will I know if my application is approved or rejected?

You will know your status of application instantaneously when you apply for the product online.

12. When will my coverage begin?

You will be covered from the commencement date stated in your takaful Schedule.

13. What if I change my mind after I have participated in the plan?

If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you received your certificate to cancel the plan and you'll then receive your paid contributions. You will not be able to claim under your certificate once it's cancelled.

Part B – Questions About Benefits Under This Plan

1. Is there any cash value under this plan?

No, there is no cash value under this plan.

2. Is there any maturity benefit under this plan?

No, there is no maturity benefit under this plan.

3. Under what circumstances will my certificate be terminated?

Your certificate will be terminated on the earliest of the following events:

- upon certificate expiry date as stated in your takaful schedule; or

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

Part C - Contribution Payment

1. How do I pay my contribution for this plan?

You may pay your contributions by credit or debit card.

2. Can I change the frequency of my contribution?

Yes. You may write to us to request to change the frequency of your contribution and it shall take effect on the next contribution payment due date. The payment frequencies currently available are monthly and yearly.

3. Can I increase my contribution during the coverage term?

Increase in contribution under your certificate is only upon addition of a new-born baby (within 3 months of them turning 1 month old) to the certificate.

4. Is the contribution paid eligible for tax relief?

Yes, the contribution paid under this plan will be eligible for tax relief up to RM4,000 for Life Insurance/Family Takaful.

(Please check with your tax adviser on your eligibility and note that this is subject to the final decision by the Inland Revenue Board)

5. What is the implication of unsuccessful payment of my monthly contribution?

Your Certificate will lapse if we did not receive your contribution within 60 days from the contribution due date and you'll not be able to make a claim under your certificate once it's lapsed.

6. How is the contribution calculated for this plan?

We determine your contribution amount based on the following factors:

- Age at inception
- Term
- Gender of person covered
- Smoker/non-smoker

Part D – Claims Procedures and Exclusions

1. How do I make a claim?

We've a dedicated [claims page](#) on our website and we'll walk you through each step or alternatively you may place your request by logging into myPortal at www.fwd.com.my/en/myportal/.

2. What are the documents required for filing a claim?

[Click here](#) and we'll help you find the documents you need. Alternatively, you may login to myPortal at www.fwd.com.my/en/myportal/ to find the documents you need.

FWD Takaful reserves the right to request for more evidence at your expense.

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3. What is the benefit exclusion applicable to this plan?

- This certificate 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.
- We will not pay death benefit if the death is due to suicide regardless of the mental state of the person covered.
- We will not pay TPD benefit due to the following causes:

Exclusion	Description
Attempted Suicide or self-in inflicted act	We will not pay any TPD benefit under this certificate if the claim arises from attempted suicide or self-inflicted act by a person covered within one year from: <ul style="list-style-type: none"> - the start of your certificate, or the date we last reinstated your certificate. This applies regardless of the mental state of the person covered. If this happens, the certificate will be terminated.
Unlawful acts	We will not pay any TPD benefit under this certificate if the claim arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act
War	We will not pay any TPD benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

Note: Please refer to the certificate for the full list of limitations and exclusions under this certificate.

4. What is the waiting period under this plan?

There is no waiting period for this plan.

5. Am I covered outside Malaysia?

Yes, the coverage offered under this plan is applicable worldwide. However, you must be a Malaysian citizen residing in Malaysia at the moment of participating.

6. To whom will the benefit be payable?

In the event of death of the person covered, we will pay the benefit to the certificate owner/ spouse/ nominee or any proper claimant ("the Claimant") based on the situation and death benefit payment rule.

7. How long will it take for a claim to be processed?

It takes up to 7 working days from the date when the complete/full documents are received.

8. How do I check my claims status?

Person covered or the Claimant may contact our Service Hotline at 1300 13 7988 or 603 2771 7771(International Calls) or email to contact.my@fwd.com

Our office hours are from 9.00 am – 6.00 pm on Monday to Friday, excluding weekends and public holidays.

Note:

The above claims procedure is for reference only. For more details, please refer to the relevant certificate's claim provisions. FWD Takaful reserves the right to amend these requirements or seek additional information to support each claim.

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Part E - Certificate Servicing

1. Can I change my sum covered after my certificate is issued?

You are not allowed to increase sum covered. However, you are allowed to decrease in sum covered subject to minimum sum covered limit.

2. Can I change my credit or debit card details?

Yes, you can. Place your request by logging into myPortal at www.fwd.com.my/en/myportal/

3. Can I change my address or personal detail?

Yes, you can. Simply download and fill up the Change Request Form from our website and send it to us at contact.my@fwd.com or place your request by logging into myPortal at www.fwd.com.my/en/myportal/.

4. Can I surrender my certificate?

Yes, you can surrender your certificate at any time.

- You can cancel (terminate) your certificate at any time. If you cancel your certificate, your cover will end from the date we cancel your certificate.
- We will deduct from your contribution an amount that covers the period you have been covered for and then refund you the unused contribution.

5. Can I reinstate my lapsed certificate?

Yes. The reinstatement is allowed within 2 years from the lapse date. You will need to submit the reinstatement request by completing the reinstatement application form and pay all outstanding contributions plus the prorated contribution till next contribution due date plus medical expenses (if any).

However, the acceptance of your reinstatement request is subject to the health underwriting at the time of your request.

6. How do I make a nomination for this plan?

You are advised to complete the nomination details which can be downloaded from our website or via myPortal at www.fwd.com.my/en/myportal/ and submit your form.

Part F - Other information

1. Where can I get further information about FWD Life Takaful?

Please contact us at:

Customer Care
 FWD Takaful Berhad (731530-M)
 Ground Floor, Mercu 2,
 No. 3, Jalan Bangsar,
 KL Eco City,
 59200 Kuala Lumpur

Malaysia Hotline: 1300 13 7988 (Monday – Friday, 9.00am – 6.00pm, excluding weekend and Public Holidays)

International Calls: 603 2771 7771

Fax : 603 2710 7800
 E-mail : contact.my@fwd.com
 Website : www.fwd.com.my
 myPortal : www.fwd.com.my/en/myportal/