



# Qaseh Didik

Special Insurance To Protect  
The Future Generation

# Important Facts

ABOUT

## Education In Malaysia



Tuition fees and living expenses for a local degree programme can cost up to

**RM93,000**<sup>1</sup>

**RM3,000** tax relief  
is granted for education and medical insurance.<sup>2</sup>



**39%** of parents regret  
not having allocated education  
savings earlier for their children.<sup>3</sup>

<sup>1</sup> How much would it cost to pursue higher education in Malaysia, New Straits Times 22 March 2017. <sup>2</sup> According to the Inland Revenue Board (IRB) of Malaysia. <sup>3</sup> The Value of Education, HSBC, 2017.

# Benefits

FOR

## Your Future Generation

### Entry Age (Next birthday)

#### Life Assured

- Minimum: 30 days
- Maximum: 15 years old

#### Policy Owner

- Minimum: 16 years old
- Maximum: 60 years old

### Coverage Term

- 10, 12, 15, 18 or 20 years

To qualify for education tax relief (final decision subject to IRB approval), maturity of the policy must be when the child is between the age of 13 to 25 years.

Table of Benefits	Qaseh Didik
Death/Total & Permanent Disability (TPD) Benefit	✓
Additional Accidental Death Benefit	✓
Payor Benefit	✓
Saving Benefit	✓

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare the annualised returns stated in Product Disclosure Sheet with the effective returns of other investment alternatives.

# The Various Benefits OF Qaseh Didik

## Death Benefit

Upon death of the Life Assured, 100% of the Sum Assured shall be payable. The policy shall be terminated thereafter.

## Additional Accidental Death Benefit

Upon accidental death of the Life Assured, an additional 100% of the Sum Assured shall be payable. The policy shall be terminated thereafter.



## Total & Permanent Disability (TPD) Benefit

In the event the Life Assured sustains TPD, 100% of the Sum Assured shall be payable. The policy shall be terminated thereafter.

## Saving Benefit

Upon maturity of the policy, the benefit amount less any indebtedness shall be payable. The policy shall be terminated thereafter.



## Payor Benefit

Upon death, TPD or diagnosis of any of the three (3) critical illnesses, i.e. cancer, heart attack and stroke of the Payor, the premium shall be waived until the end of premium payment term.



# Benefits Illustration

Qaseh Didik	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
Death Benefit	75,000	75,000	75,000	75,000
Total & Permanent Disability (TPD) Benefit	75,000	75,000	75,000	75,000
Additional Accidental Death Benefit	75,000	75,000	75,000	75,000
Saving Benefit	25,000	40,000	50,000	65,000
Payor Benefit	✓	✓	✓	✓

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare the annualised returns stated in Product Disclosure Sheet with the effective returns of other investment alternatives.

# The Importance OF Making Premium Payments

Premiums must be paid on a timely basis to ensure the continuity of your coverage. Insurance that remains in-force will protect you in the prescribed period and allow you to reap the benefits as defined.

Questions & Answers about premium payments:

## What will happen if my protection plan expires?

You are no longer entitled to Qaseh Didik benefits. Ensure this does not happen by making premium payments on a regular basis.



## How do I check on the status of my premium payments?

You may contact FWD Insurance Berhad at **1-300-22-6262**.

## How do I ensure that my protection plan does not lapse?

Ensure premiums are paid on time through one of the payment methods available for your convenience.



## Payment Methods

- Autodebit
- JomPAY
- Payment via credit card or debit card
- Direct Debit
- Cash payment at the nearest BSN branch

# Important Notes

➤ This policy is subject to the following exclusions where no benefit will be payable under the following circumstances:

- Death during the first policy year resulting from suicide.
- Total and Permanent Disability resulting from self-inflicted injuries.

The above list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

➤ The Payor Benefit is subject to the fulfilment of the Waiting Period and Survival Period:

Critical Illnesses	Waiting Period* (Days)	Survival Period^ (Days)
Cancer	60	30
Heart Attack	60	30
Stroke	30	30

\* Waiting Period stated above is applicable from the Risk Commencement Date or Last Reinstatement Date (whichever is later), during which no claim is payable.

^ Survival Period applies from the date of diagnosis, during which no benefit is payable.

- Premiums are payable until the end of the premium payment term or until death or disability, whichever occurs first. Premium rates are guaranteed at entry age and will remain the same throughout the premium payment term.
- You are given a “Free-Look Period” of 15 days to review your newly purchased insurance plan after delivery of the policy contract. If you return the policy contract to the Company during this period, all premiums paid, free of interest, less any medical expense incurred for medical examination will be refunded to you and the policy contract shall be voided.
- Kindly ensure that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- If you surrender your policy prior to the end of the policy term, you may get back less than the amount you have paid. If you stop paying the premium before the end of the premium payment term there may be an early termination of the coverage.
- This brochure is for general information only and the list of exclusions and other terms and conditions are not exhaustive. It is not a contract of insurance. Please refer to the Product Disclosure Sheet (PDS) and policy contract for further details on the terms and conditions of this plan. The brochure in Bahasa Malaysia is available upon request. If there is any ambiguity between the English version and the Bahasa Malaysia version, the English version shall prevail.

This plan is distributed by Bank Simpanan Nasional. Please consult our Insurance Specialists and Wealth Advisors for more information.

This plan is underwritten by **FWD INSURANCE BERHAD [199301022976] (277714-A) (Formerly known as Gibraltar BSN Life Berhad)**

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# Qaseh Didik

Insurans Khusus Untuk Melindungi  
Generasi Masa Hadapan



# Fakta Penting

TENTANG

## Pendidikan Di Malaysia



Yuran pengajian dan kos sara hidup untuk program ijazah tempatan adalah setinggi

**RM93,000**<sup>1</sup>

**RM3,000** pelepasan cukai  
diberikan untuk insurans pendidikan dan perubatan.<sup>2</sup>



**39%** ibu bapa kesal  
kerana tidak memperuntukkan  
simpanan pendidikan lebih awal  
untuk anak mereka.<sup>3</sup>

# Manfaat

**UNTUK**

## Generasi Masa Hadapan Anda

### Umur Kemasukan (Pada Hari Lahir Berikutnya)

#### Orang Yang Diinsuranskan

- Minimum: 30 hari
- Maksimum: 15 tahun

#### Umur Pemilik Polisi

- Minimum: 16 tahun
- Maksimum: 60 tahun

### Tempoh Perlindungan

- 10, 12, 15, 18 atau 20 tahun

Kelayakan untuk pelepasan cukai pendidikan (tertakluk pada keputusan muktamad LHDN) memerlukan umur anak antara 13 hingga 25 tahun semasa polisi matang.

Jadual Manfaat	Qaseh Didik
Manfaat Kematian/Hilang Upaya Menyeluruh dan Kekal (HUMK)	✓
Manfaat Tambahan Kematian Akibat Kemalangan	✓
Manfaat Pembayar	✓
Manfaat Simpanan	✓

Jumlah premium yang anda bayar menyumbang kepada elemen simpanan dan perlindungan produk, contohnya manfaat kematian. Jika anda sedang mencari produk kewangan dengan elemen simpanan, anda mungkin ingin membandingkan kadar pulangan secara tahunan yang dinyatakan dalam Helaian Keterangan Produk dengan kadar pulangan efektif alternatif pelaburan yang lain.

# Pelbagai Manfaat

**DARIPADA**  
**Qaseh Didik**

## Manfaat Kematian

Apabila berlaku kematian Orang Yang Diinsuranskan, 100% Jumlah Yang Diinsuranskan akan dibayar. Polisi akan ditamatkan selepas itu.

## Manfaat Tambahan Kematian Akibat Kemalangan

Apabila berlaku kematian Orang Yang Diinsuranskan akibat kemalangan, tambahan 100% dari Jumlah Yang Diinsuranskan akan dibayar. Polisi akan ditamatkan selepas itu.



## Manfaat Hilang Upaya Menyeluruh dan Kekal (HUMK)

Sekiranya Orang Yang Diinsuranskan mengalami HUMK, 100% Jumlah Yang Diinsuranskan akan dibayar. Polisi akan ditamatkan selepas itu.

## Manfaat Simpanan

Apabila polisi matang, jumlah manfaat tolak sebarang keterhutangan akan dibayar. Polisi akan ditamatkan selepas itu.



## Manfaat Pembayar

Apabila berlaku kematian, HUMK atau didiagnosis salah satu daripada tiga (3) penyakit kritikal iaitu kanser, sakit jantung dan strok kepada Pembayar, premium akan dikecualikan sehingga akhir tempoh pembayaran premium.

# Ilustrasi Manfaat

Qaseh Didik	Pelan A (RM)	Pelan B (RM)	Pelan C (RM)	Pelan D (RM)
Manfaat Kematian	75,000	75,000	75,000	75,000
Manfaat Hilang Upaya Menyeluruh dan Kekal (HUMK)	75,000	75,000	75,000	75,000
Manfaat Tambahan Kematian Akibat Kemalangan	75,000	75,000	75,000	75,000
Manfaat Simpanan	25,000	40,000	50,000	65,000
Manfaat Pembayar	✓	✓	✓	✓

Jumlah premium yang anda bayar menyumbang kepada elemen simpanan dan perlindungan produk, contohnya manfaat kematian. Jika anda sedang mencari produk kewangan dengan elemen simpanan, anda mungkin ingin membandingkan kadar pulangan secara tahunan yang dinyatakan dalam Helaian Keterangan Produk dengan kadar pulangan efektif alternatif pelaburan yang lain.



# Kepentingan Membayar Premium

Premium hendaklah dibayar mengikut masa yang ditetapkan untuk memastikan perlindungan anda tidak luput. Insurans yang kekal berkuat kuasa akan melindungi anda mengikut tempoh yang telah ditetapkan dan membolehkan anda menikmati manfaat yang ditentukan.

Soal jawab tentang bayaran premium:

## Apa yang akan berlaku sekiranya pelan perlindungan saya luput?

Anda tidak lagi layak menerima manfaat Qaseh Didik. Pastikan perkara ini tidak berlaku dengan membuat pembayaran premium secara tetap.



## Bagaimana jika saya ingin mengetahui tentang bayaran premium yang terkini?

Anda boleh hubungi FWD Insurance Berhad di talian **1-300-22-6262**.

## Bagaimana saya hendak memastikan pelan perlindungan saya tidak luput?

Pastikan premium dibayar tepat pada masanya melalui salah satu kaedah pembayaran yang disediakan bagi kemudahan anda.



## Kaedah Pembayaran

- Autodebit
- JomPAY
- Bayaran melalui kad kredit atau kad debit
- Direct Debit
- Bayaran tunai di cawangan BSN terdekat

# Nota-nota Penting

➤ Polisi ini tertakluk kepada pengecualian berikut dimana manfaat tidak akan dibayar bagi keadaan berikut:

- Kematian pada tahun pertama polisi akibat membunuh diri.
- Hilang upaya menyeluruh akibat kecederaan sendiri.

Senarai di atas tidak lengkap. Sila rujuk kontrak polisi untuk senarai penuh pengecualian di bawah polisi ini.

➤ Manfaat Pembayar tertakluk kepada penamatan Tempoh Menunggu dan Tempoh Survival berikut:

Penyakit Kritikal	Tempoh Menunggu* (Hari)	Tempoh Survival^ (Hari)
Kanser	60	30
Sakit Jantung	60	30
Strok	30	30

\* Tempoh Menunggu yang dinyatakan di atas dikenakan dari Tarikh Permulaan Risiko atau Tarikh Pengembalian Semula Terakhir (mana-mana yang terkemudian), tanpa pembayaran tuntutan.

^ Tempoh Survival dikenakan dari tarikh diagnosis, tanpa pembayaran tuntutan.

- Premium perlu dibayar sehingga akhir tempoh bayaran premium, atau sehingga kematian atau hilang keupayaan, mana-mana yang terdahulu berlaku. Kadar premium dijamin pada umur kemasukan dan akan tetap sama sepanjang tempoh pembayaran premium.
- Anda diberi “Tempoh Percubaan Percuma” selama 15 hari untuk membaca dan memahami pelan insurans baharu anda selepas penghantaran kontrak polisi. Sekiranya anda memulangkan kontrak polisi kepada Syarikat dalam tempoh ini, semua premium yang dibayar, bebas daripada pulangan, ditolak apa-apa perbelanjaan perubatan yang ditanggung untuk pemeriksaan perubatan akan dikembalikan kepada anda dan kontrak polisi akan terbatal.
- Sila pastikan pelan ini akan memenuhi keperluan anda dan anda berkemampuan membayar jumlah premium yang perlu dibayar di bawah polisi ini.
- Sekiranya anda menyerahkan balik polisi anda sebelum akhir tempoh polisi, anda mungkin akan mendapat amaun yang kurang daripada amaun yang telah anda bayar. Sekiranya anda berhenti membayar premium sebelum tempoh akhir pembayaran premium, perlindungan anda mungkin ditamatkan lebih awal.
- Risalah ini bukan kontrak insurans. Risalah ini mengandungi maklumat umum dan senarai pengecualian, terma dan syarat lain adalah tidak lengkap. Sila rujuk Helaian Keterangan Produk (HKP) atau kontrak polisi untuk maklumat lanjut tentang terma dan syarat pelan. Sekiranya terdapat ketidaksamaan antara versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan diguna pakai.

Pelan insurans ini diedarkan oleh Bank Simpanan Nasional. Sila rujuk Pakar Insurans dan Penasihat Kewangan kami untuk maklumat lanjut.

**Pelan ini ditaja jamin oleh  
FWD Insurance Berhad  
[199301022976] (277714-A)  
(Dahulunya dikenali sebagai  
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FWD Insurance Berhad dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.