



# Qaseh

**Hayat • Sihat • Dana**

The Insurance To Protect  
Your Entire Family's Wellbeing

FWD Insurance Berhad is a member of PIDM. 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](http://www.pidm.gov.my)).

# Important Facts

Only **1.4%** of disposable income forms household savings in Malaysia.<sup>2</sup>

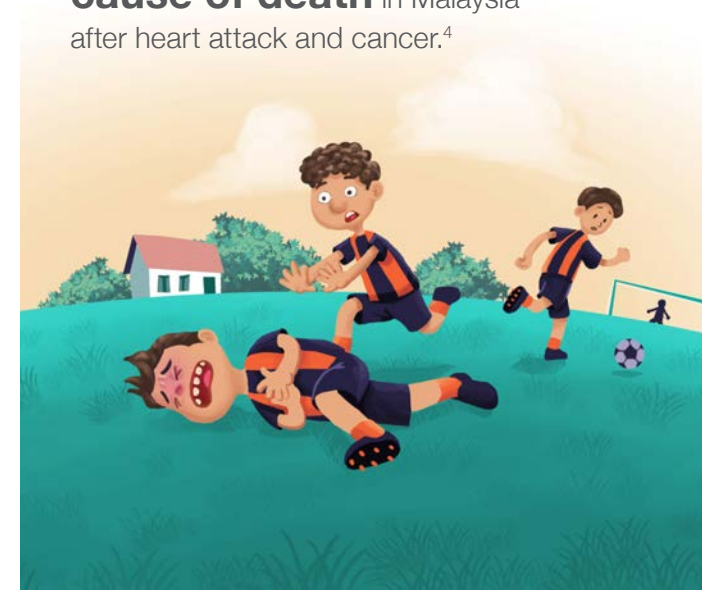


**1 out of 4** Malaysians will develop cancer by 75 years old.<sup>1</sup>



**65%** of EPF members have savings of less than RM50,000 at age 55.<sup>3</sup>

Stroke is the **3<sup>rd</sup> leading cause of death** in Malaysia after heart attack and cancer.<sup>4</sup>



<sup>1</sup> National Cancer Society Malaysia. <sup>2</sup> Reported by Institut Penyelidikan Khazanah on "Laporan Isi Rumah II" 2016. <sup>3</sup> Employees Provident Fund. <sup>4</sup> World Health Organization 2017.

# Qaseh Protection Products

## Entry Age (Next birthday)

### Life Assured

- ▶ Minimum: 30 days
- ▶ Maximum: 55 years old

### Policy Owner

- ▶ Minimum: 16 years old

## Coverage Term

- ▶ 10, 12, 15, 18 or 20 years

Table of Benefits	Qaseh Hayat	Qaseh Sihat	Qaseh Dana*
Death/Total & Permanent Disability (TPD) Benefit	✓	✓	✓
Additional Accidental Death Benefit	✓	✓	✓
Additional Critical Illness (CI) Benefit	X	✓	✓
Hospital Income Benefit	X	✓	✓
Waiver of Premium (WOP) Benefit - CI	X	✓	✓
Saving Benefit	X	X	✓

\* 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

## 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.

TPD Benefit expires when the Life Assured is 65 years old.

## Additional Critical Illness (CI) Benefit

Upon diagnosis of any of the three (3) CI on the Life Assured, 100% of the CI Sum Assured shall be payable. This benefit shall be terminated thereafter. The CI Benefit provides coverage for cancer, heart attack and stroke.





### Hospital Income Benefit

Upon hospitalisation due to any of the three (3) CI or accidental injury, a daily cash benefit shall be payable to the Life Assured, subject to 120 days per year and 500 times the daily rate of benefit per life.



### Saving Benefit

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

### Waiver of Premium (WOP) Benefit – CI

Upon diagnosis of any of the three (3) CI on the Life Assured, the premium shall be waived until the end of the premium payment term.



# Benefits Illustration

To view the benefits illustration for other Qaseh options or one that caters to your needs, please refer to our BSN Insurance Specialist and Wealth Advisors.

Qaseh Dana Package Option (RM)	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Death Benefit	50,000	75,000	100,000	150,000	200,000	250,000
Total & Permanent Disability (TPD) Benefit	50,000	75,000	100,000	150,000	200,000	250,000
Additional Accidental Death Benefit	50,000	75,000	100,000	150,000	200,000	250,000
Additional Critical Illness (CI) Benefit	50,000	75,000	100,000	150,000	200,000	250,000
Hospital Income Benefit	50	75	100	150	200	250
Savings Benefit	10,000	15,000	20,000	30,000	40,000	50,000
Waiver of Premium (WOP) Benefit - CI	✓	✓	✓	✓	✓	✓

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 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 benefits payable on Critical Illness and Waiver of Premium upon diagnosis of Critical Illness under this policy are 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
Hospital Income	30 <sup>#</sup>	–

\* Applicable from Risk Commencement Date or Last Reinstatement Date, whichever is later and subject to full payment made.

^ Applicable from Date of Diagnosis.

# Not applicable to hospitalisation due to accident.

- ▶ 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 Advisors and Wealth Advisors for more information.

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