

Complimentary COVID-19 Medical Coverage (“Complimentary Benefit”)

1. Complimentary Benefit offered to all FWD Takaful’s Eligible Customers

Availability of RM 1 million fund for existing and new participants from:

Start Date : 25th October 2021
End Date : 31st December 2021

This fund provides financial assistance to our eligible customers (i.e. person covered) who has taken up:

- i. FWD Kasih;
- ii. FWD Medical Rider that has an existing exclusion clause that does not cover any communicable disease requiring quarantine by law.

The benefits are as follows:

Product	Complimentary Benefit for the Person Covered
FWD Kasih	A one-off lump sum payout of RM5,000 for Medically Necessary treatments received when the person covered is hospitalised at any Ministry of Health designated public/private hospitals due to COVID-19 under Category 3, 4 or 5 between the Start Date and End Date (both dates inclusive).
FWD Medical Rider	<ul style="list-style-type: none"> • Reimbursement of Reasonable and Customary Charges incurred for Medically Necessary treatments received when the person covered is hospitalised at any Ministry of Health designated private hospitals due to COVID-19 under Category 3, 4 or 5 between the Start Date and End Date (both dates inclusive). • The reimbursement will be provided based on the terms and conditions as stated in the takaful certificate, where the eligible rider will be treated as if it does not have the exclusion clause on “any communicable disease requiring quarantine by law”. <ul style="list-style-type: none"> – the reimbursement amounts are subject to the annual limit, lifetime limit, maximum amount payable for each benefit, and all other terms and conditions; however, any reimbursement provided under this Complimentary Benefit SHALL NOT reduce any annual limit and lifetime limit that apply to the rider, and the deductible for FWD Medical Rider shall be waived for any claims under this Complimentary Benefit.

Clinical Stage	Syndrome Associated with COVID-19
Category 3	Symptomatic, pneumonia
Category 4	Symptomatic, pneumonia, requiring supplemental oxygen
Category 5	Critically-ill with multi-organ involvement

Terms & Conditions:

- (a) The availability period is from the Start Date & End Date (both dates inclusive), or until the RM 1 million fund is exhausted, whichever earlier.
- (b) This Complimentary Benefit is only applicable to FWD Kasih and FWD Medical Rider.
- (c) This Complimentary Benefit will not be payable/applicable to person covered who has been diagnosed with COVID-19 and hospitalized due to COVID-19 prior to:
 - i. FWD Kasih's commencement date;
 - ii. FWD Medical Rider's commencement date or reinstatement date, whichever is lateri.e. the first day of hospitalisation must be between the Start Date and End Date (both dates inclusive) of this Complimentary Benefit.
- (d) A waiting period of 30 days is applicable to new:
 - i. FWD Kasih certificates
 - ii. FWD Medical Riders, or from the rider reinstatement date.
- (e) FWD Kasih/FWD Medical Rider must be in-force upon diagnosis, during hospitalisation due to COVID-19 and upon claims submission.
- (f) For FWD Medical Rider customers who have taken up the cashless option, the cashless facility does not apply to this Complimentary Benefit. All Reasonable and Customary Charges related to Medically Necessary treatment for COVID-19 infection will only be covered on reimbursement basis.
- (g) A person covered who has multiple FWD Kasih/FWD Medical Rider with FWD Takaful are only entitled to claim this Complimentary Benefit once only.
- (h) Claims must be submitted within 3 months from the hospitalisation date i.e. date of admission.
- (i) This Complimentary Benefit is at the discretion of FWD Takaful and is on a first come first serve basis.
- (j) FWD Takaful reserves the right to withdraw the Complimentary Benefit at any time, e.g. if/when the government declares COVID-19 as "endemic" (no longer pandemic), this Complimentary Benefit will be terminated effective on the declaration date.

Refer to [FAQ](#) for more details.