

COVID-19 Vaccine Special Fund (“Complimentary Benefits”)

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

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

Start Date : 01st July 2021
End Date : 31st December 2021

This fund provides financial assistance to our eligible customers (certificate owners & person covered), in the event that anyone of them are hospitalised or dies due to any complications or side effects arising from COVID-19 vaccinations.

The benefits are as follows:

Coverage	Certificate Owner/ Person Covered	Remarks
i. Hospitalisation at any Malaysian government/private hospital due to any complications or side effects arising from COVID-19 vaccinations	MYR 200/day up to 7 days	This Hospital Cash Benefit is valid for 3 months from the date of the first dose of MOH approved vaccination. For subsequent doses, it is valid if the hospitalisation is within 30 days from the vaccination date.
ii. Death due to any complications or side effects arising from COVID-19 vaccinations	MYR 20,000/person	Death must occur in Malaysia.

Terms & Conditions:

- The availability period is from the Start Date & End Date (both dates inclusive), or until the RM1m fund is exhausted, whichever earlier.
- The hospitalization coverage is not applicable to HSBC HealthCash Plan, FWD Medical Rider/FWD Medical Executive Rider, and FWD MedSecure Direct customers.
- The death cover is applicable to all products.
- The vaccines must be Malaysian Ministry of Health (“MOH”) approved vaccines, and the vaccinations must be performed by MOH authorised vaccination centre.
- This Complimentary Benefits will not be payable/applicable to the certificate owner/person covered (“you”) who has been vaccinated prior to the commencement date or reinstatement of the certificate, whichever is later.
- You must have an in-force certificate as at the date you were admitted for hospitalisation and/or the date of death.
- The admission date for hospitalisation and/or the date of death must occur between the Start Date & End Date (both dates inclusive).
- A waiting period of 30 days is applicable to New Business i.e. this Complimentary Benefit is not applicable if the 1st day of hospitalization/death occurs within 30 days from the commencement date or reinstatement date of the certificate, whichever is later.
- Regardless of the number of certificates you have with us, you are only entitled to 1 (one)

claim for each benefit under this COVID-19 Vaccine Special Fund.

- (j) In the event where you are hospitalized due to any complications or side effects arising from COVID-19 vaccinations, and subsequently dies due to the complications or side effects arising from COVID-19 vaccinations, we will pay both the hospitalization benefit and the death benefit (subject to the availability of the COVID-19 Vaccine Special Fund and the death occurring prior to the end date of the COVID-19 Vaccine Special Fund).
- (k) This Complimentary Benefits are not guaranteed and is on a first come first serve basis.
- (l) FWD Takaful reserves the right to withdraw the benefits at any time.

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