

Frequently Asked Questions (FAQ)
 COVID-19 Vaccine Special Fund (“Complimentary Benefits”)

Part A – General Information

1. What is this COVID-19 Vaccine Special Fund all about?

We’ve set aside a RM1 million fund to provide 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 vaccines must be Malaysian Ministry of Health (“MOH”) approved vaccines, and the vaccinations must be performed by MOH authorised vaccination centre.

2. What is the effective date of this complimentary benefit?

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

The complimentary benefits will be applicable from the Start Date till the End Date (both dates inclusive), or until the RM1 million fund is exhausted, whichever earlier. We reserve the right to cease the coverage at any time.

Part B – Questions About Benefits and Eligibility

3. What are the complimentary benefits?

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.
ii. Death due to any complications or side effects arising from COVID-19 vaccinations	MYR 20,000/person	Death must occur in Malaysia.

Note: Refer to #7 for products excluded for Hospital Cash Benefit under this COVID-19 Vaccine Special Fund.

4. Who is eligible?

Eligible customer refers to you i.e. a certificate owner/person covered who has an in-force certificate with us when you are hospitalised or dies due to any complications or side effects arising from COVID-19 vaccinations.

Note:

- The certificate must be in-force 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 and End Date (both dates inclusive).

Part C – Claims Procedures and Exclusions

5. Can I make multiple claims if I've several certificates with you?

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.

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 Fund and the death occurring prior to the end date of the COVID-19 Vaccine Special Fund).

6. Can I claim the benefits for both my spouse/child who is the person covered and myself, in the event that both of us experiences complications or side effects arising from COVID-19 vaccinations at the same time?

Yes, you can.

Example	Benefits payable
1. Certificate owner is hospitalised for 30 days, then subsequently dies	<ul style="list-style-type: none"> • Hospital Cash Benefit = RM200 x 7 days = RM1,400 • Death Benefit = RM20,000
2. Person Covered is hospitalised for 5 days	<ul style="list-style-type: none"> • Hospital Cash Benefit = RM200 x 5 days = RM1,000
Total	RM22,400*

*Subject to the availability of the RM1 million COVID-19 Vaccine Special Fund and the hospitalisation/death occurring prior to the end date of the COVID-19 Vaccine Special Fund.

7. I have HSBC HealthCash plan, FWD Medical Rider/FWD Medical Executive Rider and/or FWD MedSecure Direct. Can I also claim from this COVID-19 Vaccine Special Fund?

The hospital cash benefit payable from the COVID-19 Vaccine Special Fund is not applicable to you. Any hospitalisation benefits payable for HSBC HealthCash, FWD Medical Rider/FWD Medical Executive Rider, and FWD MedSecure Direct due to complications or side effects arising from COVID-19 vaccinations will be based on the benefits provided by the certificate itself. It will not be part of this RM1 million COVID-19 Vaccine Special Fund.

Only the death benefit payable from the COVID-19 Vaccine Special Fund is applicable to you.

8. Will I still be entitled to the COVID-19 Vaccine Special Fund if my certificate has lapsed?

If your certificate is in-force as at the date of hospitalization and/or date of death, you will be entitled to the COVID-19 Vaccine Special Fund; otherwise, you will not be entitled to it.

9. I'm warded in the hospital for tests, but it has not been confirmed that my illness is due to complications or side effects arising from COVID-19 vaccinations. Can I make a claim for the COVID-19 Vaccine Special Fund?

The COVID-19 Vaccine Special Fund will only be payable upon confirmation that your hospitalization is due to complications or side effects arising from COVID-19 vaccinations and after you have been discharged from the hospital.

10. How do I make a claim?

i. For the Hospital Cash Benefit claim, you'll need to submit the following documents:

- a. Hospitalisation claim form
The claim form and documents can be downloaded from our customer portal or Corporate website. On the claim form, you can state "COVID-19 Vaccine claim".
- b. A discharge summary or any doctor's memo that admission reason is due to complications or side effects arising from COVID-19 vaccinations and a copy of the hospital bill to show the number of days of hospitalisation
- c. A certified true copy of the Hospital Admission receipt due to any complications or side effects arising from COVID-19 vaccinations.
- d. A certified true copy of COVID-19 doctor's medical report (incl. type of vaccine, any pre vaccine consultation)
- e. A certified true copy of birth certificate/ Certified true copy of NRIC.
- f. A certified true copy of your valid Bank Account Passbook/Bank Statement.

Note: We may request for more information if necessary.

ii. For the Death Benefit, the following documents are required:

- a. Death claim form.
The claim form and documents can be downloaded from our customer portal or Corporate website. On the claim form, you can state "FWD Takaful COVID-19 Fund".
- b. A copy of death certificate.
- c. A copy of NRIC of claimant.
- d. A certified true copy of the claimant's valid Bank Account Passbook/Bank Statement

You may wish to contact our Customer Care at the following address.

Customer Care
FWD Takaful Berhad
Level 29, Menara Shell
211 Jalan Tun Sambanthan
Brickfields, 50470 Kuala Lumpur.

Malaysia Hotline: 1300 13 7988 (Monday – Fridays 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/