

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 : 25th February 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. |
| 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.