

**Frequently Asked Questions (FAQ)
Complimentary Special Extension and Benefits Coverage for COVID-19****1. What is the FWD Takaful's COVID-19 complimentary special extension and benefits?**

We've set aside RM1 million fund for additional benefits to provide financial assistance for our eligible customers and their immediate family members, should anyone of them be diagnosed with COVID-19 and are quarantined in dedicated hospital in Malaysia, or death occurs in Malaysia as a direct consequence of COVID-19.

2. When does this complimentary benefit applicable?

The complimentary benefits will be applicable from **18 March 2020** until **31 March 2021 or until the RM1 million fund is exhausted**, whichever earlier. However, we reserve the right to cease the coverage at any time.

We'll pay the Cash Benefit, Hospital Cash Benefit and/or the Death Benefit as long as the date of hospitalisation or date of death respectively occurs before the fund is exhausted.

Example:

Date of hospitalisation due to COVID-19:	15 June 2020
Number of days of Hospitalisation due to COVID-19:	30 days
Initiative end date:	31 March 2021

We'll honour the above claim and pay the Hospital Cash Benefit for 30 days*.

Note: *Subject to the availability of the RM1 million fund.

Part B – Questions About Benefits and Eligibility

3. What are the Covid-19 initiative waivers and benefits?

Benefits	All products	HSBC HealthCash Plan & MedSecure Direct	FWD Medical Rider & FWD Medical Executive Rider
Waiver of waiting period	N/A	Yes, reduced waiting period from 30 days to 15 days	Yes
Waiver of exclusions “illness which requires quarantine by law”	N/A	Yes	Yes
Waiver of deductibles	N/A	N/A	Yes
Lump-sum Death Benefit of RM20,000 per person covered	Yes	Yes	Yes
Hospital Cash Benefit of RM200/day up to 60 days per person covered	Yes	No	No
Cash Benefit of RM5,000 if family members are diagnosed with COVID-19, OR, dies due to COVID-19	Yes	Yes	Yes

The admission date of hospitalisation and/or date of death must occur from **18 March 2020** onwards. The certificate must be in-force at the date the person covered/family members is diagnosed/hospitalised/quarantine admission and/or date of death.

The benefits payable for HSBC HealthCash, FWD MedSecure Direct, FWD Medical Rider and FWD Medical Executive Rider are based on the benefits provided by the plan and it’s not part of the RM1 million fund.

4. Who’re the eligible customers and immediate family members?

Eligible customers refer to:

Person covered who has any in-force certificates with us when he/she is quarantined at the dedicated hospital or dies due to Covid-19.

Immediate family member(s) refers to:

- a. the parents (including parents who legally adopted the eligible customer)
- b. the legal spouse
- c. the children up to attained age 25 years old (including legally adopted children).

Part C – Claims Procedures and Exclusions**5. Can I make multiple claims if I've several certificates with you?**

No, each person covered and/or immediate family member is only entitled to one claim, regardless of the number of certificates he/she has with us. Once the person covered is discharged from the hospital, the Hospital Cash Benefit cover will cease. He/She will not be entitled to make another Hospital Cash Benefit claim again.

However, we'll pay the Death Benefit if he/she subsequently dies due to COVID-19 (subject to the availability of the RM1 million fund and occurs prior to 31 March 2021).

6. Can I claim Hospital Cash Benefit for myself and cash benefit for my family members who're diagnosed with Covid-19 respectively at the same time?

Yes. You can claim both at the same time.

Example:

Person Covered is diagnosed positive with Covid-19 and hospitalised for 30 days

Person Covered's daughter is diagnosed positive with Covid-19

Person Covered's father dies due to Covid-19 infection

Benefits payable:

Hospital Cash Benefit benefit – RM200 x 30 days = RM6,000

Cash Benefit for Person Covered's daughter = RM5,000

Cash Benefit for Person Covered's father = RM5,000

Total payable = RM16,000

Note: Subject to the availability of the RM1 million fund and occurs prior to 31 March 2021.

7. Can I still claim the hospital cash benefit from the complimentary benefit if I've HSBC HealthCash plan, FWD MedSecure Direct or/and FWD Medical Rider and FWD Medical Executive Rider?

No. The complimentary hospital cash benefit is not applicable to you.

8. Will I still be entitled to the benefit if my certificate has lapsed?

No. You'll be eligible to claim only if the certificate is in-force at the date of hospitalisation and/or date of death.

9. I'm warded in the hospital for tests but not yet a confirmed carrier of COVID-19. Can I make a claim for the complimentary benefit?

No. You must be diagnosed positive with COVID-19 and hospitalised in dedicated hospital in Malaysia in order to make a claim for the Hospital Cash Benefit.

If you or your immediate family member dies in Malaysia due to COVID-19, we'll pay the additional compassionate Death Benefit (subject to the availability of the RM1 million fund and occurs prior to 31 March 2021).

If you passed away outside Malaysia due to COVID-19, we'll pay the sum covered under your certificate only. No cash benefit will be payable if your family members dies outside Malaysia too.

10. I was hospitalised and confirmed positive of COVID-19 on 1 March 2020. However, my takaful certificate only commenced on 20 March 2020. Can I make a claim?

No. Benefits are not payable if the person covered is diagnosed with COVID-19 before the takaful certificate commencement date or reinstatement date.

11. I'm unwell and have several symptoms similar to the COVID-19 infection. Will my health takaful certificate cover medical expenses arising from further investigation?

If you're our HSBC HealthCash plan, FWD MedSecure Direct or/and FWD Medical Rider and FWD Medical Executive Rider, we'll pay the plan benefits as specified in the takaful certificate.

12. I'm working outside Malaysia. Will my certificates cover me from the current COVID-19 outbreak?

The COVID-19 complimentary special extension and benefits will be extended to you if you're hospitalised/quarantined in the dedicated hospital in Malaysia or dies in Malaysia only.

13. When can I make a Hospital Cash Benefit claim?

Hospital Cash Benefit claim can only be made after the person covered is discharged from the hospital.

14. How do I make a claim?

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. On the claim form, you can state "COVID-19 claim".
- b. A discharge summary or any doctor's memo that admission reason is due to COVID-19 and a certified true copy of Covid 19 test with positive result.
- c. A copy of the hospital bill to show the number of days of hospitalisation.
- d. For claim by immediate family members, proof of relationship such as marriage certificate or birth certificate, where applicable.

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. 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. For claim by immediate family members, proof of relationship such as marriage certificate or birth certificate, where applicable.

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/