

Complimentary special extension and benefits coverage for COVID-19

1. Complimentary benefit to all FWD Customers

Availability of RM 1m fund for existing and new participants from **18th March 2020 till 31st March 2021** for the following benefits:

1. Lump-sum Death Benefit of RM20,000 per person, in addition to the certificate Death Sum Covered, if death of the person covered is due to COVID-19
2. Hospital Cash Benefit of RM 200/day up to 60 days, if person covered is admitted due to COVID-19. This is not applicable to HSBC HealthCash Plan, FWD MedSecure Direct, FWD Medical Rider and FWD Medical Executive Rider customers.
3. Cash Benefit of RM 5,000 if family members are diagnosed with COVID-19, OR, family members died due to COVID-19 (Definition of Family: Spouse, Children and Parents)

Terms & Conditions:

- (a) Not applicable to group plans (ie Group Term Takaful, Cuepacs Care) except for FWD Kasih plan.
- (b) No waiting period for New Business.
- (c) The certificate must be in forced at the point of death or diagnosis of COVID-19.
- (d) A person covered who has multiple certificates with FWD Takaful are entitled to claim the complimentary benefits once.
- (e) Benefits are payable if death or hospitalization/ quarantine is due to positive COVID-19. Other diseases or causes are not covered.
- (f) To be entitled to Hospital Cash Benefit:
 - i. The person must be quarantined in dedicated hospitals or quarantine centres in Malaysia including private hospitals; or
 - ii. The person is diagnosed positive with Covid-19 and been quarantined at home as instructed by the Ministry of Health (KKM) effective **1st January 2021**. The maximum number of days payable is 10 days, unless the person present a letter from MOH that requires him/her to be quarantined at home for more number of days.
- (g) The person must pass away in Malaysia to be entitled for the cash benefit and death benefit above.
- (h) The hospital cash benefit as per item 2 above are not applicable to HSBC HealthCash plan, FWD MedSecure Direct, FWD Medical Rider and FWD Medical Executive Rider.
- (i) The offer period is from 18th March 2020 till 31st March 2021 or till the RM1m fund is exhausted, whichever comes first.
- (j) Benefits are not guaranteed and on first come first serve basis.
- (k) FWD Takaful reserves the right to withdraw the benefit at any time.
- (l) Benefits above will not be payable/applicable for the customers where the person covered (including the family members) has been diagnosed as Coronavirus positive and/or being quarantined for monitoring of Coronavirus at the request of Doctor and/or Competent Authorities before certificate commencement date or reinstatement of certificate.

2. HSBC Health Cash Plan

- a. Reduced waiting period from 30 days to 15 days for new certificate.
- b. Waive exclusion on “illness which requires quarantine by law” for both in forced and new certificate.

HSBC HealthCash waiver of benefit above will not be applicable for the customers where the person covered has been diagnosed as COVID-19 positive and/or being quarantined for monitoring of COVID-19 at the request of Doctor and/or Competent Authorities before certificate commencement date or reinstatement of certificate.

3. FWD Medical Rider & FWD Medical Executive Rider

- a. Waiver of waiting period.
- b. Waive exclusion on “illness which requires quarantine by law”.
- c. Waive deductibles.

Waiver of benefits above will not be applicable for the customers where the person covered has been diagnosed as COVID-19 positive and/or being quarantined for monitoring of COVID-19 at the request of Doctor and/or Competent Authorities before certificate commencement date or reinstatement of the medical rider’s certificate.

4. FWD MedSecure Direct

- a. Reduced waiting period from 30 days to 15 days. *
- b. Waiver of exclusions “illness which requires quarantine by law” *

Waiver of benefits above will not be applicable for the customers where the person covered has been diagnosed as COVID-19 positive and/or being quarantined for monitoring of COVID-19 at the request of Doctor and/or Competent Authorities before certificate commencement date or reinstatement of the FWD MedSecure Direct certificate.