

## Frequently Asked Questions (FAQ)

### Complimentary COVID-19 Medical Coverage (“Complimentary Benefit”)

#### Part A – General Information

#### 1. What is this COVID-19 Medical Coverage all about?

We’ve set aside a RM 1 million fund (from the Shareholders’ Fund) to provide COVID-19 hospitalisation medical claims to our eligible customers (i.e. person covered) who has taken up:

- i. FWD Kasih;
- ii. FWD Medical Rider that has an existing exclusion clause that does not cover any communicable disease requiring quarantine by law.

#### 2. What is the effective date of this Complimentary Benefit?

Start Date : 25<sup>th</sup> October 2021  
 End Date : until further notice by FWD Takaful

The Complimentary Benefits will be applicable from the Start Date till the End Date (both dates inclusive), or until the RM 1 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 is the Complimentary Benefit?

Product	Complimentary Benefit for the Person Covered
FWD Kasih	This Complimentary Benefit provides a one-off lump sum payout of RM5,000 for Medically Necessary treatments received when the person covered is hospitalised at any Ministry of Health (“MOH”) designated public/private hospitals due to COVID-19 under Category 3, 4 or 5 between the Start Date and End Date (both dates inclusive).
FWD Medical Rider	<ul style="list-style-type: none"> <li>• This Complimentary Benefit reimburses Reasonable and Customary Charges incurred for Medically Necessary treatments received when the person covered is hospitalised at any Ministry of Health (“MOH”) designated private hospitals due to COVID-19 under Category 3, 4 or 5 between the Start Date &amp; End Date (both dates inclusive).</li> <li>• This Complimentary Benefit allows reimbursements based on existing terms and conditions stated in your takaful certificate; however, the medical claims limits will not be reduced according to the paid amount, and the deductible for the FWD Medical Rider shall be waived for any claims under this Complimentary Benefit.</li> </ul>

Clinical Stage	Syndrome Associated with COVID-19
Category 3	Symptomatic, pneumonia
Category 4	Symptomatic, pneumonia, requiring supplemental oxygen
Category 5	Critically ill with multi-organ involvement

#### 4. Who is eligible for this Complimentary Benefit?

This Complimentary Benefit is open to all new and existing certificate person covered who are covered under FWD Kasih and FWD Medical Rider.

Note:

- FWD Kasih and FWD Medical Rider must be in-force upon diagnosis, during hospitalisation due to COVID-19 and upon claims submission.
- A waiting period of 30 days is applicable to new:
  - i. FWD Kasih certificates
  - ii. FWD Medical Riders, or from the rider reinstatement date.

#### 5. Do I have to make any additional contribution to be eligible for this Complimentary Benefit?

There will be no additional contribution that you need to make.

#### 6. Will a reimbursement under this Complimentary Benefit reduce the overall annual limit and overall lifetime limit under the person covered's FWD Medical Rider?

No, any claim from this Complimentary Benefit will not reduce any annual limit and lifetime limit of the FWD Medical Rider.

#### 7. If my FWD Medical Rider has a deductible, is the deductible applicable under this Complimentary Benefit?

The deductible for FWD Medical Rider shall be waived for any claims under this Complimentary Benefit.

#### 8. What is considered as Medically Necessary treatment received for COVID-19 hospitalisation?

When the person covered receives active treatments such as ventilation support, oxygen support, intubation, or intravenous medication during hospitalisation due to positive COVID-19 diagnosis.

#### 9. If the hospitalisation due to COVID-19 happened overseas, am I eligible for this Complimentary Benefit?

No, this Complimentary Benefit is only for admission to MOH designated public/private hospitals (whichever applicable) in Malaysia.

#### 10. Example: The person covered has been diagnosed with Category 1 COVID-19 prior to his/her FWD Medical Rider's commencement date or reinstatement date, and his/her condition progressed from being a Category 1 COVID-19 patient to Category 3 COVID-19 patient after the FWD Medical Rider's commencement date or reinstatement date. Can the person covered claim under this Complimentary Benefit?

This Complimentary Benefit will not be payable/applicable to the person covered who has been diagnosed with COVID-19 and/or hospitalized due to COVID-19 prior to the FWD Medical Rider's commencement date or reinstatement date, whichever is later i.e. the first day of hospitalisation must be between the Start Date and End Date (both dates inclusive) of this Complimentary Benefit.

**11. Will the person covered be eligible for this Complimentary Benefit if the eligible FWD Kasih/FWD Medical Rider has lapsed?**

Your FWD Kasih/FWD Medical Rider must be in-force upon diagnosis, during hospitalisation due to COVID-19 and upon claims submission, to be entitled to the Complimentary Benefit; otherwise, you will not be entitled to it.

**12. I have made a claim under COVID-19 Special Fund 1.0/2.0 or COVID-19 Vaccine Fund. Am I still eligible for this Complimentary Benefit?**

Yes, as long as you fulfil the eligibility criteria for this Complimentary Benefit.

**Part C – Claims Procedures**

**13. Can I make multiple claims if I have several certificates with you?**

Regardless of the number of FWD Kasih/FWD Medical Riders you have with us, you are only entitled to claim the Complimentary Benefit once only.

For FWD Medical Rider, we will reimburse the claims based on the lower plan that you have. For example, the person covered has Plan 1 and Plan 2 of FWD Medical Rider, any claims under this Complimentary Benefit will be reimbursed based on Plan 1.

Note:

- Claims must be submitted within 3 months from the hospitalisation date i.e. date of admission.

**14. For FWD Medical Rider, can the person covered submit claims under this Complimentary Benefit for pre-hospitalisation and/or post-hospitalisation expenses incurred?**

Yes, subject to the terms and conditions under the person covered's FWD Medical Rider certificate.

**15. For FWD Medical Rider, if the person covered has been admitted for some other conditions that is not related to COVID-19 and subsequently become COVID-19 positive, is the cashless facility available for the entire hospitalisation?**

For FWD Medical Rider person covered who has taken up the cashless option, the cashless facility does not apply to this Complimentary Benefit.

Even if the other conditions are covered on cashless basis, all Reasonable and Customary Charges related to Medically Necessary treatment for COVID-19 infection will only be covered on reimbursement basis. This means that the person covered needs to pay the COVID-19 related bills first, then submit the claims for reimbursement.

**16. Can the person covered submit a claim under this Complimentary Benefit where the person covered was hospitalised due to COVID-19 prior to the Start Date?**

This Complimentary Benefit will not be payable/applicable to person covered who has been diagnosed with COVID-19 and hospitalized due to COVID-19 prior to the Start Date.

**17. Can the person covered claim under this Complimentary Benefit if he/she is a Category 1 or 2 COVID-19 patient but was recommended by his/her doctor to be hospitalised?**

In general, any Category 1 or Category 2 patients who are in quarantine and/or does not require any active treatment would not be deemed as requiring Medically Necessary treatment. Hence, there will be no lump sum payout for FWD Kasih, or the expenses incurred will not be reimbursed for FWD Medical Rider under this Complimentary Benefit; unless there is evidence showing the hospitalisation and treatment received are Medically Necessary and active treatment is required for the person covered during the hospitalisation.

**18. The person covered's condition progressed from being a Category 1 COVID-19 patient to Category 3 COVID-19 patient. Can the person covered claim under this Complimentary Benefit?**

The person covered can submit his/her claims for the medical expenses incurred to treat COVID-19 during his/her hospitalisation. We will assess the claims based on the terms and conditions set for under this Complimentary Benefit i.e. hospitalisation and treatment received are Medically Necessary.

**19. Can the person covered submit a claim under this Complimentary Benefit, if the person covered is quarantined in a hospital or quarantine center or makeshift hospital for COVID-19?**

No, a claim for quarantine is not payable under this Complimentary Benefit.

**20. How do I make a claim?**

You are required to submit the following documents to your agent, email to [contact.my@fwd.com](mailto:contact.my@fwd.com) or via myPortal at [www.fwd.com.my/en/myportal/](http://www.fwd.com.my/en/myportal/).

- a. Hospitalisation claim form  
The claim form and documents can be downloaded from our customer portal or Corporate website. On the claim form, please state "Complimentary COVID-19 Medical Coverage";
- b. Original hospital invoices & payment receipts;
- c. A copy of itemised bills;
- d. A certified true copy of Discharge Summary to show the details including actual number of days of hospitalization;
- e. All imaging and laboratory reports such as x-rays and blood test results;
- f. A certified true copy of birth certificate/ NRIC; and
- g. A certified true copy of your valid Bank Account Passbook/Bank Statement.

Note: We may request for more information if necessary.

**21. Who do I contact for further clarification?**

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](mailto:contact.my@fwd.com)  
Website : [www.fwd.com.my](http://www.fwd.com.my)  
myPortal : [www.fwd.com.my/en/myportal/](http://www.fwd.com.my/en/myportal/)