

Frequently Asked Questions (FAQ) FWD Critical Illness Lite Rider.

Part A – General Questions About The Rider & How To Get Started

1. What is FWD Critical Illness Lite Rider?

FWD Critical Illness Lite Rider provides additional financial protection if the Person Covered suffers any one of the 36 critical illnesses. This rider is attachable to Agency base plans where applicable.

2. What are the benefits provided and what is payable under this rider?

FWD Critical Illness Lite Rider provides critical illness benefit where 100% of the rider's sum covered will be payable upon the person covered suffers any of the 36 covered critical illness.

Note: This rider is accelerated to the base plan. This means when we pay the rider sum covered, the base plan sum covered will be reduced by the amount paid. Any further claims made to the base plan certificate, will be limited to the reduced sum covered amount. If the reduced sum covered amount equal to zero, the base plan certificate and other riders' certificate (if any) will be terminated accordingly.

3. Is the product Shariah-compliant?

Yes. The product is approved by our Shariah committee. We adopt the following shariah principles:

- Wakalah: The contract where the participant appoints the Takaful Operator to manage the participants' risk fund and agrees to pay the Takaful Operator on a pre-agreed basis for the services provided.
- Tabarru': A donation for the purpose of takaful where participants agree to assist each other financially.
- Ju'alah: It's the reward to the Takaful Operator for the good performance of the participants' risk fund it'll be managing. The Takaful Operator will be rewarded with a 50% share of the distributable surplus from the participants' risk fund and the remaining 50% will be distributed to eligible participants.
- Qard: An interest-free loan that we grant to the participants' risk fund if it's in deficit. The loan is repayable from the future surplus arising in the participants' risk fund.

4. What is the coverage term of this rider?

The rider coverage term can be equal to, or shorter than the remaining coverage term of the base plan and subject to a minimum of 5 years.

5. Who is eligible to participate in this rider?

The main Person Covered under the rider certificate is the same as the Person Covered under the base plan. Minimum and maximum age limit will follow as the base plan age limit and rider will expire upon Person Covered attaining age 80 (Age Next Birthday).

6. When will my coverage begin?

Your coverage will begin from the commencement date as stated in your FWD Critical Illness Lite Rider Takaful schedule.

7. How much is the sum covered for this rider?

Please refer to the below table:

Minimum sum covered	Maximum sum covered
RM50,000	Equal to or less than Base Sum Covered, up to RM1 million

Part B – Questions About Benefits Under This Rider

- 1. Is there any cash value under this rider?**
No, there is no cash value under this rider.
- 2. Is there any maturity benefit under this rider?**
No, there is no maturity benefit under this rider.
- 3. Under what circumstances will my rider coverage end?**
Your rider coverage ends at the earliest of the following:
 - the Person Covered reached the expiry age;
 - the date we approved your written request to terminate this rider;
 - the date when we pay the Critical Illness benefit; or
 - the date when the base certificate or this rider certificate lapses or terminated.This list is non-exhaustive. You may refer to the certificate for the terms and conditions under this rider.

Part C - Contribution Payment

- 1. What is the contribution payment term of this rider?**
You may choose to have a limited pay contribution term 5/10/15 years or a regular contribution throughout the certificate years.
- 2. How do I pay for my contribution?**
You may pay your contributions by credit card, debit card or via electronic payments.
- 3. Can I change my contribution frequency and method?**
Rider contribution frequency and contribution method will be the same as the base plan. You can change your contribution method and frequency for your base plan on the next contribution due date.
- 4. How is the contribution calculated for this rider?**
The contribution amount depends on the following factors:
 - Age at the inception of the Person Covered
 - Gender of the Person Covered
 - Smoking status of the Person Covered
 - Lifestyle/ health status /medical history
 - Sum covered of rider
- 5. What is the implication of the unsuccessful payment of my monthly contribution?**
Your certificate will lapse if we didn't receive your contribution within 60 days from the contribution due date.

Part D – Claims Procedures And Exclusions

- 1. How do I make a claim?**
We've a dedicated [claims page](#) on our website and we'll walk you through each step or alternatively, you may place your request through myPortal at www.fwd.com.my/en/myportal/.
- 2. What are the documents required for filing a claim?**
[Click here](#) and we'll help you find the documents you need. Alternatively, you may login to myPortal at www.fwd.com.my/en/myportal/ to find the documents you need.

FWD Takaful reserves the right to request for more evidence at the expense of the claimant.

3. Is there any waiting period applicable for this rider?

Yes, we won't pay any critical illness benefit if the signs or symptoms leading to diagnosis became apparent to the Person Covered in the period below:

- (a) A waiting period of 60 days from the commencement date (or reinstatement date) shall apply for cancer, cardiovascular conditions and tumors.
- (b) A waiting period of 30 days from the commencement date (or reinstatement date) shall apply for other conditions.

4. What is the benefit exclusion applicable for this rider?

This rider has certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under your rider:

Exclusion	Description
Attempted Suicide or self-inflicted act	We'll not pay any benefit under this rider if the claim arises from attempted suicide or self-inflicted act by a Person Covered within one year of the start of your rider, or the date we last reinstated your rider. This applies regardless of the mental state of the Person Covered.
Unlawful acts	We'll not pay any benefit under this rider if the claim arises because you or a Person Covered wilfully participated in an unlawful act, or unlawful failure to act.
War	We'll not pay any benefit under this rider if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

Note: This list is non-exhaustive and certain critical illness specific exclusions apply. Please refer to the full list of limitations and exclusions under this rider.

5. How long will it take for a claim to be processed?

It takes up to 7 working days from the date when the complete/full documents are received.

6. How do I check the status of my claims?

The Person Covered/claimant may contact our Service Hotline at 1300 13 7988 or 603 2771 7771 (International Calls) or email to contact.my@fwd.com.

Our office hours are from 9.00 am – 6.00 pm on Monday to Friday, excluding weekends and public holidays.

Note:

The above claims procedure is for reference only. For more details, please refer to the relevant rider's claim provisions. FWD Takaful reserves the right to amend these requirements or seek additional information to support each claim.

Part E - Certificate Servicing

1. Can I surrender my rider?

Yes, you can surrender (terminate) your rider at any time. If you surrender your rider, your coverage will end from the date we cancel your rider certificate and you'll not be able to claim under your rider once it's cancelled. Upon surrender, we'll deduct from your contribution an amount that covers the period you've been covered for minus charges (if any) and then refund you the balance.

- If your refund amount is less than or equal to RM10 and we don't have your bank account details, we'll donate the amount to a charity of our choosing.
- If it is more than RM10 and we don't have your bank account details, we'll transfer the monies to the Registrar of Unclaimed Moneys.

2. Can I change my address or personal details?

Yes, you can. Simply download and fill up the Change Request Form and send it to us at contact.my@fwd.com or place your request through myPortal at www.fwd.com.my/en/myportal/

3. Can I reinstate my lapsed rider?

Yes. The reinstatement is allowed within 2 years from the lapse date. You'll need to submit the reinstatement request by completing the reinstatement application form and pay all outstanding contributions plus the prorated contribution till the next contribution due date plus medical expenses (if any).

However, the acceptance of your reinstatement request is subject to the health underwriting at the time of your request.

Duration	Requirement
≤ 60 days	No health declaration required
> 60 days up and ≤ 2 years	Health Declaration
> 2 years	No reinstatement allowed

Note: Any reinstatement shall cover only those events that occur after the reinstatement date.

Part F - Other information

1. Where can I get further information about FWD Critical Illness Lite Rider?

Please contact us at:

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, Exclude 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/