

## Product Disclosure Sheet

**Note: Please read this Product Disclosure Sheet before you decide to participate in FWD Big 3 Critical Illness.**

**You should also read the general terms and conditions.**

Name of takaful operator:	FWD Takaful Berhad ('the Takaful Operator')
Product name:	FWD Big 3 Critical Illness
Sum covered:	RM <50,000/100,000/150,000/200,000/250,000>
Date:	dd/mm/yyyy

### 1. What is this product about?

- FWD Big 3 Critical Illness is a yearly renewable term takaful plan. It is a critical illness plan that pays you takaful benefit when you are diagnosed with Cancer, Heart Attack or Stroke.
- Upon death due to any causes, RM20,000 will be payable.
- To enhance your coverage, you may add a supplementary benefit of Neurological and Heart Disorder benefit.
- The certificate will be automatically renewed on yearly basis, until maturity at age 75 age next birthday.

### 2. What are the Shariah concepts applicable?

- Tabarru': A donation for the purpose of takaful.
- Wakalah: The contract where the participant appoints the Takaful Operator to manage the participants' risk fund and agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- Ju'alah: It is the reward to the Takaful Operator for the good performance of the participants' risk fund it will be managing. The Takaful Operator will be rewarded with a 50% share of the 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 is in deficit. The loan is repayable from the future surplus arising in the participants' risk fund.

### 3. What are the covers/benefits provided?

- FWD Big 3 Critical Illness covers:

Your benefits		
Person covered	Sum covered	Term
<Person Covered's name>	RM<50,000/100,000/150,000/200,000/250,000>	1 year, automatic yearly renewable until maturity at 75 age next birthday.  Refer to the Takaful Schedule for your certificate's expiry date.

Please refer to the benefit illustration and/or certificate for more details.

Covered benefits	
Cancer, Stroke and Heart Attack	<ul style="list-style-type: none"> <li>The higher of sum covered or total contributions paid is payable when the person covered is diagnosed with any 1 of the 3 critical illnesses.</li> <li>You may refer to the certificate for its definition.</li> </ul>
Neurological and Heart Disorder benefit (Optional)	<ul style="list-style-type: none"> <li>The higher of sum covered or total contributions paid is payable when the person covered is diagnosed with any 1 of the listed neurological and heart disorders.</li> <li>You may refer to the certificate for the list of illnesses covered under this benefit and its definition.</li> </ul>
Death benefit	<ul style="list-style-type: none"> <li>We will pay RM20,000 if the person covered dies due to any causes.</li> </ul>

#### 4. How much contribution do I have to pay?

- The estimated contribution that you have to pay is: RM <XX> <<monthly/yearly>>.
- This is a yearly-renewable takaful plan, which mean your contribution will increase with your age. You may refer to the benefit illustration for the detailed contribution.
- The contribution rates are not guaranteed and may be revised by giving at least 3 months advance written notice to you. We will change this on your next certificate renewal after 3 months' notice period.

#### 5. What are the fees and charges that I have to pay?

- The wakalah fees that you have to pay every year consist of the following and illustrated in the table below:
  - 30% of the contribution paid; and
  - RM 36 per annum.

#### Applicable wakalah fees on your contributions

Contribution Year	1	2	3	4	5	6	7	8	9	10	11+
Contribution paid (RM)	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>
Total Wakalah fee (RM)	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>
Tabarru' charge* (RM)	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>	<XX>

\*Tabarru' charge = contribution less total wakalah fees.

#### 6. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You must disclose all material facts such as medical conditions, gender and state your age and smoker status correctly.
- Free-look period: If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions. You or your nominee(s) will not be able to claim under your certificate once it is cancelled.
- Grace period: A grace period of 60 days from each contribution due date is given for you to pay the respective contributions.
- Claim: You should tell us as soon as possible if you need to make a claim under your certificate.
- Waiting period: There are waiting period that we will apply for this certificate. It is a situation where we will not pay any benefit if you made a claim during this period. The waiting period starts 90 days after the commencement date of this certificate.
- Termination of certificate: You may terminate this certificate at any time by writing to us. The certificate shall terminate immediately upon the following events, whichever occurs first:
  - upon full payment of Cancer benefit;
  - upon full payment of Stroke benefit;
  - upon full payment of Heart Attack benefit;
  - upon full payment of Neurological Disorder benefit;
  - upon full payment of Heart Disorder benefit;
  - upon death of person covered;
  - upon cancellation of this certificate; or
  - on the anniversary of the commencement date as stated in certificate upon attaining 75 age next birthday.

Note: This list is non-exhaustive. Please refer to the certificate for the terms and conditions under this certificate.

#### 7. What are the limitations and major exclusions under this certificate?

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

- Pre-existing condition: We will not pay for any benefit in respect of any condition, disease, illness or injury if there was any manifestation, diagnosis or treatment of such condition, disease, illness or injury before the commencement date.
- We will not pay benefit under this certificate if the claim arises from suicide, attempted suicide or self-inflicted act within one year of the start of your certificate. This applies regardless of the mental state of person covered. If this happens, the certificate will be cancelled.

Note: Refer to the certificate for the full list of limitations and exclusions under this certificate.

## 8. Can I cancel my certificate?

- Yes, you can cancel (terminate) your certificate at any time. If you cancel your certificate, your cover will end from the date we cancel your certificate.
- We will deduct from your contribution:
  - an amount that covers the period you have been covered for; and
  - an administrative fee (if any);
 and then refund you the unused contribution.
 

If your refund amount is less than or equal to RM10 and we do not have your bank account details, we will donate the amount to a charity of our choosing. If it is more than RM10 and we do not have your bank account details, we will transfer the monies to Register of Unclaimed Moneys. You will not be able to reinstate (restart) your certificate after you cancel it.
- Participating in a family Takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period of 60 days, your certificate will be automatically terminated.

## 9. What do I need to do if there are changes to my/my nominee(s) contact details?

- It is important that you inform us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

## 10. Where can I get further information?

- Should you require additional information, please visit [fwd.com.my](http://fwd.com.my).
- If you have any enquiries, please contact us at:

FWD Takaful Berhad  
(Registered under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office	: Level 29 Menara Shell 211 Jalan Tun Sambanthan Brickfields 50470 Kuala Lumpur
Service Hotline	: 1300 13 7988
Tel	: 03-2771 7888
Fax	: 03-2710 7800
E-mail	: <a href="mailto:contact.my@fwd.com">contact.my@fwd.com</a>

We will respond to your query within 3 working days of us receiving it.

## 11. Other similar types of cover available

You may contact us directly for other similar types of cover currently available.

### IMPORTANT NOTICE:

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at dd/mm/yyyy.