

# FWD Group Protection Plan

Productivity starts with  
protecting your employees



The benefit(s) payable under eligible certificate is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Takaful or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

FWD Takaful Berhad is a member of PIDM.

Call our hotline: 1300 13 7988

# Building a successful business relies on investing in your greatest asset – your employees.

**We understand that as an employer, knowing that your employees' family welfare is cared for is a big morale boost.**

It gives your employees less to worry about, so they can devote their time and effort to fulfilling their duties as best as they can. Motivated employees are productive – they commit themselves to the organisation and its goals.

Securing the future of your employees' families is a small gesture that will go a long way. It shows that as an employer, you don't only care about your bottom line but are also looking after your employees' welfare.



## **Build a connection with your employees first before any result can be achieved**

FWD Group Protection Plan offers a competitive solution for small-medium enterprises (SMEs) to provide their employees the coverage they need in the event of death or disability. Our yearly renewable plans start from 10 employees, covering them until the age of 70\*, with an option to include Critical Illness (CI) coverage. Group Takaful plan is more affordable than an individual takaful plan. It also offers tax exemptions that benefit the employers' cost-effectiveness.

\*Last entry age is 65 next birthday. Coverage for age 66 to 70 next birthday is only applicable to renewal certificate.

## FWD Group Protection Plan

Giving you a reason to **SMILE** with FWD Takaful



# S

### **Simplified Underwriting**

Guaranteed Issuance Offer (GIO) for sum covered up to RM200,000



# M

### **Model Employer**

Retain loyal employees and provides a financial aid should untimely death or disability happens



# I

### **Immediate Quote**

Get an instant quotation by just inputting all employees' details



# L

### **Less Hassle**

Ease of endorsement after issuance of certificate and claims processes



# E

### **Easy Onboarding**

All eligible employees are automatically covered without being required for a medical check-up

## Schedule of Benefits

You have 3 plans to choose from.

Benefits		SME50 Plan	SME100 Plan	SME200 Plan
01	Death	RM50,000	RM100,000	RM200,000
02	Accelerated Total and Permanent Disability (TPD)			
03	Accelerated Partial and Permanent Disability (PPD)			
04	Funeral Expenses	RM10,000		
05	Accelerated Critical Illness (CI) – optional	RM25,000	RM50,000	RM100,000

## Protection benefits under this plan



### Death benefit

Provides a lump sum benefit in the event of death prior to the person covered reaching age 70 next birthday\* and within the certificate period.



### Accelerated Total and Permanent Disability (TPD) benefit

For a person covered up to age 70 next birthday\* who suffered the total and irrecoverable loss of:

- the sight of both eyes;
- the sight of one eye and the loss of use of one limb above the ankle or wrist;
- both hands at or above the wrists;
- both feet at or above the ankles; or
- one hand at or above the wrist and one foot at or above the ankle.

\*Last entry age is 65 next birthday. Coverage for age 66 to 70 next birthday is only applicable to renewal certificate.

## Protection benefits under this plan (continued)



### Accelerated Partial and Permanent Disability (PPD) benefit

PPD benefit payable for each person covered is equivalent to the PPD sum covered for each person covered, subject to the following Schedule of Indemnity:

Type of Partial and Permanent Disability (PPD)		Compensation (% of sum covered)
Loss of arm	at shoulder	100%
	between shoulder and elbow	100%
	at elbow	100%
	between elbow and wrist	100%
Loss of hand at wrist		100%
Loss of leg	at hip	100%
	between knee and hip	100%
	below knee	100%
Loss of eye	whole eye	100%
	sight	100%
	sight except perception of light	50%
Total loss of speech		50%
Loss of hearing	both ears	75%
	one ear	25%
Loss of four fingers and thumb of one hand		50%
Loss of four fingers		40%
Loss of thumb	both phalanges	25%
	one phalanx	10%

Type of Partial and Permanent Disability (PPD)		Compensation (% of sum covered)
Loss of index finger	three phalanges	10%
	two phalanges	8%
	one phalanx	4%
Loss of middle finger	three phalanges	6%
	two phalanges	4%
	one phalanx	2%
Loss of ring finger	three phalanges	5%
	two phalanges	4%
	one phalanx	2%
Loss of little finger	three phalanges	4%
	two phalanges	3%
	one phalanx	2%
Loss of metacarpals	first or second (additional)	3%
	third, fourth or fifth (additional)	2%
Loss of toes	all	15%
	great, both phalanges	5%
	great, one phalanx	2%
	other than great, if more than one toe lost each	1%



### Funeral expenses

Provides a lump sum benefit of RM10,000 to cover the funeral expenses.

## Protection benefits under this plan (continued)



### Accelerated Critical Illness (CI) – optional benefit

Allows a person covered diagnosed with any of the covered 36 critical illnesses to receive a lump sum benefit to help alleviate their financial burden. The basic benefit payout will be reduced by the amount paid for this lump sum benefit.

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| <b>1.</b> Heart Attack                            | <b>21.</b> Loss of independent existence                                 |
| <b>2.</b> Alzheimer's disease or severe dementia  | <b>22.</b> Loss of speech  |
| <b>3.</b> Bacterial meningitis                    | <b>23.</b> Major head trauma   |
| <b>4.</b> Benign brain tumour                     | <b>24.</b> Major organ or bone marrow transplant                         |
| <b>5.</b> Blindness                               | <b>25.</b> Motor neuron disease  |
| <b>6.</b> Brain surgery                           | <b>26.</b> Multiple sclerosis  |
| <b>7.</b> Cancer                                  | <b>27.</b> Muscular dystrophy  |
| <b>8.</b> Cardiomyopathy                          | <b>28.</b> Paralysis of limbs  |
| <b>9.</b> Chronic aplastic anaemia                | <b>29.</b> Parkinson's disease   |
| <b>10.</b> Coma                                   | <b>30.</b> Primary pulmonary arterial hypertension                       |
| <b>11.</b> Coronary artery by-pass surgery        | <b>31.</b> Serious coronary artery disease                               |
| <b>12.</b> Deafness                               | <b>32.</b> Stroke  |
| <b>13.</b> Encephalitis                           | <b>33.</b> Surgery to aorta  |
| <b>14.</b> End-stage liver failure                | <b>34.</b> Systemic lupus erythematosus with severe kidney complications |
| <b>15.</b> End-stage lung disease                 | <b>35.</b> Terminal illness  |
| <b>16.</b> Apallic syndrome                       | <b>36.</b> Third degree burns  |
| <b>17.</b> Fulminant viral hepatitis              |  |
| <b>18.</b> Heart valve surgery                    |  |
| <b>19.</b> HIV infection due to blood transfusion |  |
| <b>20.</b> Kidney failure                         |  |

## How this plan works



Mr. Lee, 28, is married with 2 children. His company enrolls him into the SME50 FWD Group Protection Plan with Critical Illness benefit.



A year later, Mr. Lee was diagnosed with heart attack while he is on his way to work. He received a sum of **RM25,000** from the **Accelerated Critical Illness (CI) benefit** his company opted for him for his recovery.



A few months later, Mr. Lee suffers another heart attack and unfortunately passed away.

With FWD Group Protection Plan, his unemployed wife receives a sum of **RM25,000** from the **Death benefit** and this help relieves them from the financial constraint due to Mr. Lee's sudden passing.



Mrs. Lee also receives a lump sum of **RM10,000** from the **Funeral Expenses benefit**. With the amount they received, Mrs. Lee can finally settle down with her children for future planning.



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## When we won't pay any benefits

At FWD Takaful, we don't believe in setting a long list of hidden clauses that prevent us from giving you what is due in the event of a claim. So we've simplified our exclusion list to just 4 criteria. We won't pay any benefit under this rider if the claim arises from:

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### Suicide, attempted suicide or self-inflicted act

Suicide, attempted suicide or an intentional self-inflicted act by a person covered within one year from the start of the certificate.

This applies regardless of the mental state of the person covered.

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### Unlawful acts

Wilfully participated in an unlawful act, or unlawful failure to act.

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### Act of war

An act of war (whether declared or not), coup, revolution, riot, or any similar event.

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### Pre-existing conditions

Illness, disease or disability that existed prior to the start of the certificate.

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Note: This list is non-exhaustive. Refer to Certificate for a full list of terms and conditions.

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## How are we Shariah-compliant?

1. We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and the other persons covered agree to assist each other financially, if any of the associated events defined in the respective takaful certificate take place.



Wakalah is the appointment by one party of another to act on his/her behalf.

2. We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. The tabarru' are used to pay the benefits to claimants who are entitled to it based on:

- the solidarity of brotherhood and cooperation among the participants; and
- terms and conditions within the certificate



Tabarru' is a donation for the purpose of takaful.

3. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.



If the value of PRF is insufficient to pay the claims, then we'll give Qard which is an interest-free loan to PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of the PRF.

## Fees and Charges

Description	Fees and Charges
<b>Wakalah Fee</b>	<p>Wakalah is the appointment by one party of another to act on his/her behalf.</p> <p>Therefore, the contributions you pay for cover under your certificate is subject to a Wakalah fee. We'll deduct a percentage of the contribution paid as an upfront fee.</p> <p>For every certificate year, the Wakalah fee is 35%.</p>

## Important Notes

1. This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
2. Please note that contributions paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate and as an individual participant, you may be entitled to tax relief under the applicable laws.
3. Under this plan, no benefits are paid upon termination or at maturity, so you should ensure that you are satisfied that the plan meets your needs and the contributions are affordable to you.
4. FWD Group Protection Plan is not a savings or investment product. You will not receive any money from this certificate other than from the stated benefits.
5. For further information on fees, charges, and other product details, our customer service can be reached at 1300 13 7988 or email [contact.my@fwd.com](mailto:contact.my@fwd.com). You can also visit us at Level 29, Menara Shell, No. 211 Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia.

**For more information,**

please contact your agent,  
call our hotline or  
check out our website at

[fwd.com.my](http://fwd.com.my)



Call our service hotline

**1300 13 7988**

9 am – 6 pm

**Monday to Friday**

Exclude Weekend and  
Public Holidays



**Already a customer?**

Simply log on to our  
customer portal

## About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is part of FWD Group, a pan-Asian life insurance business with more than 13 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. The company is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance.

FWD Takaful is a takaful provider in Malaysia that offers family takaful services, licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Visit [fwd.com.my](http://fwd.com.my).

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