

# i-FlexCover

Your Flexible Life Insurance Coverage



If you love having the flexibility of changing the level of your protection to meet your ever-changing needs, i-FlexCover is the ideal plan.

With i-FlexCover, you will be in control of your life insurance coverage from choosing the type of coverage you want to having the flexibility to upgrade or downgrade your coverage amount as and when your needs change.

From RM3.90\* a month, **i-FlexCover** is a yearly renewable modular term product where you can upgrade or downgrade the coverage according to your needs from the following benefits:

## Benefits

- 1) **Death/ Total and Permanent Disability (TPD)**
- 2) **Accidental Death**
- 3) **Accidental Total and Permanent Disability (ATPD)**
- 4) **Accidental Death due to Public Conveyance**
- 5) **Accidental Death Outside Malaysia**
- 6) **Accidental Hospital Income Benefit (HIB)**

\*The amount of premium payable is based on the coverage amount. You may check the premium amount for the coverage amount you need at [fwd.com.my/life-insurance/i-flexcover](https://www.fwd.com.my/life-insurance/i-flexcover).

**i-FlexCover** is a pure protection product with no cash value. It is available online without going through any intermediaries and allows you to be protected immediately.

## Frequently Asked Questions

**Q: Am I eligible to apply for this plan?**

**A: i-FlexCover** is offered to all Malaysians, Singaporeans and Bruneians from age 16 to 55 years old.

**Q: How much can I choose to cover myself and what is the coverage term for this plan?**

**A:** You can choose from the following benefits and the coverage amount based on your needs. **i-FlexCover** is a yearly renewable plan with coverage term of up to age 61 with last renewal age of 60 years old.

Benefits	Minimum Sum Assured (RM)	Maximum Sum Assured (RM)
1) Death/ Total and Permanent Disability (TPD)	5,000	150,000
2) Accidental Death	10,000	300,000
3) Accidental Total and Permanent Disability (ATPD)	10,000	300,000
4) Accidental Death due to Public Conveyance	15,000	450,000
5) Accidental Death Outside Malaysia	15,000	450,000
6) Accidental Hospital Income Benefit (HIB)	50/day	250/day

Sum assured selection is based on multiple of RM5,000. For Accidental HIB, the benefit payable is 1% of basic sum assured, subject to maximum coverage of RM250 per day.

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**Q: How can I change my plan?**

**A:** You can increase or decrease your sum assured upon the policy next premium due date.

To change the sum assured of your plan, Live chat us at [fwd.com.my](https://www.fwd.com.my), call our Customer Careline at 1300 22 6262 or email [ask@fwd.com](mailto:ask@fwd.com).

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**Q: How long do I have to pay the premiums?**

**A:** **i-FlexCover** offers coverage up to age 61 with last renewal age of 60 years old. To enjoy full coverage until the age of 61, you will need to pay premiums throughout the coverage period.

Please visit [fwd.com.my/life-insurance/i-flexcover](https://www.fwd.com.my/life-insurance/i-flexcover) to obtain a quick quote on the premium payable for the benefits and coverage amount that you are interested in.

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**Q: How do I make a claim?**

**A:** Live chat us at [fwd.com.my](https://www.fwd.com.my) or call our Customer Careline at 1 300 22 6262. To expedite the pay out of the policy moneys in the event of a claim, you are advised to make a nomination.

You can name your nominees during the application process or download and complete the Nomination Form at [fwd.com.my/insurance/forms](https://www.fwd.com.my/insurance/forms) after your policy has been issued.

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**Q: I am interested, how can i purchase this plan?**

**A:** You can get immediate coverage when you purchase this plan at [fwd.com.my/life-insurance/i-flexcover](https://www.fwd.com.my/life-insurance/i-flexcover). Your policy contract will be sent to your email account.

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**Q: What are some of the exclusions under this plan?**

**A:** Below are some of the exclusions under this plan:

- Death benefit is NOT payable if the Life Assured commits suicide within 1 year from the Commencement Date or from the date the coverage is upgraded, dies by the hand of justice, or committing or attempting to commit an unlawful act under Malaysian Law.
- Total and Permanent Disability (TPD) Benefit is NOT payable if TPD is caused by attempted suicide, self-inflicted injury, being under the influence of drugs or liquor, engaging in hazardous activity, engaging in submarine voyage, performing duties in military service, pre-existing illness or accident, dangerous pursuits and occupations inclusive but not limited to boxing and diving.
- Accidental Death Benefit is NOT payable if death is caused by assault or murder, riot, suicide, being under the influence of alcohol, drug abuse, pregnancy, pre-existing disabilities, dangerous pursuits and occupations inclusive but not limited to boxing and diving.
- Accidental TPD is NOT payable if TPD is caused by assault or murder, riot, civil commotion, strikes or terrorist activities, self-infliction or destruction or any attempt thereat while sane or insane, attempted suicide whether sane or insane, drug abuse, pregnancy, pre-existing disabilities, dangerous pursuits and occupations inclusive but not limited to boxing and diving.
- Accidental Hospital Income Benefit (HIB) is NOT payable if the accident is caused by assault or murder, riot, suicide, being under the influence of alcohol, drug abuse, pregnancy, pre-existing disabilities, dangerous pursuits and occupation inclusive but not limited to boxing and diving, sickness or disease which the Life Assured was suffering from or diagnosed before the policy issue date.

The exclusions of benefits highlighted above are not exhaustive. For further information, please refer to the policy contract.

## Important Notes

You must disclose all important facts that will affect your risk profile, such as your occupation and your age correctly.

If you fail to inform us in the event of any change in your occupation, we may deny your coverage.

You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.

You are given 31 days of grace period after the due date to make your premium payment. Non-payment of premium may cause the coverage to cease.

A free-look period of 15 days is given for you to review the suitability of the plan after you have received the policy contract. If you return the policy contract to the Company during this period, all premiums paid will be refunded to you, without interest, and the policy contract shall be treated as void from inception.

If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan.

Premium paid for this plan may qualify for tax relief, subject to the final decision of the Inland Revenue Board.

## For more information

Live chat us at [fwd.com.my](https://fwd.com.my) or  
email [ask@fwd.com](mailto:ask@fwd.com)



### Customer Careline

**1 300 22 6262**

(Operating hours: 8.30am -  
5.30pm, Monday to Friday,  
except public holidays)

## About FWD Insurance Berhad

FWD Insurance Berhad (“FWD Insurance”) is part of FWD Group, a pan-Asian life insurance business with more than 10 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. FWD reached its 10-year anniversary in 2023. 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.

## About Bank Simpanan Nasional

Bank Simpanan Nasional (BSN) is Malaysia’s first and longest-running bank, focused on actively promoting the habit of savings and investments among Malaysians.