

i-Protect | i-Protect Plus

Your Essential Critical Illness Protection



FWD Insurance Berhad is a member of PIDM. The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit www.pidm.gov.my).

Call our Customer Careline: 1300 22 6262

i-Protect & i-Protect Plus

Your Essential Critical Illness Protection

All of us know of someone who has suffered from diseases such as cancer and stroke. This creates a high level of awareness about the detrimental effects of critical illnesses to us and our families.

The following statistics show how rampant Critical Illnesses occur amongst Malaysians.

i-Protect and i-Protect Plus provide coverage to lessen your financial burden when the unpredictable happens.



One in four Malaysians will develop **cancer** by 75 years of age.⁺



52,000 strokes occur in a year in Malaysia.⁺



One in five Malaysians **above the age of 35** suffer from some form of **heart disease**. That's almost 20% of the population.⁺



Coronary heart disease is the **leading cause of death** in Malaysia with over 23% of deaths caused by it.^{*}



In 2017, it was estimated that between **2-3 million** Malaysians suffer from **chronic kidney disease**. It strikes **nine out of every 100 Malaysians**.[^]

Source:

⁺<https://www.thestar.com.my/lifestyle/health/2014/03/30/special-circumstances-covering-critical-illness/>






[^]<https://ringgitplus.com/en/blog/Insurance/An-Introduction-To-Critical-Illness-Insurance.html>

^{*}<http://saveaheart.my/how-much-to-cost-for-heart-surgery/>

Frequently Asked Questions

Q: What is i-Protect and i-Protect Plus?

A: **i-Protect** and **i-Protect Plus** are a non-participating, yearly auto renewable term policies that cover Critical Illnesses (CI) stated below.

Covered CI	i-Protect	i-Protect Plus
1) Cancer 	✓	✓
2) Stroke 	✓	✓
3) Heart Attack 	✓	✓
4) Coronary Artery By-Pass Surgery 	✗	✓
5) Kidney Failure 	✗	✓

It is a protection plan that does not include any savings or investment elements.

You can purchase **i-Protect** and **i-Protect Plus** directly from FWD Insurance Berhad by walking in to FWD Insurance Berhad Customer Services Centre or any FWD Insurance Berhad branch nationwide.

You can also leave your contact details at



fwd.com.my.critical-illness-insurance/i-protect-plus for us to call you.



Q: Am I eligible to apply for this plan?

A: If you are between 18 years old and 60 years old, you are eligible to sign up for this plan.

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

A: i-Protect and **i-Protect Plus** offer coverage up to the age of 70 for 3 CIs & 5 CIs respectively. You can choose from the plans with different amount of coverage that suits your needs.

	i-Protect	Plan A	Plan B	Plan C
1) Cancer				
2) Stroke		RM100,000	RM300,000	RM500,000
3) Heart Attack				

	i-Protect Plus	Plan A	Plan B	Plan C
1) Cancer				
2) Stroke				
3) Heart Attack		RM100,000	RM300,000	RM500,000
4) Coronary Artery By-Pass Surgery				
5) Kidney Failure				

Upon diagnosis of any one of the Critical Illnesses under the Chosen Package Option; **i-Protect** and **i-Protect Plus**, 100% of the Sum Assured will be payable. After which, the policy shall be terminated.

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

A: i-Protect and **i-Protect Plus** are yearly auto renewable up to 70 years old at the premium rates at the time of renewal. The premium rates vary depending on your age and gender. To obtain a quick reference of how much premium you have to pay for the plan you are interested in, visit fwd.com.my/critical-illness-insurance/i-protect-plus.

Q: How do I make a claim?

A: Call us at 1 300 22 6262 or visit fwd.com.my/insurance/claims to learn about the steps to make a claim. To expedite the pay out of the policy moneys in the event of a claim, please download and complete the Nomination Form on our website fwd.com.my/insurance/forms.

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

A: The exclusions under this plan include:

- a. Pre-existing illness; or
- b. If the Critical Illness is diagnosed within the Waiting Period as defined.
 - i) A Waiting Period of 60 days shall apply to the following categories of Critical Illnesses:
 - Cancer – of Specified Severity and does not cover Very Early Cancers;
 - Coronary Artery By-pass Surgery;
 - Heart Attack – of Specified Severity.
 - ii) A Waiting Period of 30 days shall apply to Stroke and Kidney Failure.
- c. The second diagnosis of the same Critical Illness; or
- d. A subsequent claim arising from the Critical Illness; or
- e. From a self-inflicted injury or any threat to injure oneself whether sane or insane.

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

Important Notes

The premium rates are not guaranteed. We shall write to inform you of the change in premium rates by giving you at least 30 days advance notice.

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 from 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, consumer education booklet on MHI 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 or
email 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 13 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.

*As of March 2024

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.