

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up PA Cover+. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	PA Cover+
Plan Selected:	Plan <1/2/3>
Date:	<DD/MM/YYYY>

1. What is this product about?

PA Cover+ is a non-participating term plan which offers insurance protection for fifteen (15) years. This plan offers the Life Assured with Accidental Death Benefit, Accidental Total and Permanent Disability Benefit, Accidental Total and Temporary Disability Benefit, Cash Assistance, Natural Death and No Claim Bonus.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your base plan			
PA Cover+ offers the following benefits while the Policy is still in-force.			
Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Accidental Death	100,000.00	150,000.00	200,000.00
Accidental Total and Permanent Disability	200,000.00	300,000.00	400,000.00
Accidental Total and Temporary Disability	500.00	750.00	1,000.00
Cash Assistance	10 times Credit Card Outstanding Balance / Debit Card Balance of the Policy Owner at the event date subject to a maximum of 5% of the Basic Sum Assured		
Natural Death	Refund of all premiums paid, without interest		
No Claim Bonus	Upon Maturity, 50% of total premiums paid shall be payable subject to no claim made		

Reminder: Please refer to the Policy Contract for the precise definitions, terms & conditions.

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).

3. How much premium do I have to pay?

The estimated total premium that You have to pay will correspond to the plan You have chosen and will be based on Your age at the time of purchase.

<Monthly/Yearly> Premium (RM)
Plan <1/2/3>
<XX.XX>

We reserve the right to revise the premium depending on Our decision by giving You a ninety (90) days written notice.

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

The commission borne by You and paid from Your premium:

Policy Year	Commission*	
	%	RM
1		
2		
3		
4		
5		
6		
7 and onwards		
Total		

*The intermediary may also be entitled to production bonus (5% of first (1st) year premium) and persistency bonus (5% of second (2nd) and third (3rd) year premium) provided that the intermediary meets the qualifying criteria set by Us. These bonuses are borne by You and paid from Your premium.

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

- Importance of disclosure – You must disclose all important facts that will affect You and / or Life Assured’s risk profile, such as occupation and age correctly.
- Free Look Period – You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reasons, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid will be refunded to You less any medical examination fee incurred by Us, without interest.
- Grace Period – A period of thirty-one (31) days from its due date (inclusive) will be allowed for payment of each premium due, during which period this Policy shall remain in force. If any premium remains unpaid at the end of the Grace Period, this Policy shall terminate.
- Upon claim, You or Your representatives will be required to submit a written notice to Us. Any delay in doing so may affect Our claim assessment. Please call Our customer service representative who will guide You or Your representatives in filing the claims.

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

6. What are the major exclusions under this Policy?

This Policy has certain exclusions, meaning situations where We **won’t pay a benefit**. We list below the exclusions that apply to the benefits under Your Policy. We may also apply specific exclusions to Your Policy when We offer to issue Your Policy. If any specific exclusions apply, We will record the details in a Policy Endorsement.

Exclusion
<p>We shall not pay Accidental Death Benefit if the death results directly or indirectly, wholly or partly, from any of the following occurrences:</p> <ul style="list-style-type: none"> ▪ assault or murder; or ▪ riot, civil commotion, strikes or terrorist activities; or ▪ self infliction / destruction or any attempt thereat while sane or insane; or ▪ attempted suicide whether sane or insane; or ▪ while or because the Life Assured is under the influence of alcohol, narcotic, drugs (regardless it is prescribed by registered medical practitioner(s)) or poison or as a result of inhaling gas or fumes; or ▪ pregnancy, childbirth, any form of miscarriage or complications thereof.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

7. Can I cancel my Policy?

If Your Policy has been issued and for any reason whatsoever You have decided to cancel Your Policy, You should return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of fifteen (15) days from the delivery date of the Policy, You are entitled to a refund of the premium paid, without interest. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, Your Policy will be considered as surrendered. We will refund to You the cash value that Your Policy has acquired.

8. 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.

9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]	
Head Office	: Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia
Customer Careline	: 1300-22-6262
Website	: fwd.com.my
E-mail	: ask@fwd.com

10. Other similar types of cover available

Please ask Us for any other similar types of plans offered by Us.

IMPORTANT NOTICE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Other Important Notices:

1. You should satisfy Yourself that this Policy would best serve Your needs and that the premium payable under the Policy is affordable.
2. It is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination may cause a delay in paying out the benefits.
3. You may change the ownership of the Policy by way of an assignment by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
4. You are advised to keep the receipt as proof of payment of premiums.
5. It may not be advantageous to replace an existing life insurance policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
6. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
7. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at <dd/mm/yyyy>.